

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan is a required five-year document that all jurisdictions that receive federal funds from the US Department of Housing and Urban Development (HUD) must produce. The plan provides an assessment of community needs and a market analysis and engages the public to establish goals, prioritize needs and identify strategies to address community needs. This document is the 2021-2025 Consolidated Plan for the City of Gresham as part of the Portland Consortium. This Plan also includes the fiscal year 2021-22 Annual Action Plan. The Action Plan details how the jurisdiction intends to allocate the funding that is received each year.

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

This plan establishes local priorities consistent with national objectives and priorities established by HUD to utilize funds allocated by the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), Housing Opportunities for Persons with AIDS (HOPWA) and the Emergency Solution Grant (ESG). Over the five-year period covered by the 2021-25 Consolidated Plan over \$75 million is expected to be available through these programs, including allocations and program income. The following are the relevant programs and the associated national objectives:

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

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

As determined in the Needs Assessment and Market Analysis included in this plan, three broad needs and goals were identified described below:

Affordable housing choice (Need)

Increase and preserve affordable housing choice of rental and homeownership units for low- and moderate-income households in ways that promote racial equity. (Goal)

The community needs safe housing, in good condition for all residents. Projects accomplishing this goal include home repair, down payment assistance, new housing development support, affordable housing development, rental housing rehabilitation and permanent supportive housing.

Gresham specific 5-year Goals include: Rental units rehabilitated- 50 housing units; Homeowner Housing rehabilitation- 130 housing units; Direct Financial Assistance to Homebuyers- 35 households*; Public Services activities other than low-mod housing- 125

*Homebuyer assistance will be funded using HOME funds, which are included in Portland's Con Plan as the Consortium Lead.

Basic services & homeless prevention/intervention (Need)

Reduce and prevent homelessness, including mitigating the overrepresentation of Black, Indigenous, and People of Color experiencing housing instability. (Goal)

There is a pressing need in the community to prevent and reduce homelessness and increase stability for all residents. Projects accomplishing this goal include culturally relevant services and interventions across a broad spectrum, such as supportive and emergency services, rent assistance, transitional housing, shelters, homelessness prevention through service interventions, Housing First models, and Fair Housing enforcement and education.

Gresham specific 5-year Goals include Public Services activities other than low-mod housing- 400; TBRA/Rapid rehousing- 200

Community and economic development (Need)

Improve livability and promote economic development in low and moderate-income areas by investing in community infrastructure, employment training and anti-poverty strategies for area residents. (Goal)

The community needs improvements to area infrastructure, facilities, economic opportunities, and economic development. Programs to improve employment outcomes and household economic stability include employment training, referral and self-sufficiency and economic enhancement programs. Anti-poverty strategies include a variety of public services that provide support to residents across the lifespan. Projects will also support micro-enterprises and business development, as well as public facilities, parks, and transportation improvements.

Gresham specific 5-year goals include Public facilities or infrastructure other than low mod housing- 15,000; Public Services activities other than low-mod housing- 1875; Business assistance- 100

3. Evaluation of past performance

The City of Portland, the City of Gresham and Multnomah County have made significant progress over the years in meeting needs. The organizational structure includes coordination between departments within the Consortium jurisdictions as well as coordination with agencies outside the Consortium, including Metro and Home Forward. The Consortium planning efforts create efficiencies in performance and delivery in spite of dwindling resources. Collaborative county-wide planning efforts include targeting the need for housing, building a suitable living environment through services and infrastructure, and fostering a system and improvements to spur economic development. In addition to a regional approach to projects and programs, area residents have supported increasing local resources to address the affordable housing crisis in the form of housing bond measures, general funds, and fees. Additionally, Portland, Gresham and Multnomah County have strong regional planning efforts, including the Continuum of Care and a Home for Everyone that focus on alleviating the sufferings faced by populations experiencing homelessness.

This combination of collaboration and local resources have helped the Consortium to actively address the affordable housing and economic prosperity needs of the community.

It is important to note the impact that the COVID Pandemic has had on the jurisdictions. Since March 2020, the Consortium has continued to fund projects and address the most immediate needs of the area residents in ways that can ensure safe but effective and efficient provision of services. The Consortium has moved efficiently and effectively to scale up necessary assistance for population experiencing homelessness, deploy Tenant Based Rent Assistance (TBRA) for households facing risk of eviction and has worked hard to support area micro enterprises and small businesses to adapt to ever changing business delivery model and help them stay afloat.

The Consortium is absolutely committed to addressing the emerging and existing needs of the no and low-income residents of the community. Additionally, the Consortium is very committed to furthering racial equity for the Black, Indigenous and People of Color (BIPOC) residents of the community.

4. Summary of citizen participation process and consultation process

This Consolidated Plan was prepared in the midst of the COVID-19 pandemic, therefore the consortium has had to rely on virtual hearings, online surveys and remote consultations to solicit public comments and gather community input. Citizen Participation was conducted through two remote Community Need Hearings, surveys and comment cards, consultations with citizen subcommittees and local service providers and local Action Plan and budget hearings.

To ensure broader outreach to residents, the comment card was translated into four different safe harbor languages: Spanish, Simplified Chinese, Russian and Vietnamese based on the Consortium language access guidance.

The Consortium has also relied on input from multiple task forces convened to address the needs created by the public health emergencies and a tailored consultation survey for local service providers.

5. Summary of public comments

Public comments were offered through public hearings, written submissions and remote consultations with citizen committees and service providers.

Public comments highlighted the need for various services and infrastructure improvements across the county and called out the heightened need for assistance programs due to the COVID-19 pandemic. Housing needs were identified as a primary area of concern and participants noted the need for rent assistance programs, credit recovery assistance to help eliminate barriers to housing and additional housing development throughout the region. Parks and community green space were also a priority need called out by community members. Many renters have limited access to green space and adequate, well-maintained community parks are needed so that families have safe outdoor recreation spaces. The lack of living wage jobs was highlighted as one of the root causes of housing insecurity and the need for other services. Economic development programs to provide job training and placement, create jobs and encourage growth for local small businesses were identified as a high need. Community members also noted that public services including childcare assistance, youth mentoring and other services, literacy and technology education opportunities, and food assistance programs are a high need, especially culturally specific services. Many households for whom English is not their primary language lack equitable access to services and programs that currently exist due to language barriers. Other infrastructure improvements such as sidewalks, flashing beacon crosswalks, and lighting were called out as an ongoing need.

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

All comments were considered and/or incorporated in the Consolidated Plan.

7. Summary

The Consortia has made every effort to extend opportunities to the public at large and to area service providers to comment and provide input for this Consolidated Plan. In addition to the surveys, two Fall virtual Needs Hearings were held in November, Consolidated Plan Public Hearings were held by all three consortium partners in May and Gresham and Portland held public City Council meetings in June. Public notice for the draft of the Consolidated Plan ran in the Portland Tribune and the Gresham Outlook on April 30, 2021 and April 27, 2021 respectively. The notice advertised the consortium members' Consolidated Plan public hearings and the 30-day public comment period, which spanned from May 3, 2021 to June 2, 2021. A calendar of public events and solicitations for public comment is listed below.

Fall Community Needs Hearing (Portland)- November 10, 2020

Fall Community Needs Hearing (Gresham & Multnomah County)- November 17, 2020
Community Needs Survey- November 2020 to May 2021
Service Provider Survey- November 2020 to May 2021
Publication of Con Plan Drafts- May 3, 2021
Gresham CDHS Con Plan Public Hearing- May 3, 2021
Multnomah County CDBG Policy Advisory Board Meeting- May 5, 2021
Portland Con Plan Public Hearing- May 25, 2021
Gresham City Council Con Plan Meeting- June 1, 2021
Portland Budget Hearings- June 2021

The Process

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

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	GRESHAM	
CDBG Administrator	GRESHAM	Community Revitalization

Table 1– Responsible Agencies

Narrative

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

Portland is also the lead agency in the HOME Consortium and handles the allocation and administration of HOME Funds. Each of the three jurisdictional partners get their own CDBG entitlement funds and allocate and administer respective allocations independently. The HOPWA and ESG funds are received by Portland and PHB assumes program administration lead. Since the creation of Joint Office of Homeless Services (JOHS) in 2016, a joint city-county agency, much of the HOPWA and ESG funds are passed on to this specialized agency for program implementation.

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

This section outlines consultations with public and private agencies that provide housing, social and economic development services through State and local health and child welfare agencies, adjacent governments, HOPWA grantees, the public housing agency, Continuum of Care grantees, Emergency Solution Grant grantees, and public and private agencies concerning housing, and related social programs for homeless, victims of violence, unemployed and publicly funded institutions and systems of care that may discharge persons into homelessness, such as health-care facilities, mental health facilities, foster care, and corrections programs. The City also consulted with emergency management departments and broadband providers. Consultations occur annually when preparing each Annual Action Plan. The Portland Consortium includes representatives from the City of Portland, the City of Gresham, and Multnomah County. They participate in regional planning efforts concerning all aspect of needs and opportunities covered by this Consolidated Plan, including economic development, transportation, public services, special needs, homelessness, and housing. Needs far exceed resources so the Consortium members have worked together to make decisions and set long-term priorities. Coordination within the Cities also consisted of input and review from the Portland Housing Advisory Commission, the Fair Housing Advocacy Committee, the Federal Funding Oversight Committee, the City of Gresham Community Development and Housing Subcommittee and the Multnomah County Policy Advisory Board. Coordination with Home Forward and Housing, service-providing agencies, and other stakeholders are described below. Their comments and input are reflected in discussions throughout this Consolidated Plan.

The list of agencies, groups and organizations consulted is outlined in detail in the Consortium lead plan and not duplicated in the table in Gresham’s plan. The City of Gresham was an active member in all consultation. A few agencies and organizations having a particular bearing on statements of needs and priorities for Gresham are listed in the table in this section. For the complete list of consultations, please refer to the plan for the lead entity (City of Portland).

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

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

Consolidated Plan, the Consortium has consulted with other public and private agencies that provide assisted housing, health services and social services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families and homeless persons). These consultations have occurred in the course of regularly-occurring meetings of the Portland Housing Advisory Commission, A Home for Everyone coordinating board, the Fair Housing Advocacy Committee, Healthy Homes Coalition, Oregon Opportunity Network in special meetings and hearings sponsored by the City of Portland, the City of Gresham and Multnomah County and in specially noticed Consolidated Plan hearings. Consultation occurred with both housing and service providers; Home Forward (formerly Housing Authority of Portland); homeless persons; people with disabilities; and organizations that provide services to homeless families, people with alcohol or drug addictions, people with developmental disabilities, HIV affected families, the elderly, homeless adults, children and families and people with mental illness.

The Consortium consulted with state and local health agencies regarding lead paint issues. Child welfare agencies do not have a role in lead hazard identification or abatement in Multnomah County. For this plan the Consortium met specifically, or within the course of everyday business, with each of the required public and private agencies.

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

All three of our Consolidated Plan jurisdictions (Portland, Multnomah County, and Gresham) are represented on the Continuum of Care (CoC) Board (meets monthly) and its Executive Committee (meets quarterly.) The CoC coordinates with Consolidated Plan jurisdictions through meetings, calls and emails, to organize needs and Action Plan hearings and subcommittee to work on strategic planning, outreach, evaluation and system coordination. All of the jurisdictions support the Continuum’s priorities focusing on the needs of the most vulnerable populations including chronically homeless persons, unaccompanied youth, families with children, and veterans, among others. The CoC is part of a coordinated effort called “A Home for Everyone.” The A Home for Everyone Plan calls for assessment and rapid placement in appropriate housing, reducing vulnerability and increasing stability. CoC goals from Consortium local homelessness plan align with our Consolidated Plan. Under the 2021- 2025 Consolidated Plan, this primarily comes through coordination between the CoC needs assessments and strategic plan and the Consolidated Plan priority need #2 (Need for basic services and homelessness prevention and intervention) and goal #2 (Reduce homelessness and increase stability, including mitigating the overrepresentation of Black, Indigenous, and People of Color experiencing housing instability), though each of the Consolidated Plan priority needs and goals also aligns with CoC effort (especially those related to affordable housing production and preservation and economic opportunity). The CoC works with all three jurisdictions to engage consumers, neighborhoods and public agencies providing housing, health and social services (including health care agencies and the public housing authority.) The CoC specifically looks at the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and

persons at risk of homelessness. The CoC is working on a single point of entry system, it has been successful at addressing veteran homelessness, and the CoC is using its experience to address other special need homeless populations.

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

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

The CoC actively solicits and integrates ESG recipient participation in planning, evaluation & reporting. The Portland Housing Bureau (PHB) staffs the CoC Board and is also an ESG grantee and lead agency for the CoC and Portland Consolidated Plan. The CoC gathers input from ESG recipients through subcommittees, including the data & evaluation subcommittee, to assess needs and guide ESG funding decisions to more effectively end homelessness. Our CoC currently directs ESG to expand capacity of the regional Short Term Rent Assistance program and operate emergency shelter closely aligned with locally- and CoC-funded housing resources. PHB monitors ESG recipients and evaluates project performance using CoC-developed housing placement outcomes collected in the regional homeless management information system (HMIS). Data is analyzed from project-level outcomes, system-wide point-in-time counts of homelessness and HMIS reports and ESG recipient feedback, and ESG-specific policies and procedures are included in the CoC's adopted HMIS policies and procedures. The CoC's data & evaluation subcommittee evaluates outcomes to provide direction for project- and system-level performance improvements.

The responsibility for implementing the Plan will rest with the Portland Housing Bureau, Gresham's Community Development Department, Multnomah County Department of Human Services and Home Forward. However, implementation cannot proceed without the involvement and support of several public and private agencies. The list of agencies in the PR-10 of the Consortium Con Plan describes the various institutions, businesses and agencies responsible for the delivery of housing and economic opportunity services in the region. Each description of a product and market segment is not intended to be a complete account of activities for each entity.

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

Table 2– Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Gresham
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interviews were held with department representatives including public services, emergency services, homelessness, economic development, planning, parks/recreation, transportation and other infrastructure need.

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

No agencies were intentionally excluded from consultation. Every effort was made to ensure advance publication of meetings and opportunities to contribute.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Multnomah County	Basic services & homeless prevention/intervention (Need); Reduce homelessness and increase stability (Goal)
Moving to Work	Home Forward	Community and economic development (Need); Infrastructure, facilities, economic opportunity (Goal)

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Analysis of Impediments to Fair Housing	Portland Consortium	Affordable housing choice (Need); Increase and preserve affordable housing choice (Goal)Basic services & homeless prevention/intervention (Need); Reduce homelessness and increase stability (Goal)Community and economic development (Need); Infrastructure, facilities, economic opportunity (Goal)
A Home for Everyone: A United Community Plan	Multnomah County	Basic services & homeless prevention/intervention (Need); Reduce homelessness and increase stability (Goal)
Community Economic Development Plan	Prosper Portland	Community and economic development (Need); Infrastructure, facilities, economic opportunity (Goal)

Table 3– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Home Forward, the housing authority for the cities of Multnomah County, was specifically consulted for the sections of the Consolidated Plan relevant to their portfolio. The state is consulted for all notices of funding. The County is specifically consulted in planning for housing supportive services, referral and other housing stabilization initiatives. The Consortium members are all active members of the Continuum of Care, A Home For Everyone and other committees that influence homelessness prevention and homeless services. The Consortium also works in consultation with the community development and infrastructure organizations such as the Portland Development Commission, Metro, Tri-Met, Oregon Department of Transportation and equivalent municipal agencies and other public entities and associations that set priorities for the use of resources in the region, set goals and measure progress in meeting those goals.

Narrative

A number of plans were consulted in the preparation of this Consolidated Plan reflecting policies, needs or significant research, those include:

- American Community Survey 2015-2019
- Census Bureau Reports for 2015-2019
- City of Portland Comprehensive Plan 2035

- Consortium Analysis of Impediments to Fair Housing Choice 2011
- Consortium A Home for Everyone
- City of Portland State of Housing Report (2019)
- Portland Point in Time Count 2019
- Multnomah County; A Home for Everyone, A United Community Plan
- Multnomah County Climate Action Plan (2019)
- Multnomah Food Action Plan (2010-2015)
- City of Gresham Comprehensive Plan
- Gresham Point in Time Count 2019
- Home Forward Moving to Work Plan
- Multnomah County Capital Improvement Plan
- Multnomah County Coalition of Communities of Color Unsettling Profile Reports
- Metro Opportunities and Challenges for Equitable Housing
- 2019 Poverty in Multnomah County Report
- City of Gresham Parks & Recreation, Trails and Natural Areas Master Plan
- Gresham Neighborhood Change Analysis
- Multnomah County Comprehensive Gang Assessment
- Multnomah County Strategic Plan to Address Gang Violence
- City of Gresham Capital Improvement Program
- Gresham Powell-Division Transit and Development Project Action Plan
- Gresham Active Transportation Plan
- Map Gresham: Opportunity Analysis
- City of Gresham Housing Study
- Gresham 2020 & 2021 Council Work Plans
- Gresham Task Force on Housing Final Report
- Gresham Housing Capacity Analysis for 2021-41 (draft)
- Multnomah County Local Implementation Plan- Metro Supportive Housing Services Program

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Citizen participation was encouraged through two Community Needs Hearings, three jurisdictional Action Plan Hearings, the Portland budget hearing and a Gresham City Council meeting as well as surveys, comment cards and service provider consultations. Events and opportunities to comment were advertised in the Portland Tribune, the Gresham Outlook, on the jurisdiction websites and through newsletters and email lists. Comment cards were translated into Simplified Chinese, Russian, Spanish and Vietnamese to encourage participation from diverse members of the community. Service providers consulted included those who provide culturally specific services and services tailored to the needs of BIPOC residents, immigrants, refugees, people with disabilities, houseless individuals and families and other marginalized groups.

Accessibility accommodations and translation are offered for all meetings. Due to the pandemic, all public meetings were held remotely in the 2020-21 program year. When in person meetings are held all meeting locations are ADA accessible.

The consortium partners also consulted with existing citizen committees and task forces that address community needs relevant to the Consolidated Plan. The consortium partners are all participating members of the Fair Housing Advocacy Committee, a Portland committee that includes jurisdictional representatives from Gresham and the County, as well as community members and representatives from local service providers.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	November 17, 2020 Community Needs Hearing: 17 people at the Multnomah County and City of Gresham need hearing.	Comments highlighted the need for public services, especially those that alleviate heightened needs caused by the pandemic, including services that cover households' basic needs such as housing costs, utilities, food and childcare. Participants also noted the need for more housing and more affordable housing, job training and other economic development opportunities and infrastructure improvements including parks, sidewalks, lighting and crosswalks.	All comments accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Non-targeted/broad community	May 3, 2020 Community Development & Housing Subcommittee Public Hearing for the 2021-25 Con Plan and the 2021-22 Annual Action Plan:	No public comment was provided.	Not applicable	
3	Public Hearing	Non-targeted/broad community	CDHS Public Hearing May 6, 2021	No public comment was received.	Not applicable.	
4	Comment Card & Survey	Non-English Speaking - Specify other language: Spanish, Russian, Vietnamese, Simplified Chinese Non-targeted/broad community	Community Needs Survey and Comment Card, November 2020 to May 2020. The comment card was available as an online survey and a fillable PDF that could be completed via computer and emailed or printed and mailed into the jurisdictions.	Participants prioritized services and programs that keep people housed, especially those targeted toward seniors and people with disabilities. Services that address and alleviate houselessness, job training, technology support, infrastructure improvements and mental health services were highlighted as a high needs.	All Comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community	June 1, 2021 Gresham City Council Meeting	The city received written comment from two clients of Human Solutions and East County Solutions urging City Council to approve the 2021-22 budget and sharing how the programs offered by these subrecipients improved their lives and helped improve their lives. One participant, Andy Miller, Director of Human Solutions, Inc (HSI) provided public comment during the meeting thanking the City for their ongoing partnership with HSI and encouraging the City to provide additional funding, such as general fund or admin funding that could be paired with CDBG funding to cover administrative and other costs.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Internet Outreach	Local Service Providers	Service Provider Consultation Survey- November 2020 to May 2021. An online survey was emailed to local service providers to gather input on client needs and priorities.	Responses highlighted the increased need for services caused by the pandemic, especially assistance that helps cover households' basic needs and keeps families housed. Lack of affordable housing and living wage jobs were identified as high needs as well as utility assistance, housing rehab programs and infrastructure improvements.	All comments were accepted.	

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The need for programs that assist low-and moderate-income residents in Gresham, and countywide, are significant and have been heightened by the impacts of the Coronavirus pandemic. Throughout Multnomah County housing costs continue to rise faster and more steeply than household income. In Gresham, residents expressed the need for higher wage job opportunities in the City, as many residents must travel outside Gresham for work due to a lack of living wage jobs in Gresham. Stakeholder input throughout our community engagement processes has highlighted the need for a balance between affordable housing, living wage jobs and community amenities such as parks, transportation, shopping, recreation, education and services to create vibrant and sustainable communities.

There is a need for housing that is affordable, in good condition, and located in safe neighborhoods with convenient access to necessary services and resources. Gentrification and rising housing costs in Portland have continued to push low-income, marginalized groups out into East Multnomah County and Gresham due to the historically lower housing costs relative to Portland. This has increased the demand for affordable housing and raised housing costs in Gresham, putting low-income and marginalized residents at higher risk of displacement or houselessness, and has increased the need for accessible, culturally specific services to address the needs of these residents. According to Gresham's Housing Capacity Analysis for 2021-2041, the median housing prices have increased from approximately \$259,000 in 2015 to \$401,000 in 2020, a 55% increase, and rates of housing cost burden increased from 34% in 2000 to 44% in 2014-2018, with 21% of households being severely cost burdened. Households that are overburdened with housing costs are at higher risk of houselessness, are more likely to be forced to choose between paying for housing or other necessities such as food or medical care and are more likely to live in overcrowded conditions and substandard housing. The COVID-19 pandemic has likely increased the vulnerability for many low-income households, as many have lost jobs due to statewide shutdowns and decreased tourism. While there is currently a moratorium on evictions and foreclosures for tenants and homeowners unable to pay their housing costs due to the pandemic, the Consortium anticipates a higher risk of houselessness for these residents when the moratoriums end because households will still need to repay previously due rent and mortgage payments.

There is a need for increased services to prevent and relieve houselessness and to assist individuals to become self-sufficient and this need has increased due to the pandemic. Gresham has high concentrations of vulnerable populations in need of assistance and a higher concentration of poverty than Portland or the county as a whole. The ACS 2019 5-Year Estimate indicates that Gresham has a 16.5% poverty rate, compared to 13.8% countywide and 13.7% in Portland. The City believes this estimate is low, as other data sources, including previous years' ACS data, indicate that Gresham's poverty level is closer to 20%. In Gresham 19.7% of households are single parents living with their

children and no spouse and nearly three-quarters of those are female head of household. Over one-quarter (25.5%) of Gresham youth under the age of 18 live below the poverty level. On average, women in Gresham earn 25% less than men and the median earnings for Gresham residents overall was \$35,644, so single parent households, especially those with a female parent, are more vulnerable and more likely to live in poverty.

Culturally specific programs are a growing need in Gresham as the City's diversity continues to increase with the influx of displaced households from Portland moving East. People of color are overrepresented in the City's poverty levels, making culturally relevant services and services that provide equitable access to diverse groups a necessity. For example, while Latinx and Hispanic individuals make up 21.5% of Gresham's population, 41.5% of residents living in poverty identify as Latinx or Hispanic.

Economic development projects to help add jobs in the community, increase residents' earning potential and stimulate small business growth are critical needs to help pull Gresham residents out of poverty. Residents have expressed a need for more living wage jobs in Gresham, and job training and placement programs, including programs that assist youth in bridging the gap between high school and living wage employment. There is also a heightened need for emergency and sustained services, especially programs that meet immediate needs. With the COVID-19 pandemic shutting down or restricting many businesses in March 2020, many low-income residents and small business owners lost or saw a great reduction in their incomes. Additionally, the lack of accessibility to other services such as quality, affordable childcare, youth services, and transportation are ongoing challenges exacerbated by the pandemic.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of Gresham has extensive unmet needs for public facilities. There are currently no community centers in Gresham and there is only a small senior center and limited public recreation facilities. Through the community outreach conducted for this plan, along with ongoing community outreach conducted by the City and Multnomah County, there is clearly a need for community gathering places, public green spaces, and safe recreation options for youth.

The 2020 Council/Gresham Redevelopment Commission (GRDC) Work Plan outlines major projects that the GRDC hopes to undertake in the Rockwood-West Gresham Urban Renewal Area. The redevelopment of the former Fred Meyer site into Downtown Rockwood, a community hub that focuses on economic revitalization and community development in the City's low-income Rockwood neighborhood, has broken ground and completed the Innovation Hub, which is the first of three buildings planned for the site. The Innovation Hub, which will house tenants including the Mt. Hood Small Business Development Center, Little Wings Academy, and WorkSource Portland Metro, was completed in October 2020 and will open to the public in 2021. These tenants will bring much needed services to assist Rockwood residents with job training, business development and childcare needs. The site will also house a market hall for groceries and local food vendors, mixed income apartments and a community plaza.

A bond passed by voters in November 2020 will fund expansions and renovations for Multnomah County libraries, including a new East County Flagship Library, which will be a valuable resource for Gresham and East Multnomah County residents. Projects will begin in 2021 and are scheduled to be completed by 2025. Community outreach efforts regarding the East County Flagship Library are scheduled to begin mid-year in 2022.

Gresham's Council Work Plan 2021 identifies parks and recreational opportunities for all residents as a key priority. In 2020, community feedback was solicited as part of an undeveloped parks concept planning study and a Council Listening Session. Community feedback highlighted the need for parks to be available to underserved communities for a variety of uses. In 2021, City Council will form a Parks Community Advisory Group to explore revenue options to fund park expansions, improvements and maintenance.

Describe the jurisdiction's need for Public Improvements:

The Transportation System Plan is a blueprint for biking, walking, driving and transit through 2035. Goals are for healthy and active transportation options; safe and efficient system; economic development; well-connected, multi-modal system; and increased environmental stewardship. The City's Capital Improvement Program (2020-2025) identifies \$68 million in transportation projects, including street improvements, signage and streetlights, to improve mobility and/or enhance neighborhood livability. \$10 million has been included in projects related to footpaths and bikeways; identified projects

include ADA curb ramps and other enhancements to improve accessibility. Projects related to parks, trails, and open space totaling \$9.8 million have been identified in the near term (through 2025)

The City completed its first Active Transportation Plan in 2018 that focused on walking and biking systems. Funded by the Racial and Ethnic Approaches to Community Health (REACH) program at Multnomah County, the plan used an equity centered approach to conduct community outreach and prioritize projects. Stakeholders reported needs for pedestrian improvements throughout Gresham including sidewalks, curb ramps, mid-block crossings, street lighting and other amenities. The Active Transportation Plan created a system of neighborhood bike routes that connect to everyday destinations like food stores, health clinics, schools and parks; and created a list of priority projects for sidewalk infill and street crossings. All needed improvements require considerable funding commitments.

According to the 2015 *Gresham Neighborhood Change Analysis*, development of the regional bus rapid transit (BRT) along Powell and Division Streets would bring rapid and reliable bus transit to the Division Street Corridor in Gresham and to the employment campuses in northeast Gresham, including Mt. Hood Community College. Construction of the BRT is currently underway and the line began serving select stations on April 4, 2021. The BRT will further enhance alternatives to cars in Gresham and regionally. The route in Gresham will focus on Division, connecting to Downtown Gresham and then to Mt. Hood Community College using Stark Street. This will stimulate more commercial development in Downtown and the Civic Neighborhood, bringing site improvements, along with housing and other amenities. Public engagement conducted as part of the process indicated preference for sidewalks, safe and attractive stations, bicycle lanes; community gathering places; access to parks and shopping; support for jobs and housing available at a range of costs.

Stakeholders at Community Needs Hearings reported a need for pedestrian improvements throughout Gresham including sidewalks, curb cuts, flashing beacon crossings, street lighting and other amenities.

Describe the jurisdiction's need for Public Services:

Demand for public services countywide exceeds system capacity to provide these services. According to the 2019 *Poverty in Multnomah County* report 34% of Multnomah County residents are unable to meet their basic needs without the public safety net services. The report also emphasizes that while Multnomah County has experienced strong economic growth over the past decade, this growth was driven by the incomes of the highest earning households, while wages have remained stagnant for other workers and employment alone is not enough to pull a household out of poverty and identifies Outer East Portland and Gresham/East County as the areas with the highest concentrations of poverty.

There is a need for mobile outreach services to assist houseless residents and those who do not have access to reliable transportation. It is difficult to control crime, drugs and sanitary conditions in houseless encampments. While the number of shelter beds in Multnomah County has increased in recent years and with the pandemic, they may not be easily accessible to houseless individuals in

Gresham. Gresham's Homeless Services department has two staff members in the community, connecting with houseless residents and connecting them with services, supplies and housing opportunities.

In May 2020, Metro voters passed ballot measure 26-210 known as the Supportive Housing Services Measure. The measure is projected to generate as much as \$248 million a year across the region, once fully implemented. Of that, approximately \$100 million a year is ultimately expected to come to Multnomah County. Governments across the Metro region will be able to grow and sustain the critical interventions that actually end homelessness, including rent assistance and other support services vital to helping keep people housed. Gresham will monitor the implementation of this new funding and anticipates there will be additional needs for public services. The 2014 report *Multnomah County Comprehensive Gang Assessment* found that while overall crime in Multnomah County has decreased in recent years there has been a shift in crime to southeast and east Portland and to Gresham. There is a need for safe and productive options for youth, for education, and for employment training and placement. Gresham supports gang prevention and intervention by funding recreational programs in the park, mentoring programs evening basketball. The County created a Strategic Plan to Address Gang Violence, which identifies community goals and objectives for gang prevention and intervention, in response to the 2014 assessment. Key themes included the need for mentors, connections to schools, employment opportunities for youth and partnership with parents. Multnomah County has seen a dramatic increase in gun violence during the Pandemic. Regional leaders are looking at effective measures to reduce gun violence.

Victims of domestic violence, especially those with children, are extremely vulnerable to becoming homeless. In the *14th Annual Domestic Violence Counts Report*, the National Network to End Domestic Violence reported on surveys of providers throughout the United States. In Oregon, 31 programs participated in the survey on September 12, 2019 and reported 1,032 adult and child victims served in one day. They report cites 183 unmet requests for services that day including housing, emergency shelter, transportation, legal assistance and childcare. Public services programs are critical for providing shelter and wrap around services to support and stabilize victims of domestic violence.

Currently, 13.4% of the population in Gresham is 65 or older and 8.3% of Gresham seniors live in poverty. Given the aging population, it is expected that seniors will increasingly rely on public service programs to maintain safe and affordable living environments.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The cost of housing in Gresham has traditionally been more affordable than housing in Portland and many other surrounding cities in the metro area. As housing costs continue to rise in Portland, people are looking for lower-cost opportunities in East Multnomah County and Gresham. This demand has increased the cost of housing in Gresham for renters and homebuyers alike. According to Gresham's Housing Capacity Analysis for 2021-2041, the median housing prices have increased from approximately \$259,000 in 2015 to \$401,000 in 2020, a 55% increase, and rates of housing cost burden increased from 34% in 2000 to 44% in 2014-2018, with 21% of households being severely cost burdened. Increases in housing costs, coupled with stagnant wages and a lack of living wage employment in Gresham, has contributed to a lack of affordable housing options for households in low- and moderate-income levels.

Middle-income households have also felt the effects of rising housing costs compared to income. The *2019 Poverty in Multnomah County* report emphasizes that while Multnomah County has experienced strong economic growth over the past decade, this growth was driven by the incomes of the highest earning households, while wages have remained stagnant for other workers and employment alone is not enough to pull a household out of poverty. Housing costs are still unaffordable for many working families. HUD's Fair Market Rent for a 2-bedroom apartment in Multnomah County is \$1,536 per month. For a unit at that cost to be affordable, the household must earn at least \$26.58 per hour, while minimum wage in Oregon is only \$12.00 per hour as of April 2021. While modest minimum wage increases are planned in 2021 and 2022, the state minimum wage will still only be \$13.50 in July 2022, nearly half of the affordable housing wage for a current 2-bedroom apartment.

Residents displaced from Portland due to rising housing costs are vulnerable to further displacement if costs continue to rise in Gresham. The need for affordable housing is a consistent theme highlighted by participants in the City's annual needs hearings. Housing stability is critical to building strong, vibrant communities in Gresham. Continued displacement uproots families from their communities and can have other unintended consequences such as negative impacts on school performance for children in the household.

Housing condition is also a concern, especially with high turnover rates for rentals or vacant units. The City of Gresham was one of the first jurisdictions to establish (in 2007) a rental housing inspection program, funded primarily through modest rental license fees. The program results in periodic inspection of properties for compliance with a broad range of habitability standards including fire, life and safety code violations. Common violations found and corrected are visible mold, inadequate ventilation, illegal heat sources, plumbing disrepair, inoperable smoke detectors and exposed wiring.

The inspection program is a practical approach to raised expectations for both landlords and tenants and both benefit, as well, as the city as a whole.

In February 2020, Gresham City Council passed two code changes relating to the City's Rental Housing Inspection program. One of the changes requires landlords to present tenants with an informational handout titled, "Rights & Responsibilities of Landlords & Tenants" upon execution or renewal of a lease. The intent of the form is to increase both tenant and landlord knowledge of their respective responsibilities and rights. The form also includes a list of local resources. Gresham also changed City code to assess a fine upon property owners if a court determines they have retaliated against a tenant. These changes took effect on April 1, 2020.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	685	111	2	0	-2
Arts, Entertainment, Accommodations	5,177	3,903	13	14	1
Construction	2,508	1,551	6	5	-1
Education and Health Care Services	7,320	6,086	19	21	2
Finance, Insurance, and Real Estate	2,184	2,390	6	8	2
Information	774	243	2	1	-1
Manufacturing	4,973	5,735	13	20	7
Other Services	1,893	1,245	5	4	-1
Professional, Scientific, Management Services	3,133	795	8	3	-5
Public Administration	1	0	0	0	0
Retail Trade	5,586	4,458	14	15	1
Transportation and Warehousing	2,081	720	5	2	-3
Wholesale Trade	2,365	1,626	6	6	0
Total	38,680	28,863	--	--	--

Table 5 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	54,970
Civilian Employed Population 16 years and over	49,145
Unemployment Rate	10.61
Unemployment Rate for Ages 16-24	35.08
Unemployment Rate for Ages 25-65	6.46

Table 6 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	8,215
Farming, fisheries and forestry occupations	2,130
Service	6,785
Sales and office	12,065
Construction, extraction, maintenance and repair	4,480
Production, transportation and material moving	3,095

Table 7 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	25,290	55%
30-59 Minutes	16,410	36%
60 or More Minutes	4,090	9%
Total	45,790	100%

Table 8 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,925	540	2,640
High school graduate (includes equivalency)	10,605	1,190	4,340
Some college or Associate's degree	15,610	1,530	3,860
Bachelor's degree or higher	8,575	440	1,870

Table 9 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	340	1,290	1,180	1,625	855
9th to 12th grade, no diploma	1,605	1,560	1,515	1,930	1,155
High school graduate, GED, or alternative	3,890	4,435	3,970	7,735	3,920
Some college, no degree	3,415	4,600	3,400	7,450	3,505
Associate's degree	705	1,315	1,360	2,930	960
Bachelor's degree	605	2,305	1,835	3,690	1,635
Graduate or professional degree	20	545	845	1,665	1,110

Table 10 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	38,211

Educational Attainment	Median Earnings in the Past 12 Months
High school graduate (includes equivalency)	26,927
Some college or Associate's degree	56,823
Bachelor's degree	39,326
Graduate or professional degree	101,651

Table 11 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to the 2015 5-year American Community Survey estimates, there were nearly 55,000 people age 16 and older in the civilian workforce employed in Gresham. Education and Health Care Services and Manufacturing are the largest employment sectors in Gresham, with 19% and 18% of Gresham’s jobs respectively, with the Retail sector coming in third at 14% and Arts, Entertainment and Accommodations at 12%.

Describe the workforce and infrastructure needs of the business community:

The City of Gresham is aggressively promoting changes in the City to improve the business climate and increase jobs. Gresham’s Small Business Center actively assists potential businesses in Central Rockwood, the Civic Neighborhood or Downtown. In Spring 2020, the City also launched a Small Business Grant program to provide critical working capital funds to small businesses suffering from financial hardship as a result of the COVID-19 pandemic. As of May 2020, 820 businesses have been helped to the benefit of both the business and the community.

The City has utilized Section 108 loan guarantee funds backed by CDBG grants to improve public facilities and infrastructure, accomplish eligible housing rehabilitation, and foster economic development activities. The Children’s Fountain in Downtown Gresham is one example of the City’s use of Section 108. The fountain, completed in 2014, has increased foot traffic to businesses in Downtown Gresham while eliminating blight by redeveloping a former bus yard into an accessible outdoor space for Gresham families to enjoy. Funds have been used in the past to meet City goals of promoting investment in low-income neighborhoods, leveraging additional funds to stimulate private development, achieving multiple affordable housing goals, and revitalizing neighborhoods, particularly in Rockwood.

The *Gresham Powell-Division Transit and Development Project Action Plan* (Urban Design and Planning Department 2015) outlines transit improvements (BRT, bus rapid transit) which will further enhance alternatives to cars in Gresham and regionally. The route in Gresham will focus on Division, connecting to Downtown Gresham and then to Mt. Hood Community College using Stark Street. This will stimulate more commercial development in Downtown and the Civic Neighborhood, bringing site improvements, along with housing and other amenities. Construction on the BRT is currently underway, with service to select stations beginning in April 2021.

Along with infrastructure needs and planned improvements, workforce training is essential. There is a large existing employment base, including Boeing, the US Bank Processing Center and several technology and electronic firms in Gresham. There are gaps in skills of the existing workforce to meet needs in some of these industries. There are also gaps in entry-level skills, for example many of those seeking employment do not understand or follow the basics of becoming a valued employee.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Gresham's Economic Development Traded Sector Jobs Strategy contains two goals, the first related to manufacturing and the second to professional services. Both the goals and strategies build on existing assets in Gresham – there is already a strong economic base in the two target opportunity areas: advanced electronics and specialized machinery and equipment. The goal related to manufacturing is to strengthen and grow the existing manufacturing sector, retaining and creating family-wage jobs by retaining existing companies and recruiting new ventures within the opportunity areas. The goal related to professional services is to encourage job creation and new investment in Gresham's industrial and regional centers. The City provides incentives including rapid land use review and approval, shepherded process for new industrial projects, access to New Industries Grant funds, and specialized zones (Enterprise and Strategic Investment) to financially benefit new qualifying developments.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The level of educational attainment in Gresham is low compared to Oregon overall. According to the data tables above, 19.4% of Gresham residents age 25 and over had a bachelor's degree or higher, compared to 30.8% for Oregon statewide. At the other end of the spectrum, 15.8% of Gresham residents (age 25 or older) did not have a high school diploma or equivalency compared to 10.2% in Oregon.

Lower education levels correspond to lower earnings, whether the individuals hold jobs in Gresham, or elsewhere region. According to the 2019 ACS 5-Year Estimates the median earnings for all workers in Gresham was \$35,644 compared to \$43,408 for workers in Portland. These are median values across all workers whether or not they were working full-time, year-round. Median earnings for Gresham male residents was \$40,334 (nearly 15% lower than for Portland residents) and median earnings for Gresham female residents was \$30,231 (24.5% lower than Portland). Whether or not the workers commute, earnings of Gresham residents are lower than those of Portland residents.

Unemployment was also slightly higher (2019 5-year ACS) for Gresham workers (4.0%) than for Portland workers (3.4%). This is a pre-pandemic estimate, so it is expected that unemployment rates are currently significantly higher. According to Bureau of Labor Statistics national estimates for 2020, a person with a bachelor's degree earned \$1,305 per week (median) with an unemployment rate of 5.5%, while persons with less than a high school diploma earned just \$619 a week with an associated unemployment rate of 11.7%. Young adults, particularly persons of color, have much higher levels of unemployment.

Illustrative of the challenge of improving employability and earning capacity of Gresham's vulnerable youth are findings from the 2014 report *Multnomah County Comprehensive Gang Assessment* (Lore Joplin Consulting). The report identified several low-income neighborhoods associated with high densities of students on free and reduced-cost meals in Rockwood and North Gresham. High drop-out rates, high school suspensions and low graduation and performance limit the ability of youth to thrive in adulthood.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Portland Metro region, led by Worksystems, has been very successful at investing in training resources to prepare people for in-demand occupations identified by companies in advanced manufacturing, construction, health care and high-tech target industries. Worksystems maintains an active list of in-demand trainings that lead directly to employment, and coordinates with local community colleges and other training providers to make these available to priority customers.

Because it can be difficult for individuals with barriers (e.g. limited English proficiency, criminal background, homeless/housing unstable) to pursue and sustain participation in occupational training, Worksystems partners with over 20 area community-based organizations to provide focused career coaching through the Aligned Partner Network (APN). In this model, APN agencies coach participants through services available in the public workforce system (WorkSource Portland Metro), including set-aside training resources and grant-funded services. Over 60,000 people visit WorkSource Portland Metro each year to access an array of employment and training services.

The Economic Opportunity Program and Community Workforce Navigator Program provide community-based and individually tailored employment services. Program participants are supported by a Career Coach from start to finish, including outreach and enrollment, career plan development, occupational training and other skill development, job search assistance and placement, job retention and advancement, and addressing barriers to success such as housing and childcare needs. NextGen is a youth-focused program aimed at helping low-income youth ages 16-24 access career planning, job readiness, internships, occupational training, and employment.

Gresham is a partner in these regional efforts. In addition, Gresham has identified gaps and needed skills for industries currently in place in Gresham. A number of programs are in place in Gresham and the region to increase skills of the workforce to improve employment options and more closely match the needs of local industries. These include programs offered by Worksystems, noted above. Mt. Hood Community College in Gresham recently developed a curriculum for a Mechatronics program. This program provides skills needed to understand the link between software programs and the mechanical systems they run and expands knowledge and skills in both components and the interface between them. Additionally, to address the future jobs pipeline for local Gresham and East Multnomah County industries, the City is partnering with local school districts and the Gresham Area Chamber of Commerce to support a staff person to coordinate partnerships between industry and educators to address skill gaps and prepare the future workforce

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Gresham participates in the Greater Portland Economic Development District, staffed by Greater Portland Inc (GPI) as part of a multi-county and two-state region. GPI is currently in the process of updating the Comprehensive Economic Development Strategy (CEDS) document which will focus on three primary goals to address long term recovery due to the impacts of the COVID 19 pandemic. The first is to foster upward economic mobility through providing comprehensive and coordinated skills development starting with childcare through higher ed, including vocational, post-secondary and lifelong learning. This goal will also be supported through expanding economic opportunities for all individuals with a focus on BIPOC and underrepresented communities.

The second goal of the strategy is to support a competitive economy through the development of an entrepreneurial ecosystem that supports robust local small businesses and scales traded sector industry. It also focuses on investment in innovations that will strengthen and grow the Portland region traded sector industry clusters and enhancement of the Portland regional identity and brand for talent, capital and business. The

third and final goal of the strategy is to build a resilient region by constructing resilient regional infrastructure and strategically investing in public policies that align with economic development priorities. Actions associated with this goal include addressing the supply of affordable housing and providing homeless services. The City of Gresham will work to align local recovery policies and efforts with the wider regional goals and objectives adopted in the CEDS.

In 2020, the Greater Portland Economic Development District (GPEDD) developed the short-term, adaptable Greater Portland Regional Economic Recovery Plan which identified the following three target impact areas:

1. Help small businesses recover and grow
2. Advance economic mobility for individuals
3. Support families and children

Within these target impact areas, activities that may overlap with the Consolidated Plan include:

- Business resources and technical assistance focusing on the hardest hit industries, stabilization and re-opening small businesses
- Workforce development resources for low-income residents that need additional training or education with targeted interventions for residents who identify as People of Color
- Support childcare providers with facility renovations, which in turn would provide more certainty for businesses to invest in operations and recovery
- Reduce childcare costs for parents

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The Consortium has defined areas of racial and ethnic concentration as those that are twice the average in Multnomah County. For Gresham that includes all of Rockwood. Looked at from another perspective (access to opportunities and a mix of factors limiting access), there are several areas of vulnerability in Gresham. According to the 2015 report by ECONorthwest (*Gresham Neighborhood Change Analysis*), several Gresham neighborhoods are most vulnerable to rising housing costs. Gresham has higher concentration of vulnerable populations including renters, non-white residents, workers without a bachelor's degree, and low- and moderate-income households. Looking at areas of vulnerability from a regional perspective, most vulnerable areas are in east Portland, Gresham, along I-205 and west of Highway 217. Areas in Gresham with higher probabilities of displacement because of the combination of higher risk populations and rising rents include Rockwood and Downtown.

What are the characteristics of the market in these areas/neighborhoods?

Areas previously described as having concentrations of low-income and minority households are also among those with housing problems. Data are not available to narrowly define housing markets however, input from community participants repeatedly report housing problems as a priority concern.

There is a need for housing in good condition in safe neighborhoods that fit the incomes of households that live there. Gentrification and rising housing costs in Portland have been the impetus for relocation to East Multnomah and Gresham. This has increased the demand for affordable housing and raised housing costs in Gresham, putting low-income and marginalized residents at higher risk of displacement or houselessness. According to Gresham's Housing Capacity Analysis for 2021-2041, the median housing prices have increased from approximately \$259,000 in 2015 to \$401,000 in 2020, a 55% increase, and rates of housing cost burden increased from 34% in 2000 to 44% in 2014-2018, with 21% of households being severely cost burdened. Households that are overburdened with housing costs are at higher risk of houselessness, are more likely to be forced to choose between paying for housing or other necessities such as food or medical care and are more likely to live in overcrowded conditions and substandard housing. The COVID-19 pandemic has likely increased the vulnerability for many low-income households, as many have lost jobs due to statewide shutdowns and decreased tourism.

Are there any community assets in these areas/neighborhoods?

Rockwood is a prime area of concern and is a focus of programs to enhance assets. It is a very diverse, culturally rich area of Gresham. As such, there is much effort to revitalize Rockwood. The Rockwood Public Safety Facility, built in 2013, improves Gresham Police presence and visibility in Rockwood. The facility houses a range of functions, including, East Metro Gang Enforcement Team, Gresham Police Traffic Unit, Patrol and detective units and a community meeting room.

Additionally, the City entered into a Section 108 loan with Open Meadow School for acquisition and construction of a new 7th–12th grade college prep school, which opened its doors in 2016. On the same site as Open School, development for a new Boys & Girls Club finished in 2017. The new Club facility is approximately 30,000 square feet occupying 1.7 acres. The Latino Network is also located on this campus. Investments in street improvements and enhanced street crossings were also funded by the City at this location.

The redevelopment of the former Fred Meyer site into Downtown Rockwood, a community hub that focuses on economic revitalization and community development in the City’s low-income Rockwood neighborhood, has broken ground and completed the Innovation Hub, which is the first of three buildings planned for the site. The Innovation Hub, which will house tenants including the Mt. Hood Small Business Development Center, Little Wings Academy, and WorkSource Portland Metro, was completed in October 2020 and will open to the public in 2021. These tenants will bring much needed services to assist Rockwood residents with job training, business development and childcare needs. The site will also house a market hall for groceries and local food vendors, mixed income apartments and a community plaza.

Are there other strategic opportunities in any of these areas?

East Multnomah County and the entire corridor between Portland and Gresham is the focus of regional planning including housing, transportation and recreation. Transportation enrichment will increase access to employment and education. The Rockwood Rising redevelopment project will continue to develop the site, adding a market hall and mixed income apartments. The project is also a strategy to revitalize the neighborhood and increase local community access to food retailers and other services. In addition to meeting the needs of this highly diverse, growing, young and family-oriented community, the idea is to create a colorful, innovative and authentic destination to attract visitors to Rockwood.

The City of Gresham and regional partners are striving to employ strategies to reduce homelessness and problems related to lack of services while enhancing opportunities targeted to regional improvements and reflecting community-defined skills. In Rockwood, for example, residents have helped define business opportunities.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Reliable broadband services, access to devices such as computers and tablets, and technology fluency are modern-day necessities for accessing essential services and opportunities such as jobs and education. The COVID-19 pandemic has exacerbated these needs due to the shift to remote work and learning and the pandemic has had a disproportionate impact on low- and moderate-income households who are less likely to have affordable and reliable access to technology. In Gresham most of the city is wired for broadband and infrastructure is not a significant obstacle for households without internet access. Affordability of both internet service and devices needed to access the internet are primary obstacles for low- and moderate-income families without internet access.

According to the ACS 2015-2019 5-Year Estimate 9.2% of Multnomah County residents, or nearly 30,000 households, do not have access to the internet. While this data is not available by income, race or ethnicity, data available at the national level indicates that one in six people living in poverty did not have internet access in 2019. Research performed by Multnomah County as part of a municipal broadband feasibility study estimates that the percentage of households without access to the internet is actually higher than the ACS estimate and cites 15% of residents do not have internet access.

In Gresham, service providers have highlighted the need for access to internet and technology paired with educational services to assist residents in learning to use the technology provided. El Programa Hispano Catolico and Living Solutions, both of whom are subrecipients providing job training and placement services in Gresham, provide assistance navigating online job applications, email and computer software needed to create resumes and cover letters. Access to technology and internet services alone is not necessarily equitable for households who do not have previous experience using technology. Living Solutions is also planning a loaner device program, where clients can check out technology devices for home use when they are participating in the organization's job training program. As part of Gresham's COVID-19 response programs the City contracted with Human Solutions Inc. as a subrecipient to administer emergency subsistence payments for household utility bills including those for internet service due to the increased need caused by the pandemic.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The jurisdictional partners understand the critical need for equitable access to internet services for all households. Multnomah County in partnership with the cities of Portland, Gresham, Fairview, Troutdale and Wood Village completed a feasibility study mentioned above to explore the potential for a shared broadband system. Research conducted as part of this process indicated that the percentage of

households without internet access at home is higher than estimated in the ACS 2015-2019 5-Year Estimate cited above, and that 15% of households in the Portland metro area do not have internet access. This percentage increases to 18% for households earning under \$30,000 per year, 28% for people over age 65 and 30% for Latinx households.

Unlike many rural areas, Multnomah County is served by many large broadband service providers including Xfinity, Century Link, AT&T, Viasat and Hughesnet. With so many large service providers, affordability is more of a concern than competition or lack of infrastructure. In response, Multnomah County allocated \$150,000 to the above noted municipal broadband feasibility study in 2018 and the final report was released in September 2020. This effort is considered a “preliminary first step” to help determine what needs to be built for municipal broadband, how much the project would cost and how much internet service might cost from a Multnomah County publicly-owned provider. This work is still underway and the aim is to be able to make a public network available for everyone, regardless of income that would bridge issues like “homework gap” for school children and other inequities brought on by the digital divide. A publicly-owned provider may also increase competition with existing service providers in the area because it would provide all households with an accessible and affordable internet option if the existing providers are too costly.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

In recent years Gresham residents have experienced droughts, extreme weather events, and wildfires as a result of climate change. Multnomah county is also in an earthquake zone and the next big seismic event could occur at any time. The following excerpt from the recently released progress report on climate action describes the current risks in the region well:

Our community finds itself at a crucial juncture of needing to rapidly decarbonize, while also preparing for the worst impacts of the unfolding climate crisis, and do so in a way that challenges existing systems and social paradigms, including institutional racism, that have created significant disparities in our society along race and class lines. (Final Progress Report -2015 Climate Action Plan: <https://multco.us/file/89943/download>)

The consortium partners have all been committed to addressing the climate change issues within our jurisdictions. The area has made steadfast commitment to reducing carbon emissions at the local level and has adopted the Climate Action Plan referenced above that includes efforts to implement innovative carbon reduction strategies and other climate crisis adaptation plans.

In 2007 Gresham joined 1,000 other cities across the nation in pledging to reduce greenhouse gas emissions causing climate change and has made significant progress in the years since. Gresham's Wastewater Treatment Plant, which serves Gresham, Fairview and Wood Village, was once the City's largest contributor to greenhouse gas emissions. In 2015 the plant reached energy net zero and today the plant produces more energy than it uses. In 2016 the City rolled out an LED street and park light conversion and in 2018 the City expanded the existing Green Business Program, which helps local businesses conserve natural resources and protect the environment.

Gresham also collaborated with Multnomah County on the Multnomah County Multi-Jurisdictional Natural Hazards Mitigation plan, which covers Gresham, Fairview, Troutdale, Wood Village and unincorporated areas of the county. This plan details how the jurisdictional partners will plan for and respond to disasters in ways that mitigate hazards and reduce risks to the community.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The Climate Action Plan was prepared on the premise that the risks posed by climate change impact low-income residents and communities of color disproportionately when compared to the community as a whole. Ensuring equity was a key component in all phases of the plans development, including the community engagement process. The report highlights how low-income residents and people of color experience the "first and worst" consequences of climate change. Black and African American

communities, for example, disproportionately experience the highest rates of chronic disease, including hypertension, and heart disease. These diseases are often directly linked to environmental injustices such as exposure to air toxins. Community members experiencing health inequities are more susceptible to climate impacts such as extreme heat and exposure to unhealthy air caused by wildfires.

Gresham is committed to climate planning that centers on climate justice and ensures that the most vulnerable community members are protected. As noted above, the City has made significant progress toward reducing greenhouse gas emissions and continues to commit resources to furthering this effort. In 2021 Albertina Kerr began construction on an affordable housing complex with the assistance of Metro Housing Bond funds from the City. This complex will be the largest net zero energy affordable housing project in the Pacific Northwest and will include 30 fully accessible units. Additionally, the City uses CDBG funds to further projects that assist vulnerable populations and mitigate the impacts of climate change on the households they serve. The Mend-A-Home program by Unlimited Choices Inc. primarily serves senior citizens making 60% MFI or less. This program provides critical home repairs that improve the safety and livability of the home including roof repairs, adding insulation or the installation of double paned windows. These repairs often help protect occupants from the effects of extreme weather events and ensure that vulnerable residents can remain safely housed. DIY Weatherization Workshops by Community Energy Project provides weatherization kits to low-income households and hosts workshops to teach participants how to install the items in the kits. Weatherizing homes helps improve energy efficiency, saving the household money on their energy bills, and helps keep the home more comfortable during extreme weather. Most rental units in Multnomah County do not have air conditioning. As evidenced by the extreme 116-degree temperatures in June 2021, programs to assist low-income residents weatherize their homes are important as climate change impacts become a reality. The City's Parks Improvement Project will improve green spaces in low-income neighborhoods. The addition of green space helps make low-income neighborhoods less vulnerable to climate change by lowering temperatures and improving air quality.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The following sections outline the priority needs and associated goals for the Consortium and for the City of Gresham. Priorities were established after review of information and outreach within the community to residents and to providers of services.

The priority needs are:

- Affordable housing choice
- Basic services & homeless prevention/intervention
- Community & economic development

Priority goals are:

- Increase and preserve affordable housing choice of rental and homeownership units for low- and moderate-income households in ways that promote racial equity.
- Reduce and prevent homelessness, including mitigating the overrepresentation of Black, Indigenous, and People of Color experiencing housing instability.
- Improve livability and promote economic development in low and moderate-income areas by investing in community infrastructure, employment training and anti-poverty strategies for area residents.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 12 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City of Gresham has not identified specific geographic target areas for this plan. Allocations are normally made for projects applicable to low-income persons and/or qualifying low-income neighborhoods. The City has set as a priority investing in community infrastructure development and redevelopment in lower-income neighborhoods to safeguard public health, improve livability and promote economic development. Where possible, funds will be leveraged to make substantial improvements in those areas, including increasing economic opportunities. The City works with regional partners to make significant improvements along transportation corridors and in areas targeted for urban renewal, including Central Rockwood, the Civic Neighborhood, and Downtown. The City will continue to view projects with the objective of maximizing impact from investment.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 13 – Priority Needs Summary

1	Priority Need Name	Affordable housing choice
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Increase & preserve affordable housing choice

	Description	<p>The cost of housing in Gresham has traditionally been more affordable than in Portland. With continuing rising prices in Portland, people are looking for lower-cost opportunities in east Multnomah County and Gresham. This demand, along with an increase in population, has influenced the cost of housing, both for homebuyers and renters. According to Gresham’s Housing Capacity Analysis for 2021-2041, the median housing prices have increased from approximately \$259,000 in 2015 to \$401,000 in 2020, a 55% increase, and rates of housing cost burden increased from 34% in 2000 to 44% in 2014-2018, with 21% of households being severely cost burdened. Households that are overburdened with housing costs are at higher risk of houselessness, are more likely to be forced to choose between paying for housing or other necessities such as food or medical care and are more likely to live in overcrowded conditions and substandard housing. Ensuring appropriate housing for all populations (persons with disabilities, seniors, young households just starting out, skilled workers and families) and choices in price is recognized as essential to a vibrant city and to a vibrant economy.</p>
	Basis for Relative Priority	<p>Each of the three needs is related and of top priority to Consortium members. The priority status of the need for affordable housing choice is supported by Comprehensive Plans, regional housing plans, the 10-year plan to end homelessness and input from community members and other stakeholders.</p> <p>The City and it's subrecipients intend to target CDBG assistance as is the Consortium with all of the funding going to low-mod income households. When appropriate funding will go to extremely low and low income households.</p>
2	Priority Need Name	Basic services & homeless prevention/intervention
	Priority Level	High

<p>Population</p>	<p>Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence</p>
<p>Geographic Areas Affected</p>	
<p>Associated Goals</p>	<p>Reduce homelessness & increase stability</p>
<p>Description</p>	<p>Demand for activities that reduce or prevent homelessness exceeds service provider capacity. Gresham is a partner in the Continuum of Care and A Home for Everyone applies to needs in Gresham and countywide. Gresham and East Multnomah County are seeing increasing needs as people leave Portland looking for more affordable housing. According to 2014 Poverty in Multnomah County Report, poverty is increasing and is shifting into East Multnomah County. People in poverty are more likely to be overburdened with housing costs and more vulnerable to losing their housing. Since people of color are overrepresented in the population of households living in poverty, the risk of houselessness disproportionately impacts households of color. Gresham prioritizes safety net programs that prevent homelessness, as they prevent residents from experiencing the trauma of houselessness, prevent future barriers to housing such as evictions, and are more cost effective than housing placement.</p>

	Basis for Relative Priority	<p>Each of the three needs is related and of top priority to Consortium members. The priority status of the need for basic services and homeless prevention/intervention is supported by human services plans (domestic violence, seniors, mental health, substance abuse, youth, gang violence) and by the 10-year plan to end homelessness and input from community members and other stakeholders.</p> <p>The City and it's subrecipients intend to target CDBG assistance as is the Consortium with all of the funding going to low-mod income households. When appropriate funding will go to extremely low and low income households.</p>
3	Priority Need Name	Community & economic development
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Infrastructure, facilities & economic opportunity
	Description	Establishing safe neighborhoods with access to necessary services and economic development opportunities is essential to building and maintaining vibrant, sustainable communities. The City of Gresham has extensive needs for public facilities. There are currently no community centers, limited recreation facilities and one small senior center in Gresham. Community gathering places and safe recreation opportunities for youth are priorities. Improved transportation, including multimodal transportation options is a regional priority. Job training and microenterprise assistance are priorities to provide residents with opportunities to advance their career opportunities, increase their wages and start small businesses within the community.

<p>Basis for Relative Priority</p>	<p>Each of the three needs is related and of top priority to Consortium members. The priority status of the need for community and economic development is supported by Capital Improvements Plans, regional economic development plans, and regional transportation plans, as well as input from community members and other stakeholders.</p> <p>The City and it's subrecipients intend to target CDBG assistance as is the Consortium with all of the funding going to low-mod income households. When appropriate funding will go to extremely low and low income households.</p>
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Narrative (Optional)

For all of the Consortium programs the majority of resources are allocated to projects and programs that benefit extremely low and low income households. The PY 2019 Gresham CAPER reported 100% of funds went to projects assisting primarily low and moderate income households.

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,127,270	0	144,919	1,272,189	4,509,080	Expected amount available for the remainder of the Con Plan only factors in EN each year and assumes EN will remain level for the rest of the Con Plan. Prior year resources include uncommitted funds carried over from previous program years. \$70,919 of the prior year resources are from the Parks Improvement Project, which was included in the 2020 AP and will span the entire 2021-2025 Con Plan. These funds will remain in that project and have not been committed to a specific activity.

Table 14 - Anticipated Resources

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

The City of Gresham independently, and as part of the HOME Consortium with the City of Portland and Multnomah County, makes every effort to leverage HUD grant funds with other public and private investments. Housing development and rehabilitation activities are highly leveraged because public funds are used as “last in” gap financing amounts, which requires that more substantial investments are in place. In the 2020-2021 fiscal year, Gresham leveraged almost three times the amount of CDBG-expended funding from other sources – other federal, state/local, private and in-kind. The Portland Housing Bureau as the Consortium lead makes required matches for use of HOME funds.

In the months and years ahead, communitywide efforts will continue to move forward to find increased opportunities to leverage and better align economic opportunities and resources to support housing stability and reduction in homelessness.

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

The City of Gresham does not anticipate the use of publicly-owned land or property in projects currently planned or underway. If those opportunities arise, however, such land and property will be included to the extent practicable.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Gresham	Government		Jurisdiction

Table 15 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Gresham works with Consortium members and partner agencies to coordinate administration of limited funds. These continued partnerships aim to reduce redundancies and target projects to priority needs. Remaining gaps are those resulting from limited resources in light of growing needs.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X		
Transportation			

Other			

Table 16 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

While services are available in most critical areas of need, it is a challenge to provide the quantity and level of services to meet the need. For example, while rental assistance is available to intervene and prevent homelessness, funding often runs out well before the entire need is met for the year. With skyrocketing rents, programs that assist households with housing costs are able to help fewer clients with the same amount of funding annually. The COVID-19 pandemic has also increased the amount of assistance needed to stabilize the average household. In May of 2020, Metro area voters passed a regional supportive housing services measure. This measure will dramatically increase funding to assist the houseless population and those at risk. Gresham will monitor the measure implementation and seek to fund eligible projects where funding gaps exist.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Consortium partners work closely with nonprofit housing developers to coordinate activities and leverage funds. Members also participate in the Continuum of Care and jointly prioritize goals and strategies as outlined in the 10-year plan A Home for Everyone. These and other partnerships intend to align services with needs. Many service providers are spread too thin, especially as the pandemic has dramatically increased needs. Many basic and support services are lacking. Childcare, for example, is extremely limited. Efforts to increase self-sufficiency of clients seeking change are limited by the many barriers in place – lack of transportation, lack of childcare, lack of family wage jobs.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Consortium members and the City of Gresham will continue to work locally and regionally to increase coordination of services and to enhance delivery capacity. Consortium members also look forward to a stronger coordination with regional transportation and economic development plans that put forth the same priorities for services, economic opportunity, housing choice, infrastructure and community development as are referenced in this strategic plan.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase & preserve affordable housing choice	2021	2025	Affordable Housing Public Housing Homeless		Affordable housing choice	CDBG: \$936,520	Public service activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted Rental units rehabilitated: 50 Household Housing Unit Homeowner Housing Rehabilitated: 130 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Reduce homelessness & increase stability	2021	2025	Homeless Non-Homeless Special Needs		Basic services & homeless prevention/intervention	CDBG: \$485,205	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted
3	Infrastructure, facilities & economic opportunity	2021	2025	Non-Housing Community Development		Community & economic development	CDBG: \$3,232,274	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 15000 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 1875 Persons Assisted Businesses assisted: 100 Businesses Assisted

Table 17 – Goals Summary

Goal Descriptions

1	Goal Name	Increase & preserve affordable housing choice
	Goal Description	<p>Increase and preserve affordable housing choice of rental and homeownership units for low- and moderate-income households in ways that promote racial equity.</p> <p>Affordable housing choice includes safe housing, in good condition for all residents. Projects accomplishing this goal include home repair, down payment assistance, new housing development support, affordable housing development, rental housing rehabilitation, housing weatherization resources, and permanent supportive housing.</p> <p>This goal includes \$375,757 in admin costs.</p>
2	Goal Name	Reduce homelessness & increase stability
	Goal Description	<p>Reduce and prevent homelessness, including mitigating the overrepresentation of Black, Indigenous, and People of Color experiencing housing instability.</p> <p>This goal includes preventing and reducing homelessness and increasing stability for all residents, with a focus on mitigating the overrepresentation of Black, Indigenous, and People of Color experiencing housing instability. Projects accomplishing this goal include culturally relevant services and interventions across a broad spectrum, such as supportive and emergency services, rent assistance, transitional housing, shelters, homelessness prevention through service interventions, Housing First models, Fair Housing enforcement, and education.</p> <p>This goal includes \$375,757 in admin costs.</p>

3	Goal Name Goal Description	<p>Infrastructure, facilities & economic opportunity</p> <p>Improve livability and promote economic development in low and moderate-income areas by investing in community infrastructure, employment training and anti-poverty strategies for area residents.</p> <p>This goal includes improving infrastructure, facilities, economic opportunities and development, and supportive programs. Programs to improve employment outcomes and household economic stability include employment training, referral and self-sufficiency, and economic enhancement programs. Additionally, anti-poverty strategies include a variety of public services that provide support to residents across the lifespan. Projects accomplishing this goal include work with infrastructure, which is seen in Portland, Gresham, and Multnomah County as essential in encouraging stability in neighborhoods, increasing access to persons with disabilities, and attracting and retaining businesses. Projects also include support to micro-enterprises and business development, public facilities, parks, and transportation improvements.</p> <p>This goal includes \$375,756 in admin costs.</p> <p>Goal outcome indicators for this goal have been adjusted to account for potential changes in projects funded throughout each Action Plan and increased subrecipient costs, which mean the subrecipient can often help fewer clients with the same amount of funding from year to year. The expected outcomes for the Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit reflect expected number of citizens benefitting from the Park Improvements Project, which will span the entire Con Plan, but may not always have an annual goal due to length of time it takes to select a site and complete construction.</p>
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Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Gresham estimates that projects in the Con Plan will assist 180 renters and 115 homeowners with affordable housing through our TBRA program and the Adapt-A-Home and Mend-A-Home mini-rehab programs.

Renters

Extremely low-income: 110

Low-income: 65

Moderate-income: 5

Homeowners

Extremely low-income: 70

Low-income: 40

Moderate-income: 5

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Gresham implements its CDBG and HOME programs in compliance with requirements of the Residential Lead-Based Paint Reduction Act. None of the programs or projects currently funded by Gresham provides in excess of \$5,000 in rehabilitation assistance. Notification and visual inspection requirements will be followed for Gresham's HOME funded homeownership programs. The City of Gresham provides brochures about safe lead practices as part of the homebuyer assistance efforts. Buyers and sellers are required to sign certifications. Inspectors employed in the Rental Inspection Program are trained and certified in safe practices. In addition, Gresham provides brochures in their Permit Center. The City will look for opportunities, in the future, to increase the capacity to reduce lead-paint hazards.

Multnomah County complies with federal regulations and continues to work towards increasing small Lead Based Paint contractors through building their capacity through education and safe work practices. The City of Portland has successfully administered three HUD Lead Hazard Reduction Grants, providing over \$12 million dollars in lead hazard reduction assistance to over 1,000 low-income households (protecting over 1,200 children from lead poisoning) since 1998.

How are the actions listed above integrated into housing policies and procedures?

Housing that receives public resources is tested for lead hazards and plans are included to make the home lead safe. Public education about lead hazards includes access to affordable lead testing. Lead-safe practices are required in all rehabilitation programs where housing was constructed prior to 1978, as described above.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Gresham has supported a number of projects over the years, and in the current year, to reduce the level of poverty and increase the capacity of families to earn living wages. Workforce development and training efforts are supported through the Living Solutions program and El Programa Hispano. The Living Solutions program assists low-income persons to gain job skills and then places those individuals in career-path jobs. The City is also working with regional partners to improve the transportation system, notably the bus-rapid-transit system (BRT) along Powell and Division and to the employment campuses in northeast Gresham, including Mt. Hood Community College. The BRT along Powell and Division is currently under construction and select stations opened for service in April 2021.

The City sponsors a program to encourage small businesses by offering incentives for permits and licenses for remodeling and façade improvements for vacant and some occupied business spaces. The Small Business Center actively assists potential businesses in Central Rockwood, the Civic Neighborhood or Downtown. In Spring 2020, the City also launched a Small Business Grant program to provide critical working capital funds to small businesses suffering from financial hardship as a result of the COVID-19 pandemic. As of May 2020, 820 businesses have been assisted to the benefit of both the business and the community.

Gresham seeks to assist low-to-moderate-income entrepreneurs with business development via microenterprise assistance.

The City is a partner in the Comprehensive Economic Development Strategy (CEDS) and supports links between industry and education (at the K-12 and higher education levels), supports diversity in the workplace and in industry, and supports activities raising the skills and employability of underrepresented and disadvantaged populations. The Economic Development Traded Sector Jobs Strategy defines the City's vision for targeted job growth and development which relies on existing industry sectors: advanced electronics and specialized machinery and equipment. An integral component is supporting a trained workforce. Part of this development incorporates efforts by WorkSource (WSI) and Mt. Hood Community College which currently offers an industry-supported curriculum in mechatronics (the interface between machines and software).

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City of Gresham actively works to affirmatively further fair housing through its Rental Inspection Program. The City inspects all multifamily units throughout the City on both a mandatory and complaint basis. The complaint-driven component provides protections for those reporting the violations to the greatest extent possible. Inspections focus on a broad range of habitability standards, while the primary focus is on fire, life and safety issues. The program has proven to improve living conditions for all

Gresham residents and has elicited positive feedback. In February 2020, Gresham City Council passed two code changes relating to the City's Rental Housing Inspection program. One of the changes requires landlords to present tenants with an informational handout titled, "Rights & Responsibilities of Landlords & Tenants" upon execution or renewal of a lease. The intent of the form is to increase both tenant and landlord knowledge of their respective responsibilities and rights. The form also includes a list of local resources. Gresham also changed City code to assess a fine upon property owners if a court determines they have retaliated against a tenant. These changes took effect on April 1, 2020.

To further the objective of quality housing for all segments of the population, the City supports rehabilitation of units to provide permanent accessibility for persons with disability and home repair assistance for lower-income households. In addition, the City provides assistance for lower-income homebuyers in the form of down payment assistance and through funding for the community land trust, Proud Ground, using HOME funds.

City Council initiated a Housing Task Force in 2018 comprised of a wide range of community stakeholders to recommend actions in support of housing needs in our community. The task force assessed the current state of housing in the City, identified best practices and created a report detailing their findings and recommendations in September 2019. The final report highlighted the changing demographics and increased diversity in Gresham. Gresham is relatively affordable compared to other communities in the Portland metro region, so many families move to Gresham as rent increases in other areas. This has created an increase in competition for housing and higher rents in Gresham, resulting in fewer housing choices available to working families and seniors on fixed incomes. Since the last recession in 2008, Gresham has added approximately 1,000 additional housing units, which is not enough to keep up with increasing demands. The task force identified a need for additional housing in Gresham across all income levels.

The City adopted several guiding principles regarding housing as a guide for affordable housing. In essence these principles recognize that everyone in Gresham deserves a decent, safe and affordable place to live and that sustainable and vibrant communities require a balance of jobs, housing and services. The principles recognized early on that concentrations of poverty and minority populations could block access to opportunities, which is reflected in national policies to promote equal opportunities in all neighborhoods (Affirmatively Furthering Fair Housing). The City promotes a diversity of housing types across all neighborhoods and recognizes that publicly-assisted housing is one component. The City is committed to fostering housing options that working individuals and families can afford. The City will look for new opportunities to preserve and expand housing options for all residents, including low-income residents who need ongoing support.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Gresham provides monitoring for CDBG and HOME funded projects. Monitoring activities may include program performance, accountability and regulatory compliance and may involve desk monitoring and/or on-site monitoring. An objective of all desk and on-site monitoring is to ensure that the City will meet the goals and objectives set forth in the Consolidated Plan.

Desk monitoring consists of completion of Risk Assessment and Desk Monitoring checklists; as well as, reviews of invoices and progress reports, external audits and other materials submitted by the contracting agency. This monitoring is to determine that the project is on schedule, fiscally accountable and compliant with contractual requirements and regulations. On-site monitoring can include any or all of the following: program and systems review at the subrecipient facility (e.g., income verification forms and process for collecting information), visiting sites where the activity is being carried out (e.g., a house under construction or the operation of a public service activity) or has been completed (in the case of property improvements), interviewing agency staff, and accounting and systems review.

CDBG and HOME funded projects are desk monitored annually, with onsite monitoring occurring at least once every three years. Additional onsite monitoring may occur for high risk projects: Those organizations with turnover in key positions, such as executive director or program manager responsible for the program being funded or organizations that don't have familiarity with CDBG/HOME regulations.

Due to the COVID-19 pandemic, in person monitoring site visits have been on hold until it is safe to resume these monitoring activities.

For all housing projects for which the City provides funding for construction, a City building inspector and Community Revitalization staff monitor the progress of the project in the field and Community Revitalization staff monitors overall progress.

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,127,270	0	144,919	1,272,189	4,509,080	Expected amount available for the remainder of the Con Plan only factors in EN each year and assumes EN will remain level for the rest of the Con Plan. Prior year resources include uncommitted funds carried over from previous program years. \$70,919 of the prior year resources are from the Parks Improvement Project, which was included in the 2020 AP and will span the entire 2021-2025 Con Plan. These funds will remain in that project and have not been committed to a specific activity.

Table 18 - Expected Resources – Priority Table

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

The City of Gresham independently, and as part of the HOME Consortium with the City of Portland and Multnomah County, makes every effort to leverage HUD grant funds with other public and private investments. Housing development and rehabilitation activities are highly leveraged because public funds are used as “last in” gap financing amounts, which requires that more substantial investments are in place. In the 2020-2021 fiscal year, Gresham leveraged almost three times the amount of CDBG-expended funding from other sources – other federal, state/local, private and in-kind. The Portland Housing Bureau as the Consortium lead makes required matches for use of HOME funds.

In the months and years ahead, communitywide efforts will continue to move forward to find increased opportunities to leverage and better align economic opportunities and resources to support housing stability and reduction in homelessness.

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

The City of Gresham does not anticipate the use of publicly-owned land or property in projects currently planned or underway. If those opportunities arise, however, such land and property will be included to the extent practicable.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase & preserve affordable housing choice	2021	2025	Affordable Housing Public Housing Homeless		Affordable housing choice	CDBG: \$187,304	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 26 Household Housing Unit
2	Reduce homelessness & increase stability	2021	2025	Homeless Non-Homeless Special Needs		Basic services & homeless prevention/intervention	CDBG: \$97,041	Public service activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Infrastructure, facilities & economic opportunity	2021	2025	Non-Housing Community Development		Community & economic development	CDBG: \$762,390	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Businesses assisted: 25 Businesses Assisted

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Increase & preserve affordable housing choice
	Goal Description	Includes \$75,151 in administration. Accomplishments for Adapt-A-Home are split between the Rental units rehabilitated and Homeowner Housing rehabilitated GOIs because the program assists both renters and homeowners. The annual goal of 20 households served has been divided equally between the two GOIs.
2	Goal Name	Reduce homelessness & increase stability
	Goal Description	Includes \$75,151 in administration.
3	Goal Name	Infrastructure, facilities & economic opportunity
	Goal Description	Includes \$75,152 in administration. Accomplishments for the Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit GOI are 0 for 2021-22 because the Parks Improvement Project will span the entire Con Plan, but will not complete construction on a site within the first year, so accomplishments will not be reported until a site is completed.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The 2021 Annual Action Plan outlines projects meeting needs identified in the 2021-2025 Consortium Consolidated Plan, opportunities in Gresham and City priorities. Initial project recommendations were made in consultation with the Community Development and Housing Subcommittee which reviewed and evaluated applications. Part of the review process was consideration of the ability of local and regional agencies and partners to successfully achieve objectives and administrative demands, including monitoring. The City Council made the final decisions on projects.

#	Project Name
1	2021 Gresham Administration
2	2021 Consolidated Plan & Action Plan Coordination
3	2021 Children's Fountain Principal & Interest Payment
4	2021 Children's Fountain Prepayment
5	2021 Adapt-A-Home
6	2021 Mend-A-Home
7	2021 Willow Tree
8	2021 Tenant Based Rent Assistance Activity Delivery
9	2021 Living Solutions
10	2021 El Programa Hispano Catolico
11	2021 Family of Friends Mentoring
12	2021 AARP Experience Corps Mentoring
13	2021 Eastside Timbers
14	2021 DIY Weatherization Workshops
15	2021 MESO Microenterprise Assistance
16	2020-2025 Park Improvements Project

Table 20 – Project Information

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

The City of Gresham allocates CDBG and HOME funds through a competitive process, with review and input provided by the Community Development and Housing Subcommittee, a 8-person citizen advisory group, along with scoring and review by a technical advisory group made up of internal finance and program staff. Distributions are made in the following prioritized categories: public improvements, housing development/rehabilitation, economic development, and public services. Further, the City gives priority to projects that promote investment in low-income neighborhoods, leverage additional revenue to stimulate private development, achieve multiple affordable housing or other CDBG priorities; work toward revitalization of the Rockwood Town Center; and, help promote redevelopment of Downtown.

The primary barrier is decreasing funding in light of increasing demands for projects and services. It is

challenging, if not impossible, to make significant changes in the face of changing economies and decreasing levels of public support (federal, state and local) for badly needed projects in all categories.

AP-38 Project Summary

Project Summary Information

1	Project Name	2021 Gresham Administration
	Target Area	
	Goals Supported	Increase & preserve affordable housing choice Reduce homelessness & increase stability Infrastructure, facilities & economic opportunity
	Needs Addressed	Affordable housing choice Basic services & homeless prevention/intervention
	Funding	CDBG: \$220,454
	Description	General management, oversight and coordination, staffing of advisory committee (CDHS), contract preparation, environmental review, management of project selection process.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	2021 Consolidated Plan & Action Plan Coordination
	Target Area	

	Goals Supported	Increase & preserve affordable housing choice Reduce homelessness & increase stability Infrastructure, facilities & economic opportunity
	Needs Addressed	Affordable housing choice Basic services & homeless prevention/intervention Community & economic development
	Funding	CDBG: \$5,000
	Description	Payment to City of Portland (PHB) for Consolidated Plan/Annual Action Plan coordination with the consortium members and administration of the countywide advisory committee.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	Project Name	2021 Children's Fountain Principal & Interest Payment
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$75,000
	Description	Children's Fountain Principal and Interest Section 108 Loan Payment.
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	2021 Children's Fountain Prepayment
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$82,000
	Description	Prepayment for the Children's Fountain Section 108 loan.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	2021 Adapt-A-Home
	Target Area	
	Goals Supported	Increase & preserve affordable housing choice
	Needs Addressed	

	Funding	CDBG: \$100,000
	Description	Home accessibility modifications such as ramps, grab bars and roll in showers for 20 low- and moderate-income seniors and people with physical disabilities. Clients may be homeowners or renters and the outcomes for this project will be split between renters and homeowner. For rental units the landlord will agree to keep accessibility improvements in place to create a permanently accessible unit. Accomplishments for this project are split between two GOIs because the project serves both renters and homeowners.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	Project Name	2021 Mend-A-Home
	Target Area	
	Goals Supported	Increase & preserve affordable housing choice
	Needs Addressed	Affordable housing choice
	Funding	CDBG: \$80,000
	Description	Critical home repairs for 16 low- and moderate-income homeowners and mobile home owners so that they can continue to live in the Gresham community in a safe, secure and functional home. Repairs covered will include items that are necessary to maintain the safety and livability of the home such as roof, plumbing and electrical repairs.
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
7	Project Name	2021 Willow Tree
	Target Area	
	Goals Supported	Reduce homelessness & increase stability
	Needs Addressed	Basic services & homeless prevention/intervention
	Funding	CDBG: \$49,868
	Description	Human Solutions Willow Tree program will provide stabilization services for 80 Gresham individuals at risk of homelessness. Up to 3 months of emergency rent assistance may be provided per household in addition to childcare and other supportive services. The activity carried out for this project will be a public service activity.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
8	Project Name	2021 Tenant Based Rent Assistance Activity Delivery
	Target Area	

	Goals Supported	Reduce homelessness & increase stability
	Needs Addressed	Basic services & homeless prevention/intervention
	Funding	CDBG: \$47,173
	Description	Provides rent assistance activity delivery costs for Human Solutions HOME funded TBRA program to prevent homelessness by assisting 40 very low and low-income Gresham households.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
9	Project Name	2021 Living Solutions
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$262,735
	Description	Living Solutions will provide employment services to 110 Gresham residents with incomes under 30% MFI. Services include assistance getting into career training programs such as apprenticeships and college courses, English classes, technology training, assistance with barriers to securing employment such as transportation or supplies, Career Mapping, employment plan development, job search assistance, online job application assistance and mock interviews. This includes serving 20 individuals within Gresham's immigrant and refugee community.
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
10	Project Name	2021 El Programa Hispano Catolico
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$51,306
	Description	El Programa Hispano Catolico will provide culturally relevant job training services for 50 Gresham residents. Training will be tailored to the needs of the participant and may include English language classes, GED preparation, career coaching, assistance exploring and applying for secondary education courses, resume building and other workshops. Workshops will cover topics such as "Immigration 101" which assists immigrants in getting visas or citizenship so they can attain employment. The activity carried out for this project will be a public service activity.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
	Project Name	2021 Family of Friends Mentoring

11	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$17,306
	Description	Funds will be used to recruit, train, screen, match, support and evaluate 5 Gresham children and families with 5 volunteer mentors and to support 5 existing Gresham matches. The activity carried out for this project will be a public service activity.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
12	Project Name	2021 AARP Experience Corps Mentoring
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$19,306
	Description	Funds will be used to recruit and train senior mentors to support 30 at risk kindergarten to 3rd grade students. The activity carried out for this project will be a public service activity.
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
13	Project Name	2021 Eastside Timbers
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$24,000
	Description	After school soccer program and/or recreational league soccer scholarships for 300 low- and moderate-income Gresham youth. the activity for this project will be a public service activity.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
14	Project Name	2021 DIY Weatherization Workshops
	Target Area	
	Goals Supported	Increase & preserve affordable housing choice
	Needs Addressed	Affordable housing choice

	Funding	CDBG: \$7,304
	Description	Training workshops to teach Gresham residents how to weatherize their homes to keep them more comfortable in the winter, lower energy bill costs and conserve energy. Low- and Moderate-income households will be provided with a kit containing weatherization materials to take home. The activity carried out for this project will be a public service activity.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
15	Project Name	2021 MESO Microenterprise Assistance
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$63,745
	Description	Technical assistance for 25 microenterprises to assist low- and moderate-income Gresham entrepreneurs with starting or growing their small businesses.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	
16	Project Name	2020-2025 Park Improvements Project
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$166,992
	Description	Infrastructure improvements such as playground equipment, basketball courts, and bathrooms for Gresham parks serving low- and moderate-income neighborhoods.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

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

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

The City of Gresham has not identified specific geographic target areas for this plan, projects are citywide. Allocations are normally made for projects applicable to low-income persons and/or qualifying low-income neighborhoods. The City has set as a priority investing in community infrastructure development and redevelopment in lower-income neighborhoods to safeguard public health, improve livability and promote economic development. Where possible, funds will be leveraged to make substantial improvements in those areas, including increasing economic opportunities. The City works with regional partners to make significant improvements along transportation corridors and in areas targeted for urban renewal, including Rockwood, the Civic Neighborhood, and Downtown. The City will continue to view projects with the objective maximizing impact from investment.

Geographic Distribution

Target Area	Percentage of Funds

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Introduction

Actions planned to address obstacles to meeting underserved needs

Gresham is seeing an increase in poverty as a result of households moving into Gresham to find more affordable housing, including that affordable to working families. The City prioritizes projects to assist community members to achieve stabilization, self-sufficiency and increase earning capacities. Projects that stabilize households are essential, especially in the wake of the COVID-19 pandemic, for preventing homelessness, improving the mental health of household members, and ensuring families can overcome unexpected crises. Projects included in the annual plan speak to those efforts. In addition, the City works closely with long-term partner providers to reach out to persons in need, including in language and culturally appropriate methods. Participating in regional transportation and economic efforts, the City seeks to create vibrant hubs and to increase employment, including local entrepreneurs. Gresham continues a strong monitoring practice to maximize the efficacy of funded efforts.

The City continues to work with the Department of Land Conservation and Development and Oregon Housing and Community Services on policy resources to assist in housing development and services. The City works with partners (The Division Transit Project, Metro, TriMet, the City of Portland, the Oregon Department of Transportation and Multnomah County) to meet transportation needs of Gresham residents and bring key investments to Gresham. Along with transit elements, plans call for actions regarding safety, economic development, community enrichment and housing.

Actions planned to foster and maintain affordable housing

The City of Gresham supports quality housing that is affordable to all residents. The Rental Inspection Program has been in place since 2007 and has been a model for other jurisdictions. The program results in periodic inspections for compliance with a broad range of habitability standards. Common violations found and corrected are visible mold, inadequate ventilation, illegal heat sources, plumbing disrepair, inoperable smoke detectors, and exposed wiring. In February 2020, Gresham City Council passed two code changes relating to the City's Rental Inspection Program. One change requires landlords to present tenants with an informational handout titled, "Rights & Responsibilities of Landlords & Tenants" upon execution or renewal of a lease. The intent of the form is to increase both tenant and landlord knowledge of their respective responsibilities and rights. The form also includes a list of local resources. Gresham also changed City code to assess a fine upon property owners if a court determines they have retaliated against a tenant.

The City supports rehabilitation of units to provide permanent accessibility for persons with disabilities and home repair assistance for lower-income households. In addition, the City assists lower-income homebuyers with HOME funds through the City's WELCOME HOME down payment assistance program

and through Proud Ground.

The City is also improving an array of housing choices for residents in the future. The City's Housing Policy project provided housing data and information on housing trends used to develop housing goals, policies and action measures for Gresham. City Council initiated a Housing Task Force in 2018 comprised of a wide range of community stakeholders to recommend actions in support of housing needs in our community. Task Force recommendations were finalized in September 2019 and included an increase in services for renters, down payment assistance for homebuyers and rental assistance for renters, strengthening the City's Rental Inspection Program, providing education opportunities for renters, homebuyers and landlords and monitoring and supporting the implementation SB608, which provides a rental regulations for landlords in Oregon.

In November 2018 metro-area voters passed the Regional Affordable Housing Bond, which provides funding for the development of affordable housing. Gresham has collaborated with Metro to create an Intergovernmental Agreement for this funding and develop a plan that addresses local needs to utilize its share of this funding, which will create at least 187 affordable housing units in the City. Gresham selected two projects and is working to identify housing investments to receive the remaining bond funding.

The City adopted several guiding principles regarding housing which recognize that everyone in Gresham deserves a decent, safe and affordable place to live and that sustainable and vibrant communities require a balance of jobs, housing and services. The principles recognize that concentrations of poverty and minority populations may block access to opportunities, which is reflected in national policies to promote equal opportunities in all neighborhoods. The City is committed to fostering housing options that working individuals and families can afford and will look for new opportunities to preserve and expand housing options for all residents.

Actions planned to reduce lead-based paint hazards

Local housing programs refer low-and moderate-income households to the Portland Lead Hazard Control Program for grants to remediate lead-based paint hazards in housing where children under the age of 6 visit or reside. Over the past year, the Lead Hazard Control Grant focused on outreach to single family and multifamily properties in target areas of North and Northeast Portland. This outreach resulted in excellent partnerships with community organizations. For the coming year, the program will continue to nurture these relationships. Also, the program staff will continue to partner with a local housing provider on a large 80 unit building that will be completed in this Action Plan year. This large multifamily property has several rental units. Alongside the multi-family units, in this coming year, the focus will shift to single family homes as well and grants will be provided collaboratively with a local low-income housing provider with a large portfolio of potentially eligible homes. In many housing units when the Lead Team finds issues of home repair and/or code violations, the staff try and assist with

complimentary programs that are based on local resources.

Actions planned to reduce the number of poverty-level families

The City of Gresham has historically supported a number of projects that reduce the level of poverty and increase the capacity of families to earn living wages and plans to continue supporting these projects. Workforce development and training efforts are supported through the Living Solutions program which assists low-income persons to gain job skills and then places those individuals in career-path jobs. Additionally, the City is providing funding for IRCO to partner with Living Solutions to address similar needs in Gresham's immigrant and refugee community and El Programa Hispano Catolico, who provides culturally relevant job training and support services to Gresham's Latinx community. The City is also working with regional partners to improve the transportation system, notably the bus-rapid-transit system (BRT) along Powell and Division and to the employment campuses in northeast Gresham, including Mt. Hood Community College. Construction on the BRT is currently underway and service to select stations began in April 2021.

The City sponsors a program to encourage small businesses by offering incentives for permits and licenses for remodeling and façade improvements for vacant and some occupied business spaces. The Small Business Center actively assists potential businesses in Central Rockwood, the Civic Neighborhood or Downtown. In Spring 2020, the City also launched a Small Business Grant program to provide critical working capital funds to small businesses suffering from financial hardship as a result of the COVID-19 pandemic. As of May 2020, 820 businesses have been assisted to the benefit of both the business and the community.

The City is a partner in the Comprehensive Economic Development Strategy (CEDS) and supports links between industry and education (at the K-12 and higher education levels), supports diversity in the workplace and in industry, and supports activities raising the skills and employability of underrepresented and disadvantaged populations. The Economic Development Traded Sector Jobs Strategy defines the City's vision for targeted job growth and development which relies on existing industry sectors: advanced electronics and specialized machinery and equipment. An integral component is supporting a trained workforce. Part of this development incorporates efforts by WorkSource (WSI) and Mt. Hood Community College which currently offers an industry-supported curriculum in mechatronics (the interface between machines and software).

Actions planned to develop institutional structure

The City of Gresham will hold annual meetings with service providers to assess current community conditions impacting low- and moderate-income households. These discussions include updates on social services accomplishments in working with the population and identification of service gaps or needs in the community.

The City of Gresham is a member of a Regional Fair Housing work group comprised of representatives

from the Portland/Vancouver Metro Area that receive federal funding and must deploy that funding in the context of a Fair Housing Assessment and Plan. The jurisdictions and organizations that have chosen to meet are Multnomah County, Clark County, Clackamas County, Washington County, City of Gresham, City of Beaverton, City of Portland, City of Hillsboro, City of Vancouver, State of Oregon and the Fair Housing Council of Oregon. We recognize that many fair housing issues cross jurisdictional boundaries and may require a regional approach. We meet to learn from each other about how best to meet our federally mandated fair housing planning and implementation.

The City of Gresham continues to strengthen in-house delivery by monitoring subrecipients annually and by increasing staff development through HUD training and regional coordination.

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

As noted, the City participates in the Comprehensive Economic Development Strategy (CEDS), as well as in regional transportation planning efforts. Both contain strategies that encompass whole communities and neighborhoods that includes outreach to residents and businesses. Strategies are cross-cutting recognizing that real opportunity is inclusive – housing, transportation, jobs, shopping, services, and recreation. The City will continue to participate in regional strategies. The City of Gresham is a member of the Continuum of Care and will continue to provide input and act on recommendations. Acting independently, and with Multnomah County and the City of Portland, Gresham encourages partnerships across public and private sectors.

The City of Gresham and East Multnomah County have both been instrumental in sponsoring the work of the East County Caring Community, which is a community-wide initiative that links, coordinates, and advocates for housing and social services support for the low- and moderate-income residents of East County. Four area school districts are involved in the effort – Reynolds, Gresham-Barlow, Centennial, and David Douglas.

Program Specific Requirements

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

Introduction

Gresham receives HOME funding through the Consortium. During the annual application process, Gresham determines which projects qualify and which projects will receive funding for both CDBG and HOME funds. Gresham and Portland enter into an IGA related to HOME funds and the projects Gresham will be funding for that fiscal year.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

Attachments

Citizen Participation Comments



6595 SE 24th Road, Portland, OR 97222
 P.O. Box 22109, Portland, OR 97269-2169
 Phone: 503-084-3960 Fax: 503-620-3133
 e-mail: kjs@pamplinnewspapers.com

AFFIDAVIT OF PUBLICATION

State of Oregon, County of Multnomah, Clackamas, SS I, Charlotte Alsop, being the first duly sworn, depose and say that I am the Accounting Manager of the Gresham Outlook, a newspaper of general circulation, serving Gresham in the aforesaid county and state, as defined by ORS 193.010 and 193.020 that:

City of Gresham
NOTICE OF PUBLIC MEETINGS and PUBLIC COMMENT Five-Year Consolidated Plan FY 2021-2025 One-Year Action Plan FY 2021-2022
 Ad#: 159940

A copy of which is hereto annexed, was published in the online issue of said newspaper for 1 week(s) in the following issue(s):
04/29/2021

Charlotte Alsop
 Charlotte Alsop (Accounting Manager)

Subscribed and sworn to before me this 04/28/2021.

Notary Kim Cerruti
 NOTARY PUBLIC FOR OREGON

Act #: 100682
 Attn: Rachel Nehse
 GRESHAM, CITY OF - COMMUNITY DEVELOPMENT
 1333 NW EASTMAN PKWY
 GRESHAM, OR 97030



NOTICE OF PUBLIC MEETINGS and PUBLIC COMMENT

Five-Year Consolidated Plan FY 2021-2025
 One-Year Action Plan FY 2021-2022



The City of Portland, City of Gresham and Multnomah County ("the Portland Consortium") seek comments on the Five-Year Consolidated Plan 2021-2025 and the One-Year Annual Action Plan FY 2021-22. Drafts of the Five-Year Consolidated Plan, the Annual Action Plan 2021-22 and the Citizen Participation Plan will be available for review and public comment on Monday, May 3, 2021. The 30-day comment period starts May 3, 2021 and ends June 2, 2021. The drafts will be available at:

www.portlandonline.com/phbc/consplan (City of Portland)
www.greshamoregon.gov/Community-Revitalization (City of Gresham)
www.multco.us/cdbg (Multnomah County)

Physical copies will be available upon request.

The Consortium will hold public hearings to receive testimony from residents on housing and community development needs in Portland, Gresham and the balance of Multnomah County. Resident's comments received at the hearings and/or on the draft will be considered as the Consortium's Five-Year 2021-2025 Consolidated Plan and One-Year 2021-2022 Action Plan are finalized. Comments on any of the plans may be made in writing by e-mail to: Uma.Krishnan@portlandoregon.gov (Portland), Rachel.Nehse@greshamoregon.gov (Gresham), May.P.Che@multco.us (Multnomah County)

Comment cards for the Five-Year Consolidated Plan 2021-2025 are available at www.greshamoregon.gov/Community-Revitalization

To hear your public officials' decisions and provide comments, attend the decision meetings listed below. Meetings are open to all members of the public.

COVID-19 PUBLIC HEALTH EMERGENCY ORDER MEETING PROCEDURES

Due to the public health crisis, all hearings will be held remotely. For each jurisdiction call, email, or review website for instructions regarding public comments/public testimony. Meeting times, website registration and phone information are provided below:

City of Gresham Hearing

Community Development & Housing Subcommittee
 Date/Time: Monday, May 3rd, 2021, 5:30 P.M.
 Location: Due to the public health crisis, this hearing will be held remotely.
 Register: <https://tinyurl.com/GreshamCorPlan>

Multnomah County Hearing

CDBG Policy Advisory Board
 Date/Time: Wednesday, May 5, 2021, 9:00 A.M.
 Location: Due to the public health crisis, this hearing will be held remotely.
 Register: Contact May.P.Che@multco.us or call 503-988-2469 to register at least 24 hours before the meeting.

Jurisdictional Decision meetings on Five-Year Consolidated Plan and One-Year Action Plans

City of Gresham Council
 Date/Time: Tuesday, June 1, 2021, 6:00 P.M.
 Location: Due to the public health crisis, this hearing will be held remotely.
 Register: For the meeting time and access call 503-618-2697 or contact Accessibility & Language Services. To help ensure equal access to government programs, services, and activities, the meeting host jurisdiction will reasonably modify policies/procedures and provide auxiliary aids/services to persons with disabilities, will reasonably provide translation services. Call 3 business days in advance to request special assistance for ADA accessibility or translation 503-623-5312. TTY: 503-623-6568, or e-mail: phinfo@portlandoregon.gov.



Pub 911 April 27, 2021

0119360



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 E-mail: legal@commnewspapers.com

AFFIDAVIT OF PUBLICATION

State of Oregon, County of Multnomah, Clackamas, SS I, Charlotte Allsop, being the first duly sworn, depose and say that I am the Accounting Manager of the **Gresham Outlook**, a newspaper of general circulation, serving Gresham in the aforesaid county and state, as defined by ORS 193.010 and 193.020, that

**City of Gresham
 Notice of Community Needs Virtual Hearing
 Five-Year Consolidated Plan FY 2021-25
 Ad#: 190640**

A copy of which is hereto annexed, was published in the entire issue of said newspaper(s) for 1 week(s) in the following issue(s):
10/16/2020

Charlotte Allsop
 Charlotte Allsop (Accounting Manager)

Subscribed and sworn to before me this
10/16/2020.

Debra Kim Cerruti
 NOTARY PUBLIC FOR OREGON

Act #: 100682
Attn: Rachel Nehse
 GRESHAM, CITY OF COMMUNITY DEVELOPMENT
 1333 NW EASTMAN PKWY
 GRESHAM, OR 97030



**Notice of Community Needs Virtual Hearing
 Five-Year Consolidated Plan FY 2021-25**

The Portland Consortium, which includes the City of Gresham, City of Portland, and Multnomah County, is beginning its five-year Consolidated Plan process for FY 2021-25. The process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from the federal Department of Housing and Urban Development (HUD's formula block grant programs, Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME, Emergency Solutions Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA), to address ascertained community needs.

The purpose of these hearings is to collect community feedback regarding the housing, infrastructure, economic and social service needs of area residents and prioritize those needs during the preparation of the Consortium's FY2021-25 Consolidated Plan. Due to the public health crisis, these hearings will be held remotely via Zoom. For each jurisdiction, call or review website for instructions regarding public testimony, meeting times, website registration and phone information. The two upcoming virtual opportunities to attend a public hearing in your community and give your feedback are:

**City of Portland Community Needs Hearing
 Nov 10, 2020, 5:30 P.M.-7:00 P.M. via Zoom**
 Register in advance for this meeting. Registration information to be announced.
 After registering, look for a confirmation email with information to join the meeting and to sign up for testimony.

The City of Portland is committed to providing meaningful access. To request translation, interpretation, modifications, accommodations, or other auxiliary aids or services, contact 503-323-5312, or Relay 711, three days prior to the meeting.

For additional information on the Consolidated Plan process or the Portland community hearing contact Uma.Krishnan@PortlandOregon.gov

**City of Gresham & Multnomah County Community Needs Hearing
 Nov 17, 2020, 5:30 P.M.-7:00 P.M. via Zoom**
 Register: To register call 503-616-2814 or contact Rachel.Nehse@GreshamOregon.gov.

The City of Gresham and Multnomah County are committed to providing meaningful access. To request translation, interpretation, modifications, accommodations, or other auxiliary aids or services, call 503-616-2814 or email Rachel.Nehse@GreshamOregon.gov three days prior to the meeting.

For additional information on the Consolidated Plan process or the Gresham & Multnomah County community hearing contact Rachel.Nehse@GreshamOregon.gov (Gresham) and May.P.Chen@Multnomah (Multnomah County).

Publish October 16, 2020 OL180640

**Community Needs Hearing via Zoom
Gresham and Multnomah County
11/17/20**

**1. Are community services in your city and/or neighborhood adequate? If not, what is missing?
(Community services can include: recreation activities, social services, parks programs, etc.)**

- lacking in parks and development and maintenance of parks
- Sidewalks and safe crosswalks (the type that has lights that stop traffic)
- mental health services that are culturally and age specific; rental and utility assistance - there are some available but orgs have very little resources to do so; having housing and resources accessible by immigrant and refugee populations - funding that is accessible to undocumented individuals; bike lanes, crosswalks, crossing guards, street lighting
- Depth of poverty in Rockwood - my org providing services for covid impacted families. CHW went into apt today where there were 5 kids with 2 pairs of shoes for the 5 kids. Impact is that life expectancy in Rockwood is 10 years shorter than in rest of Mult Co.
- have received assistance from agencies in portland/gresham area that are very helpful. I see abandoned buildings like wapato jail - use to help people that need/want it. All of these abandoned buildings can be better used to house people who want it.

Chat:

- sidewalks and safe crossing
- I think alot of times people tend to overlook the need for credit serves. we are unable to rise above poverty because our lack of credit keeps us from moving forward.
- Children's play areas for the new housing developments
- also record expungement as well as ready to rent are hugely helpful
- Andrea Pickett representing My Father's House. I completely agree with the mental health comment.
- Flashing cross walks are great, however some cross walks are not flashing and it is confusing to drivers as they are inconsistent through the city. This is unsafe as I depend on the flashing lights.
- Can I add regarding crossings that there are more places to cross Eastman/242nd between Burnside and Glisan. One was added this year between Burnside and Stark. There should be another one now since the state is building a Social Services center in that stretch.
- also access to affordable grocery stores within walking or 30 min. transit.
- I agree. why do we have all of these empty homes and all these homeless? and I cannot imagine what happened to the family that lives there?? are they homeless?? they should be able to live in their home.
- Major street crossings need crossings with audible signals to assist pedestrians with poor vision. Also, crossings should be pedestrian-activated so that walkers can cross streets more quickly in lower traffic times, rather than stand in the rain and wind.
- affordable pre school
- More access to addiction treatment and recovery services
- we as Americans are so wasteful. we throw so much away, if we could put a vast majority of these things to use or find someone to use them, we would save on our waste, and that includes wasting empty houses on living air. and not families

Citizen Participation Comments 1

- The city can change zoning for commercial buildings that have been standing empty for a prolonged period, to residential/multifamily zoning. Seems like there is an abundant supply of empty buildings, and this was before Covid.
- Subsidized childcare
- Encouragement of developments with shipping container houses, tiny houses, add-ons to existing houses for renters.
- credit services
- affordable preschool AND school aged care/enrichment
- Please note that I meant if commercial buildings have been standing empty for a long time.
- Tenant rights education
- School re-engagement and gang prevention services (question 1)
- Transportation services to major hiking trails in the Gorge, Oxbow Park, Blue Lake Park, etc., and to the out of town parks (Butte parks) that Metro has developed under the auspices of the City of Gresham.

2. What economic development activities would you like to see in your city and/or neighborhood? (Economic development can include: job training, job creation, micro-enterprise projects, improvements to business store fronts, etc.)

- Have done a lot of credit repair and credit assistance, personal budgeting. Info not readily available to people or misinformation out there (e.g. have to own a business in order to buy a house, opening up a checking account). These things assist in workforce development. Barrier: CDBG guidelines that requires you to only operate in certain geographic area (funded to serve Gresham but have people who need help in Fairview, Troutdale). Access to resources - a lot of people don't know where to go. Peer relationship needed to understand what people are going through (e.g. told to relax by taking bath and lighting candles - candles to light house vs to relax).
- Jobs program at IRCO - many are combined with rent assistance. An incredibly effective way to have sustainability and increase income. Cost of living has increased but incomes have not - only way to improve incomes is improving skills. Housing assistance programs need to be combined with skills gains.
- more community centers focused on building entrepreneurship of youth

Chat:

- Opportunities for higher paying jobs
- Supporting residents accessing healthy food by expanding farmers or CNAs widely, thereby supporting local folks that grow food, and then registering them to accept double SNAP dollars.
- Through the work I'm doing, we are seeing a huge digital barrier. This includes access to reliable internet to stream live events (like this!), access to devices that can reliably stream with internet including newer enough models that can download free apps like zoom that are up-to-date, and the knowledge of how to utilize these technologies. Including how to keep your information safe online and know how to watch for scams. I'm not sure where that fits in - these resources and education would allow people to access job postings in more ways, while it also is infrastructure in housing that could be improved.
- Gresham needs clean industry that will diversify our economy, provide family wage or higher income jobs, and keep our younger generation in the community.
- micro-enterprise technical assistance: coaching, mentoring, subsidized office space, access to grants, access to low-interest loans

Citizen Participation Comments 2

- Some how notify all Gresham population that Living Solutions (A program under Human Solutions) is accepting employment referrals. There are opportunities to secure a career as there are training funding as well as career coaches can assist with resume, disclosure letter to employer regarding background barriers, client assistance for tools, gas cards, Trimet bus pass, phones ETC.
- Agreed, Haley Mountain. When I lived in Taiwan a few years ago, a number of cities had free Wi-Fi, and the national government often filled in gaps with free Wi-Fi in key but underserved locations.
- offering subsidized childcare across a lifespan so that parents can safely get back to work.
- job training and paid internships for teens
- a community information campaign about resources that currently are available
- I was homeless a little over two years ago, I am now a small business owner for 2 years now. I cannot get a shop, customers, small loan or even a regular bank account to help grow my business. this is the frustration that prevents the ability to rise above poverty.
- investment in food systems
- rise above poverty
- investment in city infrastructure to increase accessibility to jobs, internet, education
- for afford career training
- Free reading and English language instruction for adults speaking another language or for adults lacking education.
- Subsidized busing and Max costs for adults starting to work or getting trained to move out of homelessness and joblessness.
- Entrepreneurship education as an option outside of the traditional college pathway
- I agree with leisl, Living Solutions works with Gresham TBRA for housing assistance as stable housing is very important to have while attending career training or working and getting caught up on finances.
- Gresham lacks a focal point, which a community center could provide. It also should provide enrichment and socialization for seniors. How about the Kmart property?
- to add to Charles comment, mentors/tutors to help kids with their edu development and self esteem and belief in their future positive role models etc
- Microenterprise programs that include transportation

**3. What infrastructure improvement projects do you think are needed in your community?
(Infrastructure improvements include: more lighting, street improvements, sidewalks, pedestrian crossings, park projects, etc.)**

Much has been covered under #1 already. Anything else?

Chat:

- Consistent bike lanes when switching from one major road to another. More frequent street cleanings!

**4. Do you know of anyone who has experienced barriers to housing choice or housing discrimination?
How does this impact the community as a whole?**

- Housing is too unaffordable

Citizen Participation Comments 3

Chat:

- Rent well is used to overcome barriers to housing , Human Solutions will be offering Rent Well in January via zoom
- Application (language barriers)
- I see a lot of comments about resources Gresham needs, but know they exist. Would love the Gresham newsletter to highlight some of the solutions already in the area. City doesn't have to do it all but could help support by spreading the word.
- I think that at the end of the day, the way to help is not to give a hand out that essentially just leaves a person worse off than where they were already not to mention it just wastes time and funding that could run alongside other services. if low income families are to have a fair chance to get ahead then we need to help across the gamut of self sufficiency and give them a hand up. provide the tools and the knowledge for a fair chance at success because it is not built with just one program but with resources along the way to self sufficiency.
- I agree that a collaboration across services to work together and leverage funds, skills, resources, etc. would be beneficial across the county but also by city

5. Do you know of unmet needs in the community due to COVID-19?

- Accessing unemployment benefits - particularly impacting immigrant and refugee communities
- Distributed 300K meals since April
- People are terrified about losing their housing. A spiral they may not recover from. Choice between food vs housing
- running in to end of Cares act funds at end of Dec - a cliff.
- If another round of Cares funding, would like to see City step up to advocate for east county funding.

Chat:

- The TBRA program can currently only assist with 3 months of rent arrears, but since COVID started in March there is a need for more help with additional arrears because if those months go unpaid the tenant is at risk of eviction and homelessness once the eviction moratorium ends.
- Income!
- food inaccess has been deeply exasperated combined with lack of transportation and isolation. we had a mom that nearly lost her job just to make it three times a day to food pantries at each one of her kids schools.
- Schools should resume using bus routes to deliver food as Gresham-Barlow did in the spring. I'll mention this distressing story to my principal.
- More funding is needed as the COVID is not going away any time soon. If rent moratorium ends and no more funding is available to assist participants we will have a tragedy in housing.
- Plus it has been widely reported and documented that African-American, Hispanic, and other ethnic communities have been significantly more impacted by Covid.

Citizen Participation Comments 4

COVID-19 Service Provider Community Need Survey

Targeted Audience: Service providers serving clients in Multnomah County.

Response: 10 individuals representing 8 different local service providers responded to this survey.

Narrative Summary: Responses highlighted the increased need for basic services and services that keep families housed such as rent assistance, utility assistance, and food assistance. Many individuals also noted a spike in mental health services needed, as the pandemic has negatively impacted community members' mental health, especially children and teens struggling with distance learning.

Priority Projects: Respondents selected three highest needs they have seen when working with clients. The ranking of these needs is listed below.

Top Needs	Votes
Rent Assistance	9
Meal Assistance	6
Utility Customer Assistance (Water)	3
Mental Health Services	3
Youth Services	3
Energy Customer Assistance	2
Other Business Assistance	1
Microenterprise Assistance	1
Job Training	1
Other Public Services	1

Consortium Consolidated Plan Online Survey & Comment Card

Targeted Audience: Broad outreach to all consortium residents & service providers with comment card translation into Spanish, Simplified Chinese, Vietnamese and Russian to encourage participation from diverse community members.

Response: 13 Responses: 5 Multnomah County Residents, 2 Jurisdictional Staff (Wood Village), 6 Service Providers

Narrative Summary: Key issues mentioned included housing needs such as the lack of affordable housing, need for rent and utility assistance and need for rehab programs that keep low-income households, particularly seniors and disabled residents, housed. Respondents also described a need for more services and programs that address houselessness including shelters that are integrated

throughout the community, legal and organized camping sites for houseless individuals and access to safe and sanitary restrooms. The need for living wage jobs and educational and job training opportunities for residents to help them achieve living wage employment was also mentioned repeatedly by participants. Other needs highlighted included technology support, mental health services and infrastructure improvements such as improvements to community spaces and the need for improvements at Donald L. Robertson Park in Wood Village.

Priority Areas: Respondents were asked to rank the following priority areas by order of importance. Nine respondents participated in the ranking question.

Priority Areas	Average Ranking <i>(1-7 with 1 being the most important)</i>
Home Repair	2.33*
Homelessness Prevention	2.75
Rental Housing	3
Economic Opportunity	3.25
Short Term Shelter	4
Homeownership	4.75
Public Infrastructure	5

*Home repair was not listed as a priority area on early versions of this comment card and survey, so not all respondents ranked this priority area.

City of Gresham – Recapture & Resale Policies

Updated – April 2021

Introduction

The City of Gresham is a participating jurisdiction in HUD’s HOME Investment Partnerships Program. Federal regulations require the City to establish written recapture and resale policies that comply with HOME statutory and regulatory requirements for the purpose of carrying out HOME-assisted homeownership activities. These policies are set forth in the Annual Action Plan and clearly describe the recapture/resale provisions, the specific circumstances under which these provisions will be used, and how the City will enforce the provisions for HOME-funded homeownership projects. HUD reviews and approves the provisions as part of the annual Action Plan process.

The purpose of this section is to provide the policies for the City of Gresham’s HOME Investment Partnerships Program. The City of Gresham may use HOME funds for different types of programs to assist with single-family residences:

- Down Payment Assistance provided to new homebuyers.
- Community Land Trust acquisition of a parcel of land under an existing single-family home to provide affordable ownership.

2021 Homebuyer Projects

The City’s 2021 Action Plan includes two homebuyer projects:

- **Proud Ground** – HOME funds will be used to reduce the purchase cost for an estimated two to three households to purchase homes that will be held as permanently affordable in a community land trust. Locations TBD. <https://proudground.org/>
- **City of Gresham Shared Appreciation Mortgage Program WELCOME HOME** – HOME funds will be used to provide down payment assistance for up to 15 households. Locations TBD.

Proud Ground will be subject to City’s HOME resale policy and the WELCOME HOME program will be subject to the HOME recapture policy.

General HOME Property Restrictions

For a homebuyer or homeowner to be eligible for HOME assistance, they must have a low to moderate income, at or below 80% of area median income, as provided by HUD. The household must be purchasing, constructing, or rehabilitating a home that they intend to maintain as their primary residence. Depending on the amount of HOME assistance provided to the residence, the property must remain affordable for the number of years indicated. If the property is sold during this time, or if it is no longer the primary residence of the household, the recapture/resale restrictions will be enforced.

HOME Assistance per-unit	Minimum period of affordability in years
Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15

Recapture Policy

The City of Gresham's HOME ownership program – WELCOME HOME

The City of Gresham uses a "recapture" model for the WELCOME HOME program to assist homebuyers in the purchase of a new home. Under HOME recapture provisions, financial assistance is provided directly to the buyer or the homeowner and must be repaid, along with a portion of the share of appreciation, further described below, if the property is sold during the affordability period. The seller may sell the property to any willing buyer at any price. Once the HOME funds are repaid to the City of Gresham, the property is no longer subject to any HOME restrictions. The funds returned to the City of Gresham may then be used for other HOME-eligible activities.

Homeownership Program. The City of Gresham created a Home Ownership Program (WELCOME HOME) in 2015 that provides down payment assistance in the form of shared appreciation mortgages to eligible homeowners. When assistance is provided as part of the WELCOME HOME Program, the City will use a recapture model and HOME assistance will be provided in the form of a 0% interest, deferred payment loan. As of April 2021, the maximum amount of assistance that is provided on any one property is \$20,000, however this amount may be increased program-wide at the City's discretion based on need and housing prices. Underwriting will be conducted on each property to determine the amount of subsidy to contribute to each household. A written agreement, signed by all parties, in the form of a Promissory Note and Shared Appreciation Mortgage (SAM), will serve as the security for these loans. The SAM will be recorded in the land records of Multnomah County. The period of affordability (POA) will be for a term of ten (10) years for loans of \$40,000 or less and fifteen (15) years if the City provides loans for over \$40,000 per property. If the property is sold within the POA, the full amount of the SAM and potentially a share of appreciation will be due to the City of Gresham. For properties with a ten-year POA, if the property is sold from years 10 – 15, the principal balance of the SAM will be reduced by 20% each year. At the end of the term of the SAM, the entire SAM is forgiven. For properties with a fifteen-year POA, the entire SAM can be forgiven at the end of the POA.

Sale of Properties. Upon sale of the property within the affordability period, the SAM will be repaid as follows:

If the property is sold during the POA the sale of proceeds will be distributed as follows:

- Repayment of the balance of the First Deed of Trust and other superior liens
- Payment of reasonable closing costs
- Net Proceeds = Sales Proceeds less repayment of the above amounts

Distribution of the Net Proceeds:

- Net Proceeds less
- Principal Balance of SAM
- Reimbursement to borrower in amount of principal pay down First Deed of Trust
- Reimbursement to borrower of down payment made at the time of purchase
- Reimbursement to borrower of any approved capital improvements
- Share of Appreciation Amount = Net Proceeds less payment of above amounts
- Share of Appreciation to City = Share of Appreciation * (Amount of SAM / Original Purchase Price of Home)

The amount recaptured by the City will not exceed the Net Proceeds.

For properties with a ten-year POA, if the property is sold between years 11 – 15, the sale of proceeds will be distributed as follows:

- Repayment of the balance of the First Deed of Trust and other superior liens
- Payment of reasonable closing costs
- Repayment of SAM reduced by 20% during each successive year (Year 11, 80% of principal, Year 12, 60% of principal, Year 13, 40% of principal, Year 14, 20% of principal, Year 15, 0% of principal).

The SAM will be 100% forgiven if the property is sold any time after fifteen years or later and the homeowner has maintained compliance with the terms of the loan for the full fifteen years.

Approved Senior or Junior Liens used for Financing. Third party financing of the property through a Deed of Trust or mortgage that is a senior or junior lien on the property is not permitted to restrict the sale of property to income eligible buyers. If the third-party financing charges interest, it must only charge a reasonable interest rate and accept monthly payments or allow interest to accrue with payment due at the maturity date. Financing models may not use equity share models unless approved in writing by the City of Gresham.

When the Sale Price is Insufficient for Shared Appreciation

If the amount of the sale is insufficient to fully satisfy the amounts the HOME assistance amount, the City of Gresham may not personally seek or obtain a deficiency judgment or any other recovery from the Borrower/Seller.

Calculation of the SAM Repayment and Share of Appreciation

See the following chart for instructions on how to calculate the repayment of the SAM and the share of appreciation once a HOME funded property is sold.

**SHARED APPRECIATION PAYOFF CALCULATION
(For Repayments During the POA)**

<u>Shared Appreciation Percentage</u>	
Original SAM Amount (/)	<input type="text"/>
Original Sale Price	<input type="text"/>
<hr/>	
Shared Appreciation % =	<input type="text"/>

<u>Net Appreciation Calculation</u>	
Current Sale Price	<input type="text"/>
1st Mortgage Repayment (-)	<input type="text"/>
Closing Costs (-)	<input type="text"/>
<hr/>	
Net Appreciation =	<input type="text"/>
SAM Repayment (-)	<input type="text"/>
Paydown of Principal (-)	<input type="text"/>
Initial Down Payment (-)	<input type="text"/>
Capital Improvements (-)	<input type="text"/>
<hr/>	
Net Appreciation Amount =	<input type="text"/>

<u>Calculation of Repayment</u>	
Net Appreciation Amount	<input type="text"/>
Shared Appreciation % X	<input type="text"/>
COG Share of Appreciation =	<input type="text"/>
Original SAM Amount +	<input type="text"/>
<hr/>	
Payoff Amount =	<input type="text"/>

SHARED APPRECIATION PAYOFF CALCULATION (YEARS 11-15 for Loans with a Ten-Year POA)

Full Calendar Years Passed Since Purchase	Repayment Calculation
11 Years	80% of Original SAM Amount
12 Years	60% of Original SAM Amount
13 Years	40% of Original SAM Amount
14 Years	20% of Original SAM Amount
15 Years	0% of Original SAM Amount

Resale Policy

The City of Gresham's Resale policies ensure that HOME-assisted units remain affordable throughout the entire affordability period. The Resale method is used in cases where HOME funding is invested directly into a property, through a developer or nonprofit subrecipient. The HOME funds are used to reduce development or acquisition costs making the price of the home affordable to an eligible buyer.

Specific examples where the City would use the resale method for homeowner assistance include:

1. Providing HOME funds for construction materials and/or labor.
2. Providing HOME funds to reduce the purchase cost for a home that will be held as long-term affordable by Proud Ground in a community land trust.

Resale Policy Notification to Prospective Buyers

The resale policy is explained to prospective homebuyers prior to signing a contract to purchase a HOME-assisted unit. The prospective homebuyers sign an acknowledgement stating that they understand the terms and conditions applicable to the resale policy as they have been explained. This document is included with the executed sales contract. (See attached Notification for Prospective Buyers.)

Enforcement of Resale Restrictions

The resale restrictions are enforced through the use of a HOME written agreement between the City, homebuyer, and subrecipient; a deed of trust securing the City's HOME loan; and a covenant signed by the homebuyer at closing. These documents will specify:

1. The length of the affordability period (based on the dollar amount of HOME funds invested in the unit; either 5, 10, or 15 years);
2. That the home remains the Buyer's principal residence throughout the affordability period; and
3. The conditions and obligations of the Owner should the Owner wish to sell before the end of the affordability period, including:
 - a. The Owner must contact the City of Gresham in writing if intending to sell the home prior to the end of the affordability period;
 - b. The subsequent purchaser must earn no more than 65% of the area median income for Gresham and occupy the home as their primary residence for the remaining years of the affordability period. If the new purchaser requires any additional HOME assistance, the affordability period will be reset according to the amount of assistance provided. If a suitable buyer earning no more than 65% of the area median income cannot be found, a buyer earning no more than 80% of the area median income may be permitted to purchase the home at the City's discretion; and
 - c. The sales price must be affordable to the subsequent purchaser; affordable is defined as limiting the Principal, Interest, Taxes, and Insurance (PITI) amount to no more than 35% of a household's income.

Enforcement of the resale policy will end upon expiration of the affordability period. If at any time during or after the affordability period a HOME-assisted community land trust home is removed from the land trust, the original HOME investment must be repaid by the subrecipient agency.

Affordability to a Range of Buyers

Using the resale method, the City will ensure continued affordability to a range of buyers, particularly those whose total household incomes is between 50 and 65% of area median income. Sales prices shall be set such that the amount of Principal, Interest, Taxes, and Insurance does not exceed 35% of a household’s income. Subrecipients may provide additional subsidy to make the home affordable to buyers below 50% AMI.

Fair Return on Investment

The City of Gresham will administer the resale restrictions to ensure that the Owner receives a fair return on investment and that the home will continue to be affordable to households whose income does not exceed 65% of area median income or 80% of area median income if a suitable lower income household cannot be identified.

The resale formula used by City of Gresham provides a fair return to the homeowner at resale, based on an objective standard that is publicly accessible and can be easily measured, both at the time of initial purchase and at resale.

City of Gresham uses an appraisal-based resale formula to achieve its dual goals of providing a fair return to the original homeowner/seller at resale and ensuring an affordable price to the incoming, low-income homebuyer.

The resale formula stipulates that the homeowner, should they choose to sell, will be able to sell the home for the original price paid, plus 25% of any increase in the combined appraised value of the home and the land during the time of ownership. The homeowner will receive a credit for any down payment, earnest money, IDA, etc. they contributed as part of the total funds they receive upon sale. Additionally, at resale, the homeowner is allowed to receive an equity “credit” for qualified capital improvements made, as follows:

- 100% of the increase in appraised value attributable to the addition of one or more bedrooms and one or more bathrooms; and
- 50% of the cost of major systems replacement within five years prior to resale. This does not include repairs but is for upgrades or improvements that do not typically increase market value in an appraisal but do increase a home’s useful life (i.e., roof, furnace, electrical system).

Fair Return at Resale Example

Here is an example of how the resale formula is designed to work, using hypothetical market conditions:

At initial purchase:

\$250,000	Market value of land and improvements, as determined by appraisal at initial purchase
(\$ 70,000)	HOME affordability subsidy
\$180,000	Purchase price of home paid by homebuyer

At resale – 10 years later:

\$310,000	Market value of land and improvements, as determined by appraisal at time of resale
\$60,000	Increase in value of land and improvements from initial purchase to resale, as determined by appraisal (\$310,000 minus \$250,000)

Equity earned by homeowner/seller at resale:

\$15,000	Homeowner's dollar value of appreciation, per resale formula (\$60,000 x 25% - \$15,000)
\$12,500	Credit for qualified capital improvements made by homeowner
\$5,000	Credit for down payment (earnest money, IDA, etc.)
\$33,846	Equity earned by homeowner by amortization of mortgage after 10 years ¹
\$66,346	Total equity earned by homeowner/seller at resale (\$15,000 share of appreciation + \$12,500 credit for qualified capital improvements + \$5,000 initial down payment + \$33,846 equity earned through mortgage amortization)

Sale price to next buyer:

\$207,500	Purchase price paid by incoming low-income homebuyer: \$180,000 (initial affordable purchase price) plus \$15,000 (paid to original homeowner as share of appreciation) plus \$12,500 (paid to original homeowner as a credit for capital improvements).
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In this example, the City determined that the sales price would have to be between \$150,000 and \$250,000 (amount of mortgage principal, interest, taxes and insurance of not more than 35% of the gross monthly income for the buyer). The home – a property that now has an appraised market value of \$310,000– is sold to an eligible low-income household for an affordable price of \$207,500 without requiring investment of additional subsidies.

By using a market rate (fee simple) appraisal conducted by an independent, state-licensed appraiser to establish the value of the property prior to the initial purchase of the home, the City of Gresham follows the standard practice for all real estate purchase transactions. By obtaining a new market rate fee simple appraisal, upon notice of intent to sell by the homebuyer, the City ensures that standard methods for determining property values are always used. In this way, market values are easily measured, professionally determined, and publicly accessible. No subjective judgments are made by the City or the homeowner as to what constitutes value and how value is determined.

¹ Assuming 5%, fixed-rate, 30-year mortgage loan of \$179,500 to original homeowner.

NOTIFICATION TO PROSPECTIVE BUYER

This notification is provided to _____ who is/are purchasing a home with the assistance of HOME Investment Partnerships Program funding administered through City of Gresham, by and through the HOME Investment Partnerships Program, 1333 NW Eastman Parkway, Gresham, OR 97030.

THEREFORE, IT IS MUTULLY AGREED as follows:

1. City of Gresham provided HOME funds in the form of a loan to _____ for the acquisition of a house located at _____.
2. The U.S. Department of Housing and Urban Development (HUD) Affordability Period (24 CFR Part 92.254(4)) is 15 years, from the date the deed is signed.
3. Resale provisions are applicable for this residence assisted with HOME funds when the property does not continue to be the principal residence of the household for the duration of the 15 Year Home Affordability Period. The Buyer shall annually certify that they continue to use the house as their principal residence.
4. If the Buyer does not continue to occupy the home as their principal residence during the Affordability Period, as defined above, or sells the property during the Affordability Period, the following resale provision shall be followed:

Upon sale of the property by the initial homeowner and each successive homeowner during the affordability period, the homeowner must receive a "fair return" on their investment. Fair Return is defined as the original price paid, plus twenty-five percent (25%) of the appreciation, plus qualified improvements as follows:

- 100% of the increase in appraised value attributable to the addition of one or more bedrooms and one or more bathrooms; and
- 50% of the cost of major systems replacement within five years prior to resale. This does not include repairs but is for upgrades or improvements that do not typically increase market value in an appraisal but do increase a home's useful life (i.e., roof, furnace, electrical system); and
- Credit for any down payment at time of purchase (including IDA, earnest money, etc.).

Appreciation is defined as the increase in the combined appraised value of the home and the land from the time of purchase to the time the owner sells the house. The fair return will only apply to sales during the HOME affordability period.

The house must be made available for subsequent purchase only to qualified low-income buyers who will use the house as their principal residence. "Low-income" mean a household income not exceeding 80% of the area median income as established by HUD, adjusted for household size, at the time of home purchase. Each subsequent buyer, during the HOME Affordability Period, shall not pay more than 35% of the gross income of a household at 80% of area median income for mortgage payments including principal and interest, property taxes, and homeowner's property insurance.

By signing below, the Buyer understands and agrees to the terms contained in this notification.

Buyer: _____

Date: _____