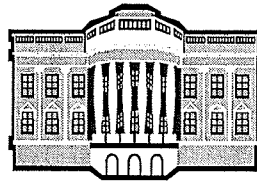


COMMUNITY NEED MEETING 2015

Help inform how your local government spends federal money!



Housing and Urban Development (HUD)

Housing and Urban Development (HUD) annually allocates approximately \$11-\$14 million for local housing and community development programs.



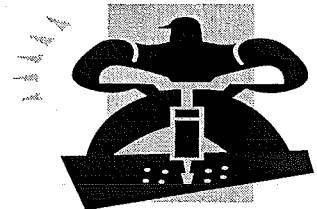
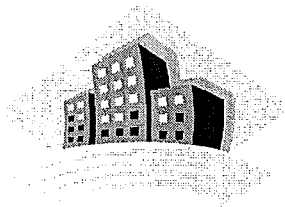
Federal funding for housing

Portland, Gresham and Multnomah County have an intergovernmental agreement to identify community priorities and plan for spending the federal dollars such as Community Development Block Grants.

Federal Funding Consortium of Multnomah County, City of Gresham and City of Portland

Federal Funding Oversight Committee has members of each jurisdiction. They meet annually to listen to the community about housing and community development needs and priorities.

The Community informs the local budget committees for their annual funding decisions on eight community identified priorities:



<ul style="list-style-type: none"> Rental Housing 	<ul style="list-style-type: none"> Home Ownership 	Economic opportunity <ul style="list-style-type: none"> Programs Development
<ul style="list-style-type: none"> Homelessness Prevention Short term shelter 	<ul style="list-style-type: none"> Infrastructure for Revitalization 	<ul style="list-style-type: none"> Infrastructure for job creation

The Consortium Consolidated Annual Performance and Evaluation Report (CAPER) Executive Summary

The consolidated Annual Performance and Evaluation Report (CAPER) describes the activities undertaken during the program year beginning July 1, 2014 to June 30, 2015 using federal funds granted to The Consortium. The Consortium includes the City of Gresham, Multnomah County, and the City of Portland. The Consortium is approved by the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG), Home Investment Partnership (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. Activities and accomplishments described in the report primarily benefit low- and moderate income residents in the City of Gresham, Multnomah County and the City of Portland, neighborhoods with concentrations of low and moderate income residents, and the cities as a whole. HOPWA funds were used for providing affordable housing throughout seven-counties in Oregon and Washington. Oregon Counties include Multnomah, Clackamas, Columbia, Washington, and Yamhill. Washington counties include Clark and Skamania.

In accordance with requirements as an entitlement grant recipient of Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs of the U. S. Department of Housing and Urban Development (HUD), the City of Portland has an approved 2011-2016 Consolidated Plan (Con Plan) which identifies the housing and community development needs of the City. The Plan consists of strategies, goals and funding resources to address the identified needs. Each year of the Con Plan requires the development of an Action Plan that prioritizes programs and identifies financial resources for the program year.

The following report summarizes the accomplishments and progress made on the strategies outlined in the 2014-15 Action Plan, year 4 of the 2011-2016 Consolidated Plan.

CONSORTIUM PRIORITY ONE: RENTAL HOUSING

Increase the production and preservation of rental housing, with an emphasis on rental homes for households who face the greatest challenges finding housing in the private market.

- Rental Housing Development and Rehabilitation: 443 units

CONSORTIUM PRIORITY TWO and FOUR: HOMELESSNESS PREVENTION and SHORT-TERM SHELTER

Invest in programs with a proven ability to transition people quickly and permanently from homelessness to housing and in programs that efficiently and sustainably prevent homelessness.

- Short-Term Shelter and Short-Term Rent Assistance: Served 1,504

CONSORTIUM PRIORITY THREE: HOMEOWNERSHIP

Invest in programs and strategies proven to assist low and moderate income families to sustainably purchase a home or retain a home they already own.

- Homebuyer Education and Counseling: Served 996 households
- Homebuyer Downpayment Assistance: Served 71 households
- Owner Occupied Rehabilitation Services: Served 1207 households

CONSORTIUM PRIORITY FIVE: ECONOMIC OPPORTUNITY

Invest in comprehensive, evidence-based programs that assist adults and youth to improve their economic condition by increasing their incomes and assets.

- Microenterprise Development: Served 353 business owners
- Adult Workforce Development: Served 771 participants
- Youth Workforce Development: Served 363 participants

A public hearing was held on September 23, 2015. This public hearing was advertised through a public notice published in The Oregonian newspaper on September 13, 2015 and posted on the City's website with drafts made available for the full review.

The Consortium provided a variety of programs and resources available to implement its/Con Plan strategy. The Consortium elected to use the 30% - 80% of area median income figures as published by HUD for all of its CDBG, HOME, ESG and HOPWA programs.

A complete draft of this report was made available for public review and comment for a 15 day period beginning September 14, 2015. The availability of the report publicly advertised. A complete copy of the document is available for review on the City's website (<http://www.portlandonline.com/PHB/>).

FUND RECEIVED

The table below outlines the Consolidated Plan funding received by The Consortium between July 1, 2014 and June 30, 2015. This table only includes federal funds received during the program year and does not account for either unspent prior year funds used for 2014 program year activities or funds from prior years spent during the 2014-2015 program year.

Source: IDIS Report PR01 *Portland only

Resources	Portland	Multnomah County	City of Gresham	Total
CDBG	7,946,039	294,348	896,593	9,136,982
Program Income	1,423,701.45	0	0	1,423,701.45
HOME	2,553,560	147,056	434,896	3,135,512
Program Income	421,102	0	26,400	447,502
ESG	663,180	0	0	663,180
HOPWA	1,081,182	0	0	1,081,182

Community Development Block Grant (CDBG) Program: Each member of the Consortium is an entitlement jurisdiction for this program and receives a formula allocation;

HOME Investment Partnership: Portland is the lead jurisdiction for the Portland HOME Consortium which includes the City of Gresham and Multnomah County;

Emergency Shelter Grant (ESG): The City of Portland is the only jurisdiction in the County that receives a direct award of ESG funds;

Housing Opportunities for People with AIDS (HOPWA): The City of Portland administers this grant program for a seven county Eligible Metropolitan Area (EMA) comprised of Clackamas, Columbia, Multnomah and Yamhill Counties, Oregon and Clark and Skamania Counties, Washington.

ACTIVITIES

The following tables list the activities and programs that were supported using CDBG funds during the 2014 program year. Program administrative and planning activities have been excluded from this list.

CDBG - Public Service Cap Activities 2014

Activity Name	Expenditure
Multnomah County Bridgeview	231,700
TPI Doreen's Place CDBG	368,000
TPI Jean's Place CDBG	188,200
TPI Clark Center CDBG	321,000
ProgDel Hmlss Stabilization	35,817
ProgDel Hmlss Emerg Shelter	18,068
ProgDel Hmlss Prevention	2,122
ProgDel Neigh Hsng Edu/Couns	22,020
Homebuyer Ed & Counseling - PHC	61,202
Adult WF - HSI_PDC	86,990
Adult WF - HSI_WSI	105,950
Adult WF SE Works/Prep	116,995
Adult WF SE Works/PICP	58,509
Adult WF OTI	121,688
Adult WF IRCO/IVST	42,006
Adult WF IRCO-VCM	72,481
Youth WF OMAS	148,504
Youth WF POIC	156,518
Youth WF IRCO	210,670
Youth WF NAFY	120,000
Youth WF YouthBuilders	149,700
Youth WF NAYA	100,000
Adult WF CCC	251,972
Adult WF - SE Works -PDC	18,010
PDC Micro PSU	41,896
PDC EOI Micro Neighborhood House	77,619
PDC EOI Micro NAYA	78,451
PDC EOI Micro MESO	81,079
PDC EOI Micro IRCO	41,954
PDC EOI Micro Hispanic Metro Chamber	74,880
PDC EOI Micro Hacienda	107,294
Fair Housing Legal Aid Public Services	38,240
CDBG Frclsr Prevntn Counselg-NAYA	80,000
CDBG Homebuyer Ed & Counselg - NAYA	25,000
Exempt	1,639,995
Total Subject to PS Cap	1,511,371

CDBG – Planning and Administrative Cap

For a full report on non-public service cap activities, please see CDBG Financial Summary.

Planning and Administrative	Expended
Total	1,687,226

Organization – Activity

HESG Activities	Expenditure
Shelter	420,591
Rapid Re-Housing	184,360
Administration	33,312
Total	638,263
Gresham - HOME Activities	
	Expenditure
HOME Admin	16,115
HOME TBRA Human Solutions	125,564
HOME TBRA – JOIN	113,556.10
Quad Station 162	0
Glisan Gardens	0
Rosewood	415,000
Human Solutions-CHDO	25,000
Total HOME for Gresham	695,235
Portland – HOME Activities	
	Expenditure
CHDO Operations	205,000
HOME - Admin	790,037
HOME – Tenant Based Rental Asst.	373,159
HOME – PCRI 2011	141,167.59
HOME – Glisan Commons Phase II	464,365.60
Vista de Rosa, LLC	1,045,346.33
Total HOME for Portland	3,019,076

Source: IDIS Report PR 06

HOPWA Activities	Expenditure
Central City Concern combined Activites	62,305
Total	62,305
Clark County	
Clark County Supportive Services	16,893
Clark County Resources ID	4,900
Clark County TBRA	74,595
Clark County STRMU	14,200
Clark County PBRA	15,257
Clark County Admin	8,809
Total	134,654
Cascade AIDS Project	
CAP Supportive Services	225,992
CAP TBRA	191,550
CAP PBRA	289,841
CAP STRMU	77,312
CAP Admin	55,352
CAP Permanent Housing Placement	6,046
Total	846,093
HOPWA Program Administration	34,404
Total Program and Administration	880,497

Loans and Other Receivables:

Total number of outstanding loans that are deferred or forgivable, the principal balance owed as the end of the reporting period, and the terms of the deferral or forgiveness.

Loans and Other Receivables:

Total numbers of other loans outstanding and the principal balance owned as the end

Funding Sources	CDBG		HOME		Total Number of Loans	Total Amount
	Number of Loans	Amount	Number of Loans	Amount		
Cash Flow	9	10,090,752.95	23	23,186,827.87	32	33,277,580.82
Equity Gap	19	8,216,991.53	20	3,806,241.48	39	12,023,233.01
Equity Gap w Cash Flow	35	8,901,674.82	41	19,463,983.71	76	28,365,658.53
MFH Amort W Cash Flow	21	9,002,328.54	12	4,741,029.40	33	13,743,357.94
MFH Amortized	48	10,378,594.68	22	2,140,961.45	70	12,519,556.13
PHB MFH DPL	5	2,422,230.30	2	1,181,333.00	7	3,603,563.30
PHB Other DPL	1	100,000.00			1	100,000.00
PHB SFH DPL	747	4,778,976.22	2	30,000.00	749	4,808,976.22
SAM	11	329,480.00	17	428,097.00	28	757,577.00
SFH Amortized	27	306,754.76			27	306,754.76
Special Asset	2	72,955.71			2	72,955.71
Grand Total	925	54,600,739.51	139	54,978,473.91	1,064	109,579,213.42

of the reporting period.

Source of Funding	Number of Loans	
	Loans	Total
CDBG	925	54,600,739.51
HOME	139	54,978,473.91

Write-Offs		
Source of Funding	Number of Loans	
	Loans	Amount
CDBG	9	383,986.66
Grand Total	9	383,986.66

Loans and Other Receivables:

A list of the parcels of property owned by the grantee or its sub-recipients that have been acquired or improved using

CDBG funds and that are available for sale as the end of the reporting period.

The Portland Housing Bureau and its sub-recipients do not have any properties for sale that were acquired or improved using CDBG funds as of the end of this reporting period.

See Exhibit 9(a)(b): Summary of Accomplishments Report (PR 23)



Consolidated Plan Process Stages

- Preliminary Fair Housing Assessment- September
- Need Hearings – October
- One-Year Action Plan jurisdiction proposals - November
- Consolidated Plan Drafting November- January
- Set Consolidated Plan Priorities- January
- Proposed Consolidated Plan – February
- Action Plan Hearings and Public Comment – March
- Jurisdiction Approvals- April
- Submit Plan - May 15th



Budget Process Stages

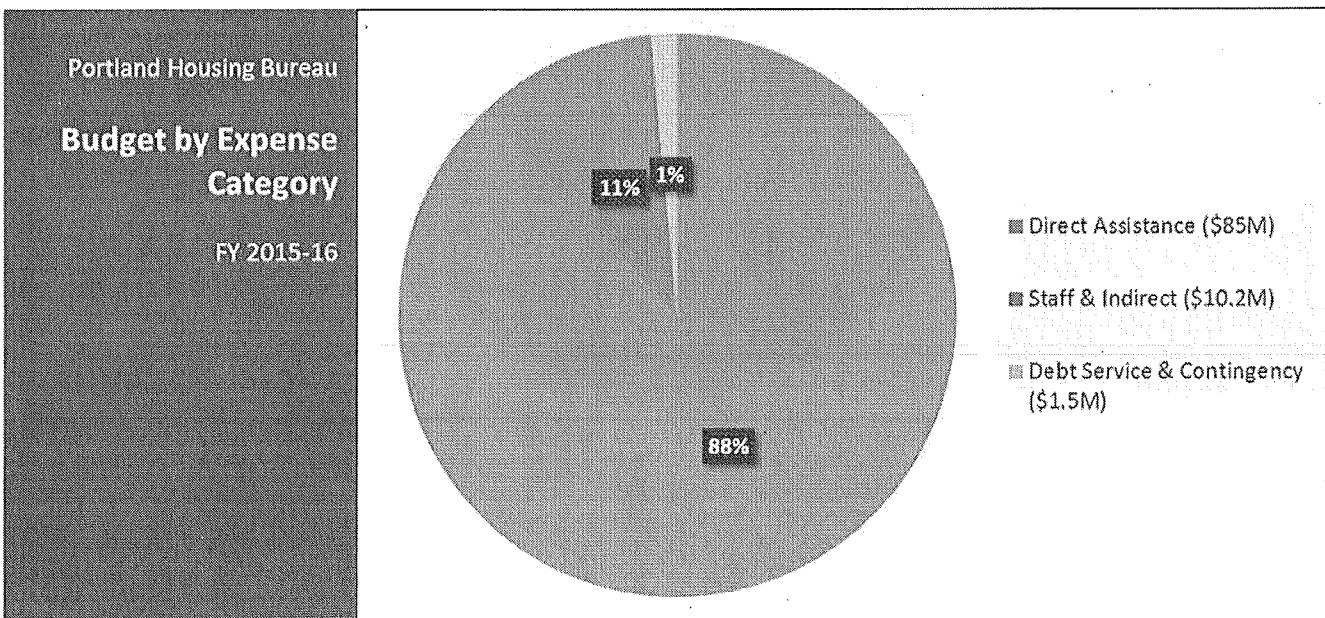
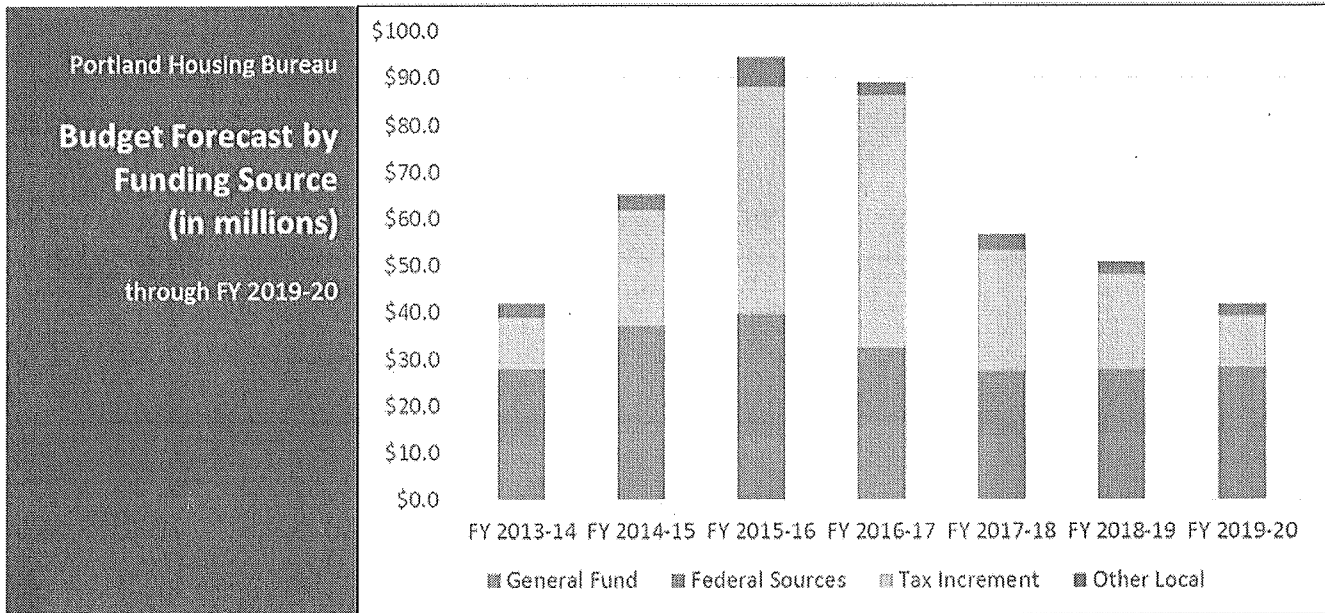
- Preliminary – October - December
- Requested Budget - January
- Proposed Budget - Feb through March
- Approved Budget - May
- Adopted Budget - late June
- Changes after adoption – Budget Monitoring Process (BMP) – October, April, June



CITY OF
PORTLAND, OREGON
 PORTLAND HOUSING BUREAU

Dan Saltzman, Commissioner
 421 SW 6th Avenue, Suite 500
 Portland OR 97204
 (503) 823-2375
 Fax (503) 823-2387
 portlandoregon.gov/PHB

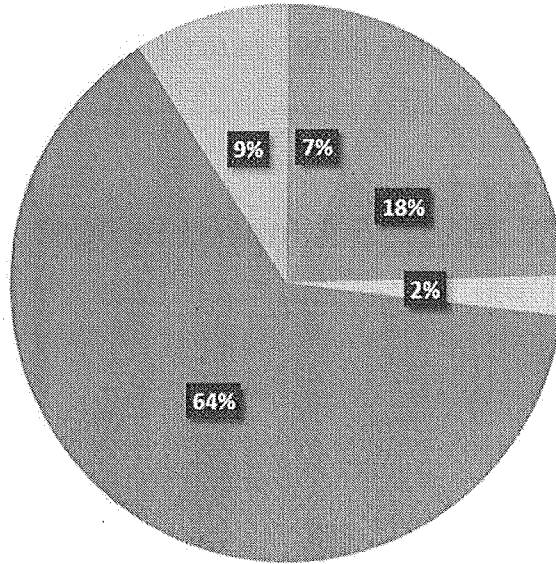
FY 2015/16 Adopted Budget



Portland Housing Bureau

Budget by Program Area

FY 2015-16

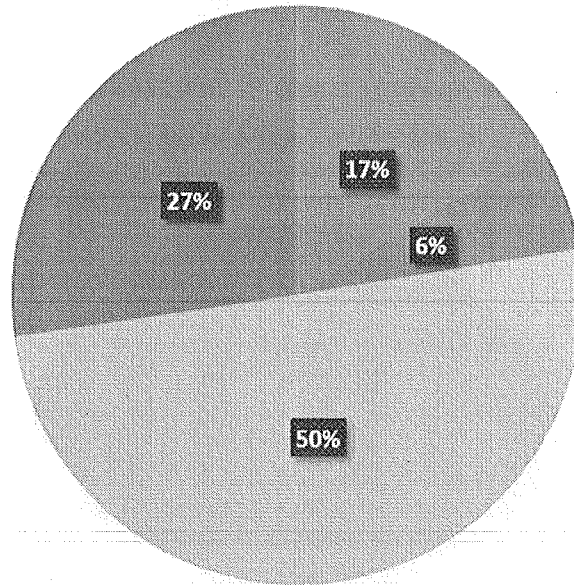


- Administration & Support (\$6.8M)
- Housing Access & Retention (\$17M)
- Economic Opportunity (\$2.2M)
- Housing Production & Preservation (\$62M)
- Homeowner Access & Retention (\$8.7M)

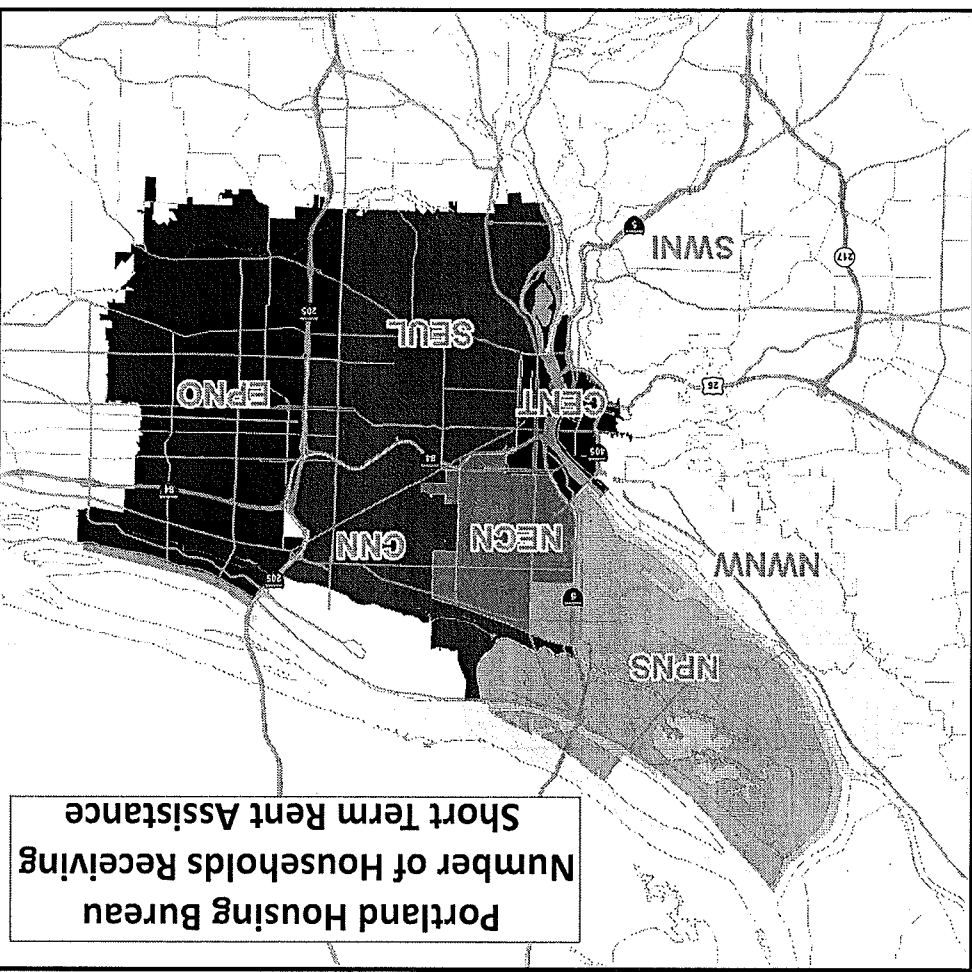
Portland Housing Bureau

Budget by Funding Source

FY 2015-16



- General Fund (\$15.9M)
- Other Local (\$5.8M)
- Tax Increment (\$48.6M)
- Federal Sources (\$26.4M)



**Portland Housing Bureau
Number of Households Receiving
Short Term Rent Assistance**

Bureau Notes

Portland Housing Bureau (PHB) investments increase housing choices throughout the city for people and families who are priced out of the private market. PHB invests in affordable rental housing development and rehabilitation; services to help people move from homelessness to permanent housing; and in programs that help renters, homeowners and potential homeowners access and retain safe housing. Funds come from three major sources: Tax Increment Financing (TIF) under a City policy that directs 30% of all TIF expenditures to affordable housing; City General Fund; and federal funds. Federal funds come from the U.S. Department of Housing and Urban Development (HUD) in the form of grants, both entitlement (Primarily Community Development Block Grant and HOME) and competitive. PHB investments are made in alignment with its Strategic Plan, primarily through contracts with mission-driven, non-profits.

Level of Service

The Short Term Rent Assistance (STRA) program provides limited-duration housing assistance (up to 24 months) to families and individuals across Multnomah County who are experiencing homelessness or are at risk of homelessness. Home Forward administers the countywide program with funds from the City of Portland, Multnomah County, and Home Forward. STRA moves people quickly off the streets with hotel/motel vouchers; helps people in danger of eviction stay in their homes; and helps homeless people and families move to the stability of an apartment. STRA can be used for rent or mortgage payment, deposits and application fees, move-in costs, and support services. These services are provided by 13 public and non-profit agencies selected through a competitive process.

Map Explanation



The STRA map shows a statistical sample of the total households receiving STRA within the city of Portland during the 2011-12 fiscal year, organized by Neighborhood Coalition. This map represents data for 698 of the 1,938 households receiving STRA in FY 11-12. The confidence interval for this sample was 2.97%, which indicates a margin of error of +/- 2.97%. STRA is a countywide program; 174 households outside of the City received assistance. Many recipients are in the Central City and East Portland, due in part to greater availability of affordable homes in these areas.

Number of Households Receiving Short Term Rent Assistance (STRA) by Neighborhood Coalition
(Natural Breaks)
Total Households = 524

70 - 177	■
44 - 69	■
36 - 43	■
14 - 35	■
10 - 13	■

Coalitions

CENT - Central City
EPNO - East Portland Neighborhood Office
NPNS - Northeast Coalition of Neighborhoods
NWNN - Northwest Neighborhood Coalition
SEUL - Southeast Light Neighborhood Coalition
SWNI - Southwest Neighbors, Inc.

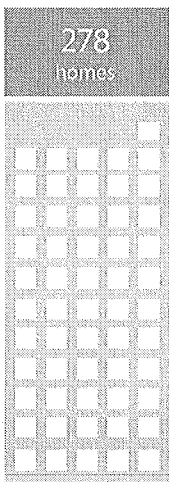
 

Map information on this map is derived from the City of Portland's GIS database. The City of Portland is not responsible for any errors or omissions on this map. The City of Portland is not responsible for any errors or omissions on this map. The City of Portland is not responsible for any errors or omissions on this map.

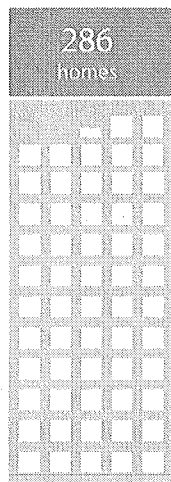
Building & Preserving Rental Homes

FY 2013-14
PROGRESS
REPORT

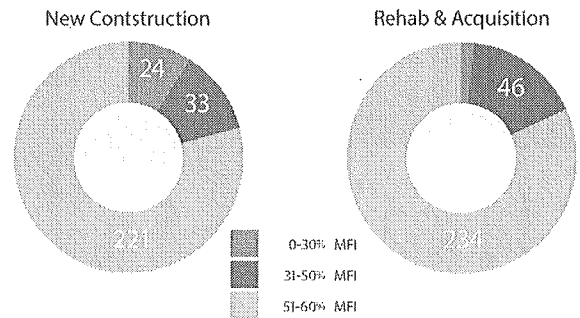
New Construction Units Opened



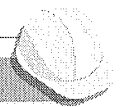
Rehab & Acquisition Units Opened



MFI Designations of Opened Units FY 2013-14 Investments



PHB rental investments are designed to assist Portland's moderate- and low-income residents and families. A four-person family at 60% of median family income earns \$41,640 per year and can afford \$937 per month for a two-bedroom apartment.



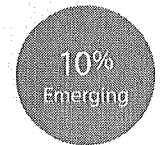
Total Loans Closed for Future Rental Projects

\$13,153,908
PHB Funding



\$70,525,915
Leveraged

Funds to Minority, Women & Emerging Small Business



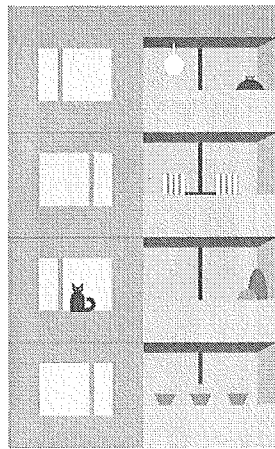
PHB Rental Housing Portfolio

BY 2014
PROGRESS
READY

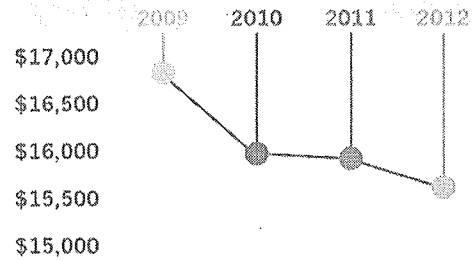
Safe, Healthy Homes

PHB oversees a growing number of investments in rental housing that provide stable homes to diverse, low-income families.

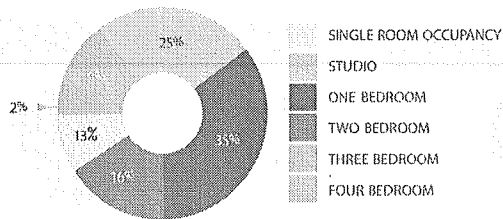
11,582
Total Units



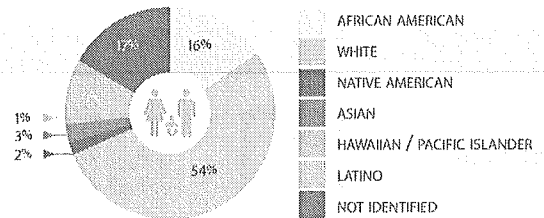
Average Household Income of Residents



Unit Types



Race and Ethnicity in PHB Affordable Housing



1. Individuals may appear more than once if they reported multiple races/ethnicities.

Helping Portlanders Buy & Retain Homes

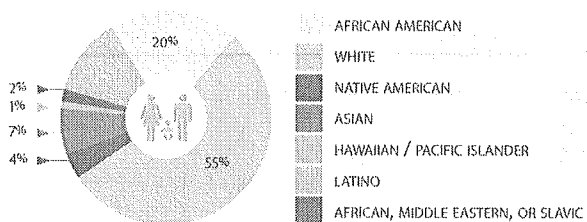
FY 2017-18
PROGRESS
REPORT

Homebuyer Education & Assistance

PHB invests in moving families forward on the path toward homeownership through education and invests in lowering the cost of homes for first-time buyers.

	HOUSEHOLDS	INVESTMENTS
Homebuyer Education & Counseling	1619	\$419,800
Down Payment Assistance Loans	35	\$882,376
Tax Exemptions & SDC Waivers	247	\$2,199,576

Households Accessing Homebuyer Education & Counseling

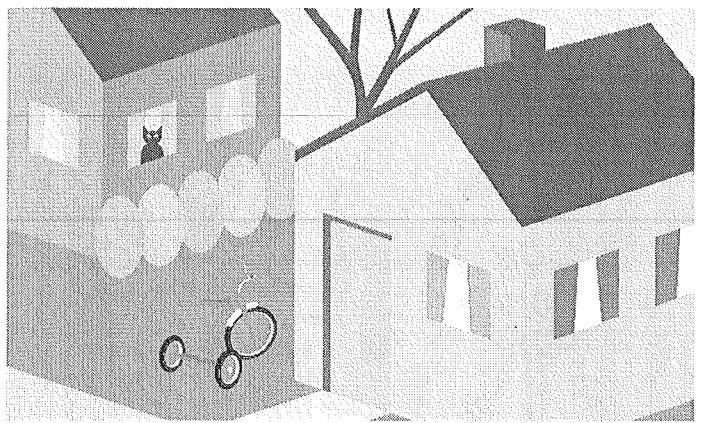


1. Individuals may appear more than once if they reported multiple races/ethnicities.

Home Retention

Many homeowners struggle to keep their homes when faced with expensive repairs or the threat of foreclosure. PHB directly invests in providing repairs and counseling to the families most at risk.

	HOUSEHOLDS	INVESTMENTS
Home Repairs	1046	\$1,361,738
Foreclosure Prevention Counseling	585	\$227,200



Ending Homelessness

2019
PROGRESS
REPORT

Rent Assistance

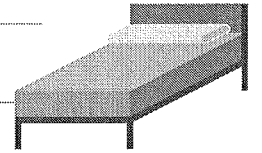
PHB investment in rent assistance provides families at risk of eviction with the right amount of assistance they need to stay in their homes.

Emergency Assistance

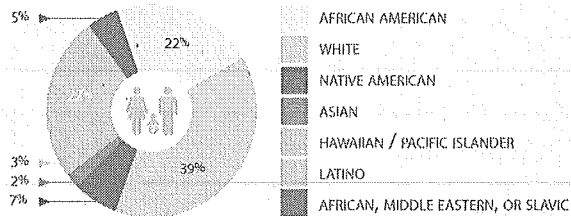
Emergency shelters and transitional housing provide a safety net for people facing homelessness and minimizes their time on the street while they work to move into permanent homes.

	HOUSEHOLDS	STILL IN HOUSING 12 MONTHS LATER
Long-term	76	83%
Short-term & Eviction Protection	1671	83%

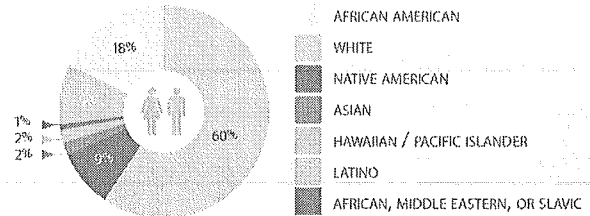
	PEOPLE
Emergency Shelter	2318
Transitional Housing	231



Households Served through Short-term Rent Assistance



People Accessing Emergency Shelter



1. Individuals may appear more than once if they reported multiple races/ethnicities.