

Christopher Browne

#103526 | March 10, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I would like to give feedback on the DAB (Deeper Affordability Bonus) proposal. This proposal will only affect the poorer sections of town. The lot/house value in the more expensive parts of town will make this proposal a non-starter for those areas because the cost of the lot/house will be so much that a developer could not build even 6 units and have 3 be affordable. So the added density would not be there in the richer parts of town. The poorer parts of town would be ripe for this sort of development and would end up with the density, no parking and houses that are bigger and closer to their neighbors. Making these areas even less desirable. It would be better if the city did not give out density bonuses but tax incentives or reduction in fees for making affordable housing. Then the density would not be pushed just into the poorer neighborhoods and the rest of the city would share in the cost in dollars and not just creating a less desirable neighborhood in a poorer part of town.

Testimony is presented without formatting.

Ruth Howell

#103527 | March 10, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I am writing in support of the Residential Infill Project and specifically amendments 1-4 and 7. I strongly oppose amendments 8-17. I support the position of Portland: Neighbors Welcome. This project and the above mentioned amendments are a critical and forward thinking approach to creating more housing at lower prices, keeping the character of the city we love, and be good neighbors to all. I am encouraged the city and elected officials are this far along on such a smart set of policies and look forward to living in the future Portland that equitably houses all of our citizens and is a welcoming city for all who want to live here. I also look forward to Portland being the leader on this policy issue for the rest of the country to follow.

Testimony is presented without formatting.

Marcia McKean

#103528 | March 10, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I support the process BPS has undertaken these past several years to craft thoughtful housing policy in Portland, and therefore I am strongly in favor of the latest RIP amendments which will allow more density in our residential neighborhoods and begin to ease our housing crisis. I want to see all of our neighbors safely, warmly and reliably housed and any solution that takes us in this direction should be considered. The current amendments 1-4 are a beginning we can build on. I am a strong believer in affordable home ownership and see this as a way to free up affordable rental housing for families at the low end of MFI as well as a road to permanent financial stability for those who can take advantage of this possibility. I support Amendment 6, which enables non-profit housing providers to build these affordable units in small projects and strongly oppose amendment 7, which would result in more expensive homes and do nothing to ease the crisis.. Please continue to develop renter protections citywide and more significant upzones of exclusive areas near transit and jobs to allow mixed-income and deeply affordable apartments. The more creative solutions, the better, and every little bit helps!

Testimony is presented without formatting.

Brandon Narramore

#103529 | March 10, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Please see the attached letter and thank you for your time.

Testimony is presented without formatting.

Deborah Swartz

#103530 | March 10, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I oppose RIP because it will displace 10's of thousands of people that are assets to the community and the local economy

Testimony is presented without formatting.

Donna Brown

#103531 | March 10, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I oppose the RIP project as currently presented. Let me respond to just one part of the problem with this project in reference to this statement in the report: "In RIP zones, low-income renters in single-family structures are the households most vulnerable to displacement." (Appendix B, p. 19) I live in one of those "higher-value neighborhoods" of Northeast Portland, which is much less likely to experience redevelopment and in-fill. However, I drive regularly through Northeast communities of much more modest homes--small bungalows, some well-cared for and others not so much. But these are people's homes, and I imagine that many of them struggled to be able to buy or rent a single-family home and perhaps get out an apartment or multi-family living situation. They finally live in a single-family neighborhood. Then a developer comes along and buys the house next to them and puts up a tri-plex and blocks all the sun on their house. Or they are renting their house and the landlord sells to a developer and they must find somewhere else to live. Not only do these multi-unit infills change the character of the neighborhood but even if multi-units are created, they will not be all that cheap because it is new construction. And it will gradually gentrify the neighborhood driving more low-income people out of their homes. Why shouldn't low-income people have the enjoyment of living in a true single-family neighborhood like those of us who live in Irvington and Alameda and Laurelhurst?

Testimony is presented without formatting.

3-11-20

Doug Klotz
1908 SE 35th Pl.
Portland, OR 97214

Re: Residential Infill Project, former Amendment No. 5

Mayor Wheeler and Commissioners:

I wanted to emphasize my opposition to RIP Amendment 5, which has been withdrawn. I am glad this amendment was removed from consideration.

The amendment would have made it prohibitively expensive to build more than a 2-unit project on 17,000 lots, in neighborhoods like Cully and Brentwood-Darlington. Because it did not allow such 3- and 4-unit projects in areas with no curbs to pay into the LTIC fund in lieu of doing full street improvements, it effectively blocked those housing types. Affordable developers often seek out these lots because they are lower priced, and they can build housing with less subsidies. These builders, like Hacienda CDC, opposed this amendment as it would remove the cost advantage of these sites.

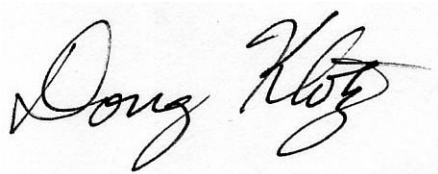
This amendment would have done nothing to build new sidewalks adjacent to these houses, as builders of 3-, 4-, and 6-plexes would have avoided those curbless streets. Instead, we would have seen more expensive 1- and 2-plexes in their place. For those projects, builders could pay into the LTIC, which would not have built sidewalks in front of these houses, but on arterials.

The amendment would have removed the ability to construct these less-expensive homes in the lower cost neighborhoods that need these multiple units, where larger, more expensive homes threaten to displace current residents from the neighborhood.

I welcome the policy adjustment being proposed, wherein the LTIC rules are changed to allow up to 6 units to use the LTIC program to avoid costly street projects, and charge by the lot, without reference to number of units. I support this plan, and hope to see it adopted soon after RIP, and followed by a closer look at the street programs. It is worth noting that Oregon Walks (which I co-founded 24 years ago), as well as the Safe Routes to School program, and the Cully Neighborhood Association, also support this proposal to address the problem.

I support the RIP project, as well as Amendments #1-4 and Amendment #6, but not #5, #7, or #8 through 17.

Thank you.

A handwritten signature in black ink that reads "Doug Klotz". The signature is written in a cursive, flowing style.

Doug Klotz

#113526 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Attached is my testimony in opposition to Amendment #5, formerly in RIP.

Testimony is presented without formatting.

Isha Leinow

#113527 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

As a serving board member of the Cully Association of Neighbors, I am writing to enthusiastically endorse the Deeper Affordability Bonus amendment of the Residential Infill Project on behalf of the Cully neighborhood. The general membership and board both voted March 10th, 2020 to endorse the amendment. We appreciate that DAB was created in consultation with nonprofit builders and designed to be something they can and would use to build family-sized affordable units, which are desperately needed in our neighborhood to curb displacement and provide enduring opportunity for families most in need. DAB also makes economic sense, requiring less public subsidy than is currently needed for affordable house. As you know, our city is set to grow by approximately 100,000 households over the next 15 years. We need more affordable housing options and urge you to pass the Deeper Affordability Bonus and RIP as soon as possible. Thank you for your service.

Testimony is presented without formatting.

Dear Mayor Wheeler and City Commissioners

I am writing in support of the Residential Infill Project and Amendments 1-4 as well as in strong support of the “Deep Affordability” Amendment 6. I oppose amendment 7, which leads not to re-use, but to more expensive homes. I also strongly oppose amendments 8-17 as these collectively undermine the goals of RIP and maintain Portland’s unfortunate and frankly unjust history of keeping wealthy neighborhoods exclusive and free of middle income housing.

I support RIP overall as I envision Portland being a city that is affordable and accessible to a diversity of families and incomes and RIP is a necessary (but not sufficient) step in reaching this vision.

However, the work is not done after RIP, The City of Portland will need to continue the work of reducing displacement citywide with renter protections, as well as more significant upzones of exclusive areas near transit and jobs to allow mixed-income and deeply affordable apartments.

I understand that there may be hesitation or even outright hostility from segments of our community towards renter protections and upzones but if we want to honestly say that we are doing everything in our power to stop displacement and take homelessness seriously, then we must not settle for the status quo but have the courage to enact change.

I urge you all to have that courage. You will not be alone in this push, there is a coalition building and a movement growing where neighbors are welcome and seen not as threats to infrastructure but instead they are seen as they really are, the most important asset to our community. Now let’s pass RIP and get to work.

Thank you for your time,

Best,

Brandon Narramore
901 SW King Ave, Portland OR

Brandon Narramore

#113528 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

In my first attempt at testifying my attached letter did not appear. So this time I'm copy/pasting as well as attaching the letter. Thank you! Dear Mayor Wheeler and City Commissioners I am writing in support of the Residential Infill Project and Amendments 1-4 as well as in strong support of the "Deep Affordability" Amendment 6. I oppose amendment 7, which leads not to re-use, but to more expensive homes. I also strongly oppose amendments 8-17 as these collectively undermine the goals of RIP and maintain Portland's unfortunate and frankly unjust history of keeping wealthy neighborhoods exclusive and free of middle income housing. I support RIP overall as I envision Portland being a city that is affordable and accessible to a diversity of families and incomes and RIP is a necessary (but not sufficient) step in reaching this vision. However, the work is not done after RIP, The City of Portland will need to continue the work of reducing displacement citywide with renter protections, as well as more significant upzones of exclusive areas near transit and jobs to allow mixed-income and deeply affordable apartments. I understand that there may be hesitation or even outright hostility from segments of our community towards renter protections and upzones but if we want to honestly say that we are doing everything in our power to stop displacement and take homelessness seriously, then we must not settle for the status quo but have the courage to enact change. I urge you all to have that courage. You will not be alone in this push, there is a coalition building and a movement growing where neighbors are welcome and seen not as threats to infrastructure but instead they are seen as they really are, the most important asset to our community. Now let's pass RIP and get to work. Thank you for your time, Best, Brandon Narramore 901 SW King Ave, Portland OR

Testimony is presented without formatting.

Daniel Chandler-Klein

#113529 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I would like to strongly encourage this council to support Amendments 1-4, and 6, the affordability bonus amendment, to the Residential Infill Proposal. In the summer of 2018 I started searching for a home in Portland to purchase. The vast majority of options available to me were single family houses. Not only were these houses unaffordable to me but they were also not the type of housing that I needed. I don't need a single family home at this stage in my life. After some searching, I was able to find a garden apartment for sale. It was not only within my budget but provided me with the kind of housing that I needed. My home was built in 1947, before middle density housing was banned in the majority of Portland. Because someone was able to build this kind of housing 73 years ago, I was not only able to purchase a home within the city of Portland, I was able to purchase a home that is close to work, bars and restaurants, grocery stores, and most importantly, public transit. Had this type of housing not been available to me, I would have ended up purchasing a home on the outskirts of the city, driving my car to work every day adding to our already congested streets and freeways. This amendment strikes a perfect balance between allowing more and cheaper housing without changing neighborhoods too quickly. It allows other people to share in the wealth building opportunity of home ownership, something that I have been so lucky to have achieved. I strongly encourage you to support this amendment and allow people to choose the type of housing that works best for them. I would also like to encourage the council to oppose Amendment 7. It does nothing to stop or reduce demolitions and uses vague terminology such as "historic" to stop housing from being built in certain areas of Portland. The housing crisis is a crisis that affects each and every one of us, and it is up to every person and neighborhood to do its part in providing more housing. We will not fix this issue if we limit new housing to only certain neighborhoods. Thank you.

Testimony is presented without formatting.

Paul Souders

#113530 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I am heartened to see such strong support for RIP on the council and in Portland. As the old saying goes: “the best time to plant a tree is 30 years ago. The next best time is now.” Portland is long overdue for a reset that will allow us to increase density and ease the housing affordability crisis. RIP is not perfect, and it’s arriving years later than I would have hoped, but it must happen. In regards to the amendments to RIP: I support amendments 1 through 4. I strongly support the deeper affordability bonus in Amendment 6. I strongly OPPOSE the ban on plexes in certain neighborhoods identified in Amendment 7. I appreciate the general thrust some of the remaining amendments (5 and 8 through 17) but believe these collectively are intended to slow development of much needed new housing, and I oppose them. Thank you.

Testimony is presented without formatting.

Mayor and Commissioners:

I oppose the Residential Infill Project. The passage of RIP under Portland's current model of development, which transfers public money into private development without sufficient controls on speculation, demolition of existing homes or quality of design and materials, will accelerate the growing divide between those on the west side not subjected to up-zoning and those on the east side. We see attractive, affordable housing being supplanted by boxy, expensive micro-apartments and duplexes, and small businesses giving way to chain stores. With each new development, a significant amount of urban canopy is lost.

At a BPS event, I heard a planner say that an effort to limit the amount of metal cladding used on new buildings went nowhere because developers objected. Who's in charge here? Who are we rebuilding the city for?

I urge you to vote "no" on this project and take the time to assess whether it will actually allow the city to realize its professed goals of making Portland greener, more equitable, public transportation-rich, walkable and "vibrant."

Katherine Showalter
SE Portland
March 11, 2020

Katherine Showalter

#113531 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Testimony attached.

Testimony is presented without formatting.

Susan King

#113532 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Testimony To the Portland City Council Residential Infill Project Amendments Public Hearing March 12, 2020 Members of the Council, I am opposed to the Residential Infill Project as it is currently configured. By definition, then, I am also strongly opposed to the Amendment #6 which is before you. I support increasing housing density consistent with the 2035 Comprehensive Plan. There is no need for the RIP. With the passage of HB 2001 (2019) you are only required to allow duplexes on each lot in single residence neighborhoods. As a member of the “middle housing” technical advisory committee under the Division of Land Conservation and Development Commission , I am providing recommendations on the implementing rules. They have yet to be finalized also providing compelling reason to delay any action on the RIP until the impact is known. For example, the legislation requires large cities to allow triplexes and quadraplexes in “areas” zoned for single residences. Some Portland city staff have claimed that this means each lot. It does not. Areas have yet to be defined and may be left to city jurisdictions to define. Portland has already done so. Further, the narrow 1 vote approval of the RIP by the Planning and Sustainability Commission also argues against your approval. Background From the beginning, this project has been manipulated based on little or no data and an everchanging set of purposes. Originally the concern over the destruction of relatively “affordable” homes in favor of building large more expensive structures was at the core of considering changes in Portland’s housing areas. Unfortunately, that concern was quickly hijacked by those who wish to build more dense housing almost anywhere. In one of the earliest meetings at the Multnomah Center in SW Portland, BPS staff attempted to prevent audience members from providing opinion, comment or opposition to the proposal as it stood at the time. Fortunately, those in attendance prevailed and gave informed responses to the draft particulars. Another project staff member, when asked about the project and why it was a good idea for Portland, responded “because its awesome.” On December 11, 2019 BPS staff provided a RIP briefing to you. While much of the presentation was based on the facts of the proposal, at the end of the presentation three proponents were given time to speak. That is in conflict with the agenda which said no public testimony would be allowed although invited testimony is a common method used to limit public comment. Those proponents, one of which represents a new name in the proponent population and which has ties to another organization with alleged ties to interests of developers, apparently have been granted special status when it comes to participating in the democratic process. This project has continued to ignore facts. Many of the proponents have used the same divisive approaches as have become the norm at the national level. Divide, blame,

stigmatize and create adversaries. They have criticized those of us who own single family housing as being “privileged.” They have ignored the data about housing preference and the reasons that individuals and family seek single family residences in neighborhoods like mine. They have attempted to claim the noble position of concern for the environment yet they support ever increasing size of buildings which will decrease greenspace. Amendment #6 which would allow a 6,000 sq. foot structure on a single lot is a prime example of this environmental ignorance. They have provided uninformed comments that ignore the need for car transportation and the effect of drastically increased density on neighborhoods without reliable regular public transit. Those proponents, apparently supported and funded, have used populist rhetoric to claim that the RIP will provide housing choice, diverse and more vibrant neighborhoods, environmental benefits and less expensive housing. Those laudable claims are not borne out by data or experience. Instead, the RIP has the potential to drive out those who can now afford their housing location as the economic interests of investors, developers and most likely, landlords prevail. The new Hayhurst residents with whom I have spoken want a yard, some space and a single home. They want a choice between living in a dense urban neighborhood with multifamily housing and a neighborhood like mine. Choice. Portland can have options under the current zoning regulations. The RIP, if it ever is fully realized, has the potential to destroy the very desirability of neighborhoods that city staff and leaders tout. I can only hope that future decision makers will abandon or reverse this massive change just as the 2035 Plan is being ignored now.

Testimony is presented without formatting.

Beth Blenz-Clucas

#113533 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Hello, dear city council. I applaud your efforts to make Portland affordable to new and old residents. I totally applaud any efforts that add to housing opportunity, while at the same time keeping in mind smart planning with regard to transportation and parking. I'm in SW Portland. I'm wondering why the focus on development of new 8 - plexes and apartment complexes will not be focused in town center and big transportation routes like Beaverton=Hillsdale Highway, Capitol Highway and Barbur Blvd? Adding giant 3-story developments to neighborhoods of small (under 1500 sq ft) homes seems not to recognize the history of affordable family housing in these neighborhoods. We don't want any more McMansions, and we don't want expanded housing that isn't planned well. Thank you for your time.

Testimony is presented without formatting.

James Gorter

#113534 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I am opposed to Amendment 6. Firstly, Amendment 6 excludes the R10 and R20 zones. You know where they are and who lives there. It is those with affluence and influence, and they are being protected from the impacts of RIP. Commissioner Hardesty, you have repeatedly called for housing equity in all Portland neighborhoods. If Council really intends to treat all parts of Portland equally, it should demand that R10 and R20 zones being included now, not later, not after the rest of the city is expected to meet the RIP requirements. Secondly, Amendment 6 encourages displacement by making even more homes vulnerable to demolition. These are the same houses that currently provide some of the most affordable housing in the city. It is delusional to think that replacement six-plexes will provide the same amenities of privacy, square footage, and yard space at the same price. Finally, Amendment 6 calls for even more scattershot density. Those same families that need deeper affordability are those most in need of access to services, and transit that is frequent, reliable and safe. Density needs to be located near centers and corridors. RIP, transportation and sustainability strategies need to be more fully coordinated before RIP is adopted.

Testimony is presented without formatting.

dean and susan gisvold

#113535 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Mayor and Commissioners We are opposed to RIP and specifically to amendment no 6. We support amendment no. 7. Before RIP is passed without knowing the consequences, the City should look at what will be the result of BHD and other density projects already passed by Counsel. Does it not make sense to use BHD and its provisions to incentivize affordable housing with increased FAR allowances. How much is that likely to yield, and of what types? Look at the existing higher density zoned land and ask "how much conversion can we expect here" and if not much, "why not?" and "what can be done to incentive conversions where we already allow greater density?" The next question is where should the R1, RH, R2, R2.5 and RX zones (and their new BHD equivalents) be expanded to accommodate still more density close to centers and corridors? The above is planning, what you are about to do is throw a bunch of density proposals against the wall and see what happens, which is not planning, but a recipe for unintended consequences. Tossing plexes into single family zones is a terrible idea, given the amount of single family housing that already sits on sites zoned for higher density (one calculation is 45,000 out of our 145,000 SFR). Deep affordability is nothing more than a form of inclusionary zoning, which has not worked. Deep affordability saddles the neighborhood with the affordability issue which is bad policy. Deep affordability amendment does not deal with the need for supportive services, which are a necessary component of 60% and under housing. RIP will increase displacements, demolitions, and density without affordability. Work on the City displacement policy has not even started. The City already has more than twice the housing capacity to deal with the newcomers expected by 2035. If there is a housing crisis, why does the City continue to allow short term rentals in houses and apartment buildings across the City. If there is a housing crisis, what is the City doing to stop Wall Street from securitizing single family neighborhoods in Portland. Please read the piece from the NY Times on Sunday, March 8, 2020, go to <https://www.nytimes.com/2020/03/04/magazine/wall-street-landlords.html?referringSource=articleSha>
Dean and Susan Gisvold Portland, OR 97212

Testimony is presented without formatting.



190093





190093



Margaret Davis

#113536 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I oppose RIP because it does nothing to protect viable affordable and quality old-growth housing. In fact, it would accelerate the loss of a diminishing and much-desired resource that can be reused for generations more Portlanders (the greenest house is the one already standing). While I know there is big profit in RIP and its license to erect multiunit developments where (mostly modest) homes stand, exposing the neighborhood and anyone within 300 feet to hazardous materials (the majority of which cause irreversible brain damage in children) in the process, it is irresponsible, unfair, and unnecessary. Witness the tens of 1000s of empty units already on offer (see Craigslist) and the already copious amount of vacant land available; we make great neighborhoods, surely we can make more, instead of razing and replacing well-built ones. At the outset, RIP wasn't meant to provide affordable housing, and it won't; in fact it only works for those seeking to build high-priced, high-impact development for which ordinary Portlanders bear the costs but none of the profit. Former planning commissioner Andre Baugh warned at Council on Jan. 15, "Just passing [RIP] as is and moving on and hoping ... is not a good strategy." If you want diversity, public health and safety, and responsible growth, you don't want RIP. Thank you.

Testimony is presented without formatting.

Kathy Fuerstenau

#113537 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

March 11, 2020 To Portland City Council: The Deeper Affordability Bonus (DAB) Amendment will not benefit many low income households in the Cully neighborhood. Building a 4-6 unit structure on a 5000 or 7000 square foot (R5 or R7) zoned property will create a negative impact on adjacent households. Last week I spoke with Morgan Tracy from the Bureau of Planning regarding the DAB amendment. In order to use the bonus, at least half of the units are made affordable to those earning not more than 60% of the Median Family Income (MFI). He explained that for a household of 3 the MFI is \$79,000, so 60% of the MFI is \$47,000. The rent for this household for a 1-2 bedroom unit is \$999-\$1,188. This might seem affordable to households who make \$79,000, but when the Median Family Income in Cully is \$51,900 (according to the 2018 Census Bureau) that doesn't even begin to come close to being affordable when using the same calculating formula. At the March 10, 2020 Cully Association of Neighbors Meeting, I spoke with a Latino Cully resident. He is married and has 5 kids and pays \$1350 a month for rent. So one payroll check goes for rent and the rest for food and other necessities. He says that he cannot save any money from his \$34,000 a year job. He told me that affordable housing for him would be paying \$650 a month. If you want to tout that you are making housing affordable, then it needs to be affordable for those who desperately need it, not for the likes of someone who makes \$79,000 a year. The Cully Association of Neighbors board voted 8-1 to approve sending a representative to testify in support of the DAB amendment. Of the Cully Association of Neighbors members that voted, 23 supported, 8 opposed and 4 abstained. Several of the non-supporters were Latino Cully residents. Only lower income neighborhoods would have desirable property that developers could purchase to turn existing houses into the equivalent of a 35 foot tall condo complex with no onsite parking. Higher income neighborhoods would not be subjected to these conditions, so again neighborhoods like Cully would be taking the brunt of this type of development. Last year, a 5 bedroom house was remodeled down the street from me and 5 renters moved in, bringing 6 cars, a boat and a large recreational vehicle. They partied every weekend during the summer, smoked cigarettes and marijuana that would drift into the neighbor's yard. The adjacent neighbor, a Romanian immigrant who saved her earnings to purchase her home 20 years ago, had to keep her windows closed because of the noise and smoke. A DAB house could bring these types of problems in what was once a quiet residential area. In addition to adding more people and vehicles to the neighborhood, this bonus amendment does nothing to improve the infrastructure of the Cully area. Many streets have no curbs or sidewalks, there are not enough retail or neighborhood services and the schools are scholastically ranked towards the bottom. The

developers would receive government subsidies to offset their costs while neighboring homeowners could have 6-12 additional people and vehicles living next door to them. Is that fair? When someone is finally able to purchase or rent a home, they expect certain characteristics of their street to stay the same. If you choose to live next to a multiple dwelling unit, then you know what to expect. But waking up one day to a DAB amendment home, which would be located in a predominantly low income neighborhood, is not justifiable or equitable and takes away a resident's voice by forcing them to live with it without recourse. Why should a housing allowance created for thousands of new residents take precedence over residents that have spent many years calling Portland their home? The DAB could create more gentrification by negatively impacting the livability of a neighborhood, lower property values and cause established residents to move for a better quality of life. The Residential Infill Project already includes an affordability bonus of 3-4 units on a R5 and R7 zoned lot. Adding an additional amendment for up to 6 units is excessive. I hope the City Council will vote to oppose adding the Deeper Affordability Bonus Amendment to the Residential Infill Project.

Respectfully, Kathy Fuerstenau Cully resident

Testimony is presented without formatting.

Tim McCormick

#113538 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I support RIP and amendments 1-4 and 6, which will create urgently needed new housing at lower prices all over Portland, and help create more integrated and diverse neighborhoods. As Kol Peterson said: "4 years of discourse is enough. Climate change is happening. Poverty is happening." To those calling for an "anti-displacement strategy," I wish to emphasize that RIP in intent and in effect, according to thorough & many analyses, IS a major anti-displacement strategy; and all the delay up to now, and any further delay in implementing it, is effectively a displacement strategy. There are many ways we can and should go further in helping low-income and marginalized Portlanders, current or future, and we at Portland: Neighbors Welcome's Homelessness and Low-Income (sub)committee have many in mind to share with you and help you enact. It's well overdue to move on and take these up in the next inning, however, with fresh focus and the right tools. ***** Finally, I oppose amendments 5 and 8-17 because they would unnecessarily hinder new housing, exclude significant areas from RIP, and conflict with new state housing laws. ***** Tim McCormick -- HousingWiki and Portland Neighbors Welcome, Homelessness and Low Income (sub)committee.

Testimony is presented without formatting.



March 11, 2020

**Portland City Council
1221 SW 4th Avenue, Room 110,
Portland, OR 97204**

Dear Mayor Wheeler and Members of the Portland City Council,

Thank you for continuing your work on the Residential Infill Project (RIP). As you may know, 1000 Friends of Oregon and our Portland for Everyone Program seek to create sustainable, vibrant, healthy, and livable communities through smart land use and planning. Our mission is working with Oregonians to enhance our quality of life by building livable urban and rural communities, protecting family farms and forests, and conserving natural areas.

As an organization, we seek to support policy, planning, and advocacy that builds and improves Oregon's State Land Use Planning Goals. Within these goals, Housing is addressed in Goal 10,¹ which calls for "adequate numbers of needed housing units at price ranges and rent levels which are commensurate with the financial capabilities of Oregon households and allow for flexibility of housing location, type and density." It is for these reasons that we support the passage of RIP in its goal to create dense urban livable communities.

Portland for Everyone is a program managed by 1000 Friends and driven by a coalition of community organizations, individuals, and local businesses that support land use policies that will help provide abundant, diverse and affordable housing options in all of Portland's neighborhoods. This program has been working over the last 4 years to ensure that the Residential Infill Project has all the tools and community input to be a part of the solution to solve our housing crisis. We are also thankful to the city for listening to community testimony and acting on the community's request for additional amendments to the code.

By June 30, 2022, Portland needs to be in compliance with House Bill 2001, which requires cities to allow for duplexes, triplexes, quadplexes and other types of workforce and missing middle housing. We are pleased to see the city is taking serious action to be in compliance. We support the city in creating comprehensive and consistent code language.

We strongly support amendment 6 and also recognize that this zoning code change does not ensure affordability in itself. But, by aligning with the deeper affordability bonus found in the

¹ <https://www.oregon.gov/lcd/OP/Documents/goal10.pdf>

Better Housing By Design code change we think this amendment moves the policy in the right direction.

We strongly oppose amendment 7. This amendment provides no benefit and further creates exclusionary, wealthy neighborhoods. All neighborhoods need to be open for affordable and diverse housing options. We don't support this amendment because it would potentially exclude wide swaths of some neighborhoods from these options, continuing the trend of unaffordable, single-detached dwellings.

Again, we appreciate that you're working towards greater housing options for Portlanders while balancing trade offs with existing development. With that said, we are currently in a housing crisis and need to act swiftly.

Sincerely,
1000 Friends of Oregon
Nicole Johnson, Community Engagement Manager

Nicole Johnson

#113539 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Dear Mayor Wheeler and Members of the Portland City Council, Thank you for continuing your work on the Residential Infill Project (RIP). As you may know, 1000 Friends of Oregon and our Portland for Everyone Program seek to create sustainable, vibrant, healthy, and livable communities through smart land use and planning. Our mission is working with Oregonians to enhance our quality of life by building livable urban and rural communities, protecting family farms and forests, and conserving natural areas. As an organization, we seek to support policy, planning, and advocacy that builds and improves Oregon's State Land Use Planning Goals. Within these goals, Housing is addressed in Goal 10, which calls for "adequate numbers of needed housing units at price ranges and rent levels which are commensurate with the financial capabilities of Oregon households and allow for flexibility of housing location, type and density." It is for these reasons that we support the passage of RIP in its goal to create dense urban livable communities. Portland for Everyone is a program managed by 1000 Friends and driven by a coalition of community organizations, individuals, and local businesses that support land use policies that will help provide abundant, diverse and affordable housing options in all of Portland's neighborhoods. This program has been working over the last 4 years to ensure that the Residential Infill Project has all the tools and community input to be a part of the solution to solve our housing crisis. We are also thankful to the city for listening to community testimony and acting on the community's request for additional amendments to the code. By June 30, 2022, Portland needs to be in compliance with House Bill 2001, which requires cities to allow for duplexes, triplexes, quadplexes and other types of workforce and missing middle housing. We are pleased to see the city is taking serious action to be in compliance. We support the city in creating comprehensive and consistent code language. We strongly support amendment 6 and also recognize that this zoning code change does not ensure affordability in itself. But, by aligning with the deeper affordability bonus found in the Better Housing By Design code change we think this amendment moves the policy in the right direction. We strongly oppose amendment 7. This amendment provides no benefit and further creates exclusionary, wealthy neighborhoods. All neighborhoods need to be open for affordable and diverse housing options. We don't support this amendment because it would potentially exclude wide swaths of some neighborhoods from these options, continuing the trend of unaffordable, single-detached dwellings. Again, we appreciate that you're working towards greater housing options for Portlanders while balancing trade offs with existing development. With that said, we are currently in a housing crisis and need to act swiftly. Sincerely, 1000 Friends of Oregon Nicole

Johnson, Community Engagement Manager

Testimony is presented without formatting.

Northeast Coalition of Neighborhoods
Portland, Oregon
4815 NE 7th Ave. / 503.388.5004 / necoalition.org

November 19, 2019

Mayor Wheeler, City Council Commissioners

CC: Andrea Durbin and Morgan Tracy, Bureau of Planning and Sustainability

RE: Residential Infill Project Recommended Draft - Increase Affordable Housing in our Neighborhoods

Mayor and Commissioners,

Thank you for the opportunity to comment on the Residential Infill Project Recommended Draft (RIP). We appreciate the efforts by the Bureau of Planning & Sustainability (BPS) to fulfill the vision of the 2035 Comprehensive Plan by *“increasing the amount of affordable housing”* across our neighborhoods.

As our top land use priority is affordability, we’re encouraged how RIP will support long and short-term affordable housing options. BPS’s analysis projects the *legalization of 4-plexes will support the creation of units affordable* to residents earning 80% of the area’s median income (AMI). Additionally, we appreciate BPS’s responsiveness to our comments on the proposed draft. Specifically, *encouraging the creation of family-sized housing by increasing the floor area ratio and removing parking requirements*.

However, RIP’s support for affordability could be strengthened through two amendments:

- **Support creation of affordable housing** by allowing 6-plexes with at least 3 units affordable to residents earning 60% AMI. With the appropriate FAR increase, this could allow non-profit developers to expand affordable housing in our neighborhoods and serve as a pilot opportunity for the affordable housing bonds passed by Portland voters.
- **Protect existing affordable housing** through the concurrent implementation of the Anti-Displacement Action Plan. We believe the Plan should prioritize strategies for current low-income residents, including the “right to remain” in our neighborhoods.

We believe RIP will support the affordable housing our neighborhoods need to ensure residents of all income levels and family sizes are welcomed.

Regards,

Northeast Coalition of Neighborhoods Board

Luke Norman

#113540 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Northeast Coalition of Neighborhoods supports the Residential Infill Project, which supports the vision of the 2035 Comprehensive Plan by "increasing affordable housing" across our northeast neighborhoods. Specifically, we support the creation of affordable housing by allowing 6plexes with 50% of units affordable, through Amendment #6. And beyond RIP, we believe that current low-income residents should be protected through implementation of the Anti-Displacement Action Plan. Full letter attached.

Testimony is presented without formatting.

March 10, 2020

Portland City Council
Residential Infill Amendments Testimony
1221 SW Fourth Avenue, Room 130
Portland, Oregon 97204

Mayor Wheeler and Commissioners Eudaly, Fritz, and Hardesty,

Please accept the *deeper affordability bonus amendments*. These are an excellent experiment and require no justification.

Please reject *amendment package 7: Historic Resource Demolition Disincentive*.

This amendment package provides no incentives for adaptive reuse of existing structures — only the dubious assertion that small 4-plexes are so valuable that prohibiting them will preserve something precious and irreplaceable.

Accepting amendment package 7 is likely to have the following effects:

- Very expensive single-family and duplex construction will continue in conservation districts.
- Less expensive three- and four-unit structures won't get built.
- In ten years, it won't be financially viable to add a 3rd or 4th unit to a partially-depreciated structure due to extensive building-code-required modifications for buildings with more than 3 units.

Unlike a large multi-family project, it will rarely be cost effective to pursue Demolition Review for 2700 square feet of floor area; this is the intent of amendment 7. Unfortunately, we have lots of evidence that single family construction is profitable. This will continue to be true!

Attached (“Exhibit A”) is an infographic produced by Neil Heller & Portland: Neighbors Welcome. The renovation and redevelopment options described all assume a similar profit margin. Adding non-trivial obstacles to 3- and 4-plex construction won't reduce incentives to demolish a structure — it just takes these smaller and more affordable options off the table.

Rather than tipping the scales toward any kind of higher adaptive reuse, amendment 7 will ensure that all new construction in R2.5- and R5-zoned conservation districts is 1- and 2- unit buildings.

The planning commission explicitly rejected language “protecting” historic districts from additional density. Please follow their lead.

The attached map (“Exhibit B”) shows Portland's conservation districts in brown. It shows clearly that most of these areas are well connected by public transit, many within walking distance of the Max yellow line. Prohibiting new development doesn't halt gentrification in amenity-rich areas. In addition to doing nothing to incentivize meaningful reuse of historic structures, amendment package 7 is also not likely to be helpful protecting vulnerable populations.

Sincerely yours,

Sam Noble
420 SE 62nd Ave
Portland, OR 97215

BUSINESS AS USUAL

 Renovated house
(2100 SF)
\$675,000
AFFORDABLE @ 160-200% AMI

 McMansion
(2800 SF)
\$800,000
AFFORDABLE @ 200-310% AMI

When an old house in major disrepair needs work, developers currently only have two options, both of which result in housing that is out of reach for the vast majority of Portlanders.



Research by Neil Heller

INFILL PROJECT (AS PROPOSED)

 Duplex
(3BR units)
\$680,000
AFFORDABLE @ 160-200% AMI

 Triplex
(2-3BR units)
\$500,000
AFFORDABLE @ 115-145% AMI

 Four-plex
(2BR units)
\$360,000
AFFORDABLE @ 100-120% AMI

The current Residential Infill proposal makes it legal to build housing that middle-income households can afford (teachers, firefighters and nurses).

DEEPER AFFORDABILITY BONUS

 Four-plex
(3BR units)
AFFORDABLE @ 60-80% AMI*

 Six-plex
(3 BR units)
AFFORDABLE @ 60-80% AMI*

 Eight-plex
(2 BR units)
AFFORDABLE @ 60-80% AMI*

The Deeper Affordability Bonus allows more homes per lot if they are regulated affordable, with up to eight homes if an increasing number are affordable at 60% AMI and at 80%.



2019 Area Median Income (AMI) for a family of 3: \$79,110

*SALES PRICE TO BE AFFORDABLE
@ 80% AMI: \$280,000
@ 60% AMI: \$210,000

Exhibit A:

Neil Heller & Portland: Neighbors Welcome present a menu of renovation and redevelopment options for R5-zoned lots. These options offer comparable profit margins in Neil's modeling.

Due to the cost, delay, and uncertainty of demolition review, *amendment package 7: historic resource demolition disincentive* effectively eliminates the economic viability of smaller less expensive units in new construction. Single-family and duplex development are still profitable!

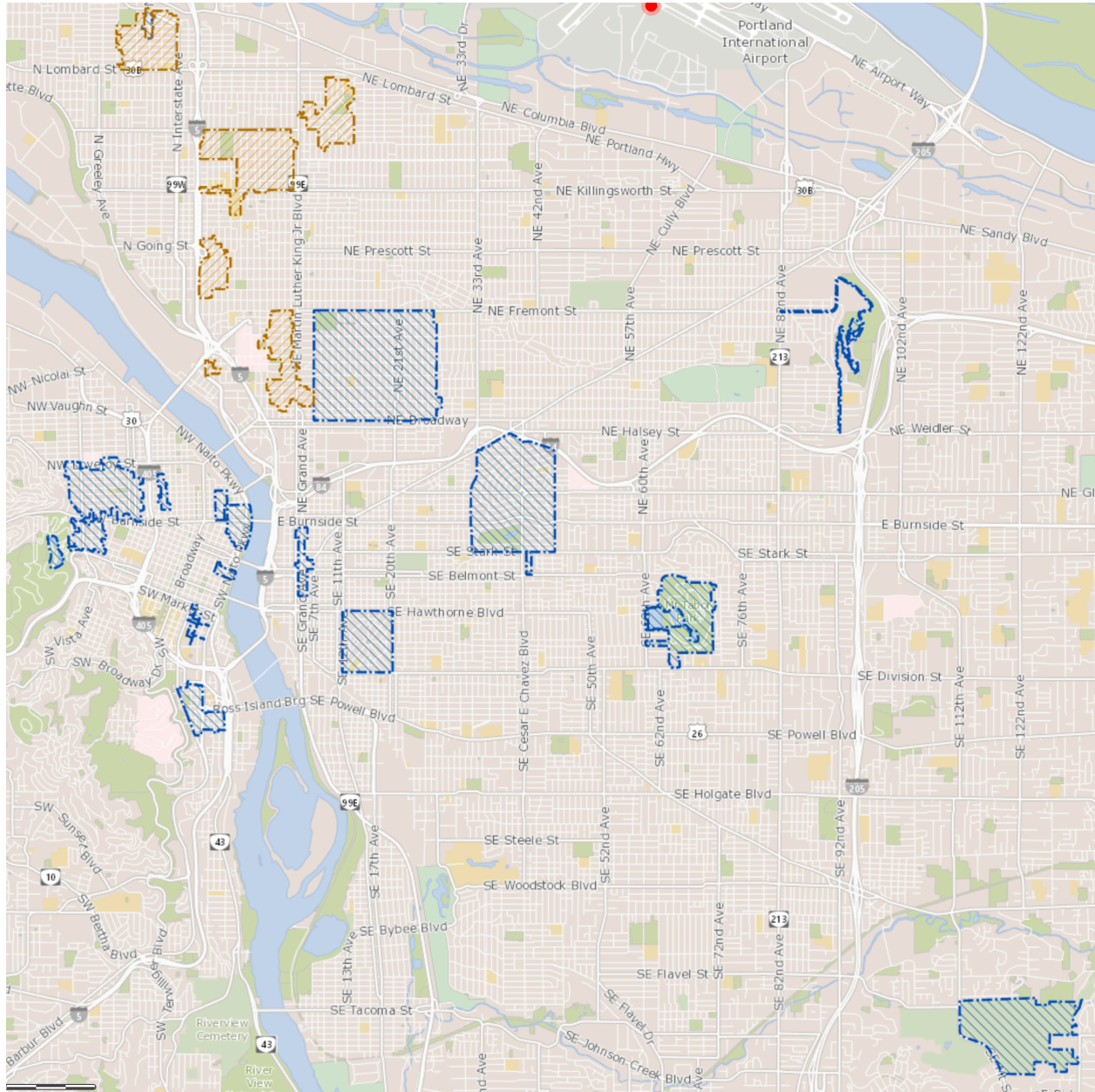


Exhibit B:
Historic districts are blue. Conservation districts are brown. Conservation districts are well connected via public transit, heavily gentrified, and mostly near amenity-rich areas.

Sam Noble

#113541 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

See attached PDF.

Testimony is presented without formatting.

Eric Mullendore

#113542 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I strongly support the proposed Residential Infill Project and amendments 1-4 and 6. The city is in the middle of a housing affordability crisis and this is a step in the right direction to addressing that crisis. I look forward to seeing future action to identify additional steps.

Testimony is presented without formatting.

FEATURE

A \$60 Billion Housing Grab by Wall Street

Hundreds of thousands of single-family homes are now in the hands of giant companies — squeezing renters for revenue and putting the American dream even further out of reach.

By Francesca Mari

Published March 4, 2020 Updated March 5, 2020

Chad Ellingwood wasn't really in the market for a home in the summer of 2006. But when his best friend came across an intriguing listing in Woodland Hills — a bedroom community in Los Angeles County's San Fernando Valley — the two men decided to visit on a whim.

Entering the property beneath the canopy of a grand deodar, Ellingwood, a big man with a gentle presence, felt as if he had been transported to a ranch house in Northern California, much like one he often visited as a child, all old growth and overgrown greenery — olive trees, citrus trees, sycamores and redwoods. He and his friend meandered past a pond to an inviting teal house built in 1958, “a whimsical masterpiece,” Ellingwood told me. Inside there was a “captain's quarters” — a room designed to look like the hull of a boat with a built-in water bed and drawers — and numerous stained-glass windows that the couple who owned it had made themselves. The *pièce de résistance* depicted a faerie woman with flowing hair whose fingers turned into peacock feathers. Behind the house were a couple of small buildings, one of which was office-size — a meditation “Zen den,” Ellingwood thought. The other was an A-frame, Swiss-chalet-style granny unit above the garage, where the owner displayed a toy train collection.

“The house was not in amazing shape,” Ellingwood said. “It needed some help. But I loved it. I wanted it immediately.”

One of Ellingwood's goals had always been to buy a house by the time he turned 30 — a birthday that unceremoniously came and went six months earlier. When Ellingwood began speaking to lenders, he realized he could easily get a loan, even two; this was the height of the bubble, when mortgage brokers were keen to generate mortgages, even risky ones, because the debt was being bundled together, securitized and spun into a dizzying array of bonds for a hefty profit. The house was \$840,000. He put down \$15,000 and sank the rest of his savings into a \$250,000 bedroom addition and kitchen remodel, reasoning that this would increase the home's value.

Suddenly adulthood was upon him. He married on New Year's Eve, and his wife gave birth to their first child, a son, in April. When his 88-year-old grandfather, an emeritus professor of electrical engineering at the University of Houston, had a bad fall, Ellingwood urged him to move into the house for sale just across his backyard. The grandfather bought the house with his daughter, Ellingwood's mother, and the first thing they did was tear down the fence between the two properties, creating one big family compound. In 2009, Ellingwood's older sister bought a house around the corner.

But shortly after the birth of Ellingwood's second son, in June 2010, his marriage fell apart. He and his wife each sued for sole custody. To pay his lawyer, he planned to refinance his house, and his grandfather advanced him his inheritance. By 2012, Ellingwood had paid his lawyer more than \$80,000, and in the chaos of fighting for his children, he stopped making his mortgage payments. He consulted with several professionals, who urged him to file for bankruptcy protection so that he could get an automatic stay preventing the sale of his house.

In May 2012, Ellingwood was driving his two boys to the beach, desperate to make the most of his limited time with them, when he got a call. He pulled over and, with cars whizzing by and his boys babbling excitedly in the back seat, learned that he had lost his house. He had dispatched a friend to stop the auction with a check for \$27,000 — the amount he was behind on his mortgage — but there was nothing to be done. Because Ellingwood began to file for bankruptcy and then didn't go through with it, a lien was put on his house, his “vortex of love” as he called it, that precluded him from settling his debt. The house sold within a couple of minutes for \$486,000, which was \$325,000 less than what he owed on it.

In the months after, though, Ellingwood was graced with what seemed like a bit of luck. The company that bought his home offered to sell it back to him for \$100,000 more than it paid to acquire it. He told the company, Strategic Acquisitions, that he just needed a little time to get together a down payment. In the meantime, the company asked him to sign a two-page rental agreement with a two-page addendum.

[The illustration above was this week magazine's cover. See how the cover came together.]

It was clear from the beginning that there was something a little unusual about his new landlords. Instead of mailing his rent checks to a management company, men would swing by to pick them up. Within a few months, Ellingwood noticed that one of the checks he had written for \$2,000 wasn't accounted for on his rental ledger, though it had been cashed. He called and emailed and texted to resolve the problem, and finally emailed to say that he wouldn't pay more rent until the company could explain where his \$2,000 went. For more than three months, he withheld rent, waiting for a response. Instead, the company posted an eviction notice to his door.

Ellingwood hired a lawyer and reported to the Santa Monica courthouse on his court date with all of his cashed checks in chronological order. When the judge called his case, the lawyer for Strategic Acquisitions asked to have a moment to review the paperwork. After marking each of Ellingwood's checks off the accounting ledger, the lawyer concluded that the company had, in fact, erred. Strategic Acquisitions had grown so big so fast that it could barely keep its properties straight.

But it would only get bigger. Strategic Acquisitions was but one of several companies in Los Angeles County, and one of dozens in the United States, that hit on the same idea after the financial crisis: load up on foreclosed properties at a discount of 30 to 50 percent and rent them out. Rather than protecting communities and making it easy for homeowners to restructure bad mortgages or repair their credit after succumbing to predatory loans, the government facilitated the transfer of wealth from people to private-equity firms. By 2016, 95 percent of the distressed mortgages on Fannie Mae and Freddie Mac's books were auctioned off to Wall Street investors without any meaningful stipulations, and private-equity firms had acquired more than 200,000 homes in desirable cities and middle-class suburban neighborhoods, creating a tantalizing new asset class: the single-family-rental home. The companies would make money on rising home values while tenants covered the mortgages. When Ellingwood reached out to Strategic Acquisitions in the winter of 2013 to buy his house, it was no longer interested in selling. Ellingwood asked again a year later; the company didn't reply.

Over the next seven years, Strategic Acquisitions would turn over management to Colony Capital, and Colony's real estate holdings would merge with a series of companies, culminating in the Blackstone subsidiary Invitation Homes, making Invitation Homes the largest single-family-rental company in America, with 82,500 homes at its height — and 79,505 homes after Blackstone sold its shares at the end of last year. Ellingwood, however, could hardly distinguish among the various L.L.C.s he paid rent to: Strategic Property Management, Colony American Homes, Starwood Waypoint, Invitation Homes. The offices changed cities, downsized staff, hiked rents and imposed increasingly punitive fees. Ellingwood was required to submit his rent in different ways — online, certified mail, cashier's check, in person — with slightly different rules, by the 1st, by the 3rd. The leases grew in length from four pages to 18 to 43 as the companies doubled down on strictures and transferred more responsibilities — mold remediation, landscaping, carbon-monoxide detectors — onto the renter.

Ellingwood didn't know it at the time, but his story was to be the story of millions of renters around the country, the beginning of a downward spiral into the financial industry's newest scheme to harvest money from housing.

[How Homeownership Became the Engine of American Inequality.]

Wall Street's latest real estate grab has ballooned to roughly \$60 billion, representing hundreds of thousands of properties. In some communities, it has fundamentally altered housing ecosystems in ways we're only now beginning to understand, fueling a housing recovery without a homeowner recovery. "That's the big downside," says Daniel Immergluck, a professor of urban studies at Georgia State University. "During one of the greatest recoveries of land value in the history of the country, from 2010 and 2011 at the bottom of the crisis to now, we've seen huge gains in property values, especially in suburbs, and instead of that accruing to many moderate-income and middle-income homeowners, many of whom were pushed out of the homeownership market during the crisis, that land value has accrued to these big companies and their shareholders."



Chad Ellingwood in his home in the Woodland Hills neighborhood of Los Angeles. After his home was acquired by a private-equity firm, he was soon paying more in rent than he had paid for his first and second mortgage combined. Damon Casarez for The New York Times

Before 2010, institutional landlords didn't exist in the single-family-rental market; now there are 25 to 30 of them, according to Amherst Capital, a real estate investment firm. From 2007 to 2011, 4.7 million households lost homes to foreclosure, and a million more to short sale. Private-equity firms developed new ways to secure credit, enabling them to leverage their equity and acquire an astonishing number of homes. The housing crisis peaked in California first; inventory there promised to be some of the most lucrative. But the Sun Belt and Sand Belt were full of opportunities, too. Homes could be scooped up by the dozen in Phoenix, Atlanta, Las Vegas, Sacramento, Miami, Charlotte, Los Angeles, Denver — places with an abundance of cheap housing stock and high employment and rental demand. “Strike zones,” as Fred Tuomi, the chief executive of Colony Starwood Homes, would later describe them.

Jade Rahmani, one of the first analysts to write about this trend, started going to single-family-rental industry networking events in Phoenix and Miami in 2011 and 2012. “They were these euphoric conferences with all of these individual investors,” he told me — solo entrepreneurs who could afford a house but not an apartment complex, or perhaps a small group of doctors or dentists — “representing small pools of capital that they had put together, loans from regional banks, and they were buying

homes as early as 2010, 2011.” But in later years, he said, the balance began to shift: Individual and smaller investor groups still made up, say, 80 percent of the attendees, but the other 20 percent were very visible institutional investors, usually subsidiaries of large private-equity firms. Jonathan D. Gray, the head of real estate at Blackstone, one of the world’s largest private-equity firms and the one with the strongest real estate holdings, thought he could “professionalize” the fragmented single-family-rental market and partnered with a British property-investment firm, Regis Group P.L.C., as well as a local Phoenix company, Treehouse Group. Blackstone “would show up with teams of people and would look for portfolio acquisitions,” recalled Rahmani, who works for the firm Keefe, Bruyette & Woods, known as K.B.W. (K.B.W. sold some shares of Invitation Homes during its public offering.)

Throughout the country, the firms created special real estate investment trusts, or REITs, to pool funds to buy bundles of foreclosed properties. A REIT enables investors to buy shares of real estate in much the same way that they buy shares of corporate stocks. REITs typically target office buildings, warehouses, multifamily apartment buildings and other centralized properties that are easy to manage. But after the crash, the unprecedented supply of cheap housing in good neighborhoods made corporate single-family home management feasible for the first time. The REITs were funded with money from all over the world. An investment company in Qatar, the Korea Exchange Bank on behalf of the country’s national pension, shell companies in California, the Cayman Islands and the British Virgin Islands — all contributed to Colony American Homes. Columbia University and G.I. Partners (on behalf of the California Public Employee’s Retirement System) invested \$25 million and \$250 million in the REIT Waypoint Homes. By the middle of 2013, private-equity companies had raised or spent nearly \$20 billion on single-family real estate, and more than 100,000 homes were in the hands of institutional investors. Blackstone’s Invitation Homes REIT accounted for half of that spending. Today, the number of homes is roughly 260,000, according to Amherst Capital.

“There’s no way of looking at the ownership of properties and understanding who owns them ultimately,” says Christopher Thornberg, a founding partner of the research firm Beacon Economics. While Invitation Homes and American Homes 4 Rent became publicly traded REITs, as far we know “the big money is still in private equity,” he says. (Progress Residential and Main Street Renewal are two such companies.) “They are completely subterranean. They’ve got multiple layers of corporations within corporations within holding companies.”

Colony Capital, the Los Angeles-based private-equity firm run by the Trump megadonor Thomas J. Barrack Jr., didn’t have as much money as Invitation Homes. As a result, it was choosier, says Peter Baer, the founder and chief executive of Strategic Acquisitions, the company Colony contracted to acquire homes. From early 2012 to 2014, Strategic bought nearly 3,000 homes for Colony. Ellingwood’s home was one of the first. Baer told me he was instructed to buy “conventional product” in the price range of \$300,000 to \$600,000, typically three- or four-bedroom homes in good school districts that would be easy to rent — i.e., the types of homes desirable to first-time home buyers. Invitation Homes sought similar opportunities. (Some REITs developed software to evaluate public records for such factors, as well as for other metrics like proximity to employment hubs and transportation corridors.) Throughout 2012 and 2013, representatives of private-equity firms flew to auctions all over the Sun Belt buying in bulk and squeezing out individual investors. By October 2012, as Stephen Schwarzman, the chief executive of Blackstone, said, the company was spending \$100 million on homes a week.

Strategic would buy the property, obtain possession (often by offering occupants “cash for keys” — a few thousand dollars to move out as soon as possible), rehabilitate the property to Colony standards and then manage it for a year or two until Colony was ready to take over. The deals were so good, in fact, that the gush of inventory lasted only a couple of years; the market recovered, in part because of these investors. “Between Invitation Homes and Colony, that created a bottom for the market in Los Angeles that it hadn’t seen for the prior two years,” Baer said. Researchers at the Federal Reserve agree.

But even at the time, some saw things differently. “Neighborhoods that were formerly ownership neighborhoods that were one of the few ways that working-class families and communities of color could build wealth and gain stability are being slowly, or not so slowly, turned into renter communities, and not renter communities owned by mom-and-pop landlords but by some of the biggest private-equity firms in the world,” says Peter Kuhns, the former Los Angeles director of the activist group Alliance of Californians for Community Empowerment. Around Los Angeles, the companies scooped up properties in the majority-minority areas of South Los Angeles, the San Gabriel Valley, the San Fernando Valley and Riverside.

Landlords can be rapacious creatures, but this new breed of private-equity landlord has proved itself to be particularly so, many experts say. That’s partly because of the imperative for growth: Private-equity firms chase double-digit returns within 10 years. To get that, they need credit: The more borrowed, the higher the returns.

When credit was tight after the financial crisis, the acquiring firms, led by Blackstone, figured out a way to generate more of it by creating a new financial instrument: a single-family-rental securitization, which was a mix of residential mortgage-backed securities, collateralized by home values, and commercial real estate-backed securities, collateralized by expected rental income. In 2013, a year after Ellingwood's home was acquired, Blackstone's Invitation Homes securitized the first bundle of single-family rentals — 3,200 of them for 75 percent of their estimated value: \$479 million. Those who bought these bonds received 3 to 5 percent in monthly interest until their principal was returned (generally in five years). Blackstone put some of that \$479 million toward repaying the short-term credit lines it took out to buy the houses. Because the value of the portfolio of homes had increased since their acquisition, Blackstone could extract much of the difference as cash and buy more homes. Blackstone issued a second bond package of nearly \$1 billion six months later. Other REITs like Colony American Homes quickly began doing the same, rolling homes like Ellingwood's into a \$486 million securitization.

With the securitized homes, the rental income now needed to cover not only the mortgage but also the interest payments distributed to bondholders — creating an incentive to keep occupancy and rents as high as possible. In fact, Invitation Homes' securitized bond model assumed a 94 percent paying-occupancy rate, putting pressure on the company to evict nonpaying tenants right away.

The growth imperative became even more urgent as the REITs began to go public. Since a rebound in the real estate market made acquiring new properties more expensive, companies looked for growth from their tenants: i.e., by raising rents, cutting down operating costs and maximizing efficiencies. In a 2016 fourth-quarter earnings call, Tuomi, the chief executive of Colony Starwood (formerly Colony American), declared that “not getting every charge that you are legitimately due under leases” — termination fees, damage fees and the like — is “revenue leakage.” In 2016, Colony made \$14 million on fees and an additional \$12 million on tenant clawbacks, like retaining security deposits, says Aaron Glantz, author of “Homewreckers,” a book on the single-family-rental industry.

“What is really dangerous to tenants and communities is the full integration of housing within financial markets,” says Maya Abood, who wrote her graduate thesis at the Massachusetts Institute of Technology on the single-family-rental industry. “Because of the way our financial markets are structured, stockholders expect ever-increasing returns. All of this creates so much pressure on the companies that even if they wanted to do the right thing, which there's no evidence that they do, all of the entanglements lead to an incentive of not investing in maintenance, transferring all the costs onto tenants, constantly raising rents. Even little, tiny nickel-and-diming, if it's done across your entire portfolio, like little fees here and there — you can model those, you can predict those. And then that can be a huge revenue source.”

As Tuomi put it in 2016, “Ancillary revenue is the first kind of low-hanging fruit.”

Ellingwood was soon paying more in rent than he had paid for his first and second mortgage combined. When he owned the house, the most he paid was \$3,300 a month. Strategic and later Colony American increased his rent from \$3,500 to \$3,800 in just a few years. (Strategic did not respond to questions about Ellingwood's tenancy or that property.) In August 2017, Waypoint increased it again to \$4,150 (a 9.2 percent year-over-year increase — nearly five percentage points higher than the already-burdensome city average). And that didn't include fees. When Colony took over from Strategic, it introduced an online payment portal. All tenants were required to use it — and using it cost a \$121 “convenience fee.” “It was anything but convenient,” Ellingwood told me. After submitting the payment, which went to the national office, the tenants, he told me, were obligated to call the local office to report it. Once, a landscaping charge appeared on his bill, even though no one was landscaping his property. Three months later, a worker showed up at his house for the first time and asked him to sign a work invoice. Ellingwood refused. (He was able to get the fee removed.) But the fees, many of which were outlined in his lease, kept coming: lawyer fees, utilities conveyance fees, pipe-snaking fees. In 2015, Colony emailed about a lease renewal, asking him for a new security deposit and inquiring whether his appliances had been included in his original lease, as if to suggest he should be paying a fee for them. “I bought these appliances,” Ellingwood told me. He emailed back: “I have receipts.”

There were also late fees, with which Ellingwood became all too familiar. In 2013, the economy was still weak, and his income was irregular. The bills, however, didn't stop: \$600 a month just for water, power and gas. Then there was child support. He took on odd jobs as a fence builder and an insurance-claims inspector. Sometimes his mother, Dana, who was laid off from an insurance company in 2008, would buy a big cut of meat and ask Ellingwood and his girlfriend, a caterer, to cook it for her, so they could all share it and Ellingwood wouldn't feel like an object of charity.

One of the first times he was late, a notice of eviction was posted to his door. He paid the rent — and the \$50 late fee. But three days later, there was another pay-or-quit notice — this time because he hadn't paid a \$35 delivery fee for the late-fee notice. The second eviction notice, in turn, incurred a second \$35 delivery fee. Over the years, he amassed a stack of late fees, more than 40

of them. “It’s embarrassing,” Ellingwood told me, handing over the stack. Three-quarters of the time, he was late because he didn’t have the money in the bank. One-fourth of the fees were incurred because he was frustrated; he wanted to put pressure on a company that he felt invested nothing in the upkeep of its properties.

After taking Ellingwood to court in Santa Monica in 2013, his landlords filed for eviction two more times over late payments. Struggling with the almost 10 percent rent increase, Ellingwood was late but caught up a couple of weeks before his court date. He paid not only the rent, but \$200 in late fees, \$70 in notice fees and a \$710 legal fee. A tenant is charged the moment Waypoint or, later, Invitation Homes emails its lawyers to initiate an eviction, whether the company’s lawyers do work or not. (Kristi DesJarlais, a spokeswoman for Invitation Homes, says that the company follows “local laws and practices on all legal proceedings.”) According to Ellingwood, Waypoint thanked him and told him he didn’t need to appear in court. Waypoint, however, never canceled the hearing. Its lawyers showed up, and when the judge marked Ellingwood absent, Waypoint was granted a summary judgment for eviction. Waypoint sat on that judgment until the next time Ellingwood was late: Then the company didn’t bother to post a three-day eviction notice; Ellingwood said it sent the sheriff. Fortunately, Ellingwood had learned from his high-conflict divorce to document everything, and after the sheriff reviewed his emails with Waypoint, he told Ellingwood to get a lawyer.

For seven and a half years, meanwhile, Ellingwood watched as his home began to crumble. He kept up what he could: He tended his garden, and he made small fixes like snaking the pipes or repairing a short. But he couldn’t tackle the bigger things. The exterior paint peeled and chipped, and the wood underneath began to rot. After a leak in the bathroom, mold grew on the tiles. Invitation Homes would agree only to crudely patch up the walls where the leak was — with Ellingwood’s own supply of drywall. He had to decide whether to live with the mold or spend the money to fix it himself. He invested a few thousand dollars in a new bathroom floor. Other leaks, however, sprang up. It turned out that the home’s water pipes were rusted. It took nearly five years for the company to fix an eight-foot section. The shower in a second bathroom continued to leak into the darkroom, ruining the vintage photos shellacked into the walls and ceilings. The company slapped grout over the cracks. The shower still leaks. “Good thing it’s not your main shower,” a representative told him. (DesJarlais declined to comment on Ellingwood’s situation but said that some tenant complaints “date back to previous companies that no longer exist, and in no way should it be suggested that their practices are applicable to the current operations of Invitation Homes.”)

The company certainly didn’t seem to care about the floodplain at the back of Ellingwood’s property. During El Niño, the backyard became a small sea that lapped at his house. The wooden stairs to his granny unit began to split from the side rails. He propped them up with two-by-fours. After two years of Ellingwood’s duly noting the damage and the risks it presented, Invitation Homes asked him to fill out an online work order. Four different workers came to give quotes. “They were looking for the cheapest repair,” Ellingwood said.

Finally, the company picked a man who just wedged new planks on either side of the steps so that they would reach the side rail and bolted everything together. Ellingwood took me out back and poked the base of the steps. The wood crumbled like a soggy graham cracker.

Ellingwood and his girlfriend, Amber Linder — who lived with Ellingwood and helped with his rent — had no idea they weren’t the only miserable Invitation Homes renters until 2017. During a trip to Pittsburgh, Ellingwood saw a television news program with a report about the poor conditions of the company’s rental properties. Through a Google search, he found a private Facebook group of disaffected tenants, now called Tenants of Invitation Waypoint Homes. “That’s when I realized this was not just one small company — it was a national corporation,” Ellingwood told me.

Ellingwood was afraid to join the group, certain that it had been infiltrated by company spies. But by March 2018, he was frustrated enough to ask for membership and discovered that there were more than 1,200 people with complaints just like his. Reading through the comments brought relief. He was especially inspired by the group’s organizer, Dana Chisholm. “She knew her stuff,” Ellingwood told me.

On yet another sunny Los Angeles day in late April, I drove inland to meet Chisholm at a Panda Express on the side of Interstate 5. She is an anti-abortion, Trump-loving conservative Christian who prays every day for the demise of Invitation Homes. She wore a purple shirt, a flowing purple skirt and a silver cross toe ring. “Send” and “Me” — representing Isaiah 6:8 — were tattooed on her heels. “I am the biggest Trump supporter you are ever going to meet,” she told me. “But this is one area he’s furiously failing at. It’s not like he doesn’t know.” Stephen Schwarzman, Blackstone’s chief executive, was once the chairman of the president’s economic advisory council and remains a close adviser. The chief executive of Colony Capital, Thomas Barrack, was not only among the largest donors to President Trump’s campaign but also served as chairman of his

inaugural committee. Steven Mnuchin, now the Treasury secretary, bought the toxic debt of the failed California bank IndyMac with several other investors and, as chief executive and chairman, renamed the bank OneWest and then foreclosed on more than 35,000 Californians, reaping government subsidies on nearly every one.

In June 2016, Chisholm told me, she rented a tan-colored ranch house in La Mirada from Waypoint Homes. The house had some problems — the dishwasher was broken, and the faucet in the kitchen barely worked. But her leasing agent promised to have those things repaired, so she signed: \$3,000 a month plus a \$100 pool-service charge. After moving in, she realized the pool was losing an inch and a half of water a day — it was leaking into the ground — so she deducted the pool fee from her next month's rent. She also asked to have the smart lock that came with her home disabled and deducted the monthly \$19.95 charge. In mid-July, she got a call from her leasing agent asking her why he was being asked to show her house again. "That was his way of giving me a heads-up," Chisholm told me.

She looked at her bank account and realized that her rent check hadn't been cashed. Waypoint told her that it hadn't been received. In August, she got an automated email from Zillow that inexplicably advertised her home. An Invitation Homes employee emailed to tell her that she would be sent into automatic eviction but that she shouldn't worry, they wouldn't act on it. By then the refrigerator had broken, rats ate the bananas on her kitchen counter and two-inch cockroaches climbed the wall into in her granddaughter's crib. (Waypoint authorized only two exterminations per year.) Chisholm's August rent check hadn't been cashed, either. She was told it hadn't been received. She begged the office manager to visit her house and observe the problems firsthand.

According to Chisholm, the manager sat with her for hours and broke down in tears. "You don't know the environment that I'm working in," Chisholm says the office manager told her. "Your property manager is lying to you. She has all your checks. They're stacked up on her desk." She explained why: By claiming not to receive the checks or by refusing to cash them on the grounds that "they weren't for the full amount owed" (Chisholm was withholding the pool fee until the problem was fixed), the company could still evict her for nonpayment. The manager promised to send the checks to Chisholm via certified mail so that she would have proof of payment. And she did. (The manager did not reply to requests for comment.) While Invitation Homes declined to comment on the experiences of any individual tenants, it said in a statement, "We aren't always perfect, but we do work every day to provide the best possible experience for our residents."

In February 2017, Chisholm started her first Facebook group. The only person she knew to invite was a fellow tenant of Waypoint Homes, who found her on Yelp. (He wrote to her, bewildered that she had written a positive review of the company; she had done so the month she moved in because a maintenance worker said his bonus depended on it.) But the group grew, gaining hundreds of members in the first few months. Suddenly she was fielding messages and phone calls from tenants around the country — particularly in Chicago; Phoenix; Atlanta; Florida; Los Angeles; Riverside, Calif.; and Las Vegas, the places where private equity had invested most heavily.

She started to notice patterns. False advertising was one of them. Helena Abonde, a Swedish woman, began to post frequently to the group. In May 2017, she had to leave North Carolina in a hurry after living with her cousin didn't work out. She decided to return to her old job in Los Angeles and began looking online for housing. She spotted a listing on Zillow — a property in Van Nuys owned by Invitation Homes — with central air-conditioning and a fenced-in yard, perfect for her two beloved dogs. She called the listed number and was cautioned that houses were flying off the market and that if she didn't sign a lease and send the first two months' rent and a security deposit — a total of \$6,000 — she would miss out on it. Abonde packed up her car, and as she was driving across the country with her dogs, the leasing agent, Alisa Cota, sent her a 42-page lease. At a rest stop in Albuquerque, Abonde signed it and emailed it back.

When she arrived at the house, no one was there to meet her; instead, Cota sent her the code to the smart lock. Her dogs were panting in the May heat of the San Fernando Valley, and the house was boiling inside. Abonde couldn't find the air-conditioning controls and called Cota, who looked up the house and told her that the home didn't have air-conditioning and that she had signed a lease agreeing to the house as-is. If she broke it, she would have to pay two months' rent after giving notice — \$4,800. (Cota apologized to Abonde after quitting her job at Invitation Homes.)

Another common practice was charging burdensome fees. For each utility bill received by Invitation Homes — many single-family-rental companies, or S.F.R.s, put utilities in the company's name and then charge the utility back to the tenant — the company levies a \$9.95 "conveyance" fee. The company also piled on landscaping fees, \$100 monthly pool fees, a \$50 monthly

pet fee (“pet rents” were up 300 percent, Invitation Homes announced in 2017, accounting for additional gains of \$1.5 million) and automatic enrollment in smart-lock services for \$18 to \$20 a month. The first month of the smart-lock service was free, so that by the time the charge appeared on the rent bill, it was too late to opt out, per the nearly 40-page lease.

And then there were the fees people were charged when they moved out. In Lancaster, Calif., Invitation Homes billed Amy Feng for new doorstops, blinds, toilet-paper holders and shower heads. She was also billed to replace carpet that was 10 years old. In Phoenix, Serena and Latisha Rich lived with a broken sink and leaking pipes despite multiple requests for repair; eventually, they decided to move out. They said no one from Invitation Homes ever arrived for a walk-through, so they took time-stamped photos to prove they left the home clean. Weeks later, Colony Starwood billed them for more than \$5,000 in damages for bedroom doors split in half and broken furniture and fixtures. The Riches took Colony Starwood to court themselves and won.

Of all of Invitation Homes’s practices, those that most alarmed Chisholm involved habitability issues — poor maintenance and lack of inspections. In Georgia, as reported in *The Atlantic* last year and documented in a Facebook video, Rene Valentin and his wife and their two young children rented a home with defective piping. Their home flooded six times. Once, the water ran six inches high. They say Invitation Homes would pay neither for the removal of the mildewed carpeting nor for the family to stay in a hotel. (When contacted, the Valentins could not comment for this article because they were in negotiations with Invitation Homes.)

As moderator of the group, Chisholm began taking it upon herself to intervene on behalf of tenants. She would email blast Stephen Schwarzman, the chief executive of Blackstone; Charles Young, the chief operating officer of Invitation Homes; Mark Solls, the chief counsel of Invitation Homes; and various Blackstone officials who were members of the Invitation Homes board. Often, the local office would suddenly respond to the issue within hours. (DesJarlais, the spokeswoman for Invitation Homes, says that if this happened, it was a coincidence.)

So when William Scepkowski, a Marine veteran, sent Chisholm pictures of his young daughter’s pink, rashy back, a result of her prolonged exposure to toxic mold, Chisholm began emailing. According to Chisholm, Scepkowski couldn’t get anywhere with the local office. He moved his family to a hotel and at 9 p.m. on a Friday cold-called Schwarzman at his office in New York and left a message. The next day, Chisholm says, he got a call from Rob Harper, an Invitation Homes board member and Blackstone employee, who asked Scepkowski how Blackstone could right the situation. Chisholm says Scepkowski eventually settled for enough money to put a down payment on a house of his own. (As part of the settlement, Scepkowski signed a nondisclosure agreement, so he couldn’t comment for this article. Harper declined multiple requests for comment.)

Not long after, in late August 2018, Chisholm told me she got a call from a number she didn’t recognize. “Hi, Dana. This is Mark Solls” — the chief counsel of Invitation Homes. Dana waited, then laughed. “Charles and I want to fly out to meet you Friday,” she says he said, referring to Charles Young, the chief operating officer. Solls asked that she not tell her Facebook groups, and she agreed — not, she says, because they were asking her to but because she didn’t want to alarm or excite them. Chisholm spent the intervening days in fear. “These big, global megalandlords, they’re flying out within days just to meet with me,” she told me. “It was overwhelming. I was scared, scared, scared, scared.” She got a manicure to soothe her nerves and asked her church group to pray for her. On Friday morning, she met Solls and Young where they were staying, at the new Marriott M Club in Irvine, paying \$23 for parking.

“What do you want from us, Dana?” Young said, according to Chisholm. “And I said, ‘Um, I want you to admit that you don’t have a 99.8 percent satisfaction rate!’” — something the company claimed.

“I won’t say those words,” Young said slowly, according to Chisholm. “I will say we have room for improvement.”

According to Chisholm, Solls and Young told her that they wanted Chisholm to change the narrative about their company. She told them that changing the narrative meant changing what they were doing. At one point, Chisholm said, “If you want to change the narrative, resolve my issue right now.” In April 2017, she had settled the eviction suit that they filed against her. She paid \$11,000 and got her \$5,000 security deposit back. For the entire year, on a house that was leased for \$3,000 a month, she paid only \$9,000. But she insisted that it didn’t make up for the pain and suffering she was confronting every day. “I said something preposterous,” she told me of the meeting with Solls and Young. She asked to be given her house and millions of dollars for a tenants’ fund. “Mark said: ‘We can’t offer you the house. You know that.’ ‘I don’t know that, Mark,.’” she said. “We can’t give you that house,” Young said, according to Chisholm, “but we can give you enough money to buy a house.” “Mark shot him a look like I thought it was going to kill him right there!” Chisholm told me. When they left, Young and Solls promised to call Chisholm on Monday to build trust.

Over the weekend, Chisholm thought more about how Invitation Homes could redeem itself, and for hours she worked on a proposal to create a victims' fund that wronged tenants could access in the event that, say, they needed a hotel room because their house flooded for the sixth time. (Chisholm has at times solicited money from group members to support tenant actions against the company.) She thought \$25 million was fair — the same amount Schwarzman had announced he was donating to his high school. And she wanted her nonprofit to have full control of that money and how it was spent. When Solls and Young called as promised, she mentioned her proposal to them and then followed up with an email.

The next day, Solls called while Chisholm was driving. Her proposal would cost way too much, he said. Instead, he offered her a consulting job contingent on her changing the story about Invitation Homes on her Facebook groups: \$10,000 a month, with a \$50,000 bonus and another \$50,000 in six months “if she behaved — well, those are my words not his,” Chisholm told me. “It was an insult. I would have loved to consult with them if they were willing to change.” Solls and Young declined to comment on their conversations with Chisholm. But DesJarlais, the Invitation Homes spokeswoman, wrote in an email: “We were hoping to engage in a constructive dialogue with Ms. Chisholm about whether she could offer helpful guidance. In the end, we could not make it work. But we respectfully disagree with how she characterized those conversations.” Since late 2018, Chisholm has been consulting for other institutional investors instead.

The worst thing about Invitation Homes, in Chisholm's opinion, is the way they create fear in their tenants. “You either pay these fees and settle with us or we'll make you homeless, or we'll ruin your credit with an eviction,” she said of Invitation Homes' practices. “That is the threat renters live under!”

Invitation Homes and Blackstone insist that they have had no impact on the housing market — other than to set what they describe as a “higher standard for quality across the board.” Company associates repeatedly emphasized that Invitation Homes owns less than 1 percent of the nation's single-family-rental housing and that it has invested an average of \$25,000 into each home it owns. The company says its self-reported statistics speak for themselves: a 96 percent occupancy rate and a 70 percent renewal rate. And in general, Invitation Homes says, renters stay in its houses an average of three years.

But there are other factors to consider. One is the demographics of the single-family renter. According to Invitation Homes, its average tenant is 39 years old, and tenants' average household income is about \$100,000 a year (which, in expensive rental markets like California, is solidly middle-class). About 60 percent of tenants have one or more child at home, half have a college education or higher and 56 percent have a pet (“They pay a special extra fee for that,” DesJarlais told me). According to the credit-rating agency D.B.R.S. Morningstar, the tenants of Colony, which Invitation Homes absorbed in 2017, were “typically former homeowners who often have families and ties to the neighborhood, including a preference for the local school district.”

And so, having bought the bulk of foreclosed homes in certain desirable neighborhoods — many of which didn't have rental inventory before the crisis — these companies now have what Suzanne Lanyi Charles, a professor of urban planning at Cornell, characterizes as oligopolistic power over some local housing markets. Institutional investors own 11.3 percent of single-family-rental homes in Charlotte, 9.6 percent in Tampa and 8.4 percent in Atlanta. (And as new landlords, they often control a majority of open listings, “which is what renters care about,” Daniel Immergluck pointed out to me.)

Edward Coulson, director of the Center for Real Estate at the University of California, Irvine, found that if single-family-rental ownership in a neighborhood went up by 10 percent, property values went down by 4 to 7 percent. Nevertheless, across its 17 markets, Invitation Homes' rents increased an average of 4.1 percent from 2018 to 2019. In no market did the company's rents decrease (though in Nashville, the company, which owned more than 700 homes there, couldn't reach the scale it wanted once the market recovered and so shed all of them). Despite concerns — 698 complaints and an alert on its Better Business Bureau profile — demand has remained strong. “There's a lack of affordable housing in the market on the for-sale side,” Rahmani told me. “Home builders are facing challenges to build entry-level homes. Millennials are choosing to rent longer. There are issues with finding a down payment. There are elevated levels of student debt. Changes in the work force, in terms of how long their job will last and needing to be mobile. So sinking a lot of capital into a house might be something millennials choose to delay.”

Besides former homeowners intent on maintaining an address in a certain school district, typical tenants, according to a former employee, are those who need to find a home quickly. In certain areas, Invitation Homes also seems to rent to a higher-than-average number of minorities. In a small survey of 100 tenants in Los Angeles County, Maya Abood found that 35 percent identified as black or African-American, 39 percent identified as Latino, 23 percent identified as white and 4 percent identified as Asian. According to Abood, neighborhoods in Los Angeles where at least 15 percent of homes are owned by the largest single-family-rental companies have an average black population of 30 percent. Neighborhoods where no homes are owned by large single-family-rental companies have an average black population of only 6 percent. Evictions are often higher in majority-

minority neighborhoods. According to Elora Raymond's research at the Atlanta Federal Reserve, nearly a third of all Colony American tenants in Georgia's Fulton County received an eviction notice in 2015. One of the strongest predictors was the concentration of African-Americans in their neighborhood.

Moreover, Invitation Homes' profits are directly tied to focusing on places with population growth and critical housing shortages. California — which is experiencing a well-known housing crisis — accounts for 16 percent of Invitation Homes' portfolio and is one reason it has stronger returns than American Homes 4 Rent, according to analysts at K.B.W.

Apparently untroubled by these developments, Fannie Mae guaranteed a \$1 billion 10-year fixed-rate loan to Invitation Homes in 2017, which was securitized by Wells Fargo. The loan is collateralized by 7,204 Invitation Homes rentals. It was the first single-family-rental loan guaranteed by a government-sponsored entity, and Freddie Mac followed suit. "Why is the taxpayer backing up loans so that they can get reduced interest rates?" said Eileen Appelbaum, co-director for the Center for Economic and Policy Research. "Why do we shift the risk to the U.S. taxpayer and create a huge windfall?" When I remarked that Fannie Mae said it wasn't going to back any more loans, she laughed. "They won't have to do it again! This is now an established industry." If something goes wrong, Invitation Homes is on the hook for 5 percent of losses; the government is on the hook for the remaining 95 percent. So far, more than 10 S.F.R. companies have securitized rental debt, generating 70 securitizations totaling some \$35.6 billion.

At the same time, Invitation Homes continues to streamline, centralizing its operations in Dallas and outsourcing much of its customer service to call centers in Romania. According to K.B.W., in-house maintenance crews cover more than 50 percent of repairs; they are salaried, which means less incentive to increase the scope of projects. Eighty percent of prospective tenants view homes via self-show, punching a code into the smart lock at a designated time. Last year, Invitation Homes' stock was up nearly 50 percent.

In 2017, Blackstone earned more than \$1.5 billion on the I.P.O. of Invitation Homes. And since then, now that median housing-sale prices have fully rebounded — up 46 percent since 2011 — Blackstone has realized even greater gains by exiting the business entirely, shedding its remaining 41 percent ownership in a series of billion-dollar second offerings from last March to November. A majority of its shares were bought by mutual funds like Vanguard and J.P. Morgan. According to The Wall Street Journal, the exit earned Blackstone \$7 billion, more than twice what it invested. Blackstone, meanwhile, is moving on — to e-commerce warehouses, mobile homes, student housing and affordable housing around the world.

Abood told me that "the easiest thing for people to understand is the most sensationalized: 'Invitation Homes is a horrible landlord, and people are mad,'" she said. "Yeah, that's a story. But the harder story to make people care about is the way that all of our lives are starting to be intertwined into these financial markets that most of us have no investment in. The financiers are making so much money that depends on our everyday debt and expenses. Our mortgages, our rents, our car loans, our student loans. And all of that is dependent on low- and moderate-income people."

Whenever Ellingwood passed by his front door, he was filled with anxiety, afraid of what he might find posted there. It was mid-April, and he was waiting for a late paycheck and was again past-due on his rent. He couldn't put off paying any longer, so he called his best friend, Mitch Glaser, with whom he was building an organic-fertilizer company, and asked for a loan of \$900.

Glaser, whose home had nearly been foreclosed on in 2012, didn't hesitate. "He could be in my position, and I could be in his," Glaser told me. Ellingwood hopped in his truck and drove an hour to West Los Angeles to pick up the money. Then he drove to the Invitation Homes office in Pasadena, stopping at a Wells Fargo to get a cashier's check — the only type of payment the company would accept. Nearly two hours after leaving his house, Ellingwood walked into the small Invitation Homes office. No one was at the front desk, so he rang a bell.

Finally a woman appeared, and Ellingwood handed her his check. It matched the ledger she saw on her screen. Still, she said, "Let me make sure it hasn't gone up," and then started messaging her colleague, Ellingwood's property manager, on her phone. "This is what the ledger shows," she mumbled as she typed the words. "Please confirm." Emblazoned across the wall, in big plastic letters, was the motto: "Together with you we make a house a home."

DesJarlais, the Invitation Homes spokeswoman, later repeated this motto to me. "This isn't just an in-and-out kind of thing," she said. "We love our residents." The company, she told me, is looking to grow in its current markets. "We call that infill — so we're going to fill in in those concentrated suburban areas that we're already in ... where we already have geographic heft." The company, she said, is buying more of what their customers want: 1,700- to 2,400-square-foot homes. A former worker told me that in certain markets, the company is selling off the larger homes that are more challenging to rent. When I asked DesJarlais

whether “infill” purchases affect regional housing affordability, she replied, “The word ‘affordable’ is kind of a subjective term.” Later, she emailed to say, “Our minimal percentage of all purchases in our markets can’t possibly impact affordability — the numbers just don’t hold up.”

At the end of June, Invitation Homes emailed Ellingwood his lease-renewal offer, extending an “early-bird special” with a monthly rent of \$4,351 for the first 12 months and \$4,569 for the second 12 months if he signed his lease within 10 days. The new 39-page lease made him responsible for things that were typically the purview of landlords: He was financially liable if the home became infested with bedbugs; the company was generally not liable if he sustained property damage, injury or death from exposure to mold. It also said that if Invitation Homes had to take him to court again, he agreed to leave once and for all.

Ellingwood asked the company to show some compassion and not raise his rent. But he had no law to lean on. In the fall of 2018, when California voted on Proposition 10, a bill that would enable local jurisdictions to determine whether rent control or rent stabilization should extend to single-family rentals, the No on Prop. 10 campaign raised \$65 million, much of it from publicly traded REITs — more than two and a half times the amount raised by the proposition’s supporters. Blackstone contributed \$5.6 million to the No campaign, and Invitation Homes contributed nearly \$1.3 million. The measure was roundly defeated. But this fall, California legislators passed A.B. 1482, a measure that limits rent increases to 5 percent plus inflation for the next 10 years. For the first time in the state’s history, this rental cap applies to single-family rentals owned by corporations or institutional investors.

When Ellingwood didn’t hear back regarding his rent request, he followed up, and after two weeks, the renewal coordinator for Southern California West cut his rent increase in half. Ellingwood didn’t agonize over whether to agree; he signed almost immediately. The only nightmare greater than renting his home from Invitation Homes was *not* renting his home from Invitation Homes. Even if he had the money to front a move, which he didn’t, his credit wasn’t good enough to clear a rental application in a housing market as competitive as Los Angeles’s. Moreover, deep down, he believed he had been wronged — first when his house went to auction and then again when Strategic reneged on its promise to sell it back to him. If only he could find the right lawyer, or prove a nuisance long enough, he would be able to get the house back.

“They’ll want to sell it,” Ellingwood told me at his kitchen table late one night. “Or I’ll fight them to the point where they want to sell it back to me.” Nevertheless, knowing that he would not be forgiven if sent to eviction again, I asked Ellingwood if he was worried. “Of course,” he said. “I’m living on the razor’s edge.”

He paused. “But it doesn’t make sense for them to lose me. In fact, that should make me their favorite customer. They live off of their fees.”

Sarah Thomas

#113543 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I know the City Council's intentions are good, but the Residential Infill Project will have the opposite effect of what you hope. Please see this article about what has happened in other communities. <https://www.nytimes.com/2020/03/04/magazine/wall-street-landlords.html> I know it's long, but maybe your staff person could read it and summarize for you. But here are some of my thoughts: As Portland moves forward with the Residential Infill Project, the city is likely to experience a similar outcome as what's described in the article. Why? Because RIP is deregulating (or easing regulations) in an asset-based marketplace. Look at history and you'll find that every time an industry is deregulated, financial capitalists swoop-in and look for ways to profiteer from the new landscape. I don't blame them. That's their job – to make money for their investors. Similar to what's reported in the NY Times story, private equity groups will become the new owners of residential properties in Portland. Over time, Portland will become a city of renters. Instead of participating in the capital appreciation of real estate, the people will succumb to periodic rent increases and rental restrictions. The NY Times story highlights a window of time where the conversion takes place. In the story, the conversion systematically occurs over about 10-years. It is likely to be the same for Portland – a systematic erosion over many years. By the time our leaders realize what they've done, they will be retired, and the new leaders will wonder how this could have happened and how to repair the damage, but it will be too late. I think the original concept of RIP was to find ways to keep housing affordable. Without any easy solutions, you and the City Council decided to apply the basic laws of supply and demand. You assumed that RIP will allow supply to increase, therefore, applying downward pressure on prices. That sounds great, but it's oversimplified and flawed. It doesn't consider other variables in the equation. If you know anything about private equity, you know there's a ton of it out there waiting to be deployed. Just as in the NY Times article, once the gates are open, the private equity will swoop-in. Portland residents that might otherwise become owner/occupiers will have to compete with private equity firms when houses become available. It will be a David and Goliath situation. To summarize: Portland's Residential Infill Project (RIP) does not promote good infill. It encourages demolitions and redevelopment without ensuring affordability or protecting residents from displacement. It benefits developers, investors, and private equity giants while making home ownership and low burden rents unattainable for residents and displacing vulnerable communities. Thank you for considering this. It is VERY VERY important for our city's future livability that we consider this very carefully and go slowly. Let's at least do a pilot project to see what happens. If we're willing to conduct a pilot project regarding

e-scooters, surely something as profound as changing Portland's neighborhoods forever should be tried out first in a pilot project.

Testimony is presented without formatting.



March 10, 2020

To: Mayor Wheeler
Commissioner Eudaly
Commissioner Fritz
Commissioner Hardesty
Council Clerk

Re: Residential Infill Project Amendments

Thank you for all your thoughtful work on the Residential Infill Project. We are writing to offer our feedback on the proposed amendments.

We ask that you oppose Amendment 5, limiting the number of dwelling units on under-improved streets.

We object to this amendment because it does not address the underlying problem of unimproved streets. In the context of RIP, we see this not as a problem, but an opportunity; rather than limiting development on such rights of way, the city must use development to address these hyper-local infrastructure deficiencies. We believe the city should allow the same development capacity on all applicable lots, but when the street is unimproved, the systems development charges (SDCs) assessed should be dedicated exclusively to improving the immediate surroundings. Rather than limiting development, this upzone should be leveraged to solve a critical infrastructure problem.

We ask that you support Amendment 6, the deeper affordability bonus.

Affordable housing developers like Habitat for Humanity and Proud Ground claim allowing up to 6-plexes will allow them to build smaller scale affordable housing in neighborhoods, something which Portland needs during our housing crisis. We understand that this amendment is a carve-out specifically for non-profit developers, whose work we appreciate, and recognize that it will not be applicable to for-profit builders.

We ask that you oppose Amendment 7, limiting the number of housing units allowed when a Historic Resource is demolished in a Conservation district.

There is no evidence to suggest that this amendment will have the intended effect of discouraging the demolition of Historic Resources. We also believe it is inconsistent with the spirit of the Conservation district as it does not require or incentivize design consistent with the Historic Resources in the conservation district. Conservation districts like ours contain many multifamily Contributing Resources. It is the design, and not the unit count that determines compatibility in districts like Eliot.



Finally, we recommend implementing form-based design standards as an integral part of RIP, to encourage patterns that lead to well designed housing and successful neighborhoods. We recommend conducting a visual preference survey and using citizens' feedback to establish a pattern language that will ensure that new development enhances, rather than detracts from the qualities people seek out in Portland's classic neighborhoods.

Thank you for your consideration.

Sincerely,

Brad Baker
Land Use Chair, Eliot Neighborhood Association
2301 NE Rodney Ave
Portland, OR 97212

Brad Baker

#113544 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Letter from NECN attached

Testimony is presented without formatting.

Constance Beaumont

#113545 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I oppose Amendment #6 and support Amendment #7 to the Residential Infill Proposal. I oppose Amendment #6 because it fails to focus higher-density development on major transit centers and corridors, as called for in Portland's 2035 Comprehensive Plan. As Policy 3.2 of the Plan states: "Growth and stability. Direct the majority of growth and change to centers, corridors, and transit station areas, allowing the continuation of the scale and characteristics of Portland's residential neighborhoods. (p. GP3-8)" As now proposed (and even as modified by Amendment #6), RIP would randomly scatter higher-density development around the city instead of focusing it on transit centers and corridors. This scattered approach will reduce our prospects for reaping one of the greatest benefits that typically comes from well-focused density: a reduction in carbon emissions and auto-dependence. I support Amendment #7, which limits development options on sites where historic resources have been demolished in the previous 10 years. Before RIP moves forward, anti-displacement measures should be in place given the strong likelihood that this proposal (a giveaway to developers) will incentivize the demolition of hundreds, if not thousands, of existing housing units, which will be carted off to landfills and replaced with more expensive housing. . Finally, RIP should be amended to include a provision requiring that its impacts be tracked and publicly disclosed. RIP has good intentions, but so did urban renewal, which caused widespread, permanent damage to cities around the country. Before enacting such a far-reaching, potentially irreversible proposal, the city should test RIP concepts through a pilot project. Measure twice and cut once.

Testimony is presented without formatting.

Christine Hagerbaumer

#113546 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

In order to address housing affordability and climate change, I support technical amendments 1 through 4 and amendment 6. I oppose amendments 7-17. Thank you for taking steps to add more housing choices and reduce displacement while creating more climate-friendly communities.

Testimony is presented without formatting.

David Beffert

#113547 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Portland faces a housing trilemma that is often obscured, but is no less binding because of the reluctance to face it squarely. All of us--advocates for more housing, neighbors with concerns, politicians with decisions to make--can pick two of these three options: keeping Portland the same, respecting the urban boundary, and housing affordability. Given that I support the natural beauty, the farms, and the vineyards of the Willamette Valley, and given that I support housing affordability for my kids, the displaced, and those struggling to make rent, I perforce also support making Portland denser to support these two important goals. While we cannot keep Portland the way it is, we can make it better. I therefore heartily endorse technical amendments 1-4 and amendment 6. I oppose amendment 7 along with amendments 8-17.

Testimony is presented without formatting.

Tim Davis

#113548 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Hello City Council! Thank you so much for carefully reading and hearing everyone's testimony regarding the Residential Infill Project. I support RIP and amendments 1-4, which are critically needed in order for Portland to offer more housing at lower prices in neighborhoods throughout Portland. I also strongly support Amendment 6 (the crucial "deeper affordability" bonus), which will enable nonprofits to build small, well-below-market-rate housing on any lot in Portland. I strongly oppose amendment 7; this will lead to more **expensive** homes. It would NOT lead to re-use, as folks in Portland's wealthiest neighborhoods always like to claim; it will NOT incentivize internal conversions OR retaining historic buildings. To me, amendment 7 is a MAJOR test of how committed Portland is to **seriously** addressing housing opportunity in our wealthiest, most **literally exclusive** neighborhoods. If amendment 7 passes, I will **know** that Portland caters solely to the wealthy few who want to forever freeze their neighborhoods in amber, which runs counter to the entire history of human settlement and development—until the most recent 1% of our time spent living in cities. Thus, it's all too fitting that amendment 7 caters to the top 1%. I also oppose amendments 8-17, which would undermine this entire effort, for obvious reasons. Again, these amendments cater exclusively to the most exclusive. But the people supporting amendments 7-17 hire attorneys to craft language that make them **sound** very appealing and logical. Do NOT be fooled. The ONLY thing to know about amendments 7-17 is that they will **increase** the price of housing. And if you're the owner of a single-family house whose sole care is protecting the near-term property value of your \$1.5 million home, you'll support these amendments that protect the 1%. But if you care about ALL Portlanders, you'll immediately reject amendments 7-17. Again, their rhetoric is **incredibly** well disguised as wolves in sheep's clothing; do NOT fall for it. Portland must also continue reducing displacement citywide with renter protections, along with allowing significant upzoning of extremely expensive & exclusive areas near transit. We are one final small step away from achieving the most progressive and badly needed reform to exclusionary housing in our nation's history. Elected officials across the U.S. are looking to Portland to take the lead. It's the single most effective thing Portland can do RIGHT NOW to improve housing opportunity, equity, land use (which is incredibly inefficient and inequitable) and transportation, as well as combating Climate Change! Let's SHOW that Portland is serious about addressing housing access. The number of unhoused Portlanders—and the large number of people dying on the streets each year—are a call for **dramatic** action. The RIP is really a tiny step in the right direction, but it's a HUGE politically courageous decision that will be celebrated and hopefully emulated

nationwide! Thank you so very much for your consideration, Tim Davis

Testimony is presented without formatting.

Mason Miller

#113549 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I support RIP with amendments 1-4 and 6, and oppose 7-17. Let's get some housing.

Testimony is presented without formatting.

ed gorman

#113550 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I support 100% the 3/12/2020 Rose City Park Neighborhood Association testimony. The entire RIP project has been rife with failure to comply with the Goals of the 2035 Comprehensive Plan. Staff abdication of responsibility to conform to proper protocol and practice is lazy, arrogant, and unconscionable. We, the citizens of Portland, deserve a better thought out Plan that addresses the many aspects of infrastructure coordination complexities including housing, transportation, and utilities.

Testimony is presented without formatting.

Mike Nuss

#113551 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I support RIP and amendments 1-4 and 6. Please pass RIP and stop the delays. I oppose amendments 7-18. You can't make perfect policy. Continuing to delay this important and needed update to our comprehensive plan is 100% in contradiction to everything you're doing for homelessness. RIP and the comprehensive plan should be a tool used along side other tools, you're already using, as a way to provide a wholistic approach to solving our housing pains.

Testimony is presented without formatting.

Roberta Robles

#113552 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I support residential infill. I also support scrapping most city codes for more density. People not Plans!

Testimony is presented without formatting.

Robert Bernstein

#113553 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

At 74 yrs of age..and having been a Portland resident for 50 yrs...I have never been so goddamned disgusted by a policy. Before it got co opted by Hales and Developers the Intent of RIP was to modify Infill to better fit in with neighborhoods and existing homes..so now amendment 6 actually codifies making this worse with higher FAR ratios, heights of 35 ft...really disgusting. It violates the Comp. plan by allowing increased density everywhere, not just around transit hubs. How are you going to enforce the affordability requirements?...Portland's track record on this ain't so hot. How will that be funded? Developers stand to reap more profits with their ability to have more units per lot..money that they can use to pay the fees for additional removal of trees. How will you prevent that? What are the nuts and bolts of helping those displaced..the funding? You should/must do nothing before these details are attended to and don't confuse mitigation with doing no harm. You will cause harm to the most vulnerable...you need to own that...kids will need to change schools..you will cause hardship..for a damn pipedream that building more will bring prices down..ignoring that pricing and what is built is based on how much someone is willing to pay and for what...ludicrous and stupid to believe otherwise.

Testimony is presented without formatting.

Hawthorn Wright

#113554 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

We NEED denser housing and we need it right now. It's an outrage that the kinds of denser housing that makes streets like Hawthorne so special are now illegal and the kinds of bungalow courts that are so crucial to the grace and decency of the city are supposed to be accepted as "just not appropriate now." We need more housing. We need housing that suits more kinds of families. And we need housing built to rent at a reasonable cost AND built to last. AND with enough design flexibility to keep us from turning into a city of generic grey and beige econoboxes and vicious, macho spike bundles of glass and metal. All of this is possible at once. We have the means. We just damn well need to have government stop standing in the way. Denser allowable housing now. No parking minimums. No clever games. We were supposed to be ON this, complete with widespread deep bed greenroof and FAR better pedestrian and bike rights of way by TEN YEARS AGO. Get on it now. Get it DONE.

Testimony is presented without formatting.

James VandeBerg

#113555 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I'm writing to express my support for the Residential Infill Project and, in particular, amendments 1-4. These amendments will help ensure that housing at a variety of pricepoints is available throughout Portland. As our city continues to grow, and as we continue to struggle with homelessness and housing insecurity, we must use every tool in our toolbox to provide homes for all Portlanders. I additionally support Amendment 6, which will allow non-profit developers to build even denser projects, and create more (and more affordable) homes for residents earning below Area Median Income. In particular, I'd like to express my opposition to amendment 7, which would simply serve to perpetuate the patterns of housing and income segregation the Residential Infill Project is intended to help overcome. While I have a great appreciation for our city's historic architecture, we simply cannot preserve our built environment in amber while further empowering affluent neighborhoods to block new housing. This amendment serves no purpose but to de-fang the objectives of the RIP, encourages the haphazard and subjective application of historic resource protection, and would further enshrine the rights of incumbent residents of these neighborhoods.

Testimony is presented without formatting.

Emily Guise

#113556 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Dear City Council, I support the Residential Infill Project! I currently live in an apartment in a rare mixed use zone that is not right along a major street. I love that I am in a quieter location but can still walk to many businesses, three bus lines, and streets with bike lanes. I'd love to have more of these kinds of living situations in other neighborhoods. I support the position of Portland: Neighbors Welcome on the amendments.

Testimony is presented without formatting.

Jake Antles

#113557 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I support the Residential Infill Project as currently proposed and urge approval of the Deeper Affordability Bonus amendment. The house I live in was developed by someone at some point. Someday soon it will likely be demolished by a developer because it was poorly designed and built. How many homes should replace it? We do not have enough homes in this city, we need more homes, everywhere. Who will build them? Developers. For-profit, non-profit, and government developers. I support the deeper affordability bonus to give non-profits an edge on acquiring property, and to have more permanently affordable homes sprinkled throughout our city rather than only in narrow, high-density bands. This will ease the impact of gentrification and reduce displacement. But only if they are built. We of course also need to advocate for additional programs and sources of revenue to support the kind of development we want, and to mitigate any unintended negative impacts. When I picture the ideal Portland of 100 years from now, It cannot be clearer to me that a city of variety, of single homes, duplexes, triplexes, quads, and six-plexes, garden apartments, tiny home villages, etc is better and healthier than the current, near endless sea of single homes. Yes to RIP, Yes to the DAB. Thank-you

Testimony is presented without formatting.



% The Postal Station
2000 NE 42nd Avenue, Suite D #394
Portland, OR 97213-1397

March 10, 2020

To: Portland City Council

Re: BWNA Comments on Residential Infill Project (RIP) Proposed Amendments

The Beaumont Wilshire Neighborhood Association (BWNA) is submitting this testimony to express its opposition to the Deeper Affordability Amendment to be considered during the March 12, 2020 City Council Hearing. The BWNA Board of Directors approved these comments at our March 9, 2020 meeting. Given that Beaumont-Wilshire was one of the first neighborhoods to be heavily impacted by demolitions, BWNA has been following RIP closely since the project was initiated.

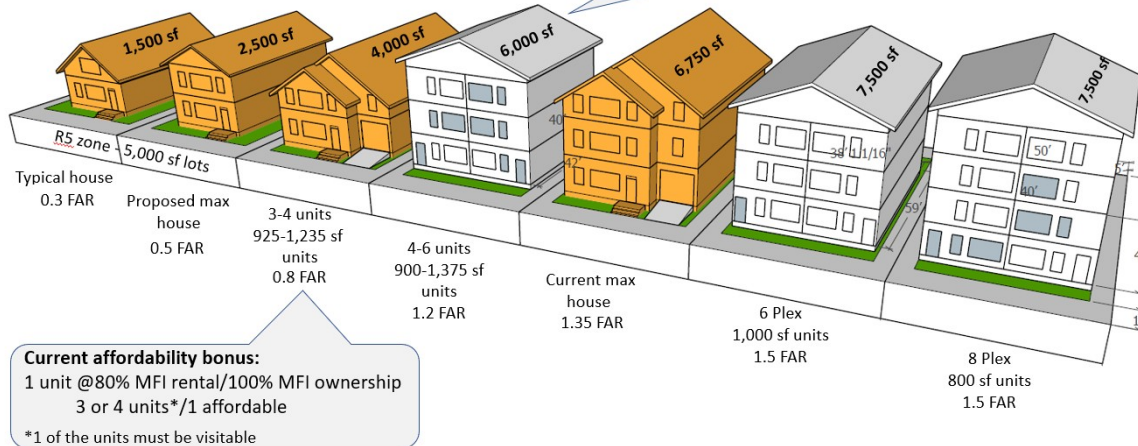
BWNA has previously commented to the City Council and the RIP project team directly multiple times to express concern with the RIP proposal, which we believe will provide further incentives for the demolition of viable, affordable houses in our neighborhood without focusing increased density in regional centers and transportation hubs that are served by frequent public transit, and without proper scaling of infill to match neighborhood characteristics.

BWNA is also opposed to the Deeper Affordability Bonus Amendment (Amendment Package #6), presented at the February 12, 2020 council work session.

The diagram below was included with the Potential Amendment Concepts document discussed during that work session. On March 5, 2020, the Bureau of Planning and Sustainability provided more details in the "Amendment Package #6 - Deeper Affordability Bonus Amendments". This document includes a table (Table 110-4) which shows the maximum building sizes proposed under this amendment for each of the residential zones (R2.5 – R-7). For properties zoned R-5, the most common zoning in our neighborhood, the maximum size allowed would be a 4500 square feet building. Buildings of this scale would dwarf existing homes in the Beaumont-Wilshire neighborhood. As shown in the histogram below, the median size house in Beaumont-Wilshire is only 1790 square feet. The proposed structures under the Deeper Affordability Bonus Amendment would be more than 2.5 times larger than our median sized houses and more than 3 times larger than our smaller size houses.

Comparison of FAR by zone							
	R7	R5	R2.5	RM1	RM2	RM3	RM4
Base FAR	.4-.6	.5-.7	.7-.9	1.0	1.5	2.0	4.0
Bonus	.6-.7	.7-.8	.9-1.0	1.5	2.25	3.0	6.0
Deep Bonus	1.2	1.2	1.2	2.0	3.0	4.0	7.0

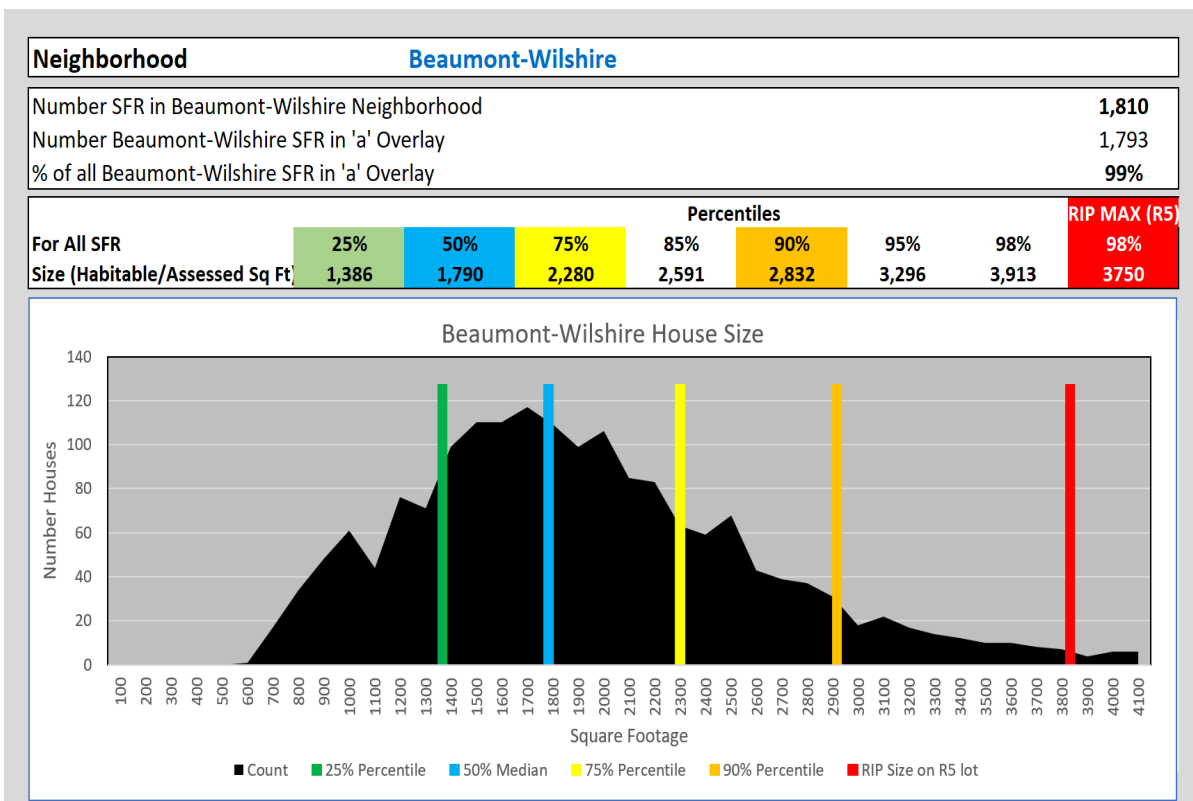
Deeper Affordability Bonus:
 50% of units @ 60% MFI rental/ 80% MFI ownership
 4 units*/2 affordable
 5 units*/3 affordable
 6 units*/3 affordable
 *2 of the units must be visitable



One of the goals of the original Residential Infill Project was to modify building codes so the scale of new construction would fit in better with existing homes in a neighborhood. In the five years since this project began, each iteration of RIP has become more removed from achieving this goal.

The Deeper Affordability Bonus Amendment is the most extreme measure considered by the City with respect to the RIP proposal. It will only lead to more demolitions of smaller, more affordable homes.

The 2035 Comprehensive Plan directs us to focus density around centers and transportation hubs. There is nothing in RIP or in Amendment #6 that would require or even encourage the higher density units to be located near frequent transit. Instead of well-planned increases in density directed by the 2035 Comprehensive Plan, RIP ignores the 2035 Comprehensive Plan by allowing random density throughout the entirety of residential neighborhoods, without consideration of infrastructure needs, including parking, or impacts on livability, as required. A better plan would be for the City to focus the levels of Middle Housing around town centers and transportation corridors with frequent (every 15 minutes), reliable and safe public transit.



Data for chart supplied by the City of Portland

BWNA urges the City Council to reject the Deeper Affordability Bonus Amendment and reconsider the RIP proposal.

Please contact me should you have any questions related to these comments.

Sincerely,

Tim Hemstreet
 President, Beaumont-Wilshire Neighborhood Association (BWNA)

Tim Hemstreet

#113558 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

? The Postal Station 2000 NE 42nd Avenue, Suite D #394 Portland, OR 97213-1397 March 10, 2020 To: Portland City Council Re: BWNA Comments on Residential Infill Project (RIP) Proposed Amendments The Beaumont Wilshire Neighborhood Association (BWNA) is submitting this testimony to express its opposition to the Deeper Affordability Amendment to be considered during the March 12, 2020 City Council Hearing. The BWNA Board of Directors approved these comments at our March 9, 2020 meeting. Given that Beaumont-Wilshire was one of the first neighborhoods to be heavily impacted by demolitions, BWNA has been following RIP closely since the project was initiated. BWNA has previously commented to the City Council and the RIP project team directly multiple times to express concern with the RIP proposal, which we believe will provide further incentives for the demolition of viable, affordable houses in our neighborhood without focusing increased density in regional centers and transportation hubs that are served by frequent public transit, and without proper scaling of infill to match neighborhood characteristics. BWNA is also opposed to the Deeper Affordability Bonus Amendment (Amendment Package #6), presented at the February 12, 2020 council work session. The diagram below was included with the Potential Amendment Concepts document discussed during that work session. On March 5, 2020, the Bureau of Planning and Sustainability provided more details in the “Amendment Package #6 - Deeper Affordability Bonus Amendments”. This document includes a table (Table 110-4) which shows the maximum building sizes proposed under this amendment for each of the residential zones (R2.5 – R-7). For properties zoned R-5, the most common zoning in our neighborhood, the maximum size allowed would be a 4500 square foot building. Buildings of this scale would dwarf existing homes in the Beaumont-Wilshire neighborhood. As shown in the histogram below, the median size house in Beaumont-Wilshire is only 1790 square feet. The proposed structures under the Deeper Affordability Bonus Amendment would be more than 2.5 times larger than our median sized houses and more than 3 times larger than our smaller size houses. One of the goals of the original Residential Infill Project was to modify building codes so the scale of new construction would fit in better with existing homes in a neighborhood. In the five years since this project began, each iteration of RIP has become more removed from achieving this goal. The Deeper Affordability Bonus Amendment is the most extreme measure considered by the City with respect to the RIP proposal. It will only lead to more demolitions of smaller, more affordable homes. The 2035 Comprehensive Plan directs us to focus density around centers and transportation hubs. There is nothing in RIP or in Amendment #6 that would require or even encourage the higher density units to

190093

be located near frequent transit. Instead of well-planned increases in density directed by the 2035 Comprehensive Plan, RIP ignores the 2035 Comprehensive Plan by allowing random density throughout the entirety of residential neighborhoods, without consideration of infrastructure needs, including parking, or impacts on livability, as required. A better plan would be for the City to focus the levels of Middle Housing around town centers and transportation corridors with frequent (every 15 minutes), reliable and safe public transit. Data for chart supplied by the City of Portland BWNA urges the City Council to reject the Deeper Affordability Bonus Amendment and reconsider the RIP proposal. Please contact me should you have any questions related to these comments. Sincerely,
Tim Hemstreet President, Beaumont-Wilshire Neighborhood Association (BWNA)

Testimony is presented without formatting.

Sarah Peters

#113559 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

As a Lents homeowner who loves my neighborhood and the people in it, I am asking the Council to support the RIP with amendments 1-4 and 6 and to oppose amendment 7. Thank you for listening to the community and re-legalizing the small multifamily types of housing that help make Portland such a wonderful place to live. This is only one of many steps to slow the rise of housing costs, but it's absolutely critical.

Testimony is presented without formatting.

Architectural HERITAGE CENTER

TO: Commissioner Chloe Eudaly
Commissioner Amanda Fritz
Commissioner Jo Ann Hardesty
Mayor Ted Wheeler

FROM: Bosco-Milligan Foundation/Architectural Heritage Center

DATE: March 10, 2020

SUBJECT: Testimony on Residential Infill Project (Hearing March 12, 2020)

The Bosco-Milligan Foundation/Architectural Heritage Center (BMF/AHC), a nonprofit membership organization that educates and advocates for the preservation of Portland's historic built environment and diverse cultural heritage, initially expressed its concerns about the Residential Infill Project (RIP) zoning proposals in 2016. We continue to believe that RIP-related zoning changes are not the way to deal with the "housing crisis" and the complicated and intertwined problems of affordability, displacement, gentrification, and sustainability. A broader approach that considers tax and financing changes, the re-use of government land assets, and a willingness to test through pilot programs will be needed.

The BMF/AHC shares the overarching concern about the need for increased density, affordable housing, and homeownership opportunities, and supports a number of the latest provisions in the *RIP Recommended Draft*, especially those that encourage adaptive reuse of existing older houses and improve design requirements of residential buildings in single-dwelling zones. We are concerned, however, that the current recommendations will result in a number of unintended consequences that could exacerbate, as opposed to alleviate, Portland's housing affordability and displacement problems. Additionally, as proposed, RIP fails to address major goals of the 2035 Comprehensive Plan including Goal 4.A: context-sensitive design and development, which calls for "new development [that] is designed to respond to and enhance the distinctive physical, historic and cultural qualities of its location."

We are disappointed that several proposed amendments that would have discouraged the demolition of sound, habitable housing no longer appear to be viable, specifically Amendment #9: Mandatory replacement of affordable housing (with equivalently affordable housing) and Amendment #13: Disincentive fee for demolition (of other than "derelict" houses) and/or tree removal.

At this time, the BMF/AHC would like to focus its testimony on the following two amendments: #6 and #7. First the amendment we ask the Council to support:

Amendment #7. Historic resource demolition disincentive. We strongly support this extension of a demolition disincentive to single-dwelling zones for sites with historic buildings, which is consistent with the provision adopted for multi-dwelling zones in Better Housing by Design. Historic and Conservation Districts are usually

built out, so “infill” development typically entails demolition. This should not be further incentivized by new allowances for “middle housing” types beyond duplexes. Furthermore, discouraging the demolition of historic buildings aligns with the 2035 *Comprehensive Plan* Policy 4.17 (Demolition), as well as supports sustainability, maintains naturally-occurring affordable housing, and helps prevent displacement of lower-income households.

It should be noted that this amendment only applies to sites with historic resources in single-dwelling zones. Apart from Landmarks listed in the National Register of Historic Places (NRHP), this amendment includes designated contributing buildings within Historic or Conservation Districts. It does not apply to the majority of ranked resources (i.e., designated as significant) in the Historic Resource Inventory, since they are neither designated Landmarks nor located within Historic or Conservation Districts.

This amendment is significant because it extends to contributing historic buildings in local Conservation Districts the same demolition review process already afforded to those resources in Historic Districts. Three of the six Conservation Districts—including Eliot, Piedmont, and Woodlawn—are located in North and Northeast Portland, which are primarily in single-dwelling zones with a high proportion of African American residents. What may not be widely known is that these areas contain threatened cultural heritage sites that have been documented in the publication *Cornerstones of Community: Buildings of Portland’s African American History* (1995), a project led by the AHC and its former Executive Director Cathy Galbraith. Sadly, many of them no longer exist because of increased pressure from demolition and redevelopment.

To help protect the remaining vulnerable historic resources, BMF/AHC worked with the City of Portland’s Bureau of Planning & Sustainability to complete a NRHP Multiple Property Documentation Form (MPD) for African American resources in Portland. The MPD was approved by the Portland Historic Landmarks Commission in January 2020 and by the State Advisory Committee on Historic Preservation in February 2020, and will now be forwarded to the National Park Service for its approval. This amendment would help prevent any additional contributing resources in these conservation districts from being demolished before the completion of this collective effort.

Second, the amendment we recommend the Council reject:

Amendment #6. Bonus incentives for “deeper affordability” allowing up to 6 units, a major departure from the project’s stated purpose and parameters. The “middle housing” types specified in House Bill 2001 (duplexes, triplexes, fourplexes, cottage clusters, and townhouses) do not include this amendment’s 5-or 6-unit buildings containing 6,000 square feet with a height of 35 feet. The RIP *Recommended Draft* clearly states:

“Additional housing options, when **built at a scale and form compatible with single-dwelling neighborhoods**, are considered the “middle” housing spectrum. Duplexes, triplexes, and fourplexes along with ADUs comprise the part of the spectrum that the Residential Infill Project aims to expand. These new units will be **built at a size that complements older, existing homes** that have defined Portland neighborhoods for decades.” (page 5)

Allowing what are essentially small apartment buildings clearly is not “a scale that is compatible with existing single houses” (*Recommended Draft*, page 13).

It should be noted that a multi-dwelling zone already exists that allows 4-to 6-unit buildings containing 6,000 square feet with a height of 35 feet; it is the new RM1 zone:

“...a low-scale zone that provides a transition to single-dwelling residential areas, often located at the edges of centers or along neighborhood corridors, or other areas intended to provide continuity with the scale of established residential areas.”

(*Better Housing by Design Amended Staff Report*, page 18)

This amendment’s conflation of single-dwelling and small, multi-dwelling zones is not consistent with policies adopted by City Council in the *2035 Comprehensive Plan*, namely Policy 4.16: Scale and Patterns and Policy 3.43: Diverse residential areas. While we support the intention of the bonus incentive in this amendment to increase the availability of “deeply affordable” units, we oppose allowing incompatible small apartment buildings in single-dwelling zones to achieve this end. Instead, we suggest that the criteria for a bonus increase in FAR for one unit of a triplex or fourplex should be changed from 80 percent of median family income to 60 percent of MFI.

BMF/AHC urges City Council to be cautious in considering one-size-fits-all zoning changes that could dramatically and permanently alter the historic character of our residential neighborhoods that make Portland livable, resilient, and unique. We respectfully ask your consideration of our positions expressed above reflecting that perspective.

Sincerely,



Steve Dotterer
President



Stephanie Whitlock
Executive Director

Stephanie Whitlock

#113590 | March 11, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Letter from Architectural Heritage Center attached.

Testimony is presented without formatting.

Kasandra Griffin

#113560 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I have my five- day-old son on my chest as I write this one-handed, but this is so important that I want to ensure that my voice is counted. If we don't all die of coronavirus first, I want both my sons to grow up with options. I want them to be able to choose where to live, and what jobs to pursue, based on their interests and their loved ones, not to need to do the highest paid jobs to earn enough to pay rent, or needing to leave their birth city to go somewhere affordable. Being able to afford housing as an artist, entrepreneur, scientist, inventor, performer, (or a non-profit professional like their mom!) is critical to allow them and others to follow their dreams, be their best selves, and give their best to their community. This RIP is a valuable step toward supporting affordable housing for my sons and others so they can afford to pursue their dreams. I support the position of Portland: Neighbors Welcome and support amendments 1-4 and 6, and oppose the rest. Thank you for your advice and consideration.

Testimony is presented without formatting.

Jonathan Greenwood

#113561 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Hello council and mayor, I am writing to provide additional testimony on top of what I've already posted here. As Trisha Patterson states: "Regarding amendment 5. I applaud the Council's decision to eliminate this amendment, which would have exacerbated displacement and exclusionary zoning by blocking smaller, less expensive homes in both displacement-risk areas like Cully and East Portland and affluent places like much of Southwest Portland. I encourage efforts to find a long-term solution for sidewalk infill and shared-street designs. In particular, I am open to raising LTIC fees, so long as this doesn't end up primarily incentivizing more 1-and-2 unit structures, which are the most infrastructure-inefficient housing types." Thank you, Jonathan Greenwood

Testimony is presented without formatting.

Barbara Kerr

#113562 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Members of the Council: I am unable to testify in person today because I am staying away from public places to protect my month-old grandchild. My testimony would be to ask you: Why is the council considering the RIP when it demolishes truly affordable housing rather than creating it? Existing homes can provide the density we need in a variety of ways to address more people's needs from house sharing to separating into multiple units and building ADUs in backyards. Why are you dismissing displacement? Being displaced to a new unit in your same neighborhood is still displacement. Memories to pass down and pride in family homes are demolished along with their old houses. Neighborhoods are broken up when not all friends can afford the increased cost of new construction and family moves away because the units will be too small to share. Why are you destabilizing our communities? Newly developed multi-unit housing will take away people's options to own their own homes, whether they do presently or were working to in the future. We need a healthy mix of owner-occupied and rental homes, not a predominance of non-resident landlords and out-of-state owners. Why do you claim the RIP is needed because of the housing crisis? The housing crisis is not a lack of housing. It is a lack of affordable housing at the affordability level the developers cannot provide when building new. McMansions are not the problem. Developers make more money off of new multi-unit buildings. Why are you subsidizing developers through the RIP rather than helping our citizens that need help? Why are you asking taxpayers to pay for affordable housing when you are working against it? These are not rhetorical questions. The public needs honest answers. Thank you to those of you who are not supporting the RIP. Barbara Kerr Resident of East Columbia neighborhood and participant in United Neighborhoods for Reform

Testimony is presented without formatting.



*Housing Oregon
Board members:*

*Sheila Stiley,
Board chair – NW
Coastal Housing*

*Diane Linn,
Vice-chair - Proud
Ground*

*Travis Phillips,
Secretary –
Catholic Charities
of Oregon*

*Trell Anderson,
Treasurer –NW
Housing
Alternatives*

*Rachael Duke -
Community
Partners for
Affordable Housing*

*Ernesto Fonseca -
Hacienda CDC*

*Nkenge Harmon
Johnson – Urban
League of Portland*

*Sean Hubert-
Central City
Concern*

*Richard Morrow –
Columbia Cascade
Housing Corp.*

*Arielle Reid –
NeighborWorks
Umpqua*

*Lisa Rogers –
CASA of Oregon*

March 12, 2020

Mayor Ted Wheeler
Commissioner Chloe Eudaly
Commissioner Amanda Fritz
Commissioner Jo Ann Hardesty
City of Portland
1221 SW 4th Ave
Portland, OR 97204

Residential Infill Project Amendment 6: Deeper Affordability Infill Option

Dear Mayor Wheeler and members of Portland City Council:

We thank City Council for the time and thoughtfulness that was given to the Residential Infill Project hearings in January and the hard work that has continued in work sessions and meetings since then. **We are writing to express Housing Oregon's Portland Metro Policy Council's support of Amendment Package 6: Deeper Affordability Infill Option.**

Housing Oregon is a membership-based statewide association of Affordable Housing Community Development Corporations (CDCs) committed to serving and supporting low-income Oregonians across the housing needs spectrum – from homeless to homeowner. The Portland Metro Policy Council consists of Housing Oregon member organizations in the Portland metro area meeting once a month focused on affordable housing policy and advocacy efforts.

Our group is made up of a diverse set of organizations – from those that provide large-scale multi-family Affordable Housing rentals to those that focus on affordable homeownership opportunities at precisely the scale of development that the Residential Infill Project (RIP) would provide. But we all recognize the important role that the RIP plays for all our organizations and more importantly – the people we serve.

While we acknowledge that the existing affordability bonuses as well as the proposed Deeper Affordability Infill Option do not require or inherently guarantee affordable housing as part of the Residential Infill Project, we would like to emphasize the important role these bonuses play in opening the door to an option that currently does not exist. As

we noted in the past, the original Deeper Affordability Bonus proposal put forward by Portland: Neighbors Welcome was vetted with and based on actual numbers from several of our members. While the proposed increases have a variety of benefits to it, we've highlighted a few below.

Increased density translates to serving more households with less subsidy and/or serving households at lower incomes. Subsidies for developments of this size can come in a variety of forms, but just some examples include existing City and State down payment assistance, City SDC and CET Waivers, grants from foundations, property tax exemptions, and matched-savings Individual Development Accounts (IDAs). All of these combined with an increase in density play a role in more effectively and efficiently serving households of many income levels.

An increase in FAR allowances in conjunction with an increase in number of units allowed also provides a path forward for providing more affordable family-sized units per lot, which we know are sorely needed across the City. For example, on a standard 5,000 square foot lot, the proposed 1.2:1 FAR would allow for 6,000 square feet of housing. This would allow for six 1,000 square foot homes to be built on the lot – which aligns with the typical size of 2-bedroom homes built by several of our members. For comparison, without the Deeper Affordability Infill Option, as currently proposed in the RIP, this would be limited to four 750 square foot (R7) to 875 square foot (R5) units. Not only is the addition of more affordable family units exciting to us, but the opportunity to provide these types of units in the many amenity rich areas across the City that we currently don't have much if any opportunity in is a huge win for the families we look forward to housing once the RIP is adopted.

The modest increase in height allowance with this bonus is also an important piece to providing Affordable Housing developers with the flexibility to design and develop housing that responds to the needs and preferences of the communities we serve. Being able to stack square footage again, retains the opportunity to provide family-sized homes while also creating flexibility for usefully sized outdoor space, tree preservation, and other design elements and amenities our clients have expressed as a priority such as a front porch.

Lastly, we want to emphasize that we look forward to ongoing dialogue about ways that we can work with City Council to continue expanding affordable housing choices throughout the city. We are excited by the opportunities that will be provided through the Residential Infill Project and the proposed Deeper Affordability Infill Option, but we know there will continue to be ways to take the discussion even further, especially if we continue to break down siloes between City bureaus and departments.

We'd like to direct you to the recent letter submitted by Partners for Affordable Homeownership, which includes several of our members that specialize in providing affordable homeownership opportunities. As noted in their letter, we recognize that revisions to the City's subdivision process were deemed to be outside of the scope of the Residential Infill Project; however, we hope that staff and City Council will look into ways to make the development of affordable homeownership units more cost effective, efficient, and equitable by increasing opportunities for fee-simple development.

Again, thank you for all of your time and support,

The Portland Metro Policy Council, Housing Oregon

Sincerely,

A handwritten signature in black ink that reads "Brian Hoop". The signature is written in a cursive, slightly slanted style.

Brian Hoop
Director, Housing Oregon

Contact:

Brian Hoop

Director, Housing Oregon

503-475-6056

brian@housingoregon.org

PO Box 8427

Portland, OR 97207

Brian Hoop

#113563 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

March 12, 2020 Mayor Ted Wheeler Commissioner Chloe Eudaly Commissioner Amanda Fritz Commissioner Jo Ann Hardesty City of Portland 1221 SW 4th Ave Portland, OR 97204 Residential Infill Project Amendment 6: Deeper Affordability Infill Option Dear Mayor Wheeler and members of Portland City Council: We thank City Council for the time and thoughtfulness that was given to the Residential Infill Project hearings in January and the hard work that has continued in work sessions and meetings since then. We are writing to express Housing Oregon's Portland Metro Policy Council's support of Amendment Package 6: Deeper Affordability Infill Option. Housing Oregon is a membership-based statewide association of Affordable Housing Community Development Corporations (CDCs) committed to serving and supporting low-income Oregonians across the housing needs spectrum – from homeless to homeowner. The Portland Metro Policy Council consists of Housing Oregon member organizations in the Portland metro area meeting once a month focused on affordable housing policy and advocacy efforts. Our group is made up of a diverse set of organizations – from those that provide large-scale multi-family Affordable Housing rentals to those that focus on affordable homeownership opportunities at precisely the scale of development that the Residential Infill Project (RIP) would provide. But we all recognize the important role that the RIP plays for all our organizations and more importantly – the people we serve. While we acknowledge that the existing affordability bonuses as well as the proposed Deeper Affordability Infill Option do not require or inherently guarantee affordable housing as part of the Residential Infill Project, we would like to emphasize the important role these bonuses play in opening the door to an option that currently does not exist. As we noted in the past, the original Deeper Affordability Bonus proposal put forward by Portland: Neighbors Welcome was vetted with and based on actual numbers from several of our members. While the proposed increases have a variety of benefits to it, we've highlighted a few below. Increased density translates to serving more households with less subsidy and/or serving households at lower incomes. Subsidies for developments of this size can come in a variety of forms, but just some examples include existing City and State down payment assistance, City SDC and CET Waivers, grants from foundations, property tax exemptions, and matched-savings Individual Development Accounts (IDAs). All of these combined with an increase in density play a role in more effectively and efficiently serving households of many income levels. An increase in FAR allowances in conjunction with an increase in number of units allowed also provides a path forward for providing more affordable family-sized units per lot, which we know are sorely needed across the City. For example, on a standard 5,000

square foot lot, the proposed 1.2:1 FAR would allow for 6,000 square feet of housing. This would allow for six 1,000 square foot homes to be built on the lot – which aligns with the typical size of 2-bedroom homes built by several of our members. For comparison, without the Deeper Affordability Infill Option, as currently proposed in the RIP, this would be limited to four 750 square foot (R7) to 875 square foot (R5) units. Not only is the addition of more affordable family units exciting to us, but the opportunity to provide these types of units in the many amenity rich areas across the City that we currently don't have much if any opportunity in is a huge win for the families we look forward to housing once the RIP is adopted. The modest increase in height allowance with this bonus is also an important piece to providing Affordable Housing developers with the flexibility to design and develop housing that responds to the needs and preferences of the communities we serve. Being able to stack square footage again, retains the opportunity to provide family-sized homes while also creating flexibility for usefully sized outdoor space, tree preservation, and other design elements and amenities our clients have expressed as a priority such as a front porch. Lastly, we want to emphasize that we look forward to ongoing dialogue about ways that we can work with City Council to continue expanding affordable housing choices throughout the city. We are excited by the opportunities that will be provided through the Residential Infill Project and the proposed Deeper Affordability Infill Option, but we know there will continue to be ways to take the discussion even further, especially if we continue to break down siloes between City bureaus and departments. We'd like to direct you to the recent letter submitted by Partners for Affordable Homeownership, which includes several of our members that specialize in providing affordable homeownership opportunities. As noted in their letter, we recognize that revisions to the City's subdivision process were deemed to be outside of the scope of the Residential Infill Project; however, we hope that staff and City Council will look into ways to make the development of affordable homeownership units more cost effective, efficient, and equitable by increasing opportunities for fee-simple development. Again, thank you for all of your time and support, The Portland Metro Policy Council, Housing Oregon Sincerely, Brian Hoop Director, Housing Oregon Contact: Brian Hoop Director, Housing Oregon 503-475-6056 brian@housingoregon.org PO Box 8427 Portland, OR 97207

Testimony is presented without formatting.

Sarah Truninger

#113564 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

City Council Members: I am writing in opposition to the RIP, and the current amendments. I live in Markham in a R7 zone with the majority of land surrounding my area designated as Constrained Sites (z), due to inventoried Natural resources; those natural resources being streams and wooded areas supporting wildlife. Stormwater erosion, rutted high trafficked streets, lack of pedestrian walkways are issues in my neighborhood, and appear to not be a priority with the city. I have noticed many changes to the RIP, each increasing the scale of density. The last notification I received from BPS was dated April 4, 2018, which limited the size of a house on 7,000-square foot lot to a maximum of 2,800-square feet. It also created a new 'a' overlay zone which allowed a duplex, a duplex with one detached ADU, one house, one house with up to two ADUs, and a triplex on corner lots. This was before the passage of HB2001. Each change to the RIP increasing density, leads me to believe that developers and investors, whose only motivation is profit, have gained way too much power and control with shaping the outcome of the RIP and have essentially corrupted the process. Developers and investors have perfected strategies to target middle- and lower-class neighborhoods, with weak neighborhood associations (NA'S) like the NA in my neighborhood. Strategies include maligning neighbors in the press, intimidation, bullying, property neglect and blight. We are now dealing with such a development organization that has been sitting on a 2-acre parcel in my neighborhood tax free for 4 years, whose CEO lives on a .26 acre very private lot, surrounded by even bigger lots in Ashcreek. A CEO who does not hesitate to implement those perfected strategies on a neighborhood when asked valid questions. It will be my neighborhood and others like it that will bear the brunt of development as we don't have the power and resources to negotiate with developers and investors like the wealthier neighborhoods with stronger NA'S can. We will never be able to pony up nearly a million dollars to save a strand of trees slated for removal due to development as those in the Eastmoreland neighborhood were able to achieve. As sure as I am writing this, if the RIP and amendments pass, the developer, whose organizations' CEO I have been forewarned by one of their employees as being "a powerful man with lots of lawyers", will do everything in his power to lift the Constrained Sites (z) designation to cram more housing on the site in an area with inadequate infrastructure. Every mature tree on that site will be cut and there are several. A precedent will be established and other developers and investors will follow suit. Please, vote no on the RIP policy and amendments (even though I am fairly confident council members have already made their decision).

Testimony is presented without formatting.

Sean Carpenter

#113565 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Good afternoon Mayor Wheeler and Council. I thank you for staying strong through this process and taking the time to make sure we get it right. I moved to Portland with a dream that I wouldn't have to fear for my safety, where I could make a life for myself and contribute to my community. I've been able to do that, which I am thankful for, but one thing always weighs heavily on my mind: housing. Like Portland, my hometown suffers from crushing rents and stagnating wages for the working class. We're all afraid that we'll never be able to escape our student loan debts, medical debt, low-paying jobs and other factors to be able to buy anything; a house, an apartment, a condo, an ADU, etc. I've worked in nonprofits for my entire adult life and spent a particular amount of time in economic development, so I've seen how expensive housing with no opportunity destroys cities. Nobody imagines that the macroeconomy is going to change rapidly since we've already slipped so far into low wages/wage stagnation and we live in a culture where we work extra hard, but get less in return than our counterparts in other developed nations. So we must make change at a local level. Oregon already started with HB 2001, and Portland passed Better Housing by Design late last year. RIP and its amendment package are the next step of policies that will make Oregon more livable to the working class, displaced Portlanders and communities of color that have been adversely affected by redlining. Projections show that the net positive effects of RIP are measurable and would make a difference: displacement would decrease, demolitions would not increase markedly, density in areas served by quality transit options would increase, and most importantly, more affordable housing options would be available. This is NOT a conversation about developers being able to capitalize on building luxury middle housing — that's a strawman — it's a conversation about whether me and the rest of Gen Z will ever be able to afford a stable home, instead of being beholden to landlords for the rest of our lives that charge us way too much, while we get paid too little. Therefore, I strongly support amendments 1-4 and 6 and strongly oppose amendment 7. Please pass RIP with the proper amendments so we can work on building a brighter future, together. XOXO, Sean

Testimony is presented without formatting.

Buff Brown

#113566 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Dear Mayor and Commissioners, I will begin with a quote from Rukaiyah Adams “...we know that as we built unjust social systems and unjust legal systems and unjust freeways and unsafe streets... we can unbuild them.” Single Family Zoning is a major pillar in our unjust land use system. However, it is not Land-“Use” law. Land “Use” law separates uses. Single Family zoning was created to separate people along racial and economic lines; to separate the ruling class – who are residing – from the other people – who must reside somewhere else. Same use, different people. But what else does this create? An exclusive housing market that disproportionately appreciates in value, making the rich richer. It creates disparate school funding, educational quality, and disparate police enforcement practices. It has also created an exclusive transportation system disproportionately funding the escape routes to these exclusive enclaves, with deadly, high-speed, polluting, noisy roads through the non-ruling people’s neighborhoods, and leaving them with depreciated housing and transportation options that don’t compete. Single Family Zoning may not just be a pillar of our wealth-disparity today, it may be the foundation. Please begin unbuilding this unjust social system now with RIP, because justice delayed is justice denied.

Testimony is presented without formatting.

Tony Jordan

#113567 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I am writing in support of the Residential Infill Project (see my testimony from January) and to support Amendments 1-4, and 6. I am particularly eager to see the Deeper Affordability Amendment pass. I want to thank Council for removing amendment 5 from consideration and working with communities to ensure that we have a strong basis for providing equitable housing in all parts of the city. I have worked on this proposal as an advocate for over 5 years, it has come a long way, this is a historic measure. Sincerely, Tony Jordan

Testimony is presented without formatting.

Jesse Lopez

#113568 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Mayor Wheeler and City Commissioners: Thank you for the opportunity to comment on the proposed amendments to the Residential Infill Project. To address continued housing affordability issues and to allow the flourishing of mixed-income, walkable neighborhoods throughout the entire city without exceptions — I urge you to support deep affordability throughout the entire city. Specifically, to increase the affordability of new units I urge support of Amendments 1-4 and 6, the so-called "deeper affordability" bonus. In the same vein, I urge opposition to Amendments 8-17 because individually and collectively limit our ability to increase access to walkable neighborhoods to all income levels, reduce affordability, and blunt efforts to reduce carbon emissions and air pollution. I'm grateful for the years of work that have been put into this project that will remedy historical missteps in zoning and will provide an essential step towards a more fair and sustainable city. Respectfully, - Jesse Lopez YES: Amendments 1-4, 6 NO: Amendments 7-17

Testimony is presented without formatting.



March 10, 2020

TO: Commissioner Chloe Eudaly
Commissioner Amanda Fritz
Commissioner Jo Ann Hardesty
Mayor Ted Wheeler

FR: Restore Oregon

RE: Testimony on Residential Infill Project (RIP) Amendments (Hearing 3/12/20)

On the proposed amendments, Restore Oregon **opposes Amendment #6**, which effectively crams a small apartment building onto a single-family lot. To think that can be compatible defies reason, and further increases the financial motivation to demolish existing homes and heritage.

Restore Oregon **strongly supports Amendment #7**. It is essential that we dis-incentivize demolition in historic and conservation districts. RIP incentivizes demolition everywhere else.

Restore Oregon continues to be very concerned that RIP will cost Portland dearly while having no measurable impact on what really matters: affordability, housing for families, and homelessness. To be clear, we support density as provided in the Comp Plan, which provides plenty of capacity to accommodate projected growth. But we fear RIP will:

- accelerate demolitions of existing affordable and family-sized housing,
- release massive amounts of carbon,
- erase the cultural heritage embedded in Portland's neighborhoods,
- increase displacement, and
- severely strain infrastructure.

And if these fears are unfounded, PROVE IT! **One cannot help but compare the rush towards this over-simplified and evidence-deficient plan with the urban renewal schemes of the 60s.** At the very least, the unproven assumptions baked into RIP should be piloted before being rolled out city-wide, and a requirement to track and report the impact of RIP must be adopted.

Thank you.

Peggy Moretti
Executive Director

Peggy Moretti

#113585 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

RE: Testimony on Residential Infill Project (RIP) Amendments (Hearing 3/12/20) On the proposed amendments, Restore Oregon opposes Amendment #6, which effectively crams a small apartment building onto a single-family lot. To think that can be compatible defies reason, and further increases the financial motivation to demolish existing homes and heritage. Restore Oregon strongly supports Amendment #7. It is essential that we dis-incentivize demolition in historic and conservation districts. RIP incentivizes demolition everywhere else. Restore Oregon continues to be very concerned that RIP will cost Portland dearly while having no measurable impact on what really matters: affordability, housing for families, and homelessness. To be clear, we support density as provided in the Comp Plan, which provides plenty of capacity to accommodate projected growth. But we fear RIP will: • accelerate demolitions of existing affordable and family-sized housing, • release massive amounts of carbon, • erase the cultural heritage embedded in Portland's neighborhoods, • increase displacement, and • severely strain infrastructure. And if these fears are unfounded, PROVE IT! One cannot help but compare the rush towards this over-simplified and evidence-deficient plan with the urban renewal schemes of the 60s. At the very least, the unproven assumptions baked into RIP should be piloted before being rolled out city-wide, and a requirement to track and report the impact of RIP must be adopted.

Testimony is presented without formatting.

Clint Rhea

#113586 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I support the Residential Infill Project. It's a first step in a long process to house our friends, neighbors, and future generations. I support Amendment 6. This project has the chance to help more people, including those in our community who have been excluded from the benefits of modern society. I strongly support the “deeper affordability” bonus provided by Amendment 6. I oppose Amendment 7. As much as I love history, architecture, and nostalgia: Amendment 7 hinders our ability to create diverse, welcoming neighborhoods. I'm mindful we're on native lands; there is no version of modern Portland that warrants special preservation at the expense of people.

Testimony is presented without formatting.

Testimony to City Council on RIP Amendments**March 12, 2020****Donna L Cohen, St Johns**

16 ½ years ago I was able to buy my first house because of an affordable housing program. Having this house has changed my life for the better: physically, mentally, emotionally, and financially. I frankly don't even like to think about what my housing situation would be like if I were renting now.

The Deeper Affordability Amendment will create more options for ownership and for renting. The 80% ownership and 60% rental requirements are pragmatic for our nonprofit affordable housing developers.

It's very important that we allow people of mixed incomes to live throughout our city. Exclusionary single-family zoning is bad from every angle:

- Everyone deserves to be able to live in neighborhoods throughout Portland; it's only fair.
- Lower-income kids do better in school in mixed-income communities.
- Increased density is environmentally sound policy.
- Increased density also makes for more interesting, walkable communities!

The Deeper Affordability Amendment is a good start. I'm also a fan of rowhomes and cottage clusters and I wouldn't mind seeing 8-plex options, as well, at some point. In my opinion, with the size limitations under RIP, it's all about design as to whether buildings fit their surroundings.

And, of course, we need to find more sources of funding for affordable housing, rental assistance [especially after the debacle of the state legislature] and houseless programs. I do appreciate the efforts the city has made. Let's keep working at solving these issues!

Thank you.

Donna Cohen

#113587 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Testimony to City Council on RIP Amendments March 12, 2020 Donna L Cohen, St Johns 16 ½ years ago I was able to buy my first house because of an affordable housing program. Having this house has changed my life for the better: physically, mentally, emotionally, and financially. I frankly don't even like to think about what my housing situation would be like if I were renting now. The Deeper Affordability Amendment will create more options for ownership and for renting. The 80% ownership and 60% rental requirements are pragmatic for our nonprofit affordable housing developers. It's very important that we allow people of mixed incomes to live throughout our city. Exclusionary single-family zoning is bad from every angle: ? Everyone deserves to be able to live in neighborhoods throughout Portland; it's only fair. ? Lower-income kids do better in school in mixed-income communities. ? Increased density is environmentally sound policy. ? Increased density also makes for more interesting, walkable communities! The Deeper Affordability Amendment is a good start. I'm also a fan of rowhomes and cottage clusters and I wouldn't mind seeing 8-plex options, as well, at some point. In my opinion, with the size limitations under RIP, it's all about design as to whether buildings fit their surroundings. And, of course, we need to find more sources of funding for affordable housing, rental assistance [especially after the debacle of the state legislature] and houseless programs. I do appreciate the efforts the city has made. Let's keep working at solving these issues! Thank you.

Testimony is presented without formatting.



9200 SE Sunnybrook Boulevard, #410 | Clackamas, OR 97015
1-866-554-5360 | Fax: 503-652-9933 | TTY: 1-877-434-7598
aarp.org/or | oraarp@aarp.org | twitter: @aarpor
facebook.com/AARPOregon

March 12, 2020

Re: Residential Infill Project

Dear Mayor Wheeler and Commissioners Eudaly, Fritz, and Hardesty:

On behalf of our members and families residing in the City of Portland, AARP Oregon is pleased to offer these final comments on the Residential Infill Project (RIP). We commend the city and staff for the hard work on this project and your continued commitment to expanding housing options.

AARP is a nonprofit, nonpartisan social change organization with a nationwide membership of nearly 38 million and 510,000 in Oregon. We work to improve quality of life for all as we age, strengthen our communities, and fight for the issues that matter to Oregon families. An important aspect of our work in Oregon is advocating for livable and age-friendly communities, including expanding housing options and ensuring access to affordable, safe, secure, and accessible homes for Oregonians of all ages and abilities.

From the beginning of the Residential Infill Project (RIP), we have consistently called on the city to seize the unique opportunity offered by the RIP process to meet the growing demand for more affordable, accessible, and expanded housing options of current and future residents of the city. We have been gratified that each iteration of the RIP plan has gotten us closer to where we need to be.

In reviewing the current proposed amendments under consideration today, we are pleased to support amendments 1, 2, 3, 4 and 6. In particular, we are pleased that final draft amendments include provisions that will:

- Increase the stock of more visitable homes, by clarifying code language and aligning standards used, and especially by requiring 33% of the units to meet these standards,
- Remove barriers to creating more middle housing and implement policies set forth in HB2001, and
- Create opportunities for more affordable, family-sized homes in Portland neighborhoods through the amendment for deeper affordability infill options.

We have concerns about the proposed amendment 7 which is inconsistent with our shared goals of expanding housing opportunity across the city. AARP supports the goals of expanding housing choice in terms of size and types of homes, encouraging walkable communities so people have easier access to amenities, services and supports, and prioritizing preservation of neighborhoods and existing homes without forsaking the real and critical housing needs of a growing city.

On behalf of our members, we urge you to support the Residential Infill Project. In addition, we ask that you also commit to finding additional solutions that prevent displacement, enable aging in community, and afford people the opportunity to live in opportunity-rich neighborhoods that are close to work and transit.

Thank you for this opportunity to continue our involvement in the development of the Residential Infill Project and expand housing options for ALL in Portland. With your leadership Portland can truly be an age-friendly and livable place for people of all ages and abilities.

Sincerely,

A handwritten signature in cursive script that reads "Ruby R. Haughton-Pitts".

Ruby Haughton-Pitts
AARP Oregon State Director

Ruby Haughton-Pitts

#113588 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

March 12, 2020 Re: Residential Infill Project Dear Mayor Wheeler and Commissioners Eudaly, Fritz, and Hardesty: On behalf of our members and families residing in the City of Portland, AARP Oregon is pleased to offer these final comments on the Residential Infill Project (RIP). We commend the city and staff for the hard work on this project and your continued commitment to expanding housing options. AARP is a nonprofit, nonpartisan social change organization with a nationwide membership of nearly 38 million and 510,000 in Oregon. We work to improve quality of life for all as we age, strengthen our communities, and fight for the issues that matter to Oregon families. An important aspect of our work in Oregon is advocating for livable and age-friendly communities, including expanding housing options and ensuring access to affordable, safe, secure, and accessible homes for Oregonians of all ages and abilities. From the beginning of the Residential Infill Project (RIP), we have consistently called on the city to seize the unique opportunity offered by the RIP process to meet the growing demand for more affordable, accessible, and expanded housing options of current and future residents of the city. We have been gratified that each iteration of the RIP plan has gotten us closer to where we need to be. In reviewing the current proposed amendments under consideration today, we are pleased to support amendments 1, 2, 3, 4 and 6. In particular, we are pleased that final draft amendments include provisions that will: • Increase the stock of more visitable homes, by clarifying code language and aligning standards used, and especially by requiring 33% of the units to meet these standards, • Remove barriers to creating more middle housing and implement policies set forth in HB2001, and • Create opportunities for more affordable, family-sized homes in Portland neighborhoods through the amendment for deeper affordability infill options. We have concerns about the proposed amendment 7 which is inconsistent with our shared goals of expanding housing opportunity across the city. AARP supports the goals of expanding housing choice in terms of size and types of homes, encouraging walkable communities so people have easier access to amenities, services and supports, and prioritizing preservation of neighborhoods and existing homes without forsaking the real and critical housing needs of a growing city. On behalf of our members, we urge you to support the Residential Infill Project. In addition, we ask that you also commit to finding additional solutions that prevent displacement, enable aging in community, and afford people the opportunity to live in opportunity-rich neighborhoods that are close to work and transit. Thank you for this opportunity to continue our involvement in the development of the Residential Infill Project and expand housing options for ALL in Portland. With your leadership Portland can truly be an age-friendly and livable place for

people of all ages and abilities. Sincerely, Ruby Haughton-Pitts AARP Oregon State Director

Testimony is presented without formatting.

Richard Sheperd

#113589 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Mayor & City Commissioners: I support the Residential Infill Project and amendments 1-4, which will create more housing at lower prices in many neighborhoods to welcome people to Portland. I strongly support Amendment 6, which enables non-profit housing providers to build truly affordable units in small projects and oppose amendment 7, which would not lead to re-use, but to more expensive homes. Thank you for removing Amendment 5, which would have preserved bans on lower-cost housing options in much of the city. Infrastructure-related fees and restrictions should be based on lot characteristics, not unit count. Continue working to reduce displacement citywide with renter protections, and, in the future, through more significant upzones of exclusive areas near transit and jobs to allow mixed-income and deeply affordable apartments. Sincerely, Richard Sheperd

Testimony is presented without formatting.

Matt Otis

#113591 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Mayor and Council, I support the Residential Infill Project. At this point there are multiple amendments, some deserve support, and others ignored. I support Amendments 1-4, which will create more housing at lower prices in many neighborhoods to welcome people to Portland. I strongly support Amendment 6, which enables non-profit housing providers to build truly affordable units in small projects. I oppose Amendment 7, which would not lead to re-use, but to more expensive homes. And I thank you for proactively squashing Amendments Concepts 8-17. Please continue work to reduce displacement citywide with renter protection. Moving forward Portland should focus on more significant up-zones of exclusive areas near transit and jobs to allow mixed-income and deeply affordable apartments.

Testimony is presented without formatting.

Tamara DeRidder

#113592 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I humbly request a continuance of the RIP public hearing today for a minimum of 4-weeks. The grounds for this request are as follows: 1. To provide the public adequate time to review Staff support documentation that has been published within the past 14 days 2. Due to the coronavirus the public has been encouraged not to participate in large public gatherings, such as occurs at major policy hearing decisions such as the RIP. I encourage developing a system by which testimony may be given through digital livestreaming platforms that enable those testifying to be in groups less than 250 people.

Testimony is presented without formatting.

Mary Ann Schwab

#113593 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

RIP Radical Land Use Experiment What's the point of my taking time to testify again? Apparently, my written testimony was not taken seriously when the RIP staff continues to support up to 6 ADU mid-block blindsided when the RIP Team continues to support up to 6 ADU construction on neighborhood streets located near transportation corridors. Currently, where City approves taller condos blocking noon sun on immediate neighbors back yard flower and vegetable gardens. My fear? Should City Council approve RIP, Portland's neighborhoods will be similar to those in Amsterdam Netherlands. Where it is nearly impossible to rent units with access to tiny backyards. The city of Portland is the only city in the nation taking the middle Housing concept to this extreme hoping that it will solve the housing affordability problem. The unintended consequences will be displacement and gentrification, zoning out of backyards for gardens and kids to play. People continue to move here because of the way it is now not for the what the city will be like if RIP passes.

Testimony is presented without formatting.

Jamin Kimmell

#113594 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I urge the City Council to adopt the proposed amendments to implement the Residential Infill Project, with the exception of amendment #7. While I share the goal of encouraging the preservation of existing historic structures, controlling the number of units is not the right approach. To discourage demolition, the code should allow for up to 4 or 6 units after demolition but not provide a FAR bonus beyond that allowed for one unit. This would ensure that even when demolition occurs, as it is likely to happen occasionally, that the units created are smaller and more affordable. I also believe that there should be stronger incentives for historic preservation through internal conversion. I strongly support amendments 1-4 and 6. These changes are a critical step toward creating a Portland that is more inclusive, just, and livable.

Testimony is presented without formatting.

Chris Mommsen

#113595 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Dear Council, I am writing to support the Residential Infill Project, particularly Amendment 6 (deeper affordability bonus) and also support further action after the RIP to ensure the City continues to make progress on affordable housing. The purpose of the RIP is to ensure more housing options for the people of Portland. The deeper affordability bonus continues in the spirit of this by encouraging more types of housing (4-8plexes), and also requiring some of the new housing to be affordable to middle and working class families. While the RIP and the proposed amendments are a great start, it's also imperative the council continue to work toward more tenant protections and mandated affordability across the board. I look forward to seeing these come forward and offering testimony in favor of them. Respectfully Submitted, Chris Mommsen

Testimony is presented without formatting.

Lincoln Tuchow

#113596 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

TO: Mayor Wheeler and Commissioners Fritz, Hardesty & Eudaly SUBJECT: Testimony on the proposed amendments to the Residential Infill Project Greetings Mayor Wheeler and commissioners Fritz, Hardesty and Eudaly. My name is Lincoln Tuchow. I am a board member of the Architectural Heritage Center as well as a residential real estate agent in Portland. I'm here to speak in opposition to the so-called "deeper affordability" amendment #6. First of all, this proposed amendment contradicts significant parts of the RIP Recommended Draft and the 2035 Comprehensive Plan. The 5-6 units that would be permitted under amendment 6 are essentially small apartment buildings squeezed onto single family lots which can cover up to 6,000 SF and reach a height up to 35 ft. This is at odds with RIP's stated intent from the Recommended Draft that buildings "be built at a size that complements older, existing homes." Amendment 6 also fails to address major goals and policies of the 2035 Comp Plan. For example: Policy goal 4.16 states that we should "encourage design & development that complements the general scale, character and natural landscape features of neighborhoods" As a Realtor, I can tell you that if most properties in the city are permitted to have 4-6 units on them, the speculative value of these properties is going to go way up based on their development potential. This will cause the new buildings to be expensive to buy and expensive to rent which will actually exacerbate Portland's affordability problem and create more displacement and more gentrification. It will also result in the demolition of sound, habitable homes, in contradiction to stated policy goals in the 2035 Comp Plan. Finally, the ecological impact of these mass demolitions will be significant. This includes the release of toxins into the neighborhoods, the creation of massive amounts of solid waste, the increased use of forest products and other building materials for new construction and a very large carbon footprint. I sincerely believe that each of you commissioners has strong core environmental values. And many of the policies you support prove this. But I ask you to please take into account the ecological impact of these proposed changes. We agree that Portland needs to increase density to allow for affordable housing and home ownership opportunities, and we support a number of the latest provisions in the Recommended Draft. We especially support those that encourage adaptive reuse of existing housing and improve design requirements in single-dwelling zones. Thank you for your time and consideration in this matter. Sincerely, Lincoln Tuchow

Testimony is presented without formatting.

Margaret Davis

#113597 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I call for the postponement of the RIP hearing today due to governor's ban on large gatherings and the mayor's declared state of emergency. This measure is too important and of too much interest (and consequence) to too many people (especially given the public health impacts of increased demolitions) to let thru without as much participation as possible. I have also notified the offices of the ombudsman and auditor in case the mayor decides to ignore his and the governor's recommendations and push RIP thru today anyway. Thank you!

Testimony is presented without formatting.

Nicholas Buri

#113598 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Before I begin I think it's important to acknowledge that there are a lot of folks who aren't here today because of the ongoing health crisis. My name's Nick Buri & I'm an organizer with Sunrise PDX. We already know that densifying our housing stock is one of many essential tools for fighting the climate crisis: from reducing energy use per occupant to increasing the efficiency of public transportation, the many ways in which densification reduces greenhouse emissions are well-documented. That's why Sunrise PDX is here to support the Residential Infill Project and the amendments recommended by Portland: Neighbors Welcome. RIP is a crucial foundational step in undoing some of the harms of Portland's racist housing codes, adding much needed density to our metro area, increasing affordability to address our housing crisis, and combating the climate catastrophe. To that end, we need to pass amendments one through four, and we need to ensure amendments five, seven, and eight through seventeen remain out of the final project. Most importantly, though, we need to make sure amendment 6, the Deeper Affordability Bonus, gets passed. We need to ensure that the solutions we implement to fight the climate *and* housing crises are equitable and don't leave out marginalized communities – amendment 6 brings us closer to that goal by ensuring that the dense housing built as a result of this project isn't just a luxury-housing giveaway to developers, but is available to folks in the middle unaffordability zone. All that said, passing this project even in the best possible condition isn't enough. We need to use this momentum to surge forward on anti-displacement policies, building more deeply affordable homes, allowing mixed-income buildings, and adopting strong funding and zoning reforms to fight homelessness. RIP is a great step, but it needs to be the first of many. Thanks for your time.

Testimony is presented without formatting.

Jeffrey Yasskin

#113599 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I support the Residential Infill Project and amendments 1-4, which will create more housing at lower prices in many neighborhoods to welcome people to Portland. I strongly support Amendment 6, which enables non-profit housing providers to build truly affordable units in small projects. I oppose amendment 7, which would just cause demolished historic resources to be replaced with more expensive single-family homes and duplexes instead of cheaper multi-unit buildings. I appreciate that you've dropped amendments 5 and 8-17, as they're just attempts to limit the amount of housing that will be built, when we need as much new housing as possible. After this project, please continue to work to reduce displacement with increased renter protections and by upzoning areas near transit and jobs, especially areas that are currently affluent.

Testimony is presented without formatting.

Rebecca Small

#113600 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Dear Portland City Council, I strongly disagree with Amendment 7 to the Residential Infill Project and urge you to vote "no" on this thinly-veiled attempt at privilege preservation. Exclusive single-family zoning has been effectively used as a means to enforce racial and economic segregation in America. It is a thread in the fabric of systemic racism that we are morally obligated to unravel. We can preserve historic structures without preserving encoded historic segregation policies. I support the overall Residential Infill Project and amendments 1-4 and 6, which will create more housing at lower prices in many neighborhoods to welcome people to Portland. And though RIP's approval will open the door to many new development possibilities in the city, I encourage you to keep working beyond its passage to develop financial incentives that can help willing homeowners and developers to make these possibilities a reality. Simply allowing a housing type is no guarantee that it will be built. In order to expedite the rate of middle housing development, I would strongly urge Council to focus next on the following two issues: 1. Right-sizing SDCs. Middle housing developments should not have to pay McMansion-sized SDCs. Let's scale SDCs to be proportional to their smaller impacts on our system and tip the financial balance in favor of more affordable home types when a homeowner or developer is considering how to maximize their return on investment. (Waiving SDCs on long-term ADUs was a great start.) 2. Encourage the development and popularization of new financial tools to make these kinds of development possible. Due to lenders' lack a familiarity with these kinds of housing projects, there are very few loan products suitable for financing developments other than traditional SF or apartment-building style MF developments. Please work with local banks, credit unions and other lenders to create and popularize lending opportunities for middle housing projects. Thank you for your consideration. Best regards, Rebecca Small

Testimony is presented without formatting.

Zyan Mayfield

#113601 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

please change zoning to 2.5 for our block as well like the block to the East.

Testimony is presented without formatting.

Esther Harlow

#113602 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Hello, I am writing to express my support for the residential infill project in general, and specifically technical amendments 1 through 4 and amendment 6, the crucial deeper affordability bonus to allow below market family size homes on any lot. As a fifth-generation Oregonian (descended from settlers of unceded land) on one side and a second-generation American on the other, I understand and believe that we need to plan thoughtfully to provide homes for everyone, both for people who are already here and for people who will continue to be born and to move here. Continuing to build single-family homes on standard size lots is a recipe for the urban sprawl that has already hurt our climate, our collective health, our social relationships, and our ability to integrate our communities across race and disability. We have a wealth of underutilized land in the inner city where homes can be built that are affordable and accessible. I live in a close-in "streetcar suburb" with many single family homes under a thousand square feet. As a result, our neighborhood is far less dense than it could be and hundred-year-old houses are torn down to be replaced by single family houses that take up as much space, and block as much sun, as a multi-family home. Nevertheless the need for intergenerational and multi-family housing is here: within three houses of my own there are four homes that have several generations crammed into backyard studios and add-on basement rooms or apartments. Meanwhile, around the corner, a historic duplex (that looks like a standard bungalow on a standard lot) houses older parents in one unit and adult children with their small children in the other, in a comfortable amount of space. Also meanwhile, people sleep in the park two blocks away where they have no access to running water or toilets because the bathroom is closed for winter. We must take action now to solve the housing crisis at every level. In addition I oppose amendments 7 through 17. Amendment 7 in particular would undermine the primary goals of people who value the environmental costs, historic value, and aesthetics of retaining old construction. It would also set back the city's goals of economic and racial integration across historic boundaries created by redlining. Thank you for your time. Sincerely, Esther Arellano Harlow

Testimony is presented without formatting.

Paul Frazier

#113603 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Hello I support RIP. There is some basic economics here. Land is a fixed cost, if we can built more units on the land we lower the cost. More people are moving here and more people are moving to cities, either we build enough units to keep up or we fall behind and costs go up for everyone. While RIP will not fix everything it is a forward step. The current status quo allows giant mcmanions to built on single lots, this makes no sense. Please pass RIP as quickly as possible. I support the Residential Infill Project and amendments 1-4, which will create more housing at lower prices in many neighborhoods to welcome people to Portland. I strongly support Amendment 6, which enables non-profit housing providers to build truly affordable units in small projects and oppose amendment 7, which would not lead to re-use, but to more expensive homes. Thank you for removing Amendment 5, which would have preserved bans on lower-cost housing options in much of the city. Infrastructure-related fees and restrictions should be based on lot characteristics, not unit count. Continue working to reduce displacement citywide with renter protections, and, in the future, through more significant upzones of exclusive areas near transit and jobs to allow mixed-income and deeply affordable apartments. Thank you, Paul Frazier

Testimony is presented without formatting.

Kevin Mehlbrech

#113604 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I support the Residential Infill Project and amendments 1-4, which will create more housing at lower prices in many neighborhoods to welcome people to Portland. I strongly support Amendment 6, which enables non-profit housing providers to build truly affordable units in small projects and oppose amendment 7, which would not lead to re-use, but to more expensive homes. Thank you for removing Amendment 5, which would have preserved bans on lower-cost housing options in much of the city. Infrastructure-related fees and restrictions should be based on lot characteristics, not unit count. Continue working to reduce displacement citywide with renter protections, and, in the future, through more significant upzones of exclusive areas near transit and jobs to allow mixed-income and deeply affordable apartments. Thank you, -Kevin

Testimony is presented without formatting.

Joseph Curran

#113605 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Dear City Council Members, My name is Joe Curran, and I am a member of Sunrise PDX. Thank you for the opportunity to testify on the Residential Infill Project. At Sunrise, we appreciate the ways in which residential infill reduces the impacts we have on the climate. Compared to single family housing, denser housing consumes less energy per person; and as opposed to sprawling neighborhoods, denser ones increase the efficacy of public transportation, lessening the need for more and more cars on the road and inducing more people to walk, bike, or take the bus and train. For these reasons, I would like to thank you for your support on this measure. But at Sunrise we do not just care about the climate: we are a movement for climate justice. And climate justice does not look like denser, more environmentally friendly housing that is inaccessible to all but the rich. Climate justice does not look like more and more Portlanders displaced every month. Which is why we strongly oppose Amendments 7 and 8-17, and enthusiastically support the adoption of Amendment 6, in solidarity with our friends at Portland: Neighbors Welcome. While recognizing the significant need for a comprehensive anti-displacement strategy and more money for affordable and supportive housing, Amendment 6, by reducing barriers to building affordable homes, is a great opportunity for you, the City Council, to make a solid stride in the direction we need to go. By allowing affordable housing developers to build sixplexes and some smaller units, you will reduce costs, allowing for public money to be spent more effectively and for more affordable units to be built with the subsidies we have. So let's take this step, and then walk further. Thank you, Joe

Testimony is presented without formatting.

David Binnig

#113606 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I'm writing in support of the Residential Infill Project and amendments 1-4, to allow more housing choices and better land use by once again legalizing the modestly-sized multi-family homes that Portland used to build. I strongly support Amendment 6, the Deeper Affordability option that would let affordable housing providers make the best use of their resources, directly benefiting lower-income families. I oppose Amendment 7, which wouldn't prevent demolitions but would require that only the most expensive home types be built in those locations. My wife and I live in a Southeast Portland neighborhood built before our city instituted exclusionary bans on multifamily homes. We're in a single-unit house; our next-door neighbors live in a fourplex, and at the end of our block is a 1928 six-unit courtyard apartment building, with homes that cost about half as much as the surrounding detached houses. The Residential Infill Project will extend those opportunities to more Portlanders by changing the codes that have shut them out. That still won't be enough to meet the needs of Portland's housing crisis—and after passing the Residential Infill Project, I hope that city council will move forward with policies to directly help homeless Portlanders and provide more deeply affordable homes.

Testimony is presented without formatting.

cathy Young

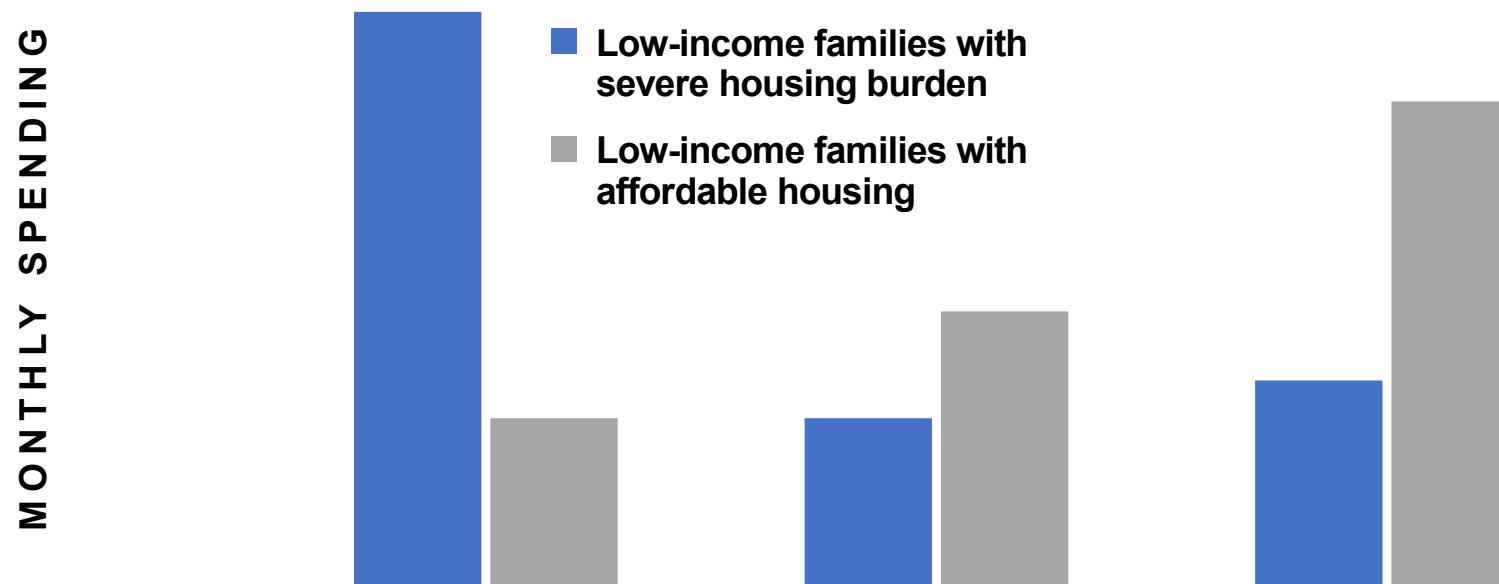
#113607 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

The Deeper Affordability Bonus (DAB) amendment to the RIP is one of the most regressive taxes I can think of. The more affluent areas of town will not be affected because the lots and houses are too expensive to be able to make half or even a third of the units affordable based on the median income for the entire area. This is a tax on the poorer sections of town. I live in the Cully neighborhood and we already have the lowest ranking school (Rigler) in the state of Oregon. If the city wants to help with affordable housing then they could give breaks to developers on Taxes and building fees for affordable housing on a sliding scale based on the cost of building in each neighborhood. This would spread the cost both in dollars and in community impact around the city and not just for the neighbors of these monster houses in poorer neighborhoods.

Testimony is presented without formatting.

Low-income Families with Affordable Housing Have More Food Security



Notes: Bottom spending quartile households with children under 18, 2001. "Affordable housing" is housing expenditures <30% of income. "All Other" includes transportation, clothes, healthcare, savings, insurance, entertainment.

Adapted from Harvard's Joint Center for Housing Studies: <http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/son2013.pdf>



My name is Rowena Paz Norman and I am testifying on behalf of Partners for A Hunger Free Oregon. Partners is a state wide anti-hunger advocacy nonprofit with a strong track record of influencing public policies to both improve anti-hunger programs and invest in solutions to poverty.

Partners for a Hunger Free Oregon supports the Residential Infill Project and Amendment #6 that allows 6 plexes with 50% of units affordable because of the strong relationship between housing and food insecurity.

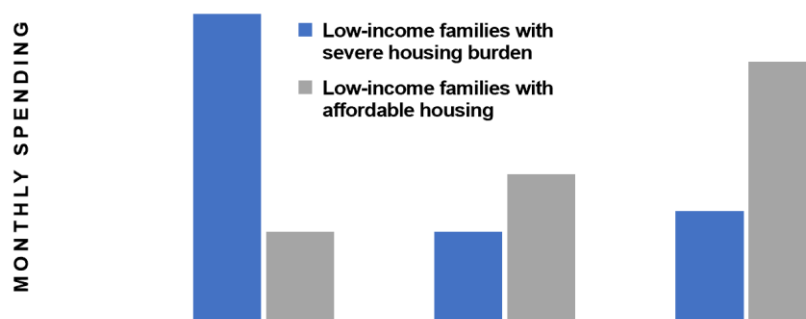
In a tight family budget, rent and utilities are fixed costs whereas food is the most elastic of these basic needs. You can skip meals but you can't skip your rent. 57% of food insecure families have had to choose between paying for housing or food.

Because housing costs have been rising so much faster than wages, Portland and Oregon have spent decades high up in the national hunger rankings. The rapid rise of rental costs in the Portland Metro area "could be a driving force in the jump in food insecurity" according to Oregon State sociology professor Mark Edwards.

The connection between housing and hunger is also demonstrated by a Harvard Joint Center for Housing study that found that Low Income Families with Affordable Housing Have More Food Security as shown in the below graphic.

I encourage you to pass Residential Infill Project with amendment #6 and to keep working on housing through the future anti-displacement plan to support Partner's efforts to build a Hunger Free Oregon. Because no one should be hungry.

Low-income Families with Affordable Housing Have More Food Security



Notes: Bottom spending quartile households with children under 18, 2001. "Affordable housing" is housing expenditures <30% of income. "All Other" includes transportation, clothes, healthcare, savings, insurance, entertainment.
Adapted from Harvard's Joint Center for Housing Studies: <http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/son2013.pdf>

Rowena Paz Norman

#113608 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

My name is Rowena Paz Norman and I am testifying on behalf of Partners for A Hunger Free Oregon. Partners is a state wide anti-hunger advocacy nonprofit with a strong track record of influencing public policies to both improve anti-hunger programs and invest in solutions to poverty. Partners for a Hunger Free Oregon supports the Residential Infill Project and Amendment #6 that allows 6 plexes with 50% of units affordable because of the strong relationship between housing and food insecurity. In a tight family budget, rent and utilities are fixed costs whereas food is the most elastic of these basic needs. You can skip meals but you can't skip your rent. 57% of food insecure families have had to choose between paying for housing or food. Because housing costs have been rising so much faster than wages, Portland and Oregon have spent decades high up in the national hunger rankings. The rapid rise of rental costs in the Portland Metro area "could be a driving force in the jump in food insecurity" according to Oregon State sociology professor Mark Edwards. The connection between housing and hunger is also demonstrated by a Harvard Joint Center for Housing study that found that Low Income Families with Affordable Housing Have More Food Security as shown in the attached graphic. I encourage you to pass Residential Infill Project with amendment #6 and to keep working on housing through the future anti-displacement plan to support Partner's efforts to build a Hunger Free Oregon. Because no one should be hungry.

Testimony is presented without formatting.

Kate Walker

#113609 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I support the Residential Infill Project and amendments 1-4, which will create more housing at lower prices in many neighborhoods to welcome people to Portland. I strongly support Amendment 6, which enables non-profit housing providers to build truly affordable units in small projects and oppose amendment 7, which would not lead to re-use, but to more expensive homes. Thank you for removing Amendment 5, which would have preserved bans on lower-cost housing options in much of the city. Infrastructure-related fees and restrictions should be based on lot characteristics, not unit count. Continue working to reduce displacement citywide with renter protections, and, in the future, through more significant upzones of exclusive areas near transit and jobs to allow mixed-income and deeply affordable apartments.

Testimony is presented without formatting.



March 12, 2020

Portland City Council
1221 SW 4th Ave
Portland, OR 97204

Dear Mayor Wheeler, Commissioner Chloe Eudaly, Commissioner Joann Hardesty, and Commissioner Amanda Fritz,

As we find ourselves in the midst of a global pandemic, I think about all the big decisions that will have to be made in the near future, and the clarity of purpose and strength of integrity that will have to be brought to those decisions. In that context, the question of how to amend the Residential Infill Project seems small. By 'small,' I don't mean inconsequential; I mean comparatively easy. Improving the policy to make it legal for more people to reasonably gain access to the amenities and opportunities of our city should be an easy decision to make. The long-term consequences of the status quo are simply too great to countenance.

Business for a Better Portland supports technical amendments 1-4.

We also support the removal of amendment 5, which would have undermined the goals of the project by drastically reducing the number of lots eligible for missing middle housing. We applaud the efforts of staff to work creatively with other bureaus to resolve outstanding infrastructure concerns, and strongly encourage them to do so in a targeted manner without delay. We do not, however, support whole quadrant exemptions from Residential Infill.

BBPDX strongly supports the Deeper Affordability Bonus (amendment 6), which will support the efforts of non-profit developers to provide housing for the vulnerable group of people

caught between ineligibility for Section 8 vouchers and inability to afford typical market-rate housing. Who are these people? They are service workers, administrative staffers, entry-level teachers and police officers, medical assistants, mechanics, graphic designers and grocery store managers. They are aestheticians, copywriters, bartenders, social workers, artists and acupuncturists. It's critical that all Portlanders continue to have housing options in all neighborhoods so that our communities can thrive and avoid the negative impacts of displacement and sprawl. While this policy alone will not immediately result in thousands of regulated affordable units throughout the city, it establishes a critical framework for those units to be built over time. We ask that the city monitor the performance of this policy, and, if too few affordable units are being created, swiftly make necessary adjustments.

The work of ensuring that Portland has a healthy and varied supply of housing will never be done, which is why the passage of the Residential Infill Project (along with amendments 1-4 and 6)—though no silver bullet—should happen without delay. Our organization is committed to supporting all post-RIP efforts to improve its effectiveness, reduce displacement, and increase the zoning capacity of areas near transit and jobs to support vibrant mixed-income communities.

Regards,

A handwritten signature in black ink that reads "E Ashley Henry". The signature is written in a cursive, flowing style.

Ashley Henry
Executive Director
Business for a Better Portland

Ashley Henry

#113610 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

March 12, 2020 Portland City Council 1221 SW 4th Ave Portland, OR 97204 Dear Mayor Wheeler, Commissioner Chloe Eudaly, Commissioner Joann Hardesty, and Commissioner Amanda Fritz, As we find ourselves in the midst of a global pandemic, I think about all the big decisions that will have to be made in the near future, and the clarity of purpose and strength of integrity that will have to be brought to those decisions. In that context, the question of how to amend the Residential Infill Project seems small. By ‘small,’ I don’t mean inconsequential; I mean comparatively easy. Improving the policy to make it legal for more people to reasonably gain access to the amenities and opportunities of our city should be an easy decision to make. The long-term consequences of the status quo are simply too great to countenance. Business for a Better Portland supports technical amendments 1-4. We also support the removal of amendment 5, which would have undermined the goals of the project by drastically reducing the number of lots eligible for missing middle housing. We applaud the efforts of staff to work creatively with other bureaus to resolve outstanding infrastructure concerns, and strongly encourage them to do so in a targeted manner without delay. We do not, however, support whole quadrant exemptions from Residential Infill. BBPDX strongly supports the Deeper Affordability Bonus (amendment 6), which will support the efforts of non-profit developers to provide housing for the vulnerable group of people caught between ineligibility for Section 8 vouchers and inability to afford typical market-rate housing. Who are these people? They are service workers, administrative staffers, entry-level teachers and police officers, medical assistants, mechanics, graphic designers and grocery store managers. They are aestheticians, copywriters, bartenders, social workers, artists and acupuncturists. It’s critical that all Portlanders continue to have housing options in all neighborhoods so that our communities can thrive and avoid the negative impacts of displacement and sprawl. While this policy alone will not immediately result in thousands of regulated affordable units throughout the city, it establishes a critical framework for those units to be built over time. We ask that the city monitor the performance of this policy, and, if too few affordable units are being created, swiftly make necessary adjustments. The work of ensuring that Portland has a healthy and varied supply of housing will never be done, which is why the passage of the Residential Infill Project (along with amendments 1-4 and 6)—though no silver bullet—should happen without delay. Our organization is committed to supporting all post-RIP efforts to improve its effectiveness, reduce displacement, and increase the zoning capacity of areas near transit and jobs to support vibrant mixed-income communities. Regards, Ashley Henry
Executive Director Business for a Better Portland

Testimony is presented without formatting.

ANNA KEMPER

#113611 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Anna Kemper: Sunrise PDX Testimony RIP Testimony Hi, I'm Anna Kemper, here on behalf of Sunrise Movement PDX. We're a growing movement to stop climate change and create a just and sustainable future for all. Amongst the stress of COVID-19, an upcoming primary, and the ever-worsening impacts of the climate crisis, I know we all have a lot on our minds. In moments like this it can be easy to feel despair and grief. But also in moments of distress like this, humankind has also often made its most significant progress. The housing crisis is deeply interconnected with the climate crisis. The Residential Infill Project with proposed amendments is a highly impactful proposal to mitigate unsustainable and racist zoning laws. The Residential Infill Project will allow for more, denser housing, reducing the impact of the climate crisis by: less energy used per person, more efficient transit, and easier to access climate-neutral transit like walking and biking. Mitigating the climate crisis by densifying our cities is extremely important but only when done with mitigations around affordability, accessibility and equity. Sunrise PDX is in favor of Amendments 1-4 and especially 6, the deeper affordability bonus. By legalizing multiple homes per lot while making sure at least half are deemed affordable, we know this will help alleviate some of the impacts of the climate crisis. We are running out of time to take bold, progressive action on the climate crisis. We must take action that improves the lives of those who will be and are most impacted by the climate crisis. Please vote the RIP amendments 1 through 4 and 6 into effect. Our generation, the first to be truly impacted by this crisis, is counting on you.

Testimony is presented without formatting.

Trisha Patterson

#113612 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

I fully support amendments 1-4 and 6. I support the Council's decision to eliminate amendment 5, and do not support amendments 7-17. On amendment 6, the compromised Deeper Affordability Amendment, I fully support this amendment's intention of building affordable homes for those stuck in the middle. For folks who do not qualify for Section 8, but don't make enough to afford a typical, market-rate home, living in Portland can be impossible. On amendment 7, I oppose. This amendment blocks smaller, lower-cost homes, and does not incentivize renovating older, historic homes. This amendment is risky, because of the possibility of future Councils establishing new conservation districts with the intention to preserve exclusivity. On amendments 8-17, I oppose, and the Council was right to table these in February. They are unreasonable and further an exclusionary agenda. The steps taken by Council are not a minute too early. Renouncing our racist patterns of exclusionary zoning starts with opening up our neighborhoods to abundant and less expensive housing options. The Residential Infill Project is a big step in the right direction, but it's not the end of the road. We need a city-wide anti-displacement strategy, new and more funding to house every Portlander and make homes deeply affordable, and zoning reforms to bring mixed income buildings nearer to transit and jobs. These reforms are within grasp. We must work together to resist othering those who are unfamiliar to us, and instead work to welcome everyone in Portland. Thank you, Council and Mayor, for working tirelessly to make sure this gets done right.

Testimony is presented without formatting.

Garlynn Woodsong

#113613 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Dear Commissioners, I wanted to attend today (March 10th) to provide this testimony in person, but COVID-19 has intervened. Therefore, please consider these quick points a verbal summary of my earlier testimony, to bring it up to date. Regarding the amendments: Amendments 1 through 5, fine. Regarding street improvements, don't restrict the development of fourplexes on unimproved roads without providing a way to improve those roads to provide a pathway to opportunity for property owners. Work with PBOT and BES to sort this out. Amendment 6, whatever. This affordability provision will produce maybe 1 6-plex from Habitat per year. OK, good job. Amendment 7, I'm not enamored of the language of this amendment, and don't think it represents good policy, but I'm not in favor of encouraging the destruction of the historic homes that contribute to the character and fabric of our neighborhoods. There are plenty of crappy homes out there that have exceeded their useful life and really should be replaced through upgrading to a four-plex. No reason to tear down historic homes to get there. Portland's small developers, who will be building the next generation of four-plexes, will find plenty of work for the next few generations (if not centuries) focusing on all the other properties in the city. Therefore, I take no position on amendment 7. This is consistent with the position of the Portland Small Developers Association, per our meeting earlier this week. We would support this amendment if we felt that there were a serious commitment on the part of the City and the State to provide a building code pathway for the conversion of historic structures from single family to four-plex without needing to also bring them up to the same commercial code that applies to concrete-framed skyscrapers, per our previous testimony with more detail on that topic. After all, we're in favor of keeping the historic homes of Portland intact; they contribute significantly to the character of our communities, and we have the technology to preserve them. We just need for regulations to be right-sized to make it economical to do so.

Testimony is presented without formatting.

Rand Pinson

#113623 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

After reviewing the commentary, the zoning would have a Maximum FAR and reduction in heights, this does aid single family zones but also this also effectively reduces density... Why is there no bonuses or legalities to increase density with FAR or heights while still complying with the new zoning amendments?

Testimony is presented without formatting.

4130 NE 18th Avenue
Portland, OR 97211
March 8, 2020

City Council
Residential Infill Project Testimony
1221 SW Fourth Avenue, Room 130
Portland, OR 97204

Dear City Council,

HB 2001 requires that duplexes must be allowed on every lot in Portland, but the other forms of middle housing (triplexes, fourplexes, cottage clusters, and townhouses) only have to be allowed in some parts of the residential zone. The PSC Recommended Draft RIP proposes 4 and up to 6 residential units on properties that are designated as Single Dwelling nearly everywhere in the city. This goes way beyond what the state law requires and would advance poor public policy that is bad for Portland for several reasons.

This recommendation doubles and even triples the land use densities established in Policy 10.1 of the Comprehensive Plan. No city-wide System Capacity Analysis supporting the Residential Infill Project densities in the Single Dwelling zones has been published by the City of Portland. Therefore, the PSC Recommended Draft RIP fails to satisfy the 2035 Comprehensive Plan Policy 8.21 – System Capacity.

RIP upzoning provides no assurance that what gets built is either affordable or family-friendly. RIP incentivizes the demolition of smaller, less expensive houses, which will displace families who rent. In addition to increasing the number of units allowed (compared to previous versions of RIP), BPS also increased the allowable size of new infill buildings uniformly throughout the city without regard to the 2035 Comprehensive Plan's focus of density around centers and transportation hubs. The RIP will increase global warming by encouraging the knocking down of affordable housing, wasting their embodied energy, and replacing them with newly constructed unaffordable rental housing.

The Johnson Economics report commissioned by the city in November 2018 concluded that most redevelopment will be investor-owned rental units: "largely rental product." There will be little room for home buyers, let alone nonprofit developers: "Ownership residential solutions under the proposed new codes would be expected to be limited." Johnson Economics estimates that apartments under the Residential Infill Project will be 730 sqft and cost at least \$1823/month, 35% more than average rents and over twice the rate of 60% of median family income.

The best way to create more affordable housing would be to re-zone some of the single-family zoned property around centers and corridors to multifamily. This would allow wood framed apartments or condominium complexes to be built where there is adequate transit and infrastructure. Building 20 or 30 units in one project would have significant per unit cost savings over building projects with four to six units.

Since the 2008 financial crisis billions of dollars have flowed into high yield rent backed mortgage securities that fund the construction of only market rate rental units in Portland (at least

\$1900/mo). By failing to follow the Comprehensive Plan's directives, including concentration of density around centers and transportation hubs, the PSC proposes to turn the City's planning function over to giant Wall street companies who have taken over hundreds of thousands of single-family homes, squeezing renters for revenue. See, A \$60 Billion Housing Grab by Wall Street, NY Times, 3/4/20. <https://www.nytimes.com/2020/03/04/magazine/wall-street-landlords.html?referringSource=articleShare>

City planners admit that the RIP will likely displace renters in neighborhoods with a higher share of low income and people of color, without college degrees, Lents, Brentwood-Darlington, Montavilla, and other inner ring neighborhoods such as St. Johns, Portsmouth, Concordia, and Cully. Class, economic differences mark debate over infill plan, Portland Tribune, 2/28/19. Yet the City is going forward without a displacement policy in place to mitigate this risk.

New housing will also unnecessarily increase global warming. In his Nov. 16, 2016 statement to the City Council on RIP, former PSU Professor Lutzenhiser found: "Our demolition and new construction carbon emissions estimate is in the neighborhood of 47,000 pounds of CO2 emitted in the demo-construction process. The estimate for a major energy retrofit of an existing house is about 1,500 pounds (about 1/30th as much), and building a new ADU is estimated to produce around 12,000 pounds of CO2."

He also found that "renovation of existing dwellings (rather than demolishing them), and adding ADUs to those and additional sites, would achieve the same density as demolition" – with duplex and ADU replacement — "at about 15 percent of the total cost to the households involved."

The most affordable and greenest house is the one already there. The RIP will encourage the destruction of the very older homes that should be preserved and made more energy efficient through the use of the Clean Energy Fund. The initiative ensures that the City of Portland's Climate Action Plan is implemented in a manner that supports social, economic and environmental benefits for all Portlanders, including the development of a diverse and well-trained workforce and contractor pool in the field of clean energy.

A better plan would be to wait until the City has a serious anti-displacement plan in place. This plan would need to have long term funding and a tracking system to determine if is effective. A better plan would not allow demolitions of existing sound housing, encouraging the addition of energy efficient ADUs and the retrofitting of existing homes. Where existing housing is not sound and cannot be retrofitted, infill housing should be designed to be compatible with nearby housing. It should be compatible in size, height and setbacks. Increased Middle Housing density (i.e., fourplexes and sixplexes) should be allowed only where the building is located near town centers and transportation corridors with frequent (every 15 minutes), reliable, safe public transit.

Sincerely yours,



Paul and Nikki Majkut

Paul and Nikki Majkut

#113625 | March 12, 2020

Testimony to **Portland City Council** on the **Residential Infill Project, Recommended Draft**

Letter attached

Testimony is presented without formatting.