

PHB Budget Forum

Agenda

3:00- 3:10

Welcome & Overview of Meeting

Introductions PHAC Commissioners

3:10- 3:30

Overview of PHB Programs & Budget

3:30- 3:40

Commissioner Ryan Comments

3:40- 4:25

Group Discussions – Breakout Groups

4:25- 4:55

Report Out

4:55- 5:00

Wrap up

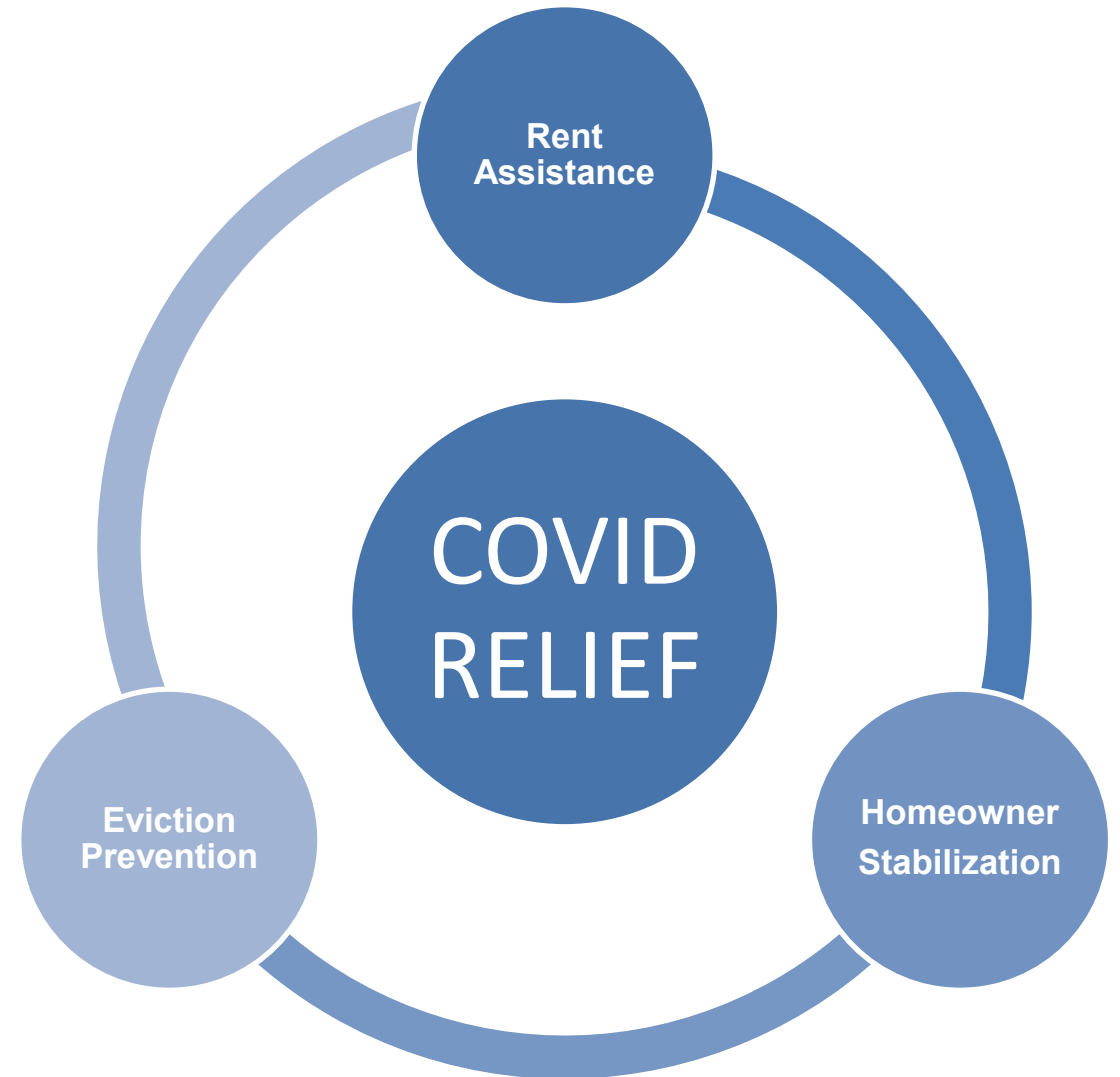
Portland Housing Bureau – What we do

**Production
and
Preservation**

**Preventing
Displacement**

**Home
Ownership**

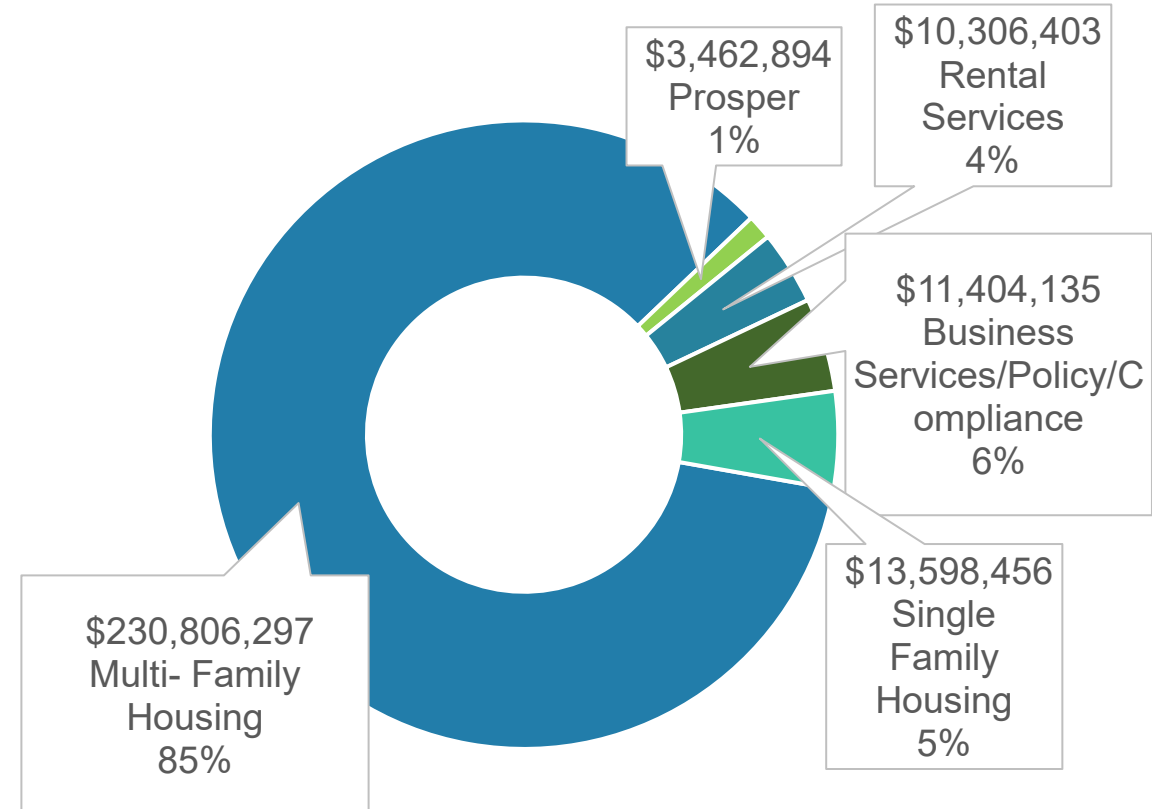
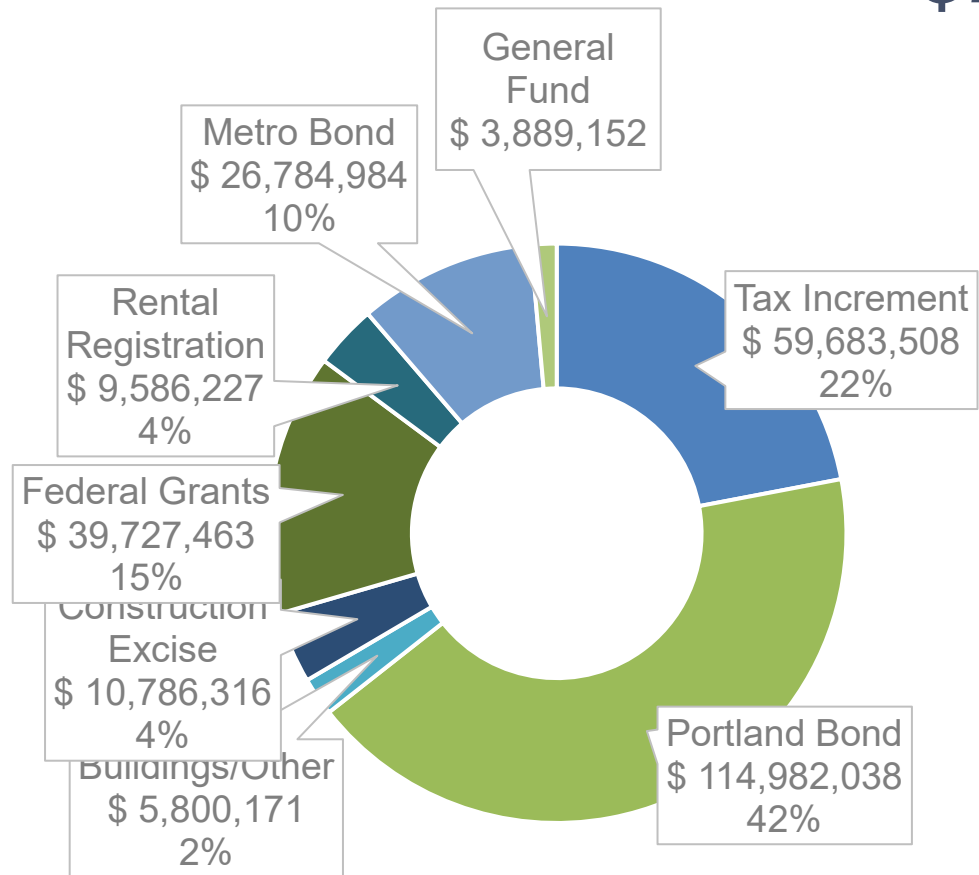
**Ending
Homelessness**



Sources

FY21-22 Adopted Budget \$271,231,859

Uses



Portlanders by Area Median Income

Incentive Programs & Home-ownership

0-30% AMI



Annual Income: \$15,800
AMI: 16%
Affordable Rent: \$395

Couple with Social Security



Annual Income: \$10,500
AMI: 11%
Affordable Rent: \$263

Adult on Disability

31-60% AMI



Annual Income: \$37,800
AMI: 39%
Affordable Rent: \$945

Preschool Teacher



Annual Income: \$48,300
AMI: 50%
Affordable Rent: \$1,208

Customer Service Representative

61-80% AMI



Annual Income: \$61,500
AMI: 63%
Affordable Rent: \$1,538

Carpenter



Annual Income: \$58,000
AMI: 60%
Affordable Rent: \$1,450

Two full-time minimum wage workers

Portland Area Median Income = \$96,900

Rental Housing Production (2015-2021)

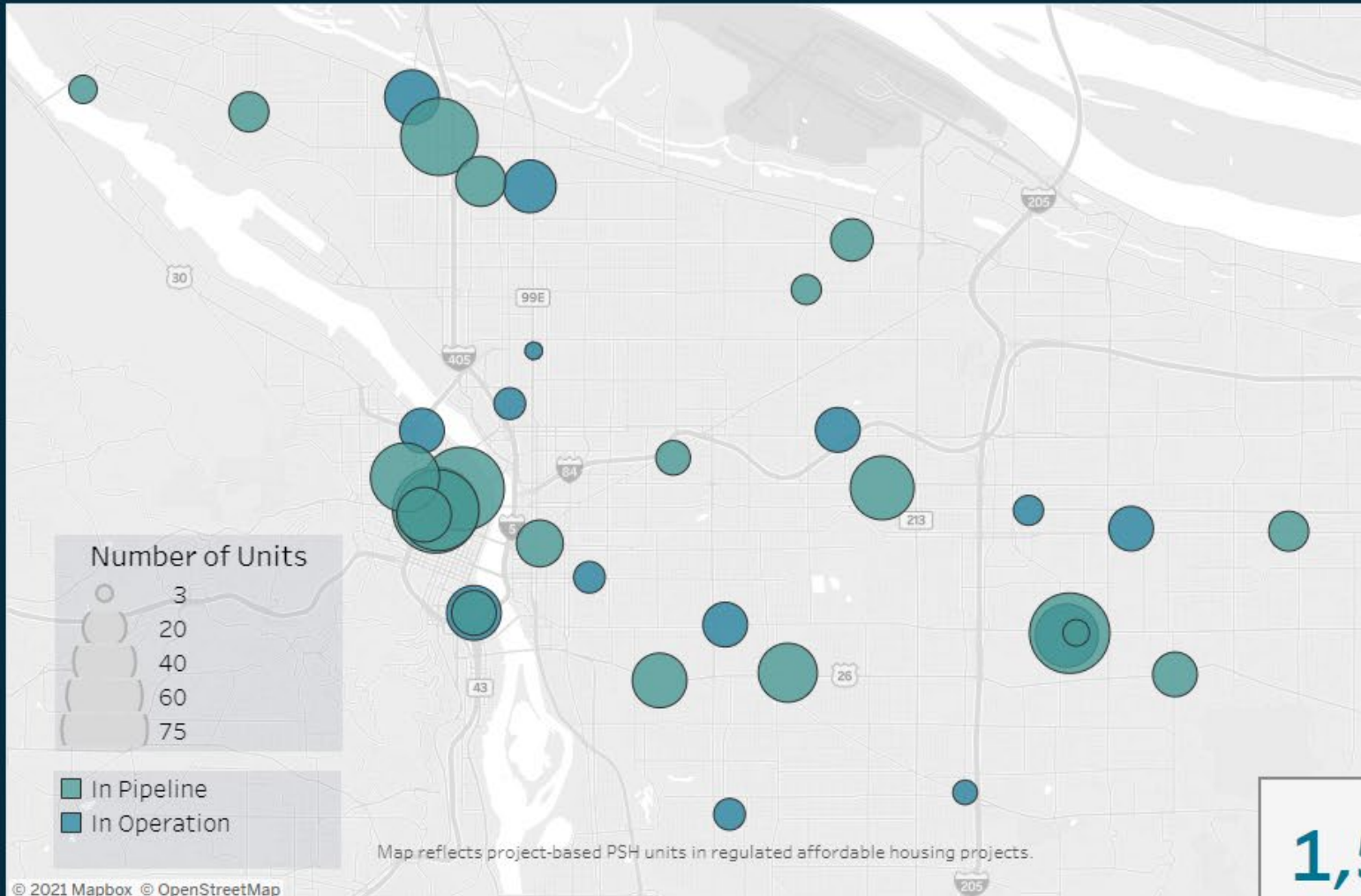
- 3,400+ affordable units opened
- 6,477+ people provided homes
- 2,900+ affordable units in housing development pipeline



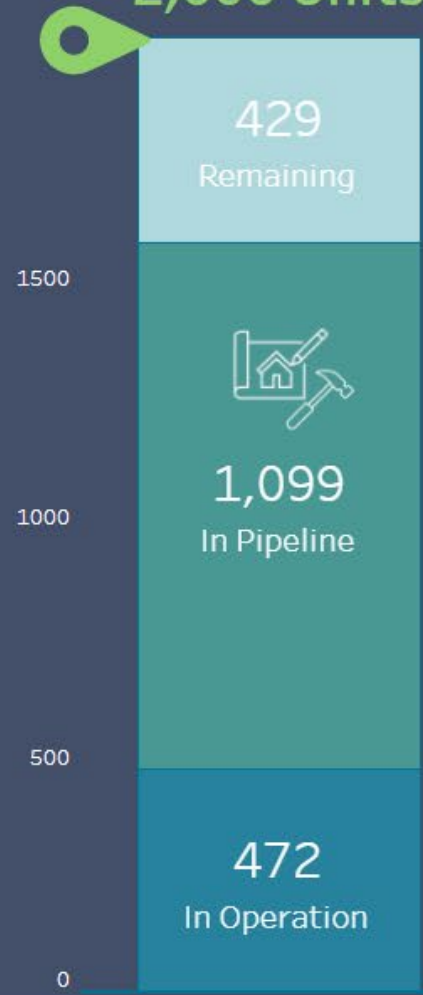
New Permanent Supportive Housing Units

Since October 2017

Permenant Supportive Housing (PSH) Units in Portland Opened or Under Development



Goal of
2,000 Units



1,571 Units in operation
or planned



Anti-Displacement & Housing Stability: Rental Services Office



Expanded Access to Legal Services

- Eviction Legal Defense Program
- Landlord/Tenant Mediation
- Expungement Services
- Fair Housing Enforcement
- Anti-Displacement Legal Services



Financial Assistance to Prevent Displacement

- ARPA Eviction Legal Defense
- Landlord/Tenant Mediation
- Relocation Assistance
- PHB Rental Assistance via Expanded Partner Network



Increased Education, Training & Communication

- RSO Helpdesk Served 2,670 in FY 20/21
- Culturally-specific Landlord/Tenant Education & Training
- Up-to-date Communications throughout Pandemic

Anti-Displacement & Housing Stability: ARPA Homeowner Assistance



Foreclosure Prevention Counseling & Support

- Counseling via HUD approved Counseling Agencies
- Budget planning based on modified mortgage payments
- Navigation, support and information sharing



Homeowner Financial Assistance

- Respond to expired mortgage protections
- Delinquent or modified Mortgage Payments
- Financial assistance made directly to creditor(s)

Homeowner Access and Retention Programs



**Down
Payment
Assistance**



Home Repair



**Asset
Preservation &
Legal Services**

- Counseling & Education through nonprofit Community Partners
- Lead Hazard Control Grant
- Home Repair Loans & Grants
- Legal Services

Homeownership & Rental Housing Development



Construction Funding

- Subsidy for newly constructed affordable for sale homes and rental units
- Permanently affordable



Development Incentives

Indirect financial assistance for new development and on-going operations of affordable housing:

- Tax Exemptions
- Development Fee Exemptions
- Density Bonuses

Decision Package Concepts

Housing Stability

- 82nd Avenue Anti-Displacement Program
- Preservation of Affordable Housing and Prevention of Displacement
- Citywide Home Repair Program
- Expanded Expungement Clinic

Housing Opportunity

- Homeownership (Development, DPAL and Property Acquisition funding)
- Technical Assistance to Culturally Specific Affordable Housing Developers/Owners
- Landbanking Fund
- Assessment of the Accessibility of Portland's Affordable Housing

Breakouts

Discussion Questions

Housing Stabilization – Preventing Displacement

- What other services/programs would prevent displacement of renters?
- What services should we consider to stabilize homeowners?

Vision for a Better Portland

- In envisioning a thriving Portland that includes housing for all, what strategies would you recommend for the City to invest in the future?
- How can we address the disparities in BIPOC homeownership rates?

Do you have feedback on the potential new and expanded programs we presented?

Is there anything else you think we should consider?