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## 819-2022

Report

### Accept the Cully Tax Increment Finance District Exploration Process Report

Accepted

**DATE:** September 20, 2022

**TO:** Portland City Council

**FROM:** Lisa Abuaf, Development and Investment Director

**SUBJECT:** Report on Cully TIF District

#### BRIEF DESCRIPTION

On September 14, the Prosper Portland Board unanimously approved the Draft Cully TIF Plan, Report and Governance Charter, kicking off the legislative process for the proposal. In November, Prosper Portland, the Portland Housing Bureau and Community Partners will ask City Council to adopt a new Cully Tax Increment Finance (TIF) District.

Maximum indebtedness for the new district is proposed at \$350,000,000, of which approximately

\$143,000,000 (45 percent of net proceeds) would be reserved for PHB affordable housing investments in alignment with the City of Portland's Set Aside policy. The remaining funds will be administered by Prosper Portland with a minimum of 45 percent reserved to support small businesses and economic development initiatives. Five-year Action Plans, created in partnership with a forthcoming Community Leadership Committee, will guide specific spending priorities.

In November, we will bring forward the proposal, but ahead of that more *technical* conversation, we wanted to share the *story* of the proposal, because it is truly unique. The process to explore the use of TIF in Cully was both community-initiated and community-led, and the proposal itself is the result of extensive co-creation between community and City partners.

#### BACKGROUND

Historically, TIF districts in Portland have been created as a vehicle to serve ambitious mixed-use, transit-oriented development; affordable housing projects; and local and regional infrastructure investments like light rail.

Introduced by

[Mayor Ted Wheeler](#)

Bureau

[Prosper Portland](#)

Contact

Justin Douglas

Governance, Learning and  
Outcomes Manager

✉ [douglasj@prosperportland.us](mailto:douglasj@prosperportland.us)

Requested Agenda Type

Time Certain

#### Date and Time Information

**Requested Council Date**

September 28, 2022

**Requested Start Time**

2:45 pm

**Time Requested**

45 minutes

In 2011, City Council approved the creation of six micro TIF districts through the Neighborhood Prosperity Network (NPN) with the goal of supporting equity-based community economic development at the neighborhood level. The NPN fosters economic opportunity and vitality with a focus on low-income populations and communities of color. Through grants, training, and support from Prosper Portland, NPN organizations are responsible for planning and implementing projects along specific corridors to improve their local communities and commercial districts.

The NPN embodies a community-driven, self-help model where stakeholders from the commercial district and surrounding service area organize a non-profit organization, raise funds, hire a salaried district manager, complete physical improvement projects through small-scale TIF funding, develop marketing initiatives, and pursue other efforts to improve economic conditions – including workforce services, business technical assistance, and district-specific programming. Districts leverage Prosper

Portland operational funding and staff support through building rental fees, program income, and traditional fundraising efforts.

In 2018, a coalition of community-based partners in the Cully neighborhood, including the two NPN districts, approached Prosper Portland to explore the creation of a large-scale, community-centered TIF district. The coalition proposed an engagement process that could lead to a new TIF model that centers historically underserved, marginalized, and underrepresented community voices in the Cully TIF district creation and prioritization process. Funded with resources from Metro and the City, an Exploration Leadership Committee (ELC) made up of community-based organizations and Cully residents led an extensive engagement process that resulted in the Preliminary Report (Exhibit 1) which served as the foundation of the TIF Plan (Exhibit A) and TIF Report (Exhibit B) as proposed.

With support from Living Cully, members of the ELC include:

- Cully Association of Neighbors
- Cully Blvd Alliance
- Habitat for Humanity Portland Region
- Hacienda CDC
- Native American Youth and Family Center (NAYA)
- Our 42nd Avenue
- Verde
- Residents of the Cully Community

The community's long-term vision is to transform Cully into a place that provides a sense of belonging for its residents, particularly for Priority Communities. This means Cully will have plentiful safe, affordable housing, thriving Black-, Indigenous-, and People of Color (BIPOC)-owned businesses, rewarding employment opportunities, safe and accessible transportation options, parks and open spaces, a clean and healthy environment, climate resiliency, with places and programs that reflect the cultural diversity of BIPOC individuals.

## EQUITY IMPACT

Over the past ten years, Cully has experienced increased market and gentrification pressures through rising retail and office lease rates (37% and 51%, respectively) and increased housing costs, making rental housing unaffordable to average three-person extremely low-income households, Black residents, and single mothers in Cully-Roseway. As market pressures intensify, there is demonstrated need for community-centered investments of scale that can proactively mitigate displacement pressures, which disproportionately affect low-income people and people of color. Future stabilization investments build on PHB's recent bond investments in affordable housing projects like Las Adelitas in partnership with Hacienda CDC, Hayu Tilixam in partnership with NAYA and Community Development Partners, and others. The proposed TIF Plan provides a unique and timely opportunity to shape investments that increases equitable access to capital, housing stability and economic opportunities for those that reside or own a business in Cully and secure those benefits for future generations of Priority Communities.

The TIF Plan and TIF Report center "Priority Communities," a term that refers to the intended beneficiaries of the Cully TIF District. Priority Communities is a defined term used throughout the TIF Report and includes: African American and Black persons; Indigenous and Native American persons; persons of color; immigrants and refugees of any legal status; renters; mobile home residents; persons with disabilities; low-income people; houseless people; and other population groups that are systemically vulnerable to exclusion from Cully due to gentrification and displacement.

The ELC-led engagement process, the process of co-creation between the ELC and the City, the proposed governance structure, and TIF Plan goals and priorities similarly center stabilizing community and ensuring investments actively counter displacement pressures and gentrification. Goals of the Cully TIF district as memorialized in the TIF Plan include:

- Prevent displacement of vulnerable people
- Preserve existing opportunities for affordable housing and economic prosperity, and create new opportunities
- Ensure that current residents benefit
- Ensure that those most affected will play lead roles
- Develop and inspire a new model for TIF
- Actively work to remove access barriers
- Spur innovation of environment and climate change

Without TIF district funding, there is limited public funding available to respond to and intervene in ongoing market pressures in Cully, be it through affordable housing investments or small business support and stabilization. Based on the proposed TIF funding model, if approved, the Cully TIF district would generate \$25 million in the first 5 years of the district and an additional \$35 million in years 6 through 10. Based on past investments this could support an additional 2 to 3 larger multifamily affordable housing projects and help stabilize Priority Communities owned businesses and organizations through grants, loans, and affordable commercial space.

#### COMMUNITY PARTICIPATION AND FEEDBACK

**ELC-Led Preliminary Report Engagement.** A subcommittee of the ELC created and implemented a community led engagement strategy which resulted in the Preliminary Report. To ensure the engagement of community members, all community organizations involved with the ELC helped recruit and activate Community Leaders (CL). CL are active and trusted Cully residents who helped connect our effort to people that our project partners might not otherwise be able to reach. CL engaged residents, committed to approximately 40 hours of involvement between October 2020 and June 2021, and received stipends for their time and efforts.

The subcommittee and partners hosted multiple focus groups within various communities. Each focus group targeted a specific community for outreach and recruitment. The CL helped support these organizations during the focus groups. The focus groups and target communities included:

- Latina/o/e/x community members;
- Black and African American community members;
- Urban Native/Indigenous community members;
- Mobile home park community members;
- Somali community members;
- Low-income homeowners;
- Small business community members; and
- Houseless community members.

Recognizing that focus groups might have limited reach, the subcommittee also developed a survey using feedback from pilot focus groups. The goal of the survey was to capture community responses to a wide range of questions about creating the TIF plan, including investment priorities and values around decision-making. The survey was available in both English and Spanish.

This engagement process resulted in the Cully Preliminary Report which establishes a 2040 vision of the Cully neighborhood, provides a baseline of input from community members, and shares initial priorities for the district.

**Prosper Portland and ELC Led TIF Plan Engagement.** To further broaden community outreach beyond the ELC work and network, from December 2021 to June 2022, Prosper Portland staff proactively engaged all neighborhood associations within the proposed TIF boundary, including:

- Cully Association of Neighbors
- Concordia Neighborhood Association
- Beaumont-Wilshire Neighborhood Association
- Sumner Neighborhood Association
- Rose City Park Neighborhood Association
- Roseway Neighborhood Association

Staff offered briefings and notified the associations of engagement opportunities from open houses (March 2022 and June 2022) through adoption. Approximately 50 individuals across all neighborhood association meetings and open houses participated in the outreach efforts. Further, the Cully Association of Neighbors published information regarding the open

houses on their webpage, reaching a broader audience. Prosper Portland established a webpage on its site for this exploration as a tool for sharing information about the Cully TIF District.

Additionally, between January and May 2022, staff supported and participated in monthly engagements with priority groups led by the ELC. These monthly meetings were intended to both inform participants of the proposal (TIF Plan, TIF Report, and Governance Charter) and obtain feedback from priority group members through affinity spaces/focus groups. The ELC and partners involved with this exploration hosted multiple focus groups within various communities, with each focus group targeted to a specific community for outreach and recruitment.

These conversations with priority group members supported ongoing iteration between the Preliminary Report and the proposed TIF Plan and TIF Report. Partners built on the foundation of the Preliminary Report to develop the TIF Plan District Plan and TIF Report and related eligible TIF projects. The ELC formally approved moving this proposal forward to the Prosper Portland Board, Planning and Sustainability Commission, and Portland City Council in August 2022.

#### ATTACHMENTS

None.

### Documents and Exhibits

 [Cully Tax Increment Finance District Exploration Process Report](#) (203.05 Kb)

### Impact Statement

#### Purpose of Proposed Legislation and Background Information

Historically, TIF districts in Portland have been a vehicle to serve ambitious land use plans and create resources for investment into regional assets like light rail, the Oregon Convention Center, and the Eastbank Esplanade. In recent years, Prosper Portland has used TIF in innovative ways, to support neighborhood Action Plans and implement smaller TIF districts through the creation of the Neighborhood Prosperity Network (NPN), which have been informed by significant community engagement and outreach.

In 2018, a coalition of community-based partners in the Cully neighborhood approached Prosper Portland to explore a community-centered TIF district creation process that could lead to a new TIF model that centers historically underserved, marginalized, and underrepresented community voices in the TIF district creation process. To that end, Prosper Portland participated in a co-creation model that centered those most vulnerable to displacement and elevated the voices of historically underserved and marginalized communities in the engagement and planning process of the plan.

An Exploration Leadership Committee (ELC) made up of community-based organizations and Cully residents, Prosper Portland staff, and Portland

Housing Bureau (PHB) staff co-created the Cully TIF District proposal for consideration by Prosper Portland Board and Portland City Council.

Community partners include:

- Native American Youth and Family Center (NAYA)
- Our 42nd Avenue
- Cully Boulevard Alliance
- Living Cully
- Verde
- Cully Association of Neighbors
- Hacienda CDC
- Habitat for Humanity Portland Region

The community's long-term vision is to transform Cully into a place that provides a sense of belonging for its residents, particularly for Priority Communities. This means Cully will have plentiful safe, affordable housing, thriving Black-, Indigenous-, and People of Color (BIPOC)-owned businesses, rewarding employment opportunities, safe and accessible transportation options, parks and open spaces, a clean and healthy environment, climate resiliency, with places and programs that reflect the cultural diversity of BIPOC individuals.

The potential amount for maximum indebtedness is currently estimated at \$350,000,000, of which approximately \$143,000,000 (45 percent) would be reserved for PHB investments, and the remaining will be under the management of Prosper Portland to be invested in Action Plan priorities, which will be co-created with a forthcoming Community Leadership Committee.

### **Financial and Budgetary Impacts**

There are no financial or budgetary impacts as this is an informational update and does not require any action.

As part of the Consult and Confer period mandated by ORS 457 prior to the November 9, 2022 City Council hearing date, copies of the Cully TIF Plan and Report were sent to the City Budget Office on Thursday, September 15, 2022, for review and comment.

The total estimated impact to taxing jurisdictions through FY 2058-59 is anticipated to be between \$350 million and \$478 million which is dependent upon the amount of long-term borrowing. The estimated high impact of \$478 million assumes \$150 million in long-term debt (bonds) with terms of 20 years and conservative interest rates, and \$200 million in short-term debt with no interest.

The impact to the General Fund at this level is estimated to be \$115 million through FY 2058-59. Higher use of short-term (pay-as-you-go) debt proceeds or more favorable interest rates for long-term bonds will reduce the financial impact. Lowering the financial impact to \$350 million requires the issuance of only short-term debt that has no interest and minimal issuance costs, but also



limits resources earlier in the district's first 5 to 10 years. This will result in an estimated \$84 million in foregone revenue to the City of Portland General Fund through FY 2053-54. Long-term bonds are currently included in the model to illustrate when higher levels of resources could be made available by leveraging tax increment revenues.

Through the duration of the district, staff will coordinate annually with the Portland Housing Bureau and Office of Management and Finance to forecast if and when lines of credit and long-term debt (bonds) should be issued to raise resources for planned projects.

## Community Impacts and Community Involvement

As development and gentrification pressures intensify in the Cully neighborhood, there is an urgent need for community-led investments that can be used proactively to combat displacement pressures, which disproportionately affect low-income people and people of color. This is a unique and timely opportunity to shape investments that prevent or reduce displacement in a way that increases wealth, choice, and stability for those that call Cully home, and secure those benefits for future generations of Priority Communities.

"Priority Communities" refers to the intended beneficiaries of the Cully TIF District: African American and Black persons; Indigenous and Native American persons; persons of color; immigrants and refugees of any legal status; renters; mobile home residents; persons with disabilities; low-income people; houseless people; and other population groups that are systemically vulnerable to exclusion from Cully due to gentrification and displacement.

In order to broaden community outreach beyond regular meetings with the ELC, from December 2021 to June 2022, Prosper Portland staff proactively engaged all neighborhood associations within the proposed TIF boundary, including:

- Cully Association of Neighbors
- Concordia Neighborhood Association
- Beaumont-Wilshire Neighborhood Association
- Sumner Neighborhood Association
- Rose City Park Neighborhood Association
- Roseway Neighborhood Association

Staff offered briefings and notified the associations of engagement opportunities from open houses (March 2022 and June 2022) through adoption. Approximately 50 individuals across all neighborhood association meetings and open houses participated in the outreach efforts. Further, the Cully Association of Neighbors published information regarding the open houses on their webpage, reaching a broader audience. Prosper Portland established a webpage on its site for this exploration as a tool for sharing information about the Cully TIF District.

Additionally, between January and May 2022, staff supported and participated

in monthly engagements with priority groups led by the ELC. These monthly meetings were intended to both inform participants of the proposal (TIF Plan, TIF Report, and Governance Charter) and obtain feedback from priority group members through affinity spaces/focus groups. The ELC and partners involved with this exploration hosted multiple focus groups within various communities, with each focus group targeted to a specific community for outreach and recruitment. The focus groups and target communities included:

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## 100% Renewable Goal

*Advancing climate action and environmental stewardship* is one of the key Implementation Principles found in the Cully TIF Plan, because of its direct link to neighborhood stabilization. The principle aims to ensure that TIF investments respond to the reality that climate disaster and environmental inequities are a driving force of displacement. TIF investments should result in environmentally sustainable development, and the resulting benefits (e.g., lower energy costs from solar power) should flow to Priority Community members.

The Plan aims to reduce barriers, spur innovation, provide incentives for energy efficiency, renewable energy, stormwater management, climate resiliency and robust environmental standards in affordable housing and commercial projects.

The project list for eligible expenses will support many opportunities to advance climate action and move the City toward its renewable energy goals, including:

- Single Family Home Repair grants, including for energy efficiency upgrades
- Community solar
- Services and businesses that expand multimodal transportation options available in Cully, including but not limited to bicycle and electric vehicles
- New development, redevelopment, and renovation activities
- Landscaping enhancements and pedestrian amenities
- Commercial building repairs and upgrades, including weatherization and renewable energy
- Infrastructure improvements when triggered by or directly supporting stabilization, including the development of natural areas, green infrastructure, and other climate resiliency investments



## Agenda Items

### 819 Time Certain in [September 28, 2022 Council Agenda](#)

Accepted

Motion to accept the report: Moved by Hardesty and seconded by Rubio.

Commissioner Jo Ann Hardesty Yea

Commissioner Mingus Mapps Yea

Commissioner Carmen Rubio Yea

Commissioner Dan Ryan Yea

Mayor Ted Wheeler Yea



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