

## FEEDBACK ON HOUSING POLICY INITIATIVES

### Responses to policy initiative number 1:

#### *Develop a strategic homebuyer assistance program ("HomePort 2")*

- We need to focus more on lowering property taxes before subsidizing low income property buying/renting initiatives. These programs will raise property taxes. Middle income residents who own property aren't going to be able to live in Portland if the city's only focus is on low income residents
- Low to moderate Income levels and families buying first homes, s/b given priority
- We need to do anything we can to maintain a socioeconomic diverse city.
- By allowing more people to own property it would help them get invested in Portland and making sure it thrives.
- There are already homebuyer assistance classes available for anyone interested in buying a house. You don't need to waste our tax dollars on any of this.
- If the goal is to move people from renting to owning. Although that won't help the lowest income folks.
- I don't think we should be involved in helping people buy homes. . . . think our focus should be on building more rental units, affordable and market and workforce and figuring out the ways to do that.
- Similar to Habitat for Humanity and re-establish program for assisting first time home buyer to purchase multi- unit if they agree to stay in it for 10 years
- No. home buying can be a trap. Housing is one part of the dynamic of sustainable living. The ability to "move" to where employment is is critical and ownership can be a fatal hindrance in that process.
- Enough other programs.
- Not sure on this one; leveraging private dollars where possible seems like a good idea, but I'm a bit skeptical that incentivizing home ownership rather than renting is the most cost-effective way to support housing affordability.
- There are plenty of low-cost mortgage product for first time homebuyers already integrated in the marketplace.
- What would the staffing requirements be for this program? Would it be an added burden to the Planning Staff or would it require a new position to be made and filled.
- There are residents with potential to be excellent homeowners but they lack the resources
- This was an excellent way to get middle class to live in Portland in the past. However, I don't know how effective this will be with the current heated real estate market.

- Not clear to me that this program would benefit those who need the help most. Seems like more of a benefit to those that can already afford housing, with the PMI assistance.
- First time buyer programs are a great way for people to build equity and have housing security. Current federal underwriting requirements for home loans are tough
- Unless there is a strong nonprofit leading a Housing Trust type program, the resources allocated will be hard to administer and not add significant value to the community.

#### **Responses to policy initiative number 2:**

##### ***Develop a foreclosure prevention program that will provide emergency grants to low-income homeowners in risk of foreclosure***

- If you can't afford it, don't buy it.
- A one-time option - with a plan in place to assist with financial planning and education
- There are very few foreclosures in Portland apartments today. This would be a waste of resources.
- Stop stealing our tax money to "give out grants" for anything.
- Absolutely not! There are many items in place to ensure home owners are not purchasing something they cannot afford, throwing more money at a problem does not solve it. It's making people more and more dependent on everyone else. Perhaps educational classes on home purchases, mortgages, etc. would be helpful. Better use of money to try to avoid problems rather than react to them.
- Portland tax payers are already heavily taxed.
- Said no but to qualify that I think we (by "we" I mean the City of Portland and we taxpayers) should consider this program for seniors on a fixed income.
- My concern with this program would be that it would require the most funds in times of deep recession, at the expense of other higher-priority programs. "Low income" homeowners are still people with comparatively high wealth, relative to most Portlanders, by virtue of their property ownership.
- You mean like HARP that no one used...it could become a bank bailout. No, most foreclosures are a result of very fact-specific issues, like health problems or marital difficulties.
- Yep, this seems like a good idea, and a good way to have a big impact with a small investment.
- The foreclosure process is already ridiculously skewed in favor of borrowers. For all practical purposes, one can stay in a home for many months after being in default,

with numerous opportunities for remedy and workout. There is simply no need for the City to provide any additional layer of protection.

- A fluctuating economy which does not keep up with the cost of goods and services. It fosters a paycheck to paycheck environment which prevents homeowners from a six month mortgage savings.
- Priority number 1 based on criteria of policies mitigating displacement as the most urgently needed right now
- Seems ripe for abuse.
- This could be very helpful to people who are in dire straits who are just trying to stay in their home. This could be very helpful in giving the current workforce the option of staying here in Portland, rather than moving to outlying communities.
- Meh. Homeowners already receive more benefits and have more protections than renters. I'd like to see similar protections for renters to avoid conviction
- This is very important now more than ever as many are living hand to fist one incident (job loss, health issues)
- Foreclosure laws are STRONGLY in favor of the Tenant/Owner. There are months and months of lead time before someone loses their home. They city shouldn't be providing grants for homeowners any more than they should provide grants for commercial owners who over paid or made bad decisions and lose their buildings (see Time and Temp Building or Wharf Street buildings).
- Two housing counseling agencies already work in the area of foreclosure counseling in Portland. Providing resources directly to them to provide additional services to support clients would be more valuable in leveraging existing programs and legal options than providing direct grants to homeowners.

### **Responses to policy initiative number 3:**

#### ***Secure Tenant Based Rental Assistance (TBRA) at \$250,000 a year minimum using a combination of City funds and federal funds (roughly 50/50)***

- Working poor to be priority
- "City funds" and "federal funds" are just taxes they were stolen from people. Give the money back and cut taxes. Stop offering to "give stuff out that you don't even have. We print enough fake money every day as it is.
- This would not go over well with Portland residents who own their own home but are seeing their taxes increase so that landlords get paid more.
- Would put a two to three month limit on assistance, or make it a one-time proposition.
- Rental assistance programs are a higher priority (then #1 "HomePort 2") Those who have enough financial resources and stability to even consider a mortgage are already, by definition, doing well enough that they should not be priority. Also, please consider the fact that many Muslim households consider mortgages to be a form of

usury. No, most foreclosures are a result of very fact-specific issues, like health problems or marital difficulties

- Setting aside making it easier to build housing or improving transit, rental assistance seems like dollar-for-dollar the most effective way to helping people afford to keep living in Portland, especially considering the federal matching
- The administration of these types of funds is best left to the Portland Housing Authority
- Who would be responsible for requesting federal funds?
- The success of any community is its diversity. Diversity of income develops knowledge of the development of the community.
- I think this is a high priority to explore since it could help the neediest households bridge the gap of affordability in relation to housing cost.
- Can cause a tumble that may be impossible to recoup from. Sometimes we all need a little help up!
- Also fund it by instituting a city income tax that only applies to folks making over \$300,000/year
- Section 8 vouchers are a finite resource and since there are no new Project Based Section 8 (HAP) being granted, additional rental assistance from the Portland Housing authority would be smart. I think the city should not be administering the vouchers, as it would require more staffing and resources than could be justified for just this voucher program. Given that the PHA is set up to income qualify and do annual recertification of income, it would seem to make sense to team up with them to provide these vouchers.
- Tenant based rental assistance is of great value, however, the housing cycle is extremely tight and focusing limited resources (\$250,000) to leverage more production (which will increase vacancy and make it easier for those currently with vouchers to find housing before having to turn back their voucher) is a better long term use of those resources. Once the housing market is looser, PBAs would be a great thing to focus on as long as appropriate services are attached to ensure success.

#### **Responses to policy initiative number 4:**

##### ***Increase the condominium conversion fee significantly to fund TBRA and/or the Housing Trust***

- Back date if possible
- Why do you call it a “few” when it’s blatantly a tax. Portland has enough taxes and increase annually while you all make up new ones every year. Stop it. Leave tax payers alone.
- Construction is a large employer in Portland this would hurt jobs and slow economic growth.
- Fee is relatively insignificant today. Raising it within reason is, well, reasonable.
- Data suggests Condo Conversions have not been happening enough to have meaningful impact on the housing market. The Committee should focus on areas of greater potential impact. Yes. Owners stand to profit significantly from the conversion. Charging them a significant fee may increase the price of the condo, but could increase the TBRA fund
- I'm not wild about this; I'm all for the programs this would support but I'd rather pay for it out of general taxes.
- Absolutely not. Condominium conversion promotes home ownership, prevents sprawl, and increases property values.
- Is there a way to increase the cost for non-residents of the condos? So that the spaces used as a second home and occupants not buying more taxes within the City accept a greater burden
- Increase the condo conversion fees to \$10,000 per condo. Fees dues at application not at sale.
- \$300 is a meager amount. Not sure if owner occupied condo conversions need to be treated differently than investor conversions (\$1 - 5K) per unit!
- Any increased funds in the Housing Trust would be great

#### **Response to policy initiative number 5:**

##### ***Review the current condominium conversion ordinance to assess whether the tenant notice and relocation assistance requirements are being followed***

- Mandate as part of planning department review.
- No assistance is needed. Stop trying to grow the role of our city government. Stop making new roles and new positions. Leave people alone.
- Its currently the law so people should be held to it
- There are so few conversions going on right now it wouldn't make sense to create a program to monitor it. We have more pressing matters.
- Data suggests Condo Conversions have not been happening enough to have meaningful impact on the housing market. The Committee should focus on areas of

greater potential impact. No. I think there is already enough scrutiny. No low-hanging fruit here.

- Sure, seems sensible; not a top-five priority.
- The City would benefit more by the elimination of the condominium conversion ordinance altogether
- Only a Band-Aid fix and not getting to the root of the problem
- Prior to increasing the tenant notice/relocation assistance requirements I think it would be best to assess the current system's impact.
- I think it worthwhile to know if policy is being properly enforced

## **Response to policy initiative number 6:**

### ***Create a "hotel linkage fee" to fund City housing programs***

- This should be a high priority. Tourism is a relatively minor part of our city's economy, but it is putting disproportionate demands on our city's low-income workforce at the expense of other sectors. Please consider earmarking a portion of short-term rental fees for housing programs as well.
- Have a citizen staffed board to monitor distribution of monies and programs
- What is a hotel linkage fee??
- Stop making up new taxes.
- Creating a hotel linkage fee would reduce the amount of new hotels being built in Portland. If there are fewer hotel rooms in Portland the winners are the current hotel owners who get to charge more per night. The losers are Portland residents who now see less people spending their vacation money in Portland because hotel rooms are more expensive.
- Would need more information about the size of the fee before committing to yes or no.
- To the extent that there is an Inclusionary Zoning Ordinance impacting housing, there must be comparable fees for hotel developers. Otherwise, City policy is effectively encouraging Hotel construction while discouraging housing.
- No. Keep up like this and you will discover that tourists have choices, you cannot fund a city on the back of a tourist Yes. The burst if hotels might be over, but if Portland can't impose a city lodging tax, it is the next best thing.
- This seems really odd to me. Hotels create jobs so we should discourage that with a specific tax? Again, I'd rather pay for these programs with general taxes.
- Why should the burden of funding affordable housing fall disproportionately to developers of hotels?
- Use a penalty but not as a requirement for all new developments.
- Hotel Linkage fee needs to go fund the CLT and other housing programs on this list and not to the developers.

- Agree that hotels need workers, they can't afford to live out of city with long commute.
- I think hotels are part of the problem here in Portland. They hire people at such low wages, their employees cannot afford to live here. Then, they are forced outside of the city, which means they have to drive in everyday, causing more traffic than is acceptable. The hotels need to do their part. Since we have several new hotels in "the works", this is the time to start this linkage fee.
- Absolutely they are stressing our infrastructure more than any other type of development.
- I think the ship has probably sailed on this, as the pace of hotel development should be slowing now, but given that Hotels need lower wage workers, it seems to justify that they should provide some compensation to help those workers stay in the city
- All new construction or major rehab/change of use should have a fee that put funds into the Housing Trust, not just hotels.

## **Response to policy initiative number 7:**

***Have the City take the lead in exploring the creation of a Portland Community Land Trust (CLT) that would receive consideration at below-market rate for surplus city property for housing development***

- The city needs to take any surplus property and build affordable housing which is in short supply. The land you just sold around the old public works should have been made into affordable housing rather than more market-rate apartments and stores.
- Stop trying to add roles to our city government.
- Great way to provide low income housing. A great example of the public and private sectors working together to create low income housing.
- I assume Land Trust means more park properties? Again, not enough info/context here to make useful distinctions.
- Sounds good but devil is likely in the details. How is city and or Trust going to maintain, market, lease, and develop . . . ?
- A CLT could play an important role in providing "missing middle" housing for households that don't qualify for LIHTC housing, but would struggle to pay market-rate rents. Current nonprofit developers are all focused on larger LIHTC projects; we don't currently have developer/institutional/financial resources to focus on more middle-income housing, but this is worth working on.
- Don't believe a land trust is needed for this.
- Seems like an interesting way to guide surplus city property toward housing. Worth exploring, at least.
- Why not sell the property at full market rate to private developers of market rate and/or affordable housing?

- This is one of the most important topics. The money should be allocated or stay in the district where the penalty fees are acquired.
- If I understand this correctly, this would be similar to the Vesper St Townhomes arrangement? If so, very much in favor.
- Absolutely needs to be done ASAP
- There is good opportunity for progress here, but any CLT should work closely with Land Bank Committee
- City should identify a partner and support that nonprofit in creating a CLT. Below-market land is just one option. City should probably not "take the lead."

## **Response to policy initiative number 8:**

### ***Utilize CDBG funding to establish an emergency rehabilitation program***

- BUT: given the potential for rehabilitated housing to gain substantial value in gentrifying neighborhoods, CDBG grants to private landlords should be tied to deed restrictions for long-term affordability. In the 1980s and 1990s, the city spent lots of housing funds on buildings on Munjoy Hill and the West End that have since been flipped and given windfall profits to their owners.
- Focused on owner occupied and "aging in place" situations
- Funding is tax money you stole. If it were important to people they would donate to the cause. Try that for once.
- Always a good idea to get state grants to help local properties
- Too many other priorities for CDBG money.
- Seems like a good idea, not in my top five
- This is a nice idea, but it would require additional bureaucracy to administer. I could see this turning into a highly-controversial program with no fair way of awarding funds. No. CDBG is being cut yearly so won't be any grants in the future
- Sounds OK but there are a lot of projects worthy CDBG funding
- This program is very useful. I have utilized it myself to repair my roof & replace my back deck. Almost paid off!
- MaineHousing has already started funding a new home rehab program administered through the Housing Authorities. Making sure that they are fully using those resources and helping them with hurdles should come first before actually funding a new program. There are also programs administered by CAP agencies.

## **Response to policy initiative number 9:**

### ***Offer rehabilitation funding in conjunction with the Lead Safe Housing Program***

- Sensible.
- Stop spending taxpayer money
- Nope. Tax breaks. Stop stealing and acting like you are helping people out.
- Portland has some of the oldest housing in the nation. It badly needs a facelift and this would go a long way in helping
- Seems like a good idea, where small investments in rehabilitation then enable eligibility for other programs.
- Placing the burden for lead remediation solely on property owners could have disastrous consequences to Portland's real estate market. If we are going to enact alarmist lead-abatement policies, then the City should kick in to fund the remediation.
- Property owners should not be thrown up the bus. Resources are needed to make safe dwellings.
- Not that this is a bad idea, just not in my top 5.
- Smart investments to reduce lead poisoning has a huge impact on reducing future costs for our society and reduces suffering for children and families. Leveraging those funds with nonprofits who are acquiring market rate (either for rental or inclusion in a CLT) would make sure that those investments continue to benefit the public over the long term related to maintaining housing affordability.

## **Response to policy initiative number 10:**

### ***Agree to administer Portland Water District's water efficiency and repair services program***

- It would be wonderful if PWD could also establish a progressive pricing system, potentially linked to Section 8 eligibility, to reduce cost burdens for lower-income households.
- It sounds like this would add additional costs to Portland tax payers if the city of Portland starts administering this.
- Why is this here? Again, some explanation would be helpful.
- Too much on your plate now
- Seems like a good idea I wouldn't put in the top five.
- If the program is not a high enough priority for PWD to administer itself, the City should not be the financial backstop.
- The importance of water quality has been ignored for good health.
- It would be great for the older residents.

- Helping households increase their water efficiency, thereby decreasing cost of operations and environmental impacts, seems like a highly positive outcome for a relatively small amount of annual cost.
- Not that this is a bad idea, just not in my top 5.
- Combining all repair and rehab services under one umbrella is ideal. Especially if the rehab / repair investments can be coordinated with nonprofit long term ownership as mentioned in item 9 so those investments aren't lost to the private market.

## **Response to policy initiative number 11:**

***Consider creating a Housing Advisory Board primarily consisting of housing professionals with some tenant and landlord representation, to assist City staff and Councilors in making informed policy decisions***

- Please include Portland Housing Authority staff.
- Equal number of professional and public representatives
- Absolutely not; landlords already pay a per unit fee to fund a program for inspections and have the power to penalize landlords for non-compliance. Portland needs to concentrate on keeping small landlords intact and local and preferably living in their buildings. There should be some kind of tax incentive to live in the building you own and operate. If landlords lived where they rented they would be a lot more invested. Large, corporate companies running entire sections of this city is not good for the city or tenants. That being said, tenants have no idea how hard it is to keep a building going today and the last thing we need is a Board telling us what we can and can't do. Focus more on penalizing the bad landlords that don't follow the current laws (which are pretty tenant friendly) and force them to comply. If the court system doesn't already do this then what is a Housing Advisory Board going to do? Nothing. Nothing, but waste money.
- I would like to see a high percentage of tenants on such a board
- Leave people alone. Let the free market determine things. Stop wasting our tax money on wasteful crap that you "feel" is a worthy cause
- Let each housing area vote on who is representing each housing area
- This was already suggested by the rent control ordinance and was found to be amazingly unpopular by a two to one vote. Portlanders have already voiced their opinion and they don't want this.
- Having the advice and expertise and experiences of stakeholders in the market will greatly benefit the housing committee as it creates housing policy.
- Wouldn't be bad, but not in my top 5
- Excellent idea! This is wonky stuff, and some dedicated professionals advising the committee (and the council) seems like a great idea. I suspect there are a lot of ideas that feel very attractive are not empirically well supported, and that expert advice would be invaluable.

- How will housing professionals be chosen? How will conflicts of interest be avoided?
- Absolutely not. Such a body is not needed. This would be simply an expansion of government for its own sake.
- No, because this means City Councilors will be subjectively selecting people who are pro-development. We have seen how unbalanced other volunteer boards and pro-business... examples are the Planning Board, previous pesticide ordinance task force, etc.
- I think this is crucial, so it is clear where these policies come from.
- A Housing Advisory Board that actually helps the City make policy (with teeth) could go a long way in helping us avoid unnecessary and divisive referendums in the future.
- Include activists on this Board
- With Much Tenant Representation
- Policies that have been drafted in the last 5 years are done from the prospective of assuming all landlords are taking advantage of their tenants. That is a) not the case, and b) a really dumb way to write policy if you want landlords/developers to make more housing. Living on the peninsula is a luxury that not everyone can afford, and the only way to make it more affordable is to provide more supply. Rents are flattening, and construction prices are increasing at 10-15% per year. At this point the market rents do not justify or support new construction. The ship may have sailed for new market rate rental construction at rents that anyone would deem reasonable much less affordable. I have attended housing committee meetings (I'm a developer/Landlord), where councilors have asked staff to reach out to me and other landlords in attendance, and I have never been contacted by staff to hear my ideas on how to tweak policy. We are not the enemy; we are the only way the supply increases without the city getting into the development business.
- I don't understand why the existing public process needs an additional layer.

## **Response to policy initiative number 12:**

### ***Amend the Inclusionary Zoning Ordinance to include a fractional fee-in-lieu payment when units are provided on-site***

- The IZ ordinance has not been effective at giving us more mixed-income new construction; anything that can be done to encourage developers to build affordable units on-site without adding additional fees on new housing construction should be implemented.
- It would be helpful if you provide more information so that we could provide a more educated opinion
- It's unclear by the Housing Report how this is different from current ordinance. Is this question seeking to change the current ordinance?

- We already extract a lot from developers through the site plan review process. One of the other but not both
- Eliminate the fee in lieu of units altogether.
- No. Not sure what this means
- No. I'm not familiar enough with the IZO to have an opinion here.
- Developers should be able to pay a fee-in-lieu for any portion of the required IZ units. They should also be allowed to pay the fee in the future, as long as the affordable units are phased out due to tenants not renewing leases.
- No fee should be required if units are provided on-site. Fees further diminish the incentive
- This type of flexibility seems appropriate and reasonable.
- Good idea, but seems small in impact, so not top 5
- My Google translate app does not have a setting for 'Planerese" so I translated it into Samoan and then back into English it read: "Establish Payment of Payments to include a payment reduction payment when units are provided on the site.
- This is a good idea. However, it should be done with a revision of the rules to include allowing Landlords who have been certified to do income qualifications (i.e. they own and manage other projects that have affordability requirements) and then have the city do annual audits. The fact that we still cant get a building permit or CO without undue stress and constant prodding of city staff gives us zero confidence that the City will quickly or effectively review tenant files and provide approval to the Landlord. As it is currently written, a landlord must provide to the city staff income verification documentation and then wait an undetermined amount of time for the city to approve that tenant. That is absurd and not fair to either the Landlord or the Tenant. At this point, we're not perusing any housing development over 9 units unless the rents are high enough to buy out of the IZ requirement. The rules and long term deed restriction for the inclusionary set aside are just too onerous.

## **Response to policy initiative number 13:**

### ***Amend the Inclusionary Zoning Ordinance to remove the sunset clause***

- Maybe, if it can be amended. The IZ ordinance has too many issues in its current form, with virtually no developers opting to build IZ units on site. That means it is, in essence, a high tax on new market-rate housing in Portland, which is counterproductive in a city with a housing shortage. The housing trust fund is a potentially useful source of revenue, but it doesn't make a whole lot of sense to capitalize it solely through a high tax on new apartments. Raise property taxes citywide and capitalize it through the general fund instead.
- It would be helpful if you provide more information so that we could provide a more educated opinion

- We should all be given the opportunity to see if this ordinance works. So let's leave the clause in and review it.
- Need Analysis of housing that has been brought online in the last five years and in the pipeline in order to assess how to proceed in the future. Also, need forecasting with regards to the market. Yes. It should be a permanent part of the ordinance, with amendments to make more far-reaching.
- The Inclusionary Zoning Ordinance should be removed as soon as possible. It is a horribly written ordinance that the City is not equipped to properly administer.
- Unless you change the current Inclusionary Zoning Ordinance to increase the percentage of mandatory affordable units AND increase the opt out penalty to 250K per unit, the current Inclusionary ordinance is weak.
- It isn't working. Why keep it permanent in its current guise? With some tweaks it could be a strong policy that doesn't handcuff developers and still provides the affordable units. Tweak it to make it work first.

## **Response to policy initiative number 14:**

### ***Amend the Inclusionary Zoning Ordinance to increase the percentage of mandatory affordable units***

- The IZ ordinance has not been effective at giving us more mixed-income new construction. I worry that increasing its demands will cause market-rate developers to raise their prices even further, pay IZ fees to build affordable housing elsewhere, and exacerbate the wealth inequality of Portland neighborhoods like India Street and Munjoy Hill
- YES YES YES
- Let the free market do what it wants. If units don't rent because they are too high of an asking price the owner will lower the price. Leave people alone.
- Speaking strictly to apartments, no. It's currently at 10% and no IZ units have been built and only one development paid fee in lieu and that had very special circumstances. No apartments have been built because construction costs have escalated and rents have flattened making it financially infeasible to build. Putting further rent restrictions will only make it more difficult (and impossible today) to build apartments. We need to encourage the development community to build, not discourage it.
- The market clearly cannot bear addition IZ burden. There is no new apartment construction right now because the market is not supporting it. With additional IZ requirements, we will dictate that no new apartments are built. This is counter to the goal of creating more housing supply.

- No more affordable housing! We need the city to help the middle, working class to be able to afford to stay in the city and raise a family. These families are getting pushed out! Portland is becoming an either rich or poor city. Bad for Portland
- Increase to 15 or 20% with no buy-out option
- Doing so would effectively stifle all development of rental properties greater than 9 units. That is already happening to a large extent.
- Fix the rounding component so that developers are not tempted to max at 19, 29, etc. units
- The required mandatory should be 33% with no opt out.
- I think the current ordinance should remain in place as-is, allowing for additional time to gather data about the outcomes.
- I'd want to see a lot more information on how this would impact the building of new housing units in the city. I'm worried it would discourage development too much.
- More affordable units would go a long way in helping us solve the problem of inadequate affordable housing.
- 14 & 15 should be one or the other but not both
- Absolutely not. This idea keeps hanging out there, but Councilors who are suggesting this are but they are not listening to the economic realities of what this will do to development in city. The city has stifled market rate rental housing development the last 3 years because of the original IZ ordinance, and now interest rates are climbing and banks are tightening their multifamily housing lending underwriting. This would be a good way of stopping all housing development that is not done by an affordable low income housing developer (which is not subject to the IZ), or a high end Condo developer.
- This could be revisited in a few years.

## **Response to proposed initiative number 15:**

### ***Amend the Inclusionary Zoning Ordinance to lower the affordability income level***

- YES YES YES
- Let's see if what we have today, that is the 10% at 100% AMI, works. Currently I don't think we can say that it is working. In order for us to build with these types of restrictions coupled with the escalating cost of construction, the City will need to provide some sort of off-setting financial assistance like a TIF. That might get apartment buildings built
- The market clearly cannot bear addition IZ burden. There is no new apartment construction right now because the market is not supporting it. With additional IZ requirements, we will dictate that no new apartments are built. This is counter to the goal of creating more housing supply.
- Worth evaluating

- Making the numbers work on a 10+ unit multifamily rental property is difficult enough even with all the units being market rate. Leave affordable housing development to the affordable housing developers who can use tax credits and subsidy in their financing stack.
- The affordability of units seems a bit skewed and not representative of actual affordability with special attention to what is defined as 'affordable' for home ownership
- But in order for the Inclusionary Zoning Ordinance changes to be effective you have to make all the below changes as well: Increase mandatory percentage to 33%, increase opt-out to 250K/unit, and lower affordable income level, remove sunset clause.
- I think the current ordinance should remain in place as-is, allowing for additional time to gather data about the outcomes. I think it is important to keep in mind that while lowering the income level that is required sounds very positive on paper, it could have much broader implications and impacts. There are plenty of groups that want to provide affordable housing in Portland. It would likely be more effective to support their efforts via TIFs, TBRA, and continued progressive zoning approaches.
- For rental units, this need to be Portland median RENTER income. The current renter income level provides for a rent that is HIGHER than current market rent, and so accomplishes no policy goal. For rental workforce housing to be created, target the workers who rent.
- Might make it even less likely that affordable units are included in development vs. opting out with fee.
- Frankly, the current income level of Inclusionary Zoning units is almost market rate. The current ordinance does not actually help the working class. So, yes, I would like to see it lowered.
- Make sure that those making min wage can afford a place here

### **Responses to request for additional feedback:**

- I believe that the city's recent "division 30" incentives for affordable housing will have a greater impact, over the long run, than the IZ ordinance and its fees. However, Division 30 doesn't apply any zoning incentives to the R-6 zone, where a huge portion of the city's housing is located and where real estate prices are escalating the most dramatically. I've mentioned this to Jeff Levine, but it would be great if some Division 30-style zoning bonuses for middle/low-income housing could apply in R6 zones as well, to give more working families a fighting chance of staying on the peninsula.
- For any ownership housing you may develop (Bayside DPW, others), please consider restricting ownership to first time home buyers. Income restrictions seem to favor those who are high asset/low income, not needing assistance.

- Although I consider myself informed, these options are not really explained enough to make effective choices. Defining Inclusionary Zoning, CDBG and TBRA would be a first step, rather than make people look them up.
- Not directly responsive to this survey, but wanted to float the idea of modifying zoning to give tax breaks or incentives to homeowners located near the Oxford Street Shelter and Preble Street Resource Center etc.
- If you want more landlords willing to rent out a lower apt cost make it easier for landlords to do this
- We need to do more to stop the explosion of condos and high-end housing which is displacing poor and middle-class residents. The no teardown moratorium on the hill is a start, but we need affordable housing built
- I would have chosen more (or others not listed) if I were not limited to 5.
- I would like to see a rent stabilization ordinance put into place here in Portland.
- No! Enough with the affordable housing!
- Not mentioned above, but of critical importance, is the need to reassess the 2015 amendments to the R-6 zone. While I believe the intent was to promote infill housing on vacant or very underutilized lots, it is flawed in not making a distinction between existing housing and vacant/virtually vacant lots. The mismatch in ordinance allowances vs. the existing scale of buildings creates an incentive to tear down perfectly good housing and replace it with over-sized structures that dwarf their neighbors. There should be size limitations where a teardown is proposed that will restrict the new structure to the massing of the structure it will be replacing. There should also be enforceable design criteria for all replacement structures to require compatibility with its surroundings. New architecture is fine, but it should be well-nuanced, now just a container to maximize the interior square footage. A neighborhood conservation district is one idea. Another approach is to revise the R-6 zoning to eliminate the space and height incentives for teardowns.
- Establish Luxury condo/housing fee to fund housing.
- As a Portland resident I am strongly supportive of any measures that will increase housing supply and balance the rental market relative to income. Though I am not well enough informed regarding some of the specific projects and policies above, it is clear that Portland must act both progressively and aggressively to increase housing availability at affordable costs. Building higher, attractive yet modest apartment buildings on the peninsula may be the best option, as it would also help to resolve parking and congestion.
- Please, please keep in mind the renters who are being financed out of their homes from the increasing rent rates. Individual home-owners who rent out typically look online and just price their housing at that value. PortProperty, BellPort, owning most of Portland's rental apartments, are going sky-high with prices, while not providing mandatory upkeep or maintenance.
- It might be worth providing a definitions page attached to the form so that the user is aware of what the existing 'Inclusionary Zoning Ordinance' or 'sunset clause' is
- No affordable senior housing initiatives? Portland has one of the oldest population demographics in the state-glaring omission.

- I believe Munjoy Hill needs to quickly obtain a Conservation District status to specifically address in a coordinated and integrated fashion the below issues. Munjoy Hill is losing its character, identity and socio-economic diversity. This has been accelerated by the R6 zone changed which encouraged tear downs, removal of affordable apartments either by condo conversions or by STR (short term rentals), allowed developers to build too large of scale and mass of buildings, and bypass any architectural integrity to existing surrounding properties. -Over 20 Munjoy Hill Properties have been demo'd or will be demo'd and what is going up are over NOT matching architecturally or scale/mass of surrounding Munjoy Hill properties, and majority have been converted to luxury condos. - STR policy needs to be changed immediately to occupied owner unit (not building but 1 housing unit) ONLY. (Backed up by a McGill study from August 2017)
- Thanks for the report and for reaching out with the survey. Next time, a brief paragraph under each question explaining the technical terms would generate a wider and more educated response.
- While some of these suggestions might help a bit, they are woefully inadequate to grapple with the housing problems that Portland faces. A good first step for the council to take that would be both cost-efficient and meaningfully inform a reasoned debate would be to include rents as part of the housing registry so that the City can have a set of comprehensive and reliable statistics about rental units in the city.
- I selected more than 5 options since some of the questions relate to the same "topic" in my opinion. Funding TBRA, removing the sunset clause on the Inclusionary Zoning Ordinance and all for fractional fee-in-lieu, PWD water efficiency and repair program, considering a hotel linkage fee, and considering rehab funding in conjunction with the Lead Safe Housing Program - I think these are all great concepts which could help move the housing affordability needle in the right direction.
- Substantially increase the opt-out fee in Inclusionary Zoning, based on a percentage of property value rather than a flat fee, or end it so that inclusionary units are required. Certainly if the percentage of units required is increased, no one will choose to build them with the current, low opt-out option in place. Also, limiting survey choices to 5 is not reasonable. I would have also chosen #1 and #2... You could have asked for a rating in order of priority if that was the purpose in limiting choices. Finally,, there was almost no lead time for this survey, and little dissemination, which makes it appear as though this is a purely pro forma exercise. Please review the comments on the Portland Participates Facebook page.
- I pay a fair amount of attention to housing issues in the city, but I found this to be a hard comment form to complete because the items are so specific and we don't get a lot of details on the recommendations in the housing report.
- First of all the definition of 'affordable' has a built in class inequality. Why should a person earning \$10,000 a year be expected to live on \$7,000 for non-housing purposes while someone making \$100,000/year would be expected to live on \$70,000 for non-housing expenses? Why shouldn't the person earning \$100,000 (or \$1,000,000/year) be expected to eat ramen noodles, walk or take a bus to work, not take a vacation, and not save money for the future? Here are a few suggestions: - lower the overall cost of living, e.g.; provide universal WiFi via progressive tax -

Deed restrictions. Especially for those who want to buy the public rental units that they live in - Sharing economy. Program for homeowners with big houses to rent rooms - Weatherizations grants/loans to lower the heating costs for tenants - Program to rent AirBnB units during the school year (i.e., no the summer season) - Land tax on open space (e.g., parking lots) as if it were built to maximum density - Modify the R6 so it isn't just used to build luxury \$900,000 condos. That was not the intention of the change - Inclusionary zoning based on total project square footage and/or bedrooms, not simply units. Furthermore: - The report is long on stats but short on analysis and details of recommendations. - The pie charts on page 18 are wickered hard to read, it should be a bar chart - read Edward Tufte on visualization of information. - The fields in this form are very small and hard to edit. - The public outreach on this was not good and the questions in this survey are complex and not for the general public

- Inclusionary Zoning should be 30%. (2) Short Term Rentals (STR) (i.e. AirBnB) should be owner occupied only! No exceptions. \*\*McGill University Study 8-20-17, check it out!!
- Please consider changing how Inclusionary Zoning Ordinance fee-in-lieu funds are used after placement in the Housing Trust Fund. Some, if not all, of the funds should stay within the neighborhood from which they derive to protect socioeconomic diversity. 2) Implement housing policy 2a (20% affordable) and/or double the \$100,000 fee-in-lieu option; Implement 2b as well. 3) Explore incentives for maintaining and developing owner-occupied units, and avoiding excessive stock of investment properties.
- Honestly, I'd like to see all of these topics addressed to some degree, if possible.
- I appreciate the opportunity to participate in this survey. I'd be happy to talk to any councilor or staff member about my experience in commercial multifamily development.
- We need to focus more on lowering property taxes before subsidizing low income property buying/renting initiatives. These programs will raise property taxes. Middle income residents who own property aren't going to be able to live in Portland if the city's only focus is on low income residents.