Not in Cully:
Anti-Displacement Strategies for the Cully Neighborhood

Prepared for
Living Cully:
A Cully Ecodistrict
June 2013
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Living Cully: A Cully Ecodistrict partners

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The Cully community

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“I have lived in Irvington and Rose City Park as well as downtown, and definitely feel the diversity of Cully was a draw—ethnic, spatial, property size and style. The people are more interesting and just as good!”

-- Survey Respondent

Over the last two decades, the median home value in Cully increased by 203%, compared to 190% citywide.


“We currently rent. I would like to own a home in Cully someday. If it becomes unaffordable then we will look somewhere else.”

-- Survey Respondent
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This document presents a set of strategies for preventing the displacement of low-income Cully residents as new investment comes in to the neighborhood. It was developed at the request of Living Cully: A Cully Ecodistrict, an innovative partnership of three community-serving organizations, Hacienda CDC, the Native American Youth & Family Center (NAYA) and Verde. In 2010, Verde established Living Cully as a strategy to introduce new environmental assets into Portland’s Cully Neighborhood. Living Cully reinterprets the ecodistrict concept as an anti-poverty strategy, as a means to address disparities by concentrating investments at the neighborhood scale. Cully suffers from many disparities: 20 percent of residents live in poverty compared to a regional average of 9.9 percent; 24 percent of residents live within ¼ mile of a park (regional average: 49 percent); only 34 percent of Cully streets have sidewalks.\(^1\)

Together, Living Cully partners create economic, environmental and social benefits for Cully residents, particularly low-income and people of color residents through job training, job opportunities, business contracting opportunities, youth education and community building.

Cully was annexed into the City of Portland, Oregon in 1985. Since then, investment in Cully’s parks, sidewalks, roads, other infrastructure, family-oriented businesses and other amenities has lagged behind the rest of the City, keeping the cost of housing down. Over the last 30 years working families from a variety of cultures have moved to Cully, attracted by affordable housing and proximity to the jobs and services of downtown Portland. Additionally, the efforts of local nonprofits to develop affordable rental units and to provide services to recent immigrant populations have made this neighborhood the most diverse in the State of Oregon.

Cully’s housing affordability, proximity to downtown, rich cultural assets and economic diversity make it a desirable place to live. Research conducted for this report as well as findings presented in September 2012 at the Bureau of Planning and Sustainability find that Cully is in an early stage of gentrification\(^2\). This means that property remains relatively affordable and land is still available for development. However, a flurry of private development is happening in nearby neighborhoods, and increased investment is flowing into Cully. The experience of other Portland neighborhoods as well as communities from across the United States indicate that gentrification often leads to displacement of existing community members, especially low-income and people of color residents.

The report is designed to be used by the Living Cully partners, Cully residents, public sector and private sector entities. As the community works to improve the neighborhood and raise the collective quality of life, there is a risk that some residents may not be able to stay. The recommendations of this report are designed to guide investment to bring needed assets to the community and prevent displacement of low-income people from the neighborhood.

La Oaxaqueña Market on NE Cully Blvd.
Living Cully has a unique and timely opportunity to shape investment and prevent displacement in a way that increases wealth, choice and stability for those that call Cully home. There is no tried and true way to prevent displacement in redeveloping neighborhoods. However, evidence suggests that strong partnerships between community organizations and an articulated strategy for addressing change significantly increase chances for success. In this sense, the initiative’s name “Not in Cully” reflects a commitment to hope and innovation in the face of a complex and difficult civic problem that afflicts our urban areas.

Community-Based Approach

The recommended strategies are based out of community-identified strengths and needs. Strategies have been defined by an exhaustive review of existing plans and strategies about Cully, a rigorous examination of existing conditions, extensive conversations with Cully residents and Living Cully partners. These conversations included interviews, walking tours and small group discussions with community members. The approach operated from the principle to meet people where they are as much as possible. These efforts helped the consulting team understand the values and priorities of Cully residents.
Cully is a neighborhood in Northeast Portland, Oregon.
Summary of Recommendations

This plan identifies 36 actions, grouped into three priority areas and six strategies.

Preserve housing affordability.

Acquire and set aside land for affordable housing development.

- Purchase private property in advance of significant increases in value.
- Work with Multnomah County to acquire tax delinquent properties that have reverted to County control.
- Identify opportunities to purchase low-cost residential land and property.
- Acquire property from homeowners who are looking to subdivide their lots.

Provide information about tenant rights, foreclosure, and home values to residents.

- Partner with existing tenant rights organizations to share information about rights related to eviction, lease terms, utilities and maintenance requests.
- Train existing program/services staff to answer questions about tenant rights and make referrals to appropriate community resources.
- Provide homeowners with accurate information about the real market value of their property and raise awareness about possible scams.
- Raise awareness about existing foreclosure prevention programs.
- Provide information and resources in the variety of languages spoken in Cully.
- Provide culturally appropriate outreach and services.
- Assign interpreters to assist immigrants and non-English speaking residents accessing services.

Provide direct assistance and information to lower home utility costs and maintenance costs.

- Provide low-cost help with home repairs and maintenance.
- Weatherize homes to lower the cost of utilities.
- Provide information and resources in the variety of languages spoken in Cully.
- Provide culturally appropriate outreach and services.
- Assign interpreters to assist immigrants and non-English speaking residents accessing services.
Retain existing neighborhood businesses.

Provide assistance to priority population small business owners.

Provide financial assistance in the form of grants, low-interest loans, or matched savings accounts to help owners expand their businesses and make physical improvements.

Provide business development training, financial advice, and legal assistance to help owners build strong businesses and negotiate longer lease terms.

Identify current Cully residents that operate informal and/or home-based businesses. Assist them in accessing resources for business development and expansion, including capital and technical support.

Support entrepreneurship by existing residents who would like to start a business. Assist them in accessing resources, including technical assistance for creating business plans and low-interest capital for business development.

Facilitate connections between owners to identify opportunities for collaboration.

Help owners create and implement a neighborhood business marketing strategy.

Provide information and resources in the variety of languages spoken in Cully.

Provide culturally appropriate outreach and services.

Assign interpreters to assist immigrants and non-English speaking residents in accessing services.

Help families achieve economic self-sufficiency.

Connect priority populations to targeted* employment, and prepare them for long-term success.

Provide training to prepare residents for targeted job opportunities.

Develop relationships between Living Cully and targeted employers in order to negotiate and advocate for responsible employment practices.

Provide information and resources in the variety of languages spoken in Cully.

Provide culturally appropriate outreach and services.

Assign interpreters to assist immigrants and non-English speaking residents accessing services.

Provide affordable childcare to working parents.

Develop programs that provide childcare to Cully residents.

Connect residents with existing childcare programs.

Provide small business assistance to people starting childcare-related businesses.

Increase early childhood education facilities in Cully.

Provide information and resources in the variety of languages spoken in Cully.

Provide culturally appropriate outreach and services.

*Targeted employers: offer living wages, are either located within or accessible to Cully by public transportation, provide opportunities for training and advancement, and are positioned within emerging regional industries.
Along NE Ainsworth Street, single-family homeowners benefit from Cully’s characteristically large lot sizes and suitability for urban agriculture.

Near NE 42nd Avenue and Killingsworth Street, Portland Community College’s Metropolitan Workforce Training Center provides courses in English language proficiency for non-English speakers and recent immigrants now living in the region.

Along NE 42nd Avenue, new commercial businesses are beginning to capitalize upon emerging markets for goods and services that cater to affluent populations.
At Scott School, community members gather to discuss how recent neighborhood changes affect their lives. Several community organizations are active in the neighborhood, which is regarded as having high levels of civic engagement.

Near the corner of NE 72nd Avenue and Killingsworth Street, the Cedar Shade and Fir Grove mobile home parks offer some of the lowest cost housing in Portland.

Across NE Killingsworth Street from the Sugar Shack strip club, younger residents at the Clara Vista Townhomes spend hours playing in a newly-installed futsal court.
“I think there is a dedicated feeling of community in Cully.”
-- Survey Respondent

“Cully has a lot of opportunity for growth, and I would like to grow with it.”
-- Survey Respondent

Volunteers at Thomas Cully Park
Why Cully, Why Now?

Cully is a neighborhood shared by individuals and groups from different backgrounds. Cully holds a rich cross-cultural history, including the thriving pre-colonial Neerchokikoo Indian Village near the Columbia Slough and settlement by early American immigrant farmers. Newly-arrived immigrants, entrepreneurs, retirees, urban farmers and the working poor all coexist in Cully, a heterogeneous mix of people that cannot be easily classified. Though these communities live amongst and interact with many of the same places, access to neighborhood amenities varies dramatically based on an individual’s background and socio-economic status. While some populations in Cully are well organized and extremely civically engaged, others are less able to advocate for their interests.

Cully is socially and economically diverse. Fifty-one percent of residents represent communities of color, compared to 28 percent citywide. Cully has a larger share of low-income populations than Portland as a whole. The median household income for all Cully households is almost $10,000 less than for all Portland households. Unlike other Portland neighborhoods that have experienced gentrification and displacement, Cully’s diversity is new. Over the last three decades, low-income households and communities of color have increasingly made Cully their home, attracted by affordable housing in a close-in Portland neighborhood. These newer residents have started businesses and established communities, interacting with longtime residents to make Cully a rich, diverse place to work and live.

This combination of assets--housing affordable to low- and moderate-income families, proximity to downtown, and a socially and economically diverse community--is increasingly rare in Portland. Over the last 20 years, redevelopment and gentrification of inner city neighborhoods has pushed low-income households and communities of color out toward the urban fringe, away from the services, frequent transit, and amenities of inner-Portland. These populations might now be subject to displacement as investment pressures rise.

Researchers have defined three different stages of gentrification--early, middle and late. The Cully neighborhood is not homogeneous, and different geographic areas within Cully are experiencing investment and development to greater and lesser degrees. Recent studies and community members indicate that Cully is in the early stage of gentrification. Nearby neighborhoods are already gentrified, and increased public and private investment is spurring new development. At the same time, property remains relatively affordable and vacant parcels are still available for development. Although it is impossible to predict the future, the experiences of other communities in Portland and from across the United States indicate that this will not be the case for much longer. If residents, community organizations, and city leaders want to maintain Cully’s diversity and affordability, the time to act is now.

Gentrification and displacement are two processes of neighborhood change.

Gentrification occurs when an undervalued neighborhood becomes more desirable. This includes an influx of more affluent households, increased investment in the built environment, and a rise in housing prices.

Displacement is one potential consequence of gentrification. It refers to external factors that cause people to leave the neighborhood they currently live in, for reasons that are both voluntary and involuntary.
The City of Portland recognizes Cully as a neighborhood likely to experience significant change in the coming years. The Portland City Council adopted Resolution 36953 in August 2012. This calls for a coordinated effort by city bureaus to study and prevent displacement in Cully. Working together, neighborhood organizations and public agencies have an opportunity to align programs and policies so that Cully remains a place where diverse residents can live, work, and thrive.

The debate about how to improve neighborhoods without displacing current residents is not unique to Cully. Across the country, central cities are struggling to improve communities without pushing out low-income residents and people of color. It is a difficult dilemma to solve. Cully residents, like many community members across the country, feel strongly about two opposing ideas—gentrification is a good thing because it improves the neighborhood and brings more amenities; or gentrification is a bad thing because it is a catalyst for displacement.

Living Cully: A Cully Ecodistrict has decided to break away from this way of thinking. Their work builds upon the successes of community organizations in other places. There is no tried and true way to prevent displacement in redeveloping neighborhoods. However, evidence suggests that strong partnerships between community organizations and an articulated strategy for addressing change significantly increase chances for success. In this sense, the initiative’s name “Not in Cully” reflects a commitment to hope and innovation in the face of a complex and difficult civic problem that afflicts our urban areas.

For more information about the Cully neighborhood, the people who live there, and why it is important to do this work now, refer to the Existing Conditions report in the Background Documents. This separate document compiles several reports that give more detail about the consulting team’s process in completing this project.
What is Living Cully?

Living Cully is comprised of three Cully-based nonprofit organizations: Verde, the Native American Youth & Family Center (NAYA), and Hacienda Community Development Corporation (Hacienda CDC). Together, these organizations provide affordable housing, social enterprise development, workforce training, youth and family services, small business assistance, and community building programs. These are many of the ingredients necessary to build effective anti-displacement strategies.

Living Cully reinterprets sustainability as an anti-poverty strategy. This effort brings environmental investments to Cully and simultaneously addresses disparities in employment, income, health, and other quality of life measures. Since 2010, Living Cully has invested in projects that build environmental wealth while delivering jobs, educational opportunities, affordable housing, and other benefits to community members. In 2012, the Living Cully organizations developed the Not in Cully campaign as a response to gentrification and displacement. The partnership offers an opportunity to anticipate and respond to the effects of neighborhood change in a coordinated manner.

A Vision for Cully

This document is about the strength and vibrancy of Cully. It is about choice, stability, and opportunity for community members, and improvements that benefit everyone. It is about hope for the future. The Cully neighborhood can take coordinated, actionable steps to influence the forces of change that will ultimately shape its future.

Cully has tremendous resources at its disposal. Many residents are civically engaged and committed to ensuring that the neighborhood remains vibrant. Several community organizations, including the Living Cully partners, work tirelessly to increase opportunities for community members. The strategies presented, when combined with these assets, position the community to successfully address change now and in the future.

With the coordinated effort of community members, public agencies and the private sector, it is more likely that many of the diverse residents living in Cully today will not be displaced. They will enjoy the benefits of increased investment and new development. It will continue to be a vibrant place where low-income residents have opportunity to increase their wages, communities of color practice and celebrate their cultural heritages, and immigrant communities feel welcome and supported in their new home. With a coordinated strategy, Cully will be a place where all residents can pursue a life of health, knowledge, and happiness.
Guidelines for Implementation

The document is designed for use by the Living Cully organizations and other partners. In practice it will directly involve community members, including residents, property owners, business owners, employees, and people that receive services in the neighborhood. Living Cully will use this document as a starting point for understanding what can be done to prevent displacement and who should be involved to get things done. The strategies should be implemented as resources become available, but with the knowledge that anti-displacement strategies are most effective when implemented during the early stages of gentrification.

Throughout implementation, it is critical to proactively assert Cully’s diversity and cross-cultural identity. Highlighting these cultural resources as strengths shifts perceptions of the neighborhood from one that is lacking to one that is vibrant, engaged, and inclusive. Creating opportunities for members of diverse communities can address, and potentially resolve, tensions among existing and new community members. It can also prevent community displacement by increasing a sense of belonging.

An overarching theme in implementation of these strategies involves actively seeking ways to reduce or remove barriers for priority populations to access services. This can prevent displacement by connecting those who need services with those that provide them. Often, community members can be intimidated by the formal and complex processes required to access needed services.

This time-sensitive set of strategies should not be considered a static, exhaustive resource. The recommendations take into account that Cully is in the early stages of gentrification. As time passes, the Living Cully partners should reevaluate and change the strategies in order to meet the evolving needs of the community, changing demographics, and investment trends. If considered for use elsewhere, the strategies should be customized to fit the particular community.

It is important to recognize that while these recommendations prioritize current residents, some strategies explicitly address long-term affordability and future Cully residents. There is a tension between short-term and long-term strategies to prevent displacement; some strategies that work in the short-term may actually decrease affordability in the long-term. While there are tradeoffs associated with this approach, this project’s primary goal is to increase choice and prevent displacement for low-income and people of color that live in Cully now. It is recommended that community-based, capacity-building activities are woven throughout the implementation of the strategies to increase social capital and enhance Cully’s cross-cultural community identity.
While there are many potential strategies for reducing displacement, this document focuses primarily on the recommended strategies. An implementation table (Appendix A) includes more details on how to implement these strategies. Other potential strategies are listed in Appendix B.

Lastly, this project recognizes that private market development, of both commercial and residential properties, significantly drives neighborhood change. To influence the flow of investment into the Cully neighborhood in a manner that produces more equitable outcomes, Living Cully should interact with developers early in the development process.

Who needs to be involved?

Successfully preventing displacement will require collaboration from:

- Living Cully partners
- Community members
- Public sector
- Private sector
- Foundations

Residents of Columbia EcoVillage acknowledge the issues brought by new development like their cohousing community.
“I love [Cully’s] diversity and community involvement.”

-- Survey Respondent

“Cully is still affordable, and fairly close to the city center. I appreciate the mix of people here.”

-- Survey Respondent
Listening to Cully

Cully has a complex, cross-cultural identity comprised of several communities, each with its own distinct values, groups and associations. In order to develop the most inclusive and effective strategies, the consulting team spent three months in the neighborhood attending community events and meeting with various community groups, residents, and business owners.

The team met with many different community groups, residents, and business owners over the course of three months. Community outreach activities were specifically designed to be convenient and culturally appropriate. These activities included:

- 37 interviews with community leaders and community engagement practitioners
- Three walking tours
- Four discussion groups including discussions with Somali and Hispanic/Latino community members
- Two community workshops
- 103 survey responses, including responses from Cully residents utilizing the Northeast Emergency Food Program

The consulting team also conducted extensive research on the neighborhood’s current conditions related to demographics, housing, jobs, and land use. This information was combined with general research on the forces of neighborhood change, including gentrification and displacement. The team reviewed case studies of neighborhoods that successfully worked to prevent displacement of low-income populations and communities of color. All the information and data gathered through these activities informed the strategies and recommendations found in this document.

Care was taken to listen to the many voices of Cully and to interpret overriding priorities. Please refer to the Community Engagement Process and Findings chapter of the Background Documents for detailed information.
Developing the strategies

Research began by identifying more than 80 examples of strategies and actions that have been used to prevent displacement. Several considerations were taken into account to determine which of those to recommend. Every strategy meets each of the following five criteria on this page to varying degrees. In some cases, a strategy may perform poorly on one criterion, but the strength of the remaining criteria justifies the recommendation.

Equity

Certain populations within the Cully neighborhood have historically had limited choices and should be prioritized. Strategies should increase choice for the following priority populations:

- Low-income residents
- Communities of color
- Recent immigrants and non-English speakers
- Small business owners

Need

Strategies should address a community need, such as:

- Loss of a job
- Increased housing cost
- Financial hardship
- Disputes with landlords
- Non-criminal legal problems (e.g. frivolous lawsuits, unfounded noise complaints leading to eviction, evictions due to owner forfeiting or selling the property)
Strategies should account for the vision of the neighborhood judging from the following factors:

- The extent to which the strategy furthers the desires of residents as identified through community outreach and previous planning efforts
- The likelihood of acceptability from residents due to valid concerns
- The likelihood of pushback from the City or other key stakeholders
- The likelihood that the strategy will discourage proposed or future investments

Implementation

Strategies should have a favorable likelihood of implementation judging from the following factors:

- How much the strategy takes advantage of existing strengths and resources in Cully
- How many resources of time and money are required
- How much the strategy aligns with current programming or upcoming priorities of the Living Cully Partners
- The number of legal barriers
- The extent to which the strategy takes advantage of broad based public support
- How much the strategy increases the likelihood of success for another strategy because they are mutually reinforcing

Impact

Strategies should have a significant depth or breadth of impact judging from the following factors:

- Whether the impact is short-term or long-term
- Whether the strategy is cost effective, so that the money spent has a large depth or breadth of impact.
- A large number of people are impacted, OR
- Those impacted are very susceptible to displacement, OR
- The size of the impact on each individual or family is large

Neighborhood Vision
“Growth would help keep me in Cully.”
-- Survey Respondent

“If I had the choice, I would continue to live in Cully. I have relatives here, and there’s a large Vietnamese community”
-- Survey Respondent
Overview

The most effective anti-displacement efforts are context-specific. They build upon the strengths of the neighborhood and are tailored to community needs. An effective anti-displacement effort in Cully must address the diverse communities that call the neighborhood home, and acknowledge their differing visions for the future. It is important to acknowledge that some of these visions contrast with one another and create tension. This tension speaks to the inherently difficult, complex nature of simultaneously working to improve a community while preventing displacement of low-income groups and communities of color.

While there are many ways that community organizations and residents can address change, these recommendations speak specifically to the ways that the Cully community can address the changes happening in their neighborhood.

Strategies were developed based on criteria (Equity, Need, Implementation, Impact, Neighborhood Vision) and grouped into three priority areas. Recommendations include both broad strategies and corresponding actions that Living Cully can take to prevent displacement as new investment and development come into the neighborhood. Strategies set priorities and focus resources needed to meet the initiative’s goals. Actions are concrete programmatic steps that the Living Cully partners can take based on their organizational missions and capacities.

Priority: Preserve housing affordability.

Strategy: Acquire and set aside land for affordable housing development.

Strategy: Provide information about tenant rights, foreclosure, and home values to residents.

Strategy: Provide direct assistance and information to lower home utility and maintenance costs.

Priority: Retain existing neighborhood businesses.

Strategy: Provide assistance to priority population small business owners.

Priority: Help families achieve economic self-sufficiency.

Strategy: Connect priority populations to targeted employment, and prepare them for long-term success.

Strategy: Provide affordable childcare to working parents.

Three primary goals drive the recommendations in this document:

1. Stability
   Prevent involuntary displacement within the Cully neighborhood.

2. Assets
   Enhance existing strengths and build wealth within the Cully community.

3. Choice
   Increase self-determination for Cully community members.
Market rate housing tends to ignore the needs of low-income residents and other priority populations susceptible to displacement. Preservation of housing for a wide range of income levels and needs is central to economic diversity throughout the Cully neighborhood. A large number of low-income residents have expressed fear of losing their homes due to increased housing costs and financial hardship. Cully community members have expressed a near unanimous desire to ensure long-term housing affordability for current residents. This strategy specifically speaks to this need for both current and future residents.

While the conditions across Cully are not uniform, most of the neighborhood is in early-stage gentrification. It is located near other gentrifying neighborhoods and there are signs of improvement, although land prices remain relatively low and large parcels are still available for development. Controlling land and development is expensive, but it provides a higher degree of certainty that affordability can be maintained into the future. The Living Cully partners have experience in the development of affordable housing. However, the organizations will need to seek new partnerships or expand their capacity to absorb the costs associated with holding land for future development.

Living Cully has many potential partners that can share these costs, including Multnomah County and the City of Portland. Portland City Council Resolution 36953 directs the Housing Bureau, Bureau of Planning and Sustainability, and Portland Development Commission to work with community organizations to address displacement caused by gentrification. In addition, other non-profit housing developers have experience running similar programs and/or working in Cully, including Habitat for Humanity Portland Metro/East, Proud Ground, and the Albina Community Development Corporation.
"I would move if I couldn’t afford to live in my home... due to increases in property taxes, my water bill and other utilities."

-- Survey Respondent

The neighborhood has a fairly large stock of affordable housing. In 2011, there were 25 affordable sites offering 624 units of affordable housing.

Source: 2011 Metro Affordable Housing Inventory

"I moved to Cully because of affordable homes and large yards."

-- Survey Respondent
Changes in property values and ownership can negatively impact low-income residents who lack information about their rights and the resources available to them. The rental vacancy rate in Cully is slightly lower than the overall city average. Renters compete for a limited number of affordable units. As Cully becomes a more desirable place to live, property values will increase. Owners of unsubsidized, but currently affordable rental housing, may see an opportunity to raise rents.

In other communities, this situation has sometimes led landlords to engage in intimidating behavior to pressure tenants to leave before their leases expire, e.g. refusal to make needed repairs, or eviction threats for illegal reasons. Sales of rental properties and accompanied property improvements can also lead to rent increases and confusion about whether existing lease terms are valid under new ownership. Priority populations have expressed fear of losing their homes due to legal disputes with landlords. Education on existing legal protections is a cost-effective way to help to prevent coercion of those susceptible to displacement. Nearly all community members have expressed this as a priority.

Homeowners who are approached by developers seeking to acquire properties need to understand the current and potential future values of their homes. This information helps homeowners understand their range of choices and long-term financial impacts. Further, foreclosure prevention counseling remains an important resource for retention of lower-income homeowners.

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**Strategy:**

Provide information about tenant rights, foreclosure, and home values to residents.

**Actions:**

- Partner with existing tenant rights organizations to share information about rights related to eviction, lease terms, utilities and maintenance requests.
- Train existing program/services staff to answer questions about tenant rights and make referrals to appropriate community resources.
- Provide homeowners with accurate information about the real market value of their property and raise awareness about possible scams.
- Raise awareness about existing foreclosure prevention programs.
- Provide information and resources in the variety of languages spoken in Cully.
- Provide culturally appropriate outreach and services.
- Assign interpreters to assist immigrants and non-English speaking residents accessing services.

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8 2007-2011 American Community Survey, United States Census Bureau.
Participants at the second community workshop did not feel that providing homeowners information about the real market value of their home strategy would be helpful. They suggested that community organizations instead provide general information about the housing market, accurate information about predatory lending and foreclosure, and information about financial resources available to homeowners.

Participants at the Hispanic discussion group, however, felt very strongly about the lack of support in handling tenant issues like reporting gang activity, contesting unfounded noise complaints, and understanding whether or not they are responsible for the cost of maintenance work in their units (e.g. leaky faucets, faulty stoves).

“Ａ dispute with my landlord might cause me to leave Cully.”
-- Survey Respondent

Recommended Partners:
Community Alliance of Tenants (CAT)
Fair Housing Council of Oregon
Oregon Law Center
Strategy:
Provide direct assistance and information to lower home utility and maintenance costs.

Actions:
Provide low-cost help with home repairs and maintenance.
Weatherize homes to lower utility costs.
Provide information and resources in the variety of languages spoken in Cully.
Provide culturally appropriate outreach and services.
Assign interpreters to assist immigrants and non-English speaking residents in accessing services.

Community members, homeowners and renters have expressed that increasing utility costs make housing less affordable. Many homeowners on fixed incomes said it is increasingly difficult to maintain their homes as the overall cost of living increases. Nearly all community members agreed that this is a pressing need. While higher-income residents are less sensitive to maintenance and utility costs, rising utility costs and deferred maintenance have the potential to cause displacement in lower-income populations. Increases in utilities make the overall cost of housing increase. Deferred maintenance often leads homeowners to sell homes they would prefer to stay in, rather than allow them to deteriorate and lose value over time.

Programs that provide grants and low-interest loans for home maintenance and energy efficiency upgrades currently exist, both on a citywide scale and specifically directed at Cully. The Energy Trust of Oregon, Community Energy Project, and Multnomah County all work with income-eligible households to make improvements that decrease utility bills. Habitat for Humanity Portland Metro/East also has a pilot program to assist Cully homeowners with external home repairs. Verde should explore ways to align future weatherization programs with Habitat’s efforts, and Living Cully should pursue opportunities for expanding Cully-specific programs. This includes developing partnerships with existing programs and organizations, as well as advocating for increased resources directed at Cully. This strategy assists current residents, but may decrease affordability for future residents because it increases home values.

Recommended Partners:
Habitat for Humanity Portland Metro/East
Multnomah County Low-Income Energy Assistance and Weatherization
Community Energy Project
“The taxes are a big thing and might force me to move.”

-- Survey Respondent

“I would move if I couldn’t afford to live in my home… due to increases in property taxes, my water bill and other utilities.”

-- Survey Respondent

Sixty-eight percent of Cully renters spend more than 30% of their income on housing, compared to 50% of renters citywide.

Source: 2007-11 ACS
In other gentrifying Portland neighborhoods, rising commercial lease rates and changing demographics made it difficult for existing businesses to remain financially stable and competitive. This has sometimes resulted in commercial displacement. In community conversations, small business owners, particularly those belonging to immigrant and community of color populations, expressed concern that they could be similarly impacted as Cully becomes a more desirable place to live and work.

Living Cully has some experience providing business development coaching and education to small business owners and entrepreneurs. The organizations should build on this capacity to connect existing business owners with an expanded array of financial and technical assistance programs. They should encourage collaboration between neighborhood businesses. Living Cully should offer assistance in multiple languages.

The Neighborhood Prosperity Initiative (NPI) is a business development program in alignment with this strategy. It is administered through the Portland Development Commission, which utilizes tax increment revenue to fund improvements. Two NPIs are located in Cully. Living Cully should collaborate with these programs to direct resources toward minority, low-income and prospective business owners in the neighborhood. In addition to the NPIs, numerous community organizations are doing small business development work in Portland and are potential partners.

Seventy-two percent of Cully businesses have 10 or fewer employees. Helping these businesses remain competitive and encouraging entrepreneurship within priority populations would have a great depth of impact. Like most strategies, this involves a tradeoff, because improvements could also decrease affordability for future entrepreneurs looking to locate in Cully. The existing community’s vision and needs for services should guide overall neighborhood economic development.

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**Strategy:**
Provide assistance to priority population small business owners.

**Actions:**
- Provide financial assistance in the form of grants, low-interest loans, or matched savings accounts to help owners expand their businesses and make physical improvements.
- Provide business development training, financial advice, and legal assistance to help owners build strong businesses and negotiate longer lease terms.
- Identify current Cully residents that operate informal and/or home-based businesses. Assist them in accessing resources for business development and expansion, including capital and technical support.
- Support entrepreneurship by existing residents who would like to start a business. Assist them in accessing resources, including technical assistance for creating business plans and low-interest capital for business development.
“With a small business there are costs for licenses, insurance, healthcare and taxes which make it almost impossible to get above water without taking advantage of workers who are even less empowered.”

-- Survey Respondent

More Actions:

Facilitate connections between owners to identify opportunities for collaboration.

Help owners create and implement a neighborhood business marketing strategy.

Provide information and resources in the variety of languages spoken in Cully.

Provide culturally appropriate outreach and services.

Assign interpreters to assist immigrants and non-English speaking residents in accessing services.

Recommended Partners:

Our 42nd Avenue Neighborhood Prosperity Initiative

Cully Boulevard Alliance Neighborhood Prosperity Initiative

Immigrant and Refugee Community Organization (IRCO)

Micro Enterprise Services of Oregon (MESO)

Portland Development Commission’s Economic Opportunity Initiative and Small Business Development Program

Using the improvement-to-land value ratio as a measure of investment potential for a property, almost half of all commercial and residential lots in Cully have the potential for investment and (re)development.

Source: 2013 Metro Regional Land Information System, Multnomah County Assessment and Taxation
Information from the U.S. Census Bureau indicates that households in Cully, on average, earn ten thousand dollars less per year than the citywide average, and median household income in Cully dropped 16 percent between 2000 and 2010. Only 69 percent of residents speak English at home, and 19 percent lack a high school diploma (compared to 81 and 10 percent citywide, respectively).

Family wage jobs increase household income and help residents withstand some of the price increases that accompany new investment. Higher wages do not guarantee residents will stay in Cully, but they do increase the level of choice residents have about where they live. Several organizations in Cully provide workforce development services to Portland residents, including Verde and the Portland Community College Metropolitan Workforce Training Center. The breadth of impact for this strategy is difficult to assess, but the American Community Survey estimates that there are 6,462 residents in the Cully workforce. Helping these workers advance their skills and succeed in the workplace would have a significant depth of impact.

Labor markets operate on a regional scale, but neighborhood-based organizations can work with city and regional economic development agencies to attract employers and advocate for family-wage jobs. Some of the largest industrial land tracts in the city are located in Cully. Many office and commercial properties in the area are currently available for lease. This offers an opportunity to create industrial and manufacturing positions for neighborhood residents, particularly if paired with related job training programs. This strategy requires relatively low capital investment, but it requires a significant commitment to staff and training. Existing workforce development programs at Hacienda and NAYA improve the likelihood of implementation.

Actions taken under this strategy should be sensitive to resident concerns voiced in the engagement process about discouraging proposed or future investment in the neighborhood. Organizations should strive to form relationships and establish trust with employers, as opposed to using a more combative approach. Advocacy at the city and regional levels may also help establish responsible yet realistic employment practices that are appropriate for businesses in the neighborhood.

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**Recommended Partners:**

- Portland Community College
- PCC Metropolitan Workforce Training Center
- Columbia Corridor Association

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Although the neighborhood’s poverty rate is significantly higher than Portland’s, Cully residents appear to rely on public assistance income at a rate only 1% higher than Portland residents. One possible explanation for this is that a higher share of Cully’s residents are “working poor,” earning less than the poverty level but too much to qualify for public assistance.

Source: 2007-2011 ACS

“Jobs and income would help me stay in Cully.”

-- Survey Respondent

**Targeted employers:**

Offer living wages.

Are located within Cully, or are easily accessible by public transportation from the neighborhood.

Provide opportunities for training and advancement.

Are positioned within emerging regional industries.
In community conversations, residents identified a need for affordable childcare. This is particularly important in Cully where twelve percent of family households are larger than five members, and there is a larger population of children compared to Portland (26% and 19%, respectively)\(^\text{13}\). Many said that the cost of childcare is a barrier to full or higher paid employment and transitioning out of public assistance programs. Increasing household incomes is key to helping people withstand displacement as a neighborhood improves. While many of the strategies in this document seek to maintain or reduce the cost of living by keeping housing affordable, it is also important to decrease barriers to full employment. Affordable childcare is one way to do this.

This strategy can have long-term impacts by enabling residents to access employment and build their skills. This strategy directly impacts families in two important ways. It raises income and reduces living costs. Successfully implementing this strategy supports the vision of Cully as a family-friendly neighborhood. This strategy will have a greater impact when paired with other programs that reduce the cost of living.

There are few formal resources for free or reduced-cost childcare. Those that do exist are at or near capacity. Where possible, Living Cully should connect residents to existing resources. Sacajawea Head Start is located in Cully and is run through Portland Public Schools. Albina Head Start provides full-day childcare free of charge for qualified residents in north, northeast, and southeast Portland. In addition, Neighborhood House provides small business development assistance for childcare projects through the Portland Development Commission’s Economic Opportunity Initiative. This is one resource for helping Cully residents create and run childcare programs that directly serve their community.

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**Strategy:**

Provide affordable childcare to working parents.

**Actions:**

- Develop programs that provide childcare to Cully residents.
- Connect residents with existing affordable childcare programs.
- Provide small business assistance to people starting childcare-related businesses.
- Increase early childhood education facilities in Cully.
- Provide information and resources in the variety of languages spoken in Cully.
- Provide culturally appropriate outreach and services.

**Recommended Partners:**

- Neighborhood House
- Sacajawea Head Start
- Albina Head Start

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\(^\text{13}\) 2007-2011 American Community Survey, United States Census Bureau.
Cully has a larger share of both large families (5 or more persons) and family households in general than Portland.

Source: 2007-2011 ACS

“I bought a house in Cully because it’s only a walk away from my daughter’s house and I could afford it.”

-- Survey Respondent

Affordable childcare was one of the top three priorities for participants at the second community workshop. Lack of affordable childcare services was cited as a barrier to increasing household wages at the Latino discussion group, since wages earned would mostly go toward paying for childcare services while the parent is at work.
Appendix A: Implementation Table

Each strategy requires a number of associated actions. The implementation table describes each action in detail, identifies the organizations or agencies responsible, and addresses whether the implementation time frame is short-term or long-term.

<table>
<thead>
<tr>
<th>OBJECTIVES, STRATEGIES AND ACTIONS</th>
<th>RECOMMENDED COMMUNITY PARTNERS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Priority: Preserve Housing Affordability.</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Strategy: Acquire and set aside land for affordable housing development.</strong></td>
<td></td>
</tr>
<tr>
<td>Action: Purchase private property in advance of significant increases in value.</td>
<td>Metro; Multnomah County Tax Assessor; City of Portland Bureau of Planning and Sustainability (BPS)</td>
</tr>
<tr>
<td>Understand and track increases in land and improvement values, using data provided in this report and updated data obtained through the Regional Land Information System (RLIS). Work with city and county agencies to obtain updated information, including Metro, the Portland Bureau of Planning and Sustainability, and the Multnomah County Tax Assessor.</td>
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</tr>
<tr>
<td>Track future public investments that will increase the value of adjacent properties, particularly transportation, park, and other infrastructure improvements. Monitor updates to the Transportation Systems Plan for future planned investments and city general fund and federal allocations for large-scale transportation investments. In addition, monitor comprehensive plan updates that change zoning designations that impact land values and the Regional Parks Plan for future planned investments.</td>
<td>City of Portland Bureau of Parks and Recreation, Bureau of Transportation, Bureau of Development Services, &amp; BPS; Oregon Department of Parks and Recreation &amp; Oregon Department of Transportation</td>
</tr>
<tr>
<td>Seek out grant and foundation resources to purchase land for future capital projects. When resources are available, purchase land with lower than average land and improvement values, and located adjacent to future transit investments.</td>
<td>Partner with city agencies to obtain information about land and improvement values, specifically Metro and PDC. Partner with other non-profit affordable housing developers to purchase land and develop housing, including the Portland Community Reinvestment Initiatives and Sabin CDC.</td>
</tr>
<tr>
<td>Action: Work with Multnomah County to acquire tax delinquent properties that have reverted to County control.</td>
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<tr>
<td>Use the Albina Community Plan and the program that Albina Community Development Corporation (Albina CDC) developed with Multnomah County as a model for such a program.</td>
<td>Multnomah County, specifically the tax assessors office</td>
</tr>
<tr>
<td>Develop scattered site homeownership and/or rental opportunities on acquired properties.</td>
<td>Habitat for Humanity Portland Metro/East, Proud Ground</td>
</tr>
<tr>
<td>Action: Identify opportunities to purchase low-cost residential land and property.</td>
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</tr>
<tr>
<td>Work with the city to acquire foreclosed property for affordable development. The Portland Plan found that there is a minimal supply of affordable market-rate rental housing. One of the recommendations found in this document calls on the city to purchase foreclosed property and transfer it to non-profits for the preservation of permanently affordable housing. Community organizations should push for the implementation of this recommendation, and work with the city to acquire these properties.</td>
<td>City of Portland Housing Bureau</td>
</tr>
<tr>
<td>Sign up for updates from a real estate listing service to monitor pending short sale opportunities. When appropriate, purchase properties.</td>
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</tr>
<tr>
<td>Action: Acquire property from homeowners who are looking to subdivide their lots.</td>
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<tr>
<td>Homeowners who would like to subdivide their properties but cannot afford to pay development fees often end up selling to for-profit developers. Develop relationships with homeowners who are looking to subdivide and acquire subdivided land for scattered site homeownership and/or rental opportunities.</td>
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<tr>
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<tr>
<td><strong>Strategy: Provide information about tenant rights, foreclosure, and home values to residents.</strong></td>
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<tr>
<td><strong>Action:</strong> Partner with existing tenant rights organizations to share information about rights related to eviction, lease terms, utilities, and maintenance requests.</td>
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<tr>
<td>Distribute information about existing programs and available legal services.</td>
<td>Community Alliance of Tenants</td>
</tr>
<tr>
<td>Help residents access legal services when required.</td>
<td>Fair Housing Council of Oregon</td>
</tr>
<tr>
<td>Contract or partner with organizations that provide non-profit legal advice in order to develop programs.</td>
<td>Oregon State Bar Legal Aid; Oregon Law Center</td>
</tr>
<tr>
<td><strong>Action:</strong> Train existing program/services staff to answer questions about tenant rights and make referrals to appropriate community resources.</td>
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<tr>
<td><strong>Action:</strong> Provide homeowners with accurate information about the real market value of their property and raise awareness about possible scams.</td>
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<tr>
<td>Equip existing homeownership program staff with information related to home values and housing market dynamics; provide information to residents in simple, straightforward language.</td>
<td>The Portland Housing Center has built a network of realtors that work with their clients; they may be able to provide information and advice on how to develop this sort of Program.</td>
</tr>
<tr>
<td><strong>Action:</strong> Build a network of local realtors who can provide on the ground information about neighborhood home sales prices and trends, and provide this information to residents.</td>
<td></td>
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<tr>
<td>Help homeowners understand the need for appraisals before selling property, and provide them with a list of local appraisors.</td>
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<tr>
<td>Track year-over-year increases in real market value of land and improvement, and provide this to residents.</td>
<td>Metro; Portland Bureau of Transportation, Portland Parks and Recreation, Oregon Department of Transportation, Oregon Department of Parks and Recreation</td>
</tr>
<tr>
<td><strong>Specifically track planned future infrastructure investment through the Transportation Systems Plan and the Regional Parks plan, and provide information to residents on how this will impact future property values; work with Metro to understand federal funding allocations and projects.</strong></td>
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<tr>
<td><strong>Action:</strong> Raise awareness about existing foreclosure prevention programs.</td>
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<tr>
<td><strong>Action:</strong> Provide information and resources in the variety of languages spoken in Cully.</td>
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<tr>
<td><strong>Action:</strong> Provide culturally appropriate outreach and services.</td>
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<tr>
<td><strong>Action:</strong> Assign interpreters to assist immigrants and non-English speaking residents accessing services.</td>
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<tr>
<td><strong>Strategy: Provide direct assistance and information to lower home utility and maintenance costs.</strong></td>
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</tr>
<tr>
<td><strong>Action:</strong> Provide low-cost help with home repairs and maintenance.</td>
<td></td>
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<tr>
<td>Expand existing Individual Development Account (IDA) programs to make home repairs and maintenance an allowable use.</td>
<td>Proud Ground</td>
</tr>
<tr>
<td>Share information about other Oregon IDA Initiative providers offering home repair IDAs.</td>
<td>Habitat for Humanity Portland/Metro East</td>
</tr>
<tr>
<td>Identify opportunities to partner with Habitat for Humanity’s Home Repair and Preservation Program.</td>
<td>City of Portland Housing Bureau; Rebuilding Together; REACH CDC; Unlimited Choices</td>
</tr>
<tr>
<td><strong>Action:</strong> Weatherize homes to lower utility costs.</td>
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<tr>
<td>Build organizational capacity to offer energy efficiency upgrades and weatherization. Train and utilize local labor to do this work.</td>
<td>Multnomah County Low-Income Energy Assistance and Weatherization; the Energy Trust of Oregon; the Community Energy Project; Oregon HEAT; Oregon Department of Energy Residential Tax Credit and Home Oil Weatherization Program</td>
</tr>
<tr>
<td><strong>Share information about other providers of weatherization services and energy assistance programs.</strong></td>
<td></td>
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<td><strong>Action:</strong> Provide information and resources in the variety of languages spoken in Cully.</td>
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### OBJECTIVES, STRATEGIES AND ACTIONS

| Strategy: Provide assistance to priority population small business owners. | 
| --- | --- |
| **Action:** Provide financial assistance in the form of grants, low-interest loans, or matched savings accounts to help owners expand their businesses and make physical improvements. | 
| Build organizational capacity to provide low-cost grants and loans to small businesses. | 
| Expand existing Individual Development Account programs to make business improvement and entrepreneurial expenses an allowable use. | 
| Share information about financing available to small businesses through Living Cully programs and those administered by other organizations. | 
| Share information about financial assistance programs that assist property and small business owners with physical upgrades to commercial space. Specifically, connect them with Development Opportunity Services Grants, the Commercial Property Redevelopment Loan program, and the Storefront Improvement Program administered by the Portland Development Commission in Urban Renewal Areas. | 
| **Action:** Provide business development training, financial advice, and legal assistance to help owners build strong businesses and negotiate longer lease terms. | 
| Expand existing small business development and technical assistance programs. | 
| Identify bilingual legal advocates to help non-English speaking small business owners negotiate longer lease terms. | 
| Share information about technical assistance available to small businesses through Living Cully programs and those administered by other organizations. | 
| Provide priority population business owners with information and assistance related to cooperative ownership models, and help them understand how these models can benefit their business and their employees. | 
| **Action:** Identify current Cully residents that operate informal and/or home based businesses. Assist them in accessing resources for business development and expansion, including capital and technical support. | 
| **Action:** Support entrepreneurship by existing residents who would like to start a business. Assist them in accessing resources, including technical assistance for creating business plans and low-interest capital for business development. | 
| **Action:** Facilitate connections between owners to identify opportunities for collaboration. | 
| Identify opportunities for partnerships with the two Neighborhood Prosperity Initiative districts in Cully, Our 42nd Ave. and Cully Boulevard Alliance. | 
| Help businesses identify opportunities for cross-sourcing of goods and services to keep resources in Cully. | 
| Understand Enterprise Zone business incentives and work with city agencies to tie incentives to requirements for cross-sourcing, where appropriate. | 
| Facilitate a forum for regular interaction between small businesses owners (e.g., a monthly business breakfast) to share information and identify opportunities for collaboration. | 
| **Action:** Help owners create and implement a neighborhood business marketing strategy. | 
| Help small business owners capitalize on neighborhood change that brings higher-income residents Cully by creating an effective marketing strategy, including buy local campaigns, neighborhood business maps, and/or business district branding. This should be done in conjunction with efforts to provide financial/technical assistance to help businesses update their business plans and make physical improvements. | 

### RECOMMENDED COMMUNITY PARTNERS

<p>| Strategy: Provide assistance to priority population small business owners. |
| --- | --- |
| Mercy Corps NW; City of Portland Development Commission (PDC); Micro Enterprise Services of Oregon (MESO); PDC Business Loan Program |
| Portland Development Commission (PDC) |
| Micro Enterprise Services of Oregon (MESO); Hispanic Chamber of Commerce |
| Mercy Corps NW; the Immigrant and Refugee Community Organization (IRCO); Micro Enterprise Services of Oregon (MESO) |
| Micro-Enterprise Services of Oregon; Portland Community College CLIMB Small Business Development Center; Portland Development Commission Business Finance Loan Program |
| Micro-Enterprise Services of Oregon; Portland Community College CLIMB Small Business Development Center; Portland Development Commission Business Finance Loan Program |
| Cully Boulevard Alliance Neighborhood Prosperity Initiative; 42nd Avenue Neighborhood Prosperity Initiative |
| City of Portland Development Commission (PDC) |
| Cully Boulevard Alliance Neighborhood Prosperity Initiative; 42nd Avenue Neighborhood Prosperity Initiative |</p>
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<tr>
<td><strong>Priority: Help families achieve economic self-sufficiency.</strong></td>
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<tr>
<td><strong>Strategy: Connect priority populations to targeted employment, and prepare them for long-term success.</strong></td>
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<tr>
<td>Action: Provide training related to targeted job opportunities.</td>
<td>Portland Community College; PCC Metropolitan Workforce Training Center</td>
</tr>
<tr>
<td>Provide English language and other cultural literacy courses to help diverse communities navigate the job search process and expand their opportunities for employment.</td>
<td>Portland Community College; PCC Metropolitan Workforce Training Center</td>
</tr>
<tr>
<td>Expand soft-skills training programs to help residents access entry level positions.</td>
<td>Portland Community College; PCC Metropolitan Workforce Training Center</td>
</tr>
<tr>
<td>Help individuals who are prepared for career advancement connect with advanced training opportunities through area community colleges and trades programs.</td>
<td>Portland Community College; PCC Metropolitan Workforce Training Center; Portland Tradeswomen</td>
</tr>
<tr>
<td>Action: Develop relationships between Living Cully and targeted employers in order to negotiate and advocate for responsible employment practices.</td>
<td>Columbia Corridor Association</td>
</tr>
<tr>
<td>Perform outreach to targeted employers to understand the desired skills and qualifications for new hires. Use this information to identify appropriate training opportunities for residents.</td>
<td>Columbia Corridor Association</td>
</tr>
<tr>
<td>Hold events to connect targeted employers with prioritized job seekers in Cully.</td>
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<tr>
<td>Advocate for responsible employment practices, family wages, and local hiring.</td>
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</tr>
<tr>
<td>Urge the Portland Development Commission, Bureau of Planning and Sustainability, and Portland Housing Bureau to meet their obligations outlined in Council Resolution 36953, as it relates to the hiring of local workers.</td>
<td>City of Portland Development Commission, Bureau of Planning (BPS) and Sustainability, Housing Bureau</td>
</tr>
<tr>
<td>Action: Provide information and resources in the variety of languages spoken in Cully.</td>
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</tr>
<tr>
<td><strong>Strategy: Provide affordable childcare to working parents.</strong></td>
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</tr>
<tr>
<td>Action: Develop programs that provide childcare to Cully residents.</td>
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</tr>
<tr>
<td>Use existing social and cultural networks to start pilot programs.</td>
<td>Sacajewea Head Start, Albina Head Start</td>
</tr>
<tr>
<td>Action: Connect residents with existing affordable childcare programs.</td>
<td>Neighborhood House</td>
</tr>
<tr>
<td>Action: Provide small business assistance to people starting childcare-related businesses.</td>
<td>Neighborhood House</td>
</tr>
<tr>
<td>Action: Increase early childhood education facilities in Cully.</td>
<td>Portland Public Schools; Neighborhood House SUN Community School Program</td>
</tr>
<tr>
<td>Action: Provide information and resources in the variety of languages spoken in Cully.</td>
<td></td>
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<tr>
<td>Action: Provide culturally appropriate outreach and services.</td>
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Appendix B: Anti-Displacement Alternatives

The consulting team began developing strategies to prevent displacement in Cully by researching case studies and efforts to prevent displacement in other communities. This resulted in a list of approximately 80 different strategies and actions. The team then applied the project’s selection criteria to these 80 strategies in order to determine which were most appropriate within the neighborhood context. This resulted in a shortlist of the following 19 strategies, which were presented to residents of the Cully neighborhood at a Community Workshop event on May 2. The strategies were grouped into the categories of Housing, Jobs, Families, Community and Neighborhood Businesses in order to easily relate to participants at the workshop.

Housing: Homeowners
- Make home repairs easier and more affordable.
  - Provide low-cost help with home repairs and maintenance.
  - Keep homes in good repair so that owners do not feel the pressure to sell as the costs of maintenance go up.
- Lower utility costs by making homes more energy efficient.
  - Develop and expand programs that assist homeowners with energy efficiency upgrades. These upgrades include weatherizing homes to reduce winter heating costs, for instance by insulating windows and doors.
  - This can help homeowners on limited incomes stay in their homes even as they experience rising property values and increased pressure to sell.
- Provide information to homeowners about the real market value of their home.
  - Help homeowners understand how future investments will increase the value of their home.

Housing: Renters
- Organize renters to advocate for their interests and respond to development.
  - Help tenants understand renters’ rights and eviction rules.
  - Work with residents of subsidized affordable housing to prevent them from losing the subsidy on their unit.
  - Organize residents to participate in the permitting process for new housing developments, and negotiate with developers to include affordable units.
- Encourage developers to include affordable units in new development.
  - Identify property owners and developers that are building new units. Help them understand how to access city incentives for affordable housing.
- Have community organizations purchase properties in order to keep them affordable.
  - Encourage community organizations active in Cully to purchase properties likely to experience significant increases in value.
  - This practice allows organizations to hold property until they raise enough capital to develop affordable housing on the site.

Jobs
- Encourage employers to hire Cully residents.
  - Develop relationships between community organizations and employers in Cully.
  - Provide information to businesses about changes in Cully and the benefits of hiring neighborhood residents.
  - Negotiate Community Benefits Agreements with large employers in Cully to make new jobs available to current residents.
- Connect low-income populations to training and job opportunities.
  - Provide training to help non-English speaking and immigrant populations with the job application process.
  - Provide advanced skills training to help job seekers qualify for higher-paying jobs.
- Organize job fairs and social events to help workers in Cully meet local employers.
- Ensure that new jobs in Cully are good jobs.
  - Encourage community advocacy for jobs that provide wages high enough to sustain a family in the neighborhood as the cost of living increases.
  - Involve community members in recruiting companies to Cully that can provide good, dependable jobs to neighborhood residents.

Families
- Provide short-term emergency assistance to families in need.
  - Prevent evictions, foreclosures and forced moves by offering short-term assistance to help families get back on their feet. Help families move when it becomes necessary.
  - Connect residents with emergency food programs like the Northeast Emergency Food Bank.
- Provide affordable childcare to low-income families.
  - When families make more money, they no longer qualify for low-cost childcare. This makes the transition from depending on government assistance to making more money easier for families.
- Assign a translator to assist non-English speaking residents with housing issues and services
  - Utilize a community member or staff person to help residents access services.
  - Provide residents with information about potential financial scams.

Community
- Establish a community center where people can gather and mingle.
  - Bring the community together through social events.
  - Create a multicultural center that caters to the needs of all of Cully's diverse communities.
  - Consider using existing spaces, like parks and businesses, to hold events.
- Raise awareness about ways to resist displacement.
  - Hold informational workshops and distribute materials to educate the community about legal rights, available services, and scams.
  - Teach residents how to intervene in the development process so that new investment meets community goals.
- Celebrate diversity in Cully.
  - Form a committee to give voice to Cully's diverse residents and advocate for investments targeted towards populations of color.
  - Connect with community institutions and organizations to implement a marketing campaign highlighting Cully's diversity and unique character.

Neighborhood Businesses
- Provide assistance to existing small business owners.
  - Offer grants or low-interest loans to help small business owners expand their operations and make physical improvements like new storefronts, signs or landscaping.
  - Provide individualized advice and legal assistance to help owners develop business plans, find resources and negotiate commercial lease terms.
  - Provide bilingual legal assistance to non-English speaking business owners.
- Help entrepreneurs start new businesses in the neighborhood.
  - Provide small business development training and low-cost financing for entrepreneurs who want to start new businesses in Cully.
- Keep the cost of commercial space affordable.
  - Develop new commercial ownership and leasing models such as lease-to-own agreements and commercial community land trusts.
- Build connections between neighborhood businesses.
  - Create opportunities for businesses to work together toward building a business district that reflects Cully's diversity.
  - Where possible, help businesses source materials from and provide services to other local businesses to keep resources in Cully.
Appendix C: Defining Gentrification and Displacement

The term gentrification has different meanings for different people. It often provokes strong feelings of fear, loss, concern and anger, but can also connote the many positive impacts that come with greater investment. In general terms, gentrification is the process of neighborhood change that occurs when an undervalued neighborhood becomes more desirable. This includes an influx of more affluent households, increased investment in the built environment, and a rise in housing prices. Displacement is one potential consequence of gentrification. It refers to external factors that cause people to leave the neighborhood they currently live in, for reasons that are both voluntary and involuntary.

Gentrification and displacement are two processes of neighborhood change, but there are others. These include revitalization and reinvestment, which are efforts to enhance the physical or social components of a neighborhood, often through an increased flow of capital to fund improvements. It is possible to improve neighborhoods without widespread displacement of current residents. However, historic patterns suggest that long-term disinvestment followed by renewed investment often leads to displacement of low-income residents and communities of color. The Not in Cully initiative is an effort to avoid this pattern.

To avoid displacement, it is important to understand the reasons that households choose to stay in or leave the neighborhood where they currently reside. A big part of this project focused on understanding why current residents would either choose or be forced to leave Cully. Not everyone who lives in Cully now will choose to stay there indefinitely. However, the intent of this project is to recommend strategies that give current Cully residents a greater level of control over how their neighborhood changes, and increase the chances that they are able to stay if they choose to do that.

Throughout the process of talking to Cully residents, a neutral definition of gentrification was used, framing displacement as one of many potential outcomes from reinvestment. This was an intentional decision to learn from neighborhood residents without biasing their responses. However, as the name of this project suggests, the final strategy and set of recommendations is strongly tied to a more historical pattern of gentrification. It indicates that we are most concerned about displacement of low-income residents and communities of color, and avoiding the pattern of residential and commercial displacement that occurs in other Portland neighborhoods. It is a community-based effort to support residents who choose to stay in their neighborhood.

Refer to the Understanding Gentrification and Displacement chapter of Background Documents for a more detailed discussion of the terms.
Appendix D: Glossary

**Commercial displacement:** a process by which neighborhood-serving, often minority-owned, businesses are pushed out of a neighborhood. This happens for direct and indirect reasons. Direct commercial displacement occurs when increases in lease rates make it difficult for business owners to afford rent. Indirect commercial displacement happens when the customers that support a business move out of the neighborhood and new residents are less supportive.

**Community displacement:** a process that occurs when residents feel a loss of community, causing them to leave the neighborhood. This can include family and friends leaving, new stores for other clientele replacing the businesses where they shopped, or changes in public facilities or support services that they utilized.

**Community need:** a reason why someone would no longer be able to choose to remain in Cully. They should generally relate to basic human needs for food, shelter, education, means of employment, community, and opportunity.

**Depth or breadth of impact:** this term is used in the context of anti-displacement strategies. Depth refers to the level of impact to the individual. Breadth refers to the number of people impacted within the entire Cully population.

**Displacement:** external factors that cause people to leave the neighborhood they currently live in, for reasons that are both voluntary and involuntary. It is one potential consequence of gentrification.

**Gentrification:** a process of neighborhood change that occurs when an undervalued neighborhood becomes more desirable. This includes an influx of more affluent households, increased investment in the built environment, and a rise in housing prices.

**Historically disadvantaged populations:** a general term that refers to racial or ethnic groups that have experienced institutionalized discrimination or racism.

**Involuntary displacement:** a process that occurs when residents are forced to leave the community where they live. There are two types of involuntary displacement. Forced physical displacement causes people to sell their property or leave their rental housing because it is no longer affordable. Unforced physical displacement occurs when people would like to stay but sell their property because it is lucrative. This is often accompanied by a lack of knowledge regarding current and future investment and how it will impact the real market value of property. This term includes community displacement, which is defined separately above.

**Reinvestment:** a general term that refers to increases in the flow of capital into a neighborhood, primarily for physical upgrades.

**Revitalization:** a general term that refers to programs or policies that enhance the physical, commercial or social components of a neighborhood through public or private efforts.

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Stages of Gentrification: though there are no concrete thresholds for each stage of gentrification, many scholars have identified the following stages in the gentrification process:

1. **Early-Stage Gentrification**: signs of revitalization with the possibility of future gentrification; evidence of housing improvements and increased prices; located near other gentrifying neighborhoods.

2. **Middle-Stage Gentrification**: housing prices have risen sharply, but affordable housing is still available, as are developable land parcels.

3. **Late-Stage Gentrification**: housing prices have skyrocketed, there is little affordable housing, and few developable land parcels; the demand for profitable market rate housing overshadows the needs of lower-income residents.

Subsidized housing: housing that receives government funding to offset costs and increase affordability. It can include public housing, project-based Section 8 or Section 8 vouchers, or publicly funded efforts that also leverage private resources, like the Federal low-income housing tax credit (LIHTC) program. Subsidized housing programs generally target low- and moderate-income households, both renters and homeowners.

Targeted employers: employers who offer living wages, are either located within or accessible to Cully by public transportation, provide opportunities for training and advancement, and are positioned within emerging regional industries.

Unsubsidized housing: housing that receives no direct public funding. Also referred to as market-rate housing.
Appendix E: Background Document Contents

The documents contained in this report informed much of the analysis for this project. They provide detailed information about the Cully neighborhood and available resources and case studies related to neighborhood change in other communities. They are intended to serve as references for the Not in Cully: Anti-Displacement Strategies for the Cully Neighborhood report. While not required for use of the report, these documents give broad context for much of the information and recommendations it puts forth.

I. Introduction

II. Understanding Gentrification and Displacement: An Overview of the Current Discussion

III. Cully Today: Existing Conditions
   - Narrative Summary
   - Demographic Profile
   - Housing Profile
   - Accessibility Profile
   - Overview of Recent Planning Efforts

IV. Community Engagement Process and Findings
   - The Strategy
   - Findings
   - Survey Instrument

V. Selecting Recommendations
   - Arriving at Criteria
   - The Criteria
   - Selecting Recommendations

VI. Research and Case Study Bibliography