

Gresham 2026-2030 Consolidated Plan & 2026-27 Annual Action Plan DRAFT

Note: This document is a draft. All information included in this document is subject to change. Projects included in this draft include all project proposals. Some proposed projects will be removed from future drafts.

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The 2026-2030 Consolidated Plan (“Con Plan”) is the Portland Consortium’s five-year plan that will serve as the framework to identify housing and community development priorities for formula block grant programs from the U.S. Department of Housing and Urban Development. The Portland Consortium consists of the City of Portland (Lead), City of Gresham and Multnomah County (representing the unincorporated portions and smaller cities within its boundaries). This plan provides an assessment of community needs and a market analysis and engages the public to establish goals, prioritize needs and identify strategies to address community needs. This document is the 2026-2030 Consolidated Plan for the City of Gresham (“Gresham Con Plan”) as part of the Portland Consortium. This Plan also includes the fiscal year 2026-27 Annual Action Plan. The Action Plan details how the jurisdiction intends to allocate the annual funding to address Con Plan needs and goals.

The Con Plan establishes local priorities consistent with national objectives and priorities established by HUD to utilize funds allocated by the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), Housing Opportunities for Persons with AIDS (HOPWA) and the Emergency Solution Grant (ESG). Over the five-year period covered by the 2026-2030 Consolidated Plan over \$75 million is expected to be available through these programs, including allocations and program income. The following are the relevant programs and the associated national objectives:

- **CDBG Program Objectives:** Provide decent housing; Create suitable living environments; Expand economic opportunity
- **HOME Program Objectives:** Expand the supply of decent, safe, sanitary and affordable housing.
- **ESG Program Objective:** Reduce and prevent homelessness.
- **HOPWA Program Objective:** Provide housing for persons with HIV/AIDS.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

As determined in the Needs Assessment and Market Analysis included in this plan, three broad needs and goals were identified described below:

Affordable Housing Choice (Need)

Increase and preserve affordable housing choice of rental and homeownership units for low- and moderate-income households. (Goal)

The community needs safe housing, in good condition for all residents. Projects accomplishing this goal include home repair, down payment assistance, new housing development support, affordable housing development, rental housing rehabilitation and permanent supportive housing.

Gresham specific 5-year Goals include: Rental units rehabilitated- XX housing units; Homeowner Housing rehabilitation- XX housing units; Direct Financial Assistance to Homebuyers- XX households*; Public Services activities other than low-mod housing- XXX

*Homebuyer assistance will be funded using HOME funds, which are included in Portland’s Con Plan as the Consortium Lead.

Basic Services & Homeless Prevention & Intervention (Need)

Reduce and prevent homelessness. (Goal)

There is an ongoing need in the community to prevent and reduce homelessness and increase stability for all residents. Projects accomplishing this goal include services and interventions across a broad spectrum, such as supportive and emergency services, rent assistance, transitional housing, shelters, homelessness prevention through service interventions, and Fair Housing enforcement and education.

Gresham specific 5-year Goals include Public Services activities other than low-mod housing- XX; TBRA/Rapid rehousing- XXX*

*Rent Assistance will be funded using HOME funds, which are included in Portland’s Con Plan as the Consortium Lead.

Community & Economic Development (Need)

Improve livability and promote economic development in low and moderate-income areas by investing in community infrastructure, employment training and anti-poverty strategies for area residents. (Goal)

The community needs improvements to area infrastructure, facilities, economic opportunities, and economic development. Programs to improve employment outcomes and household economic stability include employment training, referral and self-sufficiency and economic enhancement programs. Anti-poverty strategies include a variety of public services that provide support to residents across the lifespan. Projects will also support micro-enterprises and business development, as well as public facilities, parks, and transportation improvements.

Gresham specific 5-year goals include Public facilities or infrastructure other than low mod housing- XXXX; Public Services activities other than low-mod housing- XXXX; Business assistance- XXX

3. Evaluation of past performance

The City of Portland, the City of Gresham and Multnomah County have worked diligently over the years to meet community development, housing and economic development needs across Multnomah County. With rising costs, increasing needs and stagnant entitlement allocations, needs continue to grow across the metro region despite the jurisdictions' efforts.

The organizational structure includes coordination between departments within the Consortium jurisdictions as well as coordination with agencies outside the Consortium, including Metro and Home Forward. The Consortium planning efforts create efficiencies in performance and delivery in spite of dwindling resources. Collaborative county-wide planning efforts include targeting the need for housing, building a suitable living environment through services and infrastructure, and fostering a system and improvements to spur economic development. In addition to a regional approach to projects and programs, area residents have supported increasing local resources to address the affordable housing crisis in the form of bond measures, general funds, and fees. Additionally, Portland, Gresham and Multnomah County have strong regional planning efforts, including the Continuum of Care.

This combination of collaboration and local resources have helped the Consortium to actively address the affordable housing and economic prosperity needs of the community.

The Consortium is committed to addressing the emerging and existing needs of the no- and low-income residents of the community.

4. Summary of citizen participation process and consultation process

Citizen Participation was conducted through two Community Need Hearings, surveys, consultations with citizen subcommittees and local service providers and local Action Plan and budget hearings.

5. Summary of public comments

Public comments were offered through public hearings, written submissions and remote consultations with citizen committees and service providers.

Summary of public comments will be added here.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were considered and/or incorporated in the Consolidated Plan.

7. Summary

The Consortium has made every effort to extend opportunities to the public at large and to area service providers to comment and provide input for this Consolidated Plan. In addition to the surveys, two Needs Hearings were held in November and February, Consolidated Plan Public Hearings were held by all three consortium partners and Gresham and Portland held public City Council meetings.

Public notice for the draft of the Consolidated Plan ran in the Gresham Outlook on April 22, 2026 respectively. The notice advertised Gresham and Multnomah County's Consolidated Plan public hearings and the 30-day public comment periods. Gresham's public comment period spanned from May 1, 2026 to June 2, 2026. Multnomah County's public comment period spanned from May 6, 2026 to June 5, 2026. Portland's public comment period spanned from **DATE to DATE**. A calendar of public events and solicitations for public comment is listed below.

Community Needs Hearing (Gresham & Multnomah County)- November 20, 2025

CAPER & Needs Hearing (Portland)- February 4, 2026

Community Needs Survey- April 2026 through July 2026

Publication of Gresham Con Plan Draft- May 1, 2026

Publication of Multnomah County Con Plan Draft- May 6, 2026

Publication of Portland Con Plan Draft- TBD

Gresham CDHS Con Plan Public Hearing- May 13, 2026

Multnomah County CDBG Policy Advisory Board Meeting- May 6, 2026

Portland Con Plan Public Hearing- **DATE**

Gresham City Council Con Plan Meeting- June 2, 2026

Portland Budget Hearings- **July 2026**

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	GRESHAM	
CDBG Administrator	GRESHAM	Community Development

Table 1 – Responsible Agencies

Narrative

As the designated lead agency for the Consolidated Plan, PHB coordinates and collaborates with the jurisdictional partners for plan preparation and relevant administrative tasks.

Portland is also the lead agency in the HOME Consortium and handles the allocation and administration of HOME Funds. Gresham receives HOME funds through an intergovernmental agreement with Portland and administers its own HOME projects. Each of the three jurisdictional partners receive their own CDBG entitlement funds and allocate and administer respective allocations independently. The HOPWA and ESG funds are received by Portland and PHB assumes program administration lead.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

This section outlines consultations with public and private agencies that provide housing, social and economic development services through State and local health and child welfare agencies, adjacent governments, HOPWA grantees, the public housing agency, Continuum of Care grantees, Emergency Solution Grant grantees, and public and private agencies concerning housing, and related social programs for homeless, victims of violence, unemployed and publicly funded institutions and systems of care that may discharge persons into homelessness, such as health-care facilities, mental health facilities, foster care, and corrections programs. The City also consulted with emergency management departments and broadband providers. Consultations occur annually when preparing each Annual Action Plan. The Portland Consortium includes representatives from the City of Portland, the City of Gresham, and Multnomah County. They participate in regional planning efforts concerning all aspect of needs and opportunities covered by this Consolidated Plan, including economic development, transportation, public services, special needs, homelessness, and housing. Needs far exceed resources, so the Consortium members have worked together to make decisions and set long-term priorities. Coordination within the Cities also consisted of input and review through the City of Portland’s public engagement processes, the City of Gresham Community Development and Housing Subcommittee and the Multnomah County Policy Advisory Board. Coordination with Home Forward and Housing, service-providing agencies, and other stakeholders are described below. Their comments and input are reflected in discussions throughout this Consolidated Plan.

The list of agencies, groups and organizations consulted is outlined in detail in the Consortium lead plan and not duplicated in the table in Gresham’s plan. The City of Gresham was an active member in all consultation. A few agencies and organizations having a particular bearing on statements of needs and priorities for Gresham are listed in the table in this section. For the complete list of consultations, please refer to the plan for the lead entity (City of Portland).

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Representatives of the Consortium of the City of Portland, City of Gresham and Multnomah County participate in regional planning efforts concerning all aspects of needs and opportunities covered by this Consolidated Plan, including housing, public services, homelessness, special needs, economic development and transportation. Significant resources are jointly planned and administered for homelessness prevention, emergency housing and supportive services. Coordination efforts and planning processes are reflected in discussions throughout this Consolidated Plan. In preparing the Consolidated Plan, the Consortium has consulted with other public and private agencies that provide

assisted housing, health services and social services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families and homeless persons). These consultations have occurred via email, surveys and public comment periods, and through hearings and community meetings sponsored by the City of Portland, the City of Gresham and Multnomah County and in specially noticed Consolidated Plan hearings. Consultation occurred with both housing and service providers; Home Forward (formerly Housing Authority of Portland); homeless persons; people with disabilities; and organizations that provide services to homeless families, people with alcohol or drug addictions, people with developmental disabilities, HIV affected families, the elderly, homeless adults, children and families and people with mental illness. The Consortium consulted with state and local health agencies regarding lead paint issues.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

All three of our Consolidated Plan jurisdictions (Portland, Multnomah County, and Gresham) are represented on the Continuum of Care (CoC) Board, which meets monthly and its Executive Committee, which meets quarterly. The CoC coordinates with Consolidated Plan jurisdictions through meetings, calls and emails, to organize needs and Action Plan hearings and subcommittee to work on strategic planning, outreach, evaluation and system coordination. All of the jurisdictions support the Continuum’s priorities focusing on the needs of the most vulnerable populations including chronically homeless persons, unaccompanied youth, families with children, veterans and other vulnerable populations.

The CoC supports local jurisdictions by funding services to help residents move into permanent, stable housing. Investments through the CoC aim to support coordinated planning and resource use to address homelessness, improve regional coordination of services for people experiencing homelessness and improve data collections while allowing communities to tailor their programs to fit their unique circumstances. The CoC’s efforts align well with the Consolidated Plan goals, which center on alleviating and preventing homelessness and stabilizing local residents.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The Portland Consortium works closely with the Collaborative Applicant of the Continuum of Care (planning for allocation and use of Emergency Solutions Grant (ESG) funds). ESG policies and procedures were created and are updated periodically in cooperation with the Consortium. Guidelines ensure that ESG subrecipients are operating programs consistently across eligible activities. Performance is reviewed by all three entities. The Collaborative Applicant (City of Portland) is also the HMIS lead and works closely with Multnomah County to maximize use of HMIS resources and to draw data for reports on project performance and program outcomes.

The CoC actively solicits and integrates ESG recipient participation in planning, evaluation & reporting. The Portland Housing Bureau (PHB) staffs the CoC Board and is also an ESG grantee and lead agency for the CoC and Portland Consolidated Plan. The CoC gathers input from ESG recipients through subcommittees, including the data & evaluation subcommittee, to assess needs and guide ESG funding decisions to more effectively end homelessness. Our CoC currently directs ESG to expand capacity of the regional Short Term Rent Assistance program and operate emergency shelter closely aligned with locally- and CoC-funded housing resources. PHB monitors ESG recipients and evaluates project performance using CoC-developed housing placement outcomes collected in the regional homeless management information system (HMIS). Data is analyzed from project-level outcomes, system-wide point-in-time counts of homelessness and HMIS reports and ESG recipient feedback, and ESG-specific policies and procedures are included in the CoC's adopted HMIS policies and procedures. The CoC's data & evaluation subcommittee evaluates outcomes to provide direction for project- and system-level performance improvements.

The responsibility for implementing the Plan will rest with the Portland Housing Bureau, Gresham's Community Development Department, Multnomah County Department of Human Services and Home Forward. However, implementation cannot proceed without the involvement and support of several public and private agencies. The list of agencies in the PR-10 of the Consortium Con Plan describes the various institutions, businesses and agencies responsible for the delivery of housing and economic opportunity services in the region. Each description of a product and market segment is not intended to be a complete account of activities for each entity.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Gresham
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interviews were held with department representatives including public services, emergency services, homelessness, economic development, planning, parks/recreation, transportation and other infrastructure need.

Identify any Agency Types not consulted and provide rationale for not consulting

No agencies were intentionally excluded from consultation. Every effort was made to ensure advance publication of meetings and opportunities to contribute.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Multnomah County	Basic services & homeless prevention/intervention (Need); Reduce homelessness and increase stability (Goal)
Moving to Work	Home Forward	Community and economic development (Need); Infrastructure, facilities, economic opportunity (Goal)

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Analysis of Impediments to Fair Housing	Portland Consortium	Affordable housing choice (Need); Increase and preserve affordable housing choice (Goal)Basic services & homeless prevention/intervention (Need); Reduce homelessness and increase stability (Goal)Community and economic development (Need); Infrastructure, facilities, economic opportunity (Goal)
Homelessness Response Action Plan	Multnomah County	Basic services & homeless prevention/intervention (Need); Reduce homelessness and increase stability (Goal)
Community Economic Development Plan	Prosper Portland	Community and economic development (Need); Infrastructure, facilities, economic opportunity (Goal)

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Home Forward, the housing authority for the cities of Multnomah County, was specifically consulted for the sections of the Consolidated Plan relevant to their portfolio. The state is consulted for all notices of funding. The County is specifically consulted in planning for housing supportive services, referral and other housing stabilization initiatives. The Consortium members are all active members of the Continuum of Care and other committees that influence homelessness prevention and homeless services. The Consortium also works in consultation with the community development and infrastructure organizations such as the Portland Development Commission, Metro, Tri-Met, Oregon Department of Transportation and equivalent municipal agencies and other public entities and associations that set priorities for the use of resources in the region, set goals and measure progress in meeting those goals.

Narrative

A number of plans were consulted in the preparation of this Consolidated Plan reflecting policies, needs or significant research, those include:

- Consortium Analysis of Impediments to Fair Housing Choice 2011
- [Portland Tri-County Point In Time County 2025](#)
- [American Community Survey 2024 5-year Estimates](#)
- [Home Forward Moving to Work Plan](#)
- [Metro Regional Transportation Plan](#)
- [Multnomah County Homelessness Response Action Plan](#)

- [Multnomah County Climate Justice Plan \(2025\)](#)
- [Multnomah County Capital Improvement Plan](#)
- [Multnomah County Supportive Housing Services Reports](#)
- [Multnomah County Adult Shelter Review 2025](#)
- [Emergency Shelter in Multnomah County: A Report on Shelter for People Experiencing Homelessness](#)
- [Multnomah County Comprehensive Gang Assessment](#)
- [Multnomah County Local Implementation Plan- Metro Supportive Housing Services Program](#)
- [City of Portland State of Housing Report \(2024\)](#)
- [City of Portland Comprehensive Plan 2035](#)
- [Gresham Strategic Plan 2022-25](#)
- [Gresham Climate Action Plan](#)
- [Gresham Economic Development Strategy 2025-26 – 2027-28](#)
- [City of Gresham Comprehensive Plan](#)
 - Housing Production Strategy
 - [Transportation System Plan](#)
 - Economic Opportunities Analysis
- [Gresham CCD, Multnomah County, Oregon - Census Bureau Profile](#)
- [City of Gresham Parks & Recreation, Trails and Natural Areas Master Plan](#)
- [City of Gresham Capital Improvement Program](#)
- [Gresham Active Transportation Plan](#)

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Citizen participation was encouraged through two Community Needs Hearings, three jurisdictional Action Plan Hearings, the Portland budget hearing and a Gresham City Council meeting as well as surveys, comment cards and service provider consultations. Events and opportunities to comment were advertised in the Portland Tribune, the Gresham Outlook, on the jurisdiction websites and through newsletters and email lists. Service providers consulted included those who provide services across a broad range of needs across the Portland metro region.

Accessibility accommodations and translation are offered for all meetings. In person meetings are held at ADA accessible locations.

The consortium partners also consulted with existing citizen committees and task forces that address community needs relevant to the Consolidated Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	November 20, 2025 Community Needs Hearing: 9 Community Members, 4 Jurisdictional Staff at the Multnomah County and City of Gresham need hearing.		All comments accepted.	
2	Public Hearing	Non-targeted/broad community	May 13, 2026 Community Development & Housing Subcommittee Public Hearing for the 2026-30 Con Plan and the 2026-27 Annual Action Plan: XX			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Comment Card & Survey	Non-targeted/broad community	Available April 2026 through July 2026		All Comments were accepted.	
4	Public Meeting	Non-targeted/broad community	June 2, 2026 Gresham City Council Meeting		All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Gresham has experienced rapid growth over the last several decades, moving from a rural, farming community to a diverse and expanding urban area. With this growth comes challenges as the City works to provide a vibrant community for all its residents. In the Portland metro region, homelessness has nearly tripled in the past decade, despite local efforts to address and prevent homelessness. These challenges have been heightened by the Coronavirus pandemic in 2020, which brought rising costs and job losses for vulnerable community members. Throughout the region, housing costs have increased significantly, while wages have remained stagnant. As a relatively more affordable community within Multnomah County, lower-income residents continue to be pushed to Gresham as Portland becomes unaffordable for working families. There is a need for higher wage jobs and other economic opportunities in Gresham to support residents, who often must travel outside of Gresham for living wage employment. Throughout the stakeholder input process, community members have expressed a need for more affordable housing, living wage jobs and improved community amenities including parks, transportation, education, recreation and services to create a vibrant and sustainable community.

Rising housing costs are a significant concern in Gresham as rising costs and gentrification in the region continue to push lower-income households into East Multnomah County and Gresham due to the historically lower housing costs relative to Portland and other higher-income suburbs in the Metro-region. According to Gresham's Housing Capacity Analysis for 2021-2041, the median house price in Gresham increased from approximately \$259,000 in 2015 to \$401,000 in 2020, a 55% increase in just five years. With current interest rates remaining high in the wake of the pandemic, purchasing a home is no longer attainable for many low-income families, especially those who are first-time homebuyers. For renters in Gresham, 31% are severely rent burdened, paying more than 50% of their income on housing costs and 62% are rent burdened, paying more than 30% of their income on housing. Households that are overburdened with housing costs have a higher risk of homelessness and are more likely to be forced to choose between paying for housing and other necessities. Rent burdened households are more likely to live in overcrowded conditions and substandard housing.

There is a high need for increased services to prevent and alleviate homelessness and to assist low-income residents in improving their circumstances. During the pandemic, additional resources were available locally to serve these needs and address the impacts of the pandemic, but now many service providers are experiencing a reduction in funding, therefore fewer services can be provided. In the 1990s, Oregon tax limitation measures capped property tax revenue. As a result, the City's budget has not kept pace with inflation and over 90% of the City's general fund budget is used to cover basic services such as police and emergency services. This means the City has very little funding to provide community services to address and alleviate the impacts of poverty on the Gresham community.

Economic development projects to help add jobs to the community, increase residents' earning potential and stimulate small business growth are critical helping pull Gresham residents out of poverty. Residents have expressed a need for more living wage jobs in Gresham, and job training and placement programs, including programs that assist youth in bridging the gap between high school and living wage employment. There is also a heightened need for emergency and sustained services, especially programs that meet immediate needs. Additionally, the lack of accessibility to other services such as quality, affordable childcare, youth services, and transportation are ongoing challenges exacerbated by the pandemic.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	109,305	110,455	1%
Households	38,775	39,935	3%
Median Income	\$46,956.00	\$58,250.00	24%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	7,040	6,845	8,470	4,169	13,410
Small Family Households	2,360	2,475	3,075	1,985	7,050
Large Family Households	680	900	730	430	1,305
Household contains at least one person 62-74 years of age	1,235	1,310	2,170	865	3,609
Household contains at least one person age 75 or older	1,030	1,080	875	345	760
Households with one or more children 6 years old or younger	1,430	1,609	1,250	749	915

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	330	140	70	25	565	55	10	10	4	79
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	255	65	160	95	575	0	4	15	60	79
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	350	545	305	85	1,285	60	120	25	45	250
Housing cost burden greater than 50% of income (and none of the above problems)	3,550	1,490	135	10	5,185	785	610	395	20	1,810

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	470	1,705	1,610	110	3,895	295	820	1,480	670	3,265
Zero/negative Income (and none of the above problems)	120	0	0	0	120	125	0	0	0	125

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,485	2,240	675	220	7,620	900	740	445	135	2,220
Having none of four housing problems	1,045	2,090	3,345	1,384	7,864	610	1,770	4,005	2,435	8,820
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,065	1,595	635	4,295	169	485	700	1,354
Large Related	565	435	85	1,085	45	310	175	530
Elderly	1,035	765	334	2,134	690	565	590	1,845
Other	1,240	1,045	780	3,065	255	125	410	790
Total need by income	4,905	3,840	1,834	10,579	1,159	1,485	1,875	4,519

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	645	645	165	260	0	425
Large Related	0	0	185	185	15	195	30	240
Elderly	890	300	59	1,249	485	185	115	785
Other	0	1,070	520	1,590	170	0	0	170
Total need by income	890	1,370	1,409	3,669	835	640	145	1,620

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	490	520	385	160	1,555	60	104	40	85	289
Multiple, unrelated family households	90	95	85	0	270	0	20	0	25	45

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	25	0	30	15	70	0	0	0	0	0
Total need by income	605	615	500	175	1,895	60	124	40	110	334

Table 11 – Crowding Information - 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

What are the most common housing problems?

Are any populations/household types more affected than others by these problems?

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Discussion

**NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205
(b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,150	880	0
White	3,945	615	0
Black / African American	565	4	0
Asian	115	90	0
American Indian, Alaska Native	205	0	0
Pacific Islander	4	0	0
Hispanic	1,180	165	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,500	1,345	0
White	3,330	935	0
Black / African American	190	15	0
Asian	195	120	0
American Indian, Alaska Native	99	25	0
Pacific Islander	40	0	0
Hispanic	1,420	235	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,215	4,260	0
White	2,925	3,195	0
Black / African American	210	120	0
Asian	195	265	0
American Indian, Alaska Native	0	10	0
Pacific Islander	65	0	0
Hispanic	680	520	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,135	3,039	0
White	765	2,515	0
Black / African American	30	50	0
Asian	80	70	0
American Indian, Alaska Native	0	60	0
Pacific Islander	15	0	0
Hispanic	160	279	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,385	1,655	0
White	3,465	1,095	0
Black / African American	485	84	0
Asian	85	125	0
American Indian, Alaska Native	90	115	0
Pacific Islander	4	0	0
Hispanic	1,160	185	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,980	3,860	0
White	1,540	2,730	0
Black / African American	180	25	0
Asian	130	190	0
American Indian, Alaska Native	84	45	0
Pacific Islander	0	40	0
Hispanic	855	805	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,120	7,350	0
White	655	5,465	0
Black / African American	120	205	0
Asian	69	390	0
American Indian, Alaska Native	0	10	0
Pacific Islander	25	40	0
Hispanic	230	965	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	355	3,819	0
White	180	3,100	0
Black / African American	30	50	0
Asian	35	115	0
American Indian, Alaska Native	0	60	0
Pacific Islander	15	0	0
Hispanic	90	349	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	23,264	8,560	7,850	245
White	18,389	5,750	5,025	155
Black / African American	625	235	730	0
Asian	1,080	310	230	55
American Indian, Alaska Native	120	180	124	0
Pacific Islander	155	80	4	0
Hispanic	2,365	1,690	1,435	35

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

If they have needs not identified above, what are those needs?

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

As noted previously, the City of Gresham faces challenges due to capped property tax revenue, which limits the City's general fund budget. As a result, Gresham has significant unmet needs around public facilities. Each year during the public engagement process for HUD funds, community members note the lack of a community center in East Multnomah County and the lack of infrastructure at existing Gresham parks. While CDBG funds can be used to help with public facilities improvements, the City receives less than \$1 million in CDBG funds annually, which is insufficient to fund larger projects. The City and regional partners have worked to find alternative funding sources to help fund larger infrastructure improvements that are important to the Gresham community.

In 2022, the City of Gresham was awarded Community Project Funding (CPF) administered through HUD to provide \$2 million for Gradin Community Sports Park's Phase II development, which added on site bathrooms, an amenity plaza, more parking, paved walkways and new sports fields to the existing park. This project will enable Gresham to host sporting events for leagues and makes the park more accessible and functional for a wider range of Gresham citizens. In 2026, the City was awarded CPF for improvements at Main City Park. This project is smaller scale, but will bring much needed infrastructure improvements to the existing park and will help drive foot traffic in downtown Gresham. In 2020, Multnomah County voters approved measure 26-211 to expand and modernize the county's library spaces. East County Library, which opened in May 2026, is a new construction library located in Gresham. The 95,000 square foot space features over 200,000 books, CDs and DVDs and additional community spaces, including a 200 seat auditorium.

The City of Gresham Urban Renewal department has two established Urban Renewal Areas, Rockwood-West Gresham and Downtown/Civic. The Rockwood-West Gresham urban renewal area was established in 2003 and in 2022, was renewed through 2029. The Gresham Redevelopment Commission is responsible for implementing the Rockwood-West Gresham Renewal Plan. In 2005, the Gresham Redevelopment Commission purchased land at a former Fred Meyer site in Rockwood and engaged with the Rockwood community on the services and amenities that Rockwood residents need most. The site has since been developed into Downtown Rockwood, completed in 2024, which features restaurants, micro-retail space, a community plaza and splash pad, housing, and space for non-profit service providers.

In 2025, Gresham City Council adopted the Gresham Downtown/Civic Urban Renewal Plan. Over the next 30 years, the City estimates that the area will be able to utilities approximately \$381 million using state authorized Tax Incremental Financing. The City is currently working with the Gresham Redevelopment Commission to establish a framework and roadmap for project goals in the area. The first year of funds will become available on July 1st, 2026.

While the above projects have brought much needed improvements to Gresham’s public facilities, the City still lacks funding for highly requested infrastructure improvements, including a community center, upgrades to the City’s existing parks and other facilities for Gresham residents to access services and recreation opportunities.

How were these needs determined?

These needs were determined through consultations with internal City departments, citizen subcommittees and task forces, feedback received through public engagement and consultations with citizens and local services providers.

Describe the jurisdiction’s need for Public Improvements:

Transportation infrastructure, including safe crosswalks, lighting, and sidewalk infills are a high need throughout Gresham. The Transportation System Plan (TSP) is a blueprint for biking, walking, driving and transit through 2035. Goals are for healthy and active transportation options; safe and efficient system; economic development; well-connected, multi-modal system; and increased environmental stewardship. The City is currently in the process of updating the TSP to reflect community needs and priorities, including safety for everyone on the road, access to sustainable travel options and ensuring everyone has access to transportation. Updates to the plan should be completed by Spring 2026. The plan prioritizes 84 transportation improvement projects totaling \$235 million dollars. The prioritized project list will be used to create the transportation capital improvement program (CIP), which is a five-year plan for transportation projects that is reviewed and adopted annually. Through the CIP process these projects are evaluated annually in order to keep current with the city’s needs.

The City’s Safe Routes to School program partners with local schools to make walking and biking to school safe for all kids in Gresham. This program provides lessons to educate students on road safety and helps create action plans to identify infrastructure improvements that can improve safety on these routes. All of the improvements identified through Safe Routes to School, the TSP and Gresham’s other Transportation Planning efforts require significant investment of capital to carry out the improvements identified.

How were these needs determined?

These needs were determined through consultations with internal City departments, citizen subcommittees and task forces, feedback received through public engagement and consultations with citizens and local services providers.

Describe the jurisdiction’s need for Public Services:

The demand for public services regionally exceeds system capacity to provide these services. Since 2015, the unhoused population in Multnomah County has nearly tripled. The 2015 Point in Time report identified 3,801 unhoused individuals in Multnomah County, while the 2025 Point in Time report

counted 10,526 unhoused individuals. During this same time frame, rents have skyrocketed while wages have not kept pace with increasing costs. In 2015, HUD's fair market rent for a 2-bedroom unit was \$944 per month, while in 2025, fair market rent on the same size unit is \$1,997, more than doubling the rental cost over the past decade. Comparatively, median family income for a household of one in the Portland metro region was \$51,500 in 2015 and \$86,900 in 2025. While wages have increased, they have not kept pace with rising costs. Using the numbers above, median family income for a household of one increased by 69% in the last decade, but the cost of rent increased 115% in the same time period. At current fair market rent, household income would need to be approximately \$80,000 per year for a 2-bedroom apartment to be considered "affordable" to the household. In Gresham, 2 in 3 renters are rent burdened, spending over 30% of their income on housing costs and 1 in 3 are severely rent burdened, spending over 50% of their income on housing costs. Costs of other essentials, such as groceries, education, fuel and healthcare have also increased over time, leaving lower income households without enough income to cover their basic needs. This has exacerbated the need for services such as food assistance, stabilization services, homelessness prevention and job training, as households struggle to meet their basic needs and are looking for resources to help them stabilize and increase their earnings.

The increase in the unhoused population has increased the need for homeless services programs, particularly mobile outreach services to assist those who do not have access to reliable transportation. Encampments often create unsafe environments for those living in them and for the community as a whole. It remains challenging to control crime, drugs, and health and sanitary conditions these spaces. Gresham's Homeless Services department has three staff members in the community, connecting with houseless residents and connecting them with services, supplies and housing opportunities.

In May 2020, Metro voters passed ballot measure 26-210 known as the Supportive Housing Services Measure. Multnomah County's local implementation plan for the funds identifies five key focus areas: Affordable Permanent Housing, Eviction Prevention & Rent Assistance, Increasing Shelter Capacity & Street Outreach, Regional Coordination, Community Engagement & Data, and Supporting Culturally Specific Providers & System Capacity. The Ten-Year Plan for the funds aims to add 2,350 permanent supportive housing units and place 2,500 people in permanent housing each year, provide 1,000 new households with rent assistance annually, support service providers, especially those offering culturally specific services and improve data collection to better understand the root causes of homelessness and housing instability in Multnomah County.

Victims of domestic violence, especially those with children, are extremely vulnerable to becoming homeless. In the *20th Annual Domestic Violence Counts Report*, the National Network to End Domestic Violence reported on surveys of providers throughout the United States. In Oregon, 40 programs participated in the survey on September 25, 2025 and reported 2,720 adult and child victims served in one day. Participating programs also reported 728 unmet requests for services that day due to lack of resources including housing, emergency shelter, transportation, legal assistance and childcare. Public services programs are critical for providing shelter and wrap around services to support and stabilize victims of domestic violence.

Currently, 13.4% of the population in Gresham is 65 or older and 8.3% of Gresham seniors live in poverty. Given the aging population, it is expected that seniors will increasingly rely on public service programs to maintain safe and affordable living environments.

How were these needs determined?

These needs were determined through consultations with internal City departments, citizen subcommittees and task forces, local reports, feedback received through public engagement and consultations with citizens and local services providers.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The cost of housing in Gresham has traditionally been more affordable than housing in Portland and many other surrounding cities in the metro area. As housing costs continue to rise in Portland, people are looking for lower-cost opportunities in East Multnomah County and Gresham. As noted previously, since 2015, rents have increased sharply, while incomes have not kept pace with increased costs. In 2015, HUD's fair market rent for a 2-bedroom unit was \$944 per month, while in 2025, fair market rent on the same size unit increased by 115% to \$1,997. In the same timeframe, wages increased approximately 69% according to HUD's median family income calculations. In 2015, median family income for a household of one was \$51,500 compared to \$86,900 in 2025. At current fair market rent, household income would need to be approximately \$80,000 per year for a 2-bedroom apartment to be considered "affordable" to the household. Minimum wage in the Portland metro region is currently \$16.30 per hour. At minimum wage, a minimum wage earner would need to work approximately 84 hours per week to afford rent on a market rate two-bedroom unit. In Gresham, 2 in 3 renters are rent burdened, spending over 30% of their income on housing costs and 1 in 3 are severely rent burdened, spending over 50% of their income on housing costs.

Prospective homeowners face similar challenges locating affordable housing to purchase. House prices, like the cost of rentals, have skyrocketed over the past decade. HUD's HOME homeownership value limits provide a good indication of median home prices for standard houses in the area. In 2015, the limit on purchase price was \$267,000 and in 2025, that limit has increased by 87% to \$499,000. This documents that the cost of average, standard housing units for sale in Multnomah County has increased sharply, much like the cost of rentals. While housing costs have stagnated since spiking during the pandemic, high interest rates make monthly mortgage payments unaffordable for many prospective buyers.

Increases in housing costs and high interest rates, coupled with stagnant wages and a lack of living wage employment in Gresham, has contributed to a lack of affordable housing options for households in low- and moderate-income levels. Residents displaced from Portland due to rising housing costs are vulnerable to further displacement if costs continue to rise in Gresham. The need for affordable housing that is truly affordable for low income residents is a consistent theme highlighted by participants in the City's annual needs hearings. Participants often note that while there is housing available, units are not affordable, even when they are advertised at "affordable" rents. Housing stability is critical to building strong, vibrant communities in Gresham. Continued displacement uproots families from their communities and can have other unintended consequences such as negative impacts on school performance for children in the household.

Housing condition is also a concern, especially with high turnover rates for rentals or vacant units. The City of Gresham was one of the first jurisdictions to establish (in 2007) a rental housing inspection program, funded primarily through modest rental license fees. The program results in periodic inspection of properties for compliance with a broad range of habitability standards including fire, life and safety code violations. Common violations found and corrected are visible mold, inadequate ventilation, illegal heat sources, plumbing disrepair, inoperable smoke detectors and exposed wiring. The inspection program is a practical approach to raised expectations for both landlords and tenants and both benefit, as well, as the city as a whole.

In February 2020, Gresham City Council passed two code changes relating to the City's Rental Housing Inspection program. One of the changes requires landlords to present tenants with an informational handout titled, "Rights & Responsibilities of Landlords & Tenants" upon execution or renewal of a lease. The intent of the form is to increase both tenant and landlord knowledge of their respective responsibilities and rights. The form also includes a list of local resources. Gresham also changed City code to assess a fine upon property owners if a court determines they have retaliated against a tenant. These changes took effect on April 1, 2020.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	22,055	53%
1-unit, attached structure	2,895	7%
2-4 units	3,774	9%
5-19 units	5,760	14%
20 or more units	6,155	15%
Mobile Home, boat, RV, van, etc	1,225	3%
Total	41,864	100%

Table 22 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	65	0%	945	5%
1 bedroom	250	1%	3,970	22%
2 bedrooms	2,725	12%	8,765	49%
3 or more bedrooms	18,899	86%	4,310	24%
Total	21,939	99%	17,990	100%

Table 23 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Does the availability of housing units meet the needs of the population?

Describe the need for specific types of housing:

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	210,500	318,300	51%
Median Contract Rent	790	1,110	41%

Table 24 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,440	8.0%
\$500-999	5,305	29.5%
\$1,000-1,499	9,085	50.5%
\$1,500-1,999	1,660	9.2%
\$2,000 or more	515	2.9%
Total	18,005	100.1%

Table 25 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,025	No Data
50% HAMFI	4,005	1,055
80% HAMFI	13,625	4,470
100% HAMFI	No Data	8,465
Total	18,655	13,990

Table 26 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

Table 27 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

How is affordability of housing likely to change considering changes to home values and/or rents?

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Discussion

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,955	27%	10,035	56%
With two selected Conditions	165	1%	1,680	9%
With three selected Conditions	10	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	15,809	72%	6,270	35%
Total	21,939	100%	17,985	100%

Table 28 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,425	16%	2,550	14%
1980-1999	6,510	30%	7,725	43%
1950-1979	10,769	49%	6,730	37%
Before 1950	1,235	6%	980	5%
Total	21,939	101%	17,985	99%

Table 29 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,004	55%	7,710	43%
Housing Units build before 1980 with children present	3,035	14%	950	5%

Table 30 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 31 - Vacant Units

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Discussion

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	703	66	2	0	-1
Arts, Entertainment, Accommodations	5,678	4,230	12	12	0
Construction	3,325	2,073	7	6	-1
Education and Health Care Services	8,471	6,881	18	20	1
Finance, Insurance, and Real Estate	2,261	2,551	5	7	2
Information	790	236	2	1	-1
Manufacturing	5,213	6,136	11	18	6
Other Services	2,405	1,720	5	5	0
Professional, Scientific, Management Services	3,498	877	8	3	-5
Public Administration	0	0	0	0	0
Retail Trade	5,690	4,750	12	14	1
Transportation and Warehousing	2,382	1,330	5	4	-1
Wholesale Trade	2,476	1,642	5	5	-1
Total	42,892	32,492	--	--	--

Table 32 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	56,210
Civilian Employed Population 16 years and over	52,995
Unemployment Rate	5.72
Unemployment Rate for Ages 16-24	22.04
Unemployment Rate for Ages 25-65	3.39

Table 33 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	10,274
Farming, fisheries and forestry occupations	2,780
Service	6,860
Sales and office	11,405
Construction, extraction, maintenance and repair	5,000
Production, transportation and material moving	3,860

Table 34 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	27,440	57%
30-59 Minutes	15,721	33%
60 or More Minutes	4,795	10%
Total	47,956	100%

Table 35 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,230	210	2,575

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	10,765	710	3,840
Some college or Associate's degree	16,285	840	5,085
Bachelor's degree or higher	10,610	210	1,650

Table 36 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	270	435	1,450	1,780	630
9th to 12th grade, no diploma	1,365	1,225	1,290	1,830	995
High school graduate, GED, or alternative	3,960	4,950	3,300	7,060	4,080
Some college, no degree	3,645	4,250	3,875	7,655	4,140
Associate's degree	575	1,845	1,470	3,145	1,510
Bachelor's degree	650	2,730	1,990	3,795	2,245
Graduate or professional degree	20	600	1,245	2,129	1,965

Table 37 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	52,696
High school graduate (includes equivalency)	34,165
Some college or Associate's degree	53,140
Bachelor's degree	50,426
Graduate or professional degree	67,667

Table 38 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to the data tables above, there were over 56,000 Gresham residents aged 16 and up in the civilian workforce. Education and Health Care Services and Manufacturing continue to be the largest

employment sectors in Gresham, with 20% and 18% of the jobs respectively. The Retail sector is in third place, with 14% and Arts, Entertainment & Accommodations section at 12%.

Describe the workforce and infrastructure needs of the business community:

Gresham’s Economic Development Strategy is a three-year roadmap to grow Gresham’s economy, generate family wage jobs, and improve the quality of life and prosperity for residents. The plan is divided into sections setting goals and addressing needs for workforce development, traded sector companies, local sector small businesses, national and regional retailers and Gresham’s tourism industry.

Workforce development is crucial for both individuals and the economy because it equips people with the skills needed for in-demand jobs, boosts productivity, and fosters economic growth. By investing in training and education, businesses can reduce employee shortages, increase innovation and stay competitive. For individuals, it provides opportunities for career advancement and higher earning potential. Goals identified in the Economic Development Strategy include providing youth and young adults career connected learning opportunities. Objectives and actions identified under this goal include supporting career technical education programs at Mt. Hood Community College, connecting industry with K-12 education through career fairs and other events, supporting training for new and incumbent workers and coordinating these efforts to meet current and future workforce needs of the Gresham business community.

Developing infrastructure in Gresham is essential for encouraging growth and sustainability for retail businesses. There are 16 shopping centers in Gresham, 7 of which were built before 1980. Redeveloping Gresham’s retail centers can help revitalize struggling areas, support Gresham’s economy and adapt to the changing needs of consumers to transform these existing spaces into vibrant hubs that attract foot traffic and new businesses. Goals in the Economic Development Strategy include ensuring that Gresham is an attractive location for investment and invigorating legacy shopping centers and underutilized retail space.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

In 2026, the City of Gresham was awarded just over \$1 million in Community Project Funding for improvements to the City’s existing wastewater treatment facility. These improvements will improve the removal of ammonia from wastewater, protecting the City’s waterways and ensuring infrastructure can keep pace with regional growth in the semiconductor industry.

The City’s ongoing efforts to support small businesses will continue over the course of the consolidated plan. The Small Business Center provides resources, guidance and step-by-step assistance through the

permitting/licensing process. The Garage to Storefront program through the Small Business Center assists qualifying businesses in target areas around the City by waiving first year business license fees, system development charges and other development related fees.

In September 2025, Gresham City Council voted to adopt the Gresham Downtown/Civic Urban Renewal Plan. The plan establishes a new 900-acre urban renewal area that is estimated to generate \$381 million to invest in the neighborhood over the next 30 years. The planned investments aim to improve commercial storefronts and housing, increase transportation opportunities and create more job opportunities for area residents. The City plans to strategically purchase property in the area for community development. The first year of funding will become available in July 2026.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The level of educational attainment in Gresham is low compared to Oregon overall. According to 2024 American Community Survey data, in Oregon 37.8% of residents age 25 or older had a bachelor's degree or higher, compared to 23.8% in Gresham. Gresham also has higher rates of residents who have not earned a high school diploma. Statewide, 7.7% of Oregon residents over age 25 do not have a high school diploma, compared to 13.4% in Gresham.

Lower education levels correspond to lower earnings, whether the individuals hold jobs in Gresham, or elsewhere region. According to the 2024 estimates the median earnings for all workers in Gresham was \$50,546 compared to \$61,019 for workers in Portland. These are median values across all workers 25 or older with income, whether or not they were working full-time, year-round. Median earnings for Gresham male residents was \$53,916 (compared to \$66,108 for male Portland residents) and median earnings for Gresham female residents was \$48,275 (\$56,530 for female Portland residents).

Unemployment rates are also higher in Gresham when compared to the state or Portland. The 2024 ACS estimates show 7.1% of residents in the civilian labor force are unemployed in Gresham, compared to 4.9% statewide and 5% in Portland. According to Bureau of Labor Statistics national estimates for 2024, a person with a bachelor's degree earned \$1,543 per week (median) with an unemployment rate of 2.5%, while persons with less than a high school diploma earned just \$738 a week with an associated unemployment rate of 6.2%. Young adults, particularly persons of color, have much higher levels of unemployment.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Portland Metro region, led by Worksystems, has been very successful at investing in training resources to prepare people for in-demand occupations identified by companies in advanced manufacturing, construction, health care and high-tech target industries. Worksystems maintains an

active list of in-demand trainings that lead directly to employment, and coordinates with local community colleges and other training providers to make these available to priority customers.

Because it can be difficult for individuals with barriers (e.g. limited English proficiency, criminal background, homeless/housing unstable) to pursue and sustain participation in occupational training, Worksystems partners with over 35 area community-based organizations to provide focused career coaching through the Aligned Partner Network (APN). In this model, APN agencies coach participants through services available in the public workforce system (WorkSource Portland Metro), including set-aside training resources and grant-funded services.

The Economic Opportunity Program provides workforce development services through community-based organizations using career coaching and resources to help residents achieve stability, job readiness and sustainable careers. Participants are offered a comprehensive suite of services, combining services from multiple organizations including career coaching, career mapping and resource planning, supportive services for job training and search, access to WorkSource centers, scholarships and access to supportive services like rent assistance. This program assisted 1600 participants between July 2024 and June 2025, 94% of whom were low income and 65% of whom received support through SNAP or TANF.

Gresham is a partner in these regional efforts. In addition, Gresham has identified gaps and needed skills for industries currently in place in Gresham. A number of programs are in place in Gresham and the region to increase skills of the workforce to improve employment options and more closely match the needs of local industries. These include programs offered by Worksystems, noted above. Mt. Hood Community College in Gresham recently developed a curriculum for a Mechatronics program. This program provides skills needed to understand the link between software programs and the mechanical systems they run and expands knowledge and skills in both components and the interface between them. Additionally, to address the future jobs pipeline for local Gresham and East Multnomah County industries, the City is partnering with local school districts and the Gresham Area Chamber of Commerce to support a staff person to coordinate partnerships between industry and educators to address skill gaps and prepare the future workforce

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Greater Portland CEDS is aimed at regional, city and county economic development practitioners, business leaders, elected officials and stakeholders implementing programs that support the growth of businesses and economic enhance opportunities across the Portland metro region. The goal of the CEDS

is to advance equitable job and wealth creation across the region for all residents. The CEDS includes three primary goals. Goal 1 is to Foster Upward Mobility to assist residents with wealth creation. Goal 2 is to Support a Competitive Economy to foster innovation and bring new investments to the region. Goal 3 is to Build a Resilient Region to ensure economic growth that can sustain a healthy economy in uncertain times. The goals of the CEDS align well with the 2026-30 Consolidated Plan goals and many of the projects funded throughout the Con Plan will support the goals outlined in the CEDS. Job training, rent assistance, small business assistance and supportive services are all included under the Con Plan goals and will be used to stabilize Gresham households, increase resident’s earning potential and provide stability to families during transitional phases or short term setbacks.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

While there is not neighborhood specific data around housing problems to document specific areas of concentration, it is often the lowest income households that are most likely to experience housing problems. Lower income owners are less likely to have emergency funds for repairs or maintenance, which may result in homes falling into disrepair. The City has historically funded the Mend-A-Home program over the past several Con Plans, which provides mini rehab for emergency repairs. Households served under this program are primarily very low-income and are often concentrated in the mobile home parks in Gresham's Rockwood and Centennial neighborhoods. Low income renters are more likely to face issues with overcrowding and may not be able to afford to move in the event that housing programs impact their rental unit.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The Consortium has defined areas of racial and ethnic concentration as those that are twice the average in Multnomah County. In Gresham, the Rockwood neighborhood has historically been one of the most densely populated and diverse neighborhoods in the area, and one of the poorest neighborhoods in the state. According to the Rockwood-West Gresham Renewal Plan Status Report from 2020, which uses 2020 ACS data, 47% of the population within the Rockwood-West Gresham urban renewal area identify as non-white, compared to 27% in Gresham overall and 23.7% in Multnomah County. Residents within the urban renewal area are more likely to be renters, with 68% of residents renting their units. Comparatively, across Gresham 48% of residents are renters.

According to the 2015 report by ECONorthwest (*Gresham Neighborhood Change Analysis*), several Gresham neighborhoods are most vulnerable to rising housing costs. Gresham has higher concentration of vulnerable populations including renters, non-white residents, workers without a bachelor's degree, and low- and moderate-income households. Looking at areas of vulnerability from a regional perspective, most vulnerable areas are in east Portland, Gresham, along I-205 and west of Highway 217. Areas in Gresham with higher probabilities of displacement because of the combination of higher risk populations and rising rents include Rockwood and Downtown.

What are the characteristics of the market in these areas/neighborhoods?

Areas previously described as having concentrations of low-income and minority households are also among those with housing problems. Data are not available to narrowly define housing markets however, input from community participants repeatedly report housing problems as a priority concern.

There is a need for housing in good condition in safe neighborhoods that fit the incomes of households that live there. Gentrification and rising housing costs in Portland have been the impetus for relocation

to East Multnomah and Gresham. This has increased the demand for affordable housing and raised housing costs in Gresham, putting low-income and marginalized residents at higher risk of displacement or homelessness.

As housing costs continue to rise in Portland, people are looking for lower-cost opportunities in East Multnomah County and Gresham. As noted previously, since 2015, rents have increased sharply, while incomes have not kept pace with increased costs. In 2015, HUD's fair market rent for a 2-bedroom unit was \$944 per month, while in 2025, fair market rent on the same size unit increased by 115% to \$1,997. In the same timeframe, wages increased approximately 69% according to HUD's median family income calculations. In 2015, median family income for a household of one was \$51,500 compared to \$86,900 in 2025. At current fair market rent, household income would need to be approximately \$80,000 per year for a 2-bedroom apartment to be considered "affordable" to the household. Minimum wage in the Portland metro region is currently \$16.30 per hour. At minimum wage, a minimum wage earner would need to work approximately 84 hours per week to afford rent on a market rate two-bedroom unit. In Gresham, 2 in 3 renters are rent burdened, spending over 30% of their income on housing costs and 1 in 3 are severely rent burdened, spending over 50% of their income on housing costs.

Are there any community assets in these areas/neighborhoods?

Rockwood is a prime area of concern and is a focus of programs to enhance assets. It is a very diverse, culturally rich area of Gresham. As such, there is much effort to revitalize Rockwood. The Rockwood Public Safety Facility, built in 2013, improves Gresham Police presence and visibility in Rockwood.

Additionally, the City entered into a Section 108 loan with Open Meadow School for acquisition and construction of a new 7th–12th grade college prep school, which opened its doors in 2016. On the same site as Open School, development for a new Boys & Girls Club finished in 2017. The new Club facility is approximately 30,000 square feet occupying 1.7 acres.

In 2025, Latino Network opened La Plaza Esperanza in the Rockwood neighborhood. The 18,000 square foot facility acts as an educational and community center and houses programs for youth and families, community events and a preschool.

The redevelopment of the former Fred Meyer site into Downtown Rockwood, a community hub that focuses on economic revitalization and community development in the Rockwood neighborhood, was completed in 2024. The site features three buildings and outdoor community space, bringing rental housing, community services, and economic development opportunities to the Rockwood neighborhood. The Innovation Hub, which will house tenants including the Mt. Hood Small Business Development Center, Little Wings Academy, and WorkSource Portland Metro, opened to the public in 2021. The Rockwood Market Hall features micro- and standard-size restaurants, micro-retail space and commercial office space along with a large community plaza, playground and splashpad. The AVIVA apartments, completed in 2024, offers studios and one- and two-bedroom apartments. The site hosts

events in partnership with the Gresham Redevelopment Commission including cultural events, Movies in the Park, holiday events and block parties.

Are there other strategic opportunities in any of these areas?

East Multnomah County and the entire corridor between Portland and Gresham is the focus of regional planning including housing, transportation and recreation. Transportation enrichment will increase access to employment and education.

The City of Gresham and regional partners are striving to employ strategies to reduce homelessness and problems related to lack of services while enhancing opportunities targeted to regional improvements and reflecting community-defined skills. In Rockwood, for example, residents have helped define business opportunities.

The Rockwood Storefront Improvement Grant program offers matching grants to businesses and commercial property owners in Rockwood to updated, make repairs and improve building exteriors. This program can help businesses fund improvements such as awnings, lighting, exterior painting, signage, sidewalks and accessibility improvements to improve safety, vibrancy, economic development and property values in the Rockwood area.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Reliable broadband services, access to devices such as computers and tablets, and technology fluency are modern-day necessities for accessing essential services and opportunities such as jobs and education. In Gresham most of the city is wired for broadband and infrastructure is not a significant obstacle for households without internet access. Affordability of both internet service and devices needed to access the internet are primary obstacles for low- and moderate-income families without internet access.

According to the ACS 2024 5-Year Estimate 6.2% of Multnomah County residents, or nearly 22,000 households, do not have access to the internet. This is an improvement upon 2019 data cited in the last Consolidated Plan, which indicated 9.2%, of nearly 30,000 households, did not have access to the internet. In Gresham, current estimates show 8.2% of households are without internet access, a slightly higher rate than the county overall.

In Gresham, service providers have highlighted the need for access to internet and technology paired with educational services to assist residents in learning to use the technology provided. Living Solutions, who carries out job training and placement services in Gresham, provides assistance navigating online job applications, email and computer software needed to create resumes and cover letters. Access to technology and internet services alone is not necessarily equitable for households who do not have previous experience using technology.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The jurisdictional partners understand the critical need for equitable access to internet services for all households. Multnomah County in partnership with the cities of Portland, Gresham, Fairview, Troutdale and Wood Village completed a feasibility study mentioned above to explore the potential for a shared broadband system. Research conducted as part of this process indicated that the percentage of households without internet access at home is higher than estimated in the ACS 2015-2019 5-Year Estimate cited above, and that 15% of households in the Portland metro area do not have internet access. This percentage increases to 18% for households earning under \$30,000 per year, 28% for people over age 65 and 30% for Latinx households.

Unlike many rural areas, Multnomah County is served by many large broadband service providers including Xfinity, Century Link, AT&T, Viasat, Zply and Hughesnet. With so many large service providers, affordability is more of a concern than competition or lack of infrastructure. In response, Multnomah

County allocated \$150,000 to the above noted municipal broadband feasibility study in 2018 and the final report was released in September 2020. This effort is considered a “preliminary first step” to help determine what needs to be built for municipal broadband, how much the project would cost and how much internet service might cost from a Multnomah County publicly-owned provider. This work is still underway and the aim is to be able to make a public network available for everyone, regardless of income that would bridge issues like “homework gap” for school children and other inequities brought on by the digital divide. A publicly-owned provider may also increase competition with existing service providers in the area because it would provide all households with an accessible and affordable internet option if the existing providers are too costly.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

In recent years Gresham residents have experienced extreme weather events, including inclement weather and wildfires. Multnomah county is also in an earthquake zone and the next big seismic event could occur at any time. The following excerpt from the recently released progress report on climate action describes the current risks in the region well:

Our community finds itself at a crucial juncture of needing to rapidly decarbonize, while also preparing for the worst impacts of the unfolding climate crisis, and do so in a way that challenges existing systems and social paradigms, including institutional racism, that have created significant disparities in our society along race and class lines. (Final Progress Report -2015 Climate Action Plan: <https://multco.us/file/89943/download>)

The consortium partners have all been committed to addressing the climate change issues within our jurisdictions. The area has made steadfast commitment to reducing carbon emissions at the local level and has adopted the Climate Action Plan referenced above that includes efforts to implement innovative carbon reduction strategies and other climate crisis adaptation plans.

In June 2021, the Pacific Northwest experienced a deadly heat dome. The Portland metro region reached record-setting high temperatures of 116 degrees. There were 72 heat related deaths in Multnomah County in Summer 2021, 69 of which are attributed to the June heat dome according to the Health Impacts of Excessive Heat Events in Multnomah County final report published in June 2022. In response, the State of Oregon passed Senate Bill 1536 in 2022, which protects tenants' rights to install and use air conditioning units in rental housing.

In 2007 Gresham joined 1,000 other cities across the nation in pledging to reduce greenhouse gas emissions causing climate change and has made significant progress in the years since. Gresham's Wastewater Treatment Plant, which serves Gresham, Fairview and Wood Village, was once the City's largest contributor to greenhouse gas emissions. In 2015 the plant reached energy net zero and today the plant produces more energy than it uses. In 2016 the City rolled out an LED street and park light conversion and in 2018 the City expanded the existing Green Business Program, which helps local businesses conserve natural resources and protect the environment.

In 2025, Multnomah County published the draft Climate Justice Plan, which

Gresham also collaborated with Multnomah County on the Multnomah County Multi-Jurisdictional Natural Hazards Mitigation plan, which covers Gresham, Fairview, Troutdale, Wood Village and unincorporated areas of the county. This plan details how the jurisdictional partners will plan for and respond to disasters in ways that mitigate hazards and reduce risks to the community.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The Climate Action Plan was prepared on the premise that the risks posed by climate change impact low-income residents and communities of color disproportionately when compared to the community as a whole. Ensuring equity was a key component in all phases of the plans development, including the community engagement process. The report highlights how low-income residents and people of color experience the “first and worst” consequences of climate change. Black and African American communities, for example, disproportionately experience the highest rates of chronic disease, including hypertension, and heart disease. These diseases are often directly linked to environmental injustices such as exposure to air toxins. Community members experiencing health inequities are more susceptible to climate impacts such as extreme heat and exposure to unhealthy air caused by wildfires.

Gresham is committed to climate planning that centers on climate justice and ensures that the most vulnerable community members are protected. As noted above, the City has made significant progress toward reducing greenhouse gas emissions and continues to commit resources to furthering this effort. In 2021 Albertina Kerr began construction on an affordable housing complex with the assistance of Metro Housing Bond funds from the City. This complex will be the largest net zero energy affordable housing project in the Pacific Northwest and will include 30 fully accessible units. Additionally, the City uses CDBG funds to further projects that assist vulnerable populations and mitigate the impacts of climate change on the households they serve. The Mend-A-Home program by Unlimited Choices Inc. primarily serves senior citizens making 60% MFI or less. This program provides critical home repairs that improve the safety and livability of the home including roof repairs, adding insulation or the installation of double paned windows. These repairs often help protect occupants from the effects of extreme weather events and ensure that vulnerable residents can remain safely housed. DIY Weatherization Workshops by Community Energy Project provides weatherization kits to low-income households and hosts workshops to teach participants how to install the items in the kits. Weatherizing homes helps improve energy efficiency, saving the household money on their energy bills, and helps keep the home more comfortable during extreme weather. Most rental units in Multnomah County do not have air conditioning. As evidenced by the extreme 116-degree temperatures in June 2021, programs to assist low-income residents weatherize their homes are important as climate change impacts become a reality. The City’s Parks Improvement Project will improve green spaces in low-income neighborhoods. The addition of green space helps make low-income neighborhoods less vulnerable to climate change by lowering temperatures and improving air quality.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The following sections outline the priority needs and associated goals for the Consortium and for the City of Gresham. Priorities were established after review of information and outreach within the community to residents and to providers of services.

The priority needs are:

- Affordable housing choice
- Basic services & homeless prevention/intervention
- Community & economic development

Priority goals are:

- Increase and preserve affordable housing choice of rental and homeownership units for low- and moderate-income households.
- Reduce and prevent homelessness.
- Improve livability and promote economic development in low and moderate-income areas by investing in community infrastructure, employment training and anti-poverty strategies for area residents.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Area Name:	Target Area Description:	HUD Approval Date:	% of Low/Moderate Income:	Revised Type:	Other Relevant Description:	Identify the neighborhood boundaries for this target area.	Include specific housing and commercial characteristics of this target area.	How did your consultant and citizens help you to identify this neighborhood as a target area?	Identify the opportunity for improvement in this target area?	What are the opportunities for improvement in this target area?	Are there barriers to improvement in this target area?

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Table 39 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City of Gresham has not identified specific geographic target areas for this plan. Allocations are normally made for projects applicable to low-income persons and/or qualifying low-income neighborhoods. According to 2024 census data, the City of Gresham as a whole is 55.8% low or moderate income, so many neighborhoods throughout Gresham are home to households that are

primarily at or below 80% median family income. The City has set as a priority investing in community infrastructure development and redevelopment in lower-income neighborhoods to safeguard public health, improve livability and promote economic development. Where possible, funds will be leveraged to make substantial improvements in those areas, including increasing economic opportunities. The City works with regional partners to make significant improvements along transportation corridors and in areas targeted for urban renewal, including Central Rockwood, the Civic Neighborhood, and Downtown. The City will continue to view projects with the objective of maximizing impact from investment.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 40 – Priority Needs Summary

1	Priority Need Name	Affordable housing choice
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Increase & preserve affordable housing choice

	Description	<p>The cost of housing in Gresham has traditionally been more affordable than in Portland. With continuing rising prices in Portland, people are looking for lower-cost opportunities in east Multnomah County and Gresham. This demand, along with an increase in population, has influenced the cost of housing, both for homebuyers and renters. As housing costs continue to rise in Portland, people are looking for lower-cost opportunities in East Multnomah County and Gresham. In 2015, HUD’s fair market rent for a 2-bedroom unit was \$944 per month, while in 2025, fair market rent on the same size unit increased by 115% to \$1,997. In the same timeframe, wages increased approximately 69% according to HUD’s median family income calculations. In Gresham, 2 in 3 renters are rent burdened, spending over 30% of their income on housing costs and 1 in 3 are severely rent burdened, spending over 50% of their income on housing costs.. Households that are overburdened with housing costs are at higher risk of houselessness, are more likely to be forced to choose between paying for housing or other necessities such as food or medical care and are more likely to live in overcrowded conditions and substandard housing. Ensuring appropriate housing for all populations (persons with disabilities, seniors, young households just starting out, skilled workers and families) and choices in price is recognized as essential to a vibrant city and to a vibrant economy.</p>
	Basis for Relative Priority	<p>Each of the three needs is related and of top priority to Consortium members. The priority status of the need for affordable housing choice is supported by Comprehensive Plans, regional housing plans, the 10-year plan to end homelessness and input from community members and other stakeholders.</p> <p>The City and it's subrecipients intend to target CDBG assistance as is the Consortium with all of the funding going to low-mod income households. When appropriate funding will go to extremely low and low income households.</p>
2	Priority Need Name	Basic services & homeless prevention/intervention
	Priority Level	High

<p>Population</p>	<p>Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence</p>
<p>Geographic Areas Affected</p>	
<p>Associated Goals</p>	<p>Reduce homelessness & increase stability</p>
<p>Description</p>	<p>Demand for activities that reduce or prevent homelessness exceeds service provider capacity. Gresham is a partner in the Continuum of Care and A Home for Everyone applies to needs in Gresham and countywide. Gresham and East Multnomah County are seeing increasing needs as people leave Portland looking for more affordable housing. According to 2014 Poverty in Multnomah County Report, poverty is increasing and is shifting into East Multnomah County. People in poverty are more likely to be overburdened with housing costs and more vulnerable to losing their housing. Since people of color are overrepresented in the population of households living in poverty, the risk of houselessness disproportionately impacts households of color. Gresham prioritizes safety net programs that prevent homelessness, as they prevent residents from experiencing the trauma of houselessness, prevent future barriers to housing such as evictions, and are more cost effective than housing placement.</p>

	Basis for Relative Priority	<p>Each of the three needs is related and of top priority to Consortium members. The priority status of the need for basic services and homeless prevention/intervention is supported by human services plans (domestic violence, seniors, mental health, substance abuse, youth, gang violence) and by the 10-year plan to end homelessness and input from community members and other stakeholders.</p> <p>The City and its subrecipients intend to target CDBG assistance as is the Consortium with all of the funding going to low-mod income households. When appropriate funding will go to extremely low and low income households.</p>
3	Priority Need Name	Community & economic development
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Middle</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Non-housing Community Development</p>
	Geographic Areas Affected	
	Associated Goals	Infrastructure, facilities & economic opportunity
	Description	<p>Establishing safe neighborhoods with access to necessary services and economic development opportunities is essential to building and maintaining vibrant, sustainable communities. The City of Gresham has extensive needs for public facilities. There are currently no community centers, limited recreation facilities and one small senior center in Gresham. Community gathering places and safe recreation opportunities for youth are priorities. Improved transportation, including multimodal transportation options is a regional priority. Job training and microenterprise assistance are priorities to provide residents with opportunities to advance their career opportunities, increase their wages and start small businesses within the community.</p>

<p>Basis for Relative Priority</p>	<p>Each of the three needs is related and of top priority to Consortium members. The priority status of the need for community and economic development is supported by Capital Improvements Plans, regional economic development plans, and regional transportation plans, as well as input from community members and other stakeholders.</p> <p>The City and it's subrecipients intend to target CDBG assistance as is the Consortium with all of the funding going to low-mod income households. When appropriate funding will go to extremely low and low income households.</p>
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Narrative (Optional)

For all of the Consortium programs the majority of resources are allocated to projects and programs that benefit extremely low and low income households. The PY 2024 Gresham CAPER reported 100% of funds went to projects assisting primarily low and moderate income households.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

Table 41 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$881,786	0			\$3,527,144	Expected amount available for the remainder of the Con Plan only factors in EN each year and assumes EN will remain level for the rest of the Con Plan. Prior year resources include uncommitted funds carried over from previous program years.

Table 42 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Gresham independently, and as part of the HOME Consortium with the City of Portland and Multnomah County, makes every effort to leverage HUD grant funds with other public and private investments. Housing development and rehabilitation activities are highly leveraged because public funds are used as “last in” gap financing amounts, which requires that more substantial investments are in place. The Portland Housing Bureau as the Consortium lead makes required matches for use of HOME funds. Many Gresham subrecipients bring leveraged funds

into their CDBG and HOME funded projects. Depending on the project, these additional funds may come from state or local sources, or from the subrecipients' fundraising efforts.

Citywide efforts will continue to move forward to find increased opportunities to leverage and better align economic opportunities and resources to support housing stability and reduction in homelessness.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Gresham does not anticipate the use of publicly-owned land or property in projects currently planned or underway. If those opportunities arise, however, such land and property will be included to the extent practicable.

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Gresham	Government		Jurisdiction

Table 43 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Gresham works with Consortium members and partner agencies to coordinate administration of limited funds. These continued partnerships aim to reduce redundancies and target projects to priority needs. Remaining gaps are those resulting from limited resources in light of growing needs.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X		
Transportation			

Other			

Table 44 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

While services are available in most critical areas of need, it is a challenge to provide the quantity and level of services to meet the need. For example, while rental assistance is available to intervene and prevent homelessness, funding often runs out well before the entire need is met for the year. With skyrocketing rents, programs that assist households with housing costs are able to help fewer clients with the same amount of funding annually. Since 2015, the unhoused population in Multnomah County has nearly tripled, putting a strain on all providers working to alleviate and prevent homelessness.

In Gresham, the City’s Homeless Services team employs homeless service specialists that serve as a point of contact for individuals in need of shelter, housing or other related services. The goals of this program are to help people experiencing homelessness by connecting them with resources and to ensure environmental health and community livability by protecting Gresham’s public spaces for the entire community.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Consortium partners work closely with nonprofit housing developers to coordinate activities and leverage funds. Members also participate in the Continuum of Care and jointly prioritize goals and strategies. These and other partnerships intend to align services with needs. Many service providers are spread too thin, especially as the pandemic has dramatically increased needs. Many basic and support services are lacking. Efforts to increase self-sufficiency of clients seeking change are limited by the many barriers in place – lack of transportation, lack of childcare, lack of family wage jobs.

In November 2020, Multnomah County residents approved Measure 26-214, which aims to provide preschool for all Multnomah County residents by 2030. The Preschool for All initiative is currently underway and the number of families served is growing each year. This program will help working families by providing free preschool for children aged 3 and 4 years old, which will minimize childcare costs for participants and will expand childcare options across the county.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Consortium members and the City of Gresham will continue to work locally and regionally to increase coordination of services and to enhance delivery capacity. Consortium members also look forward to a

stronger coordination with regional transportation and economic development plans that put forth the same priorities for services, economic opportunity, housing choice, infrastructure and community development as are referenced in this strategic plan.

Multnomah County and Portland unveiled a strategic plan, the Homelessness Response Action Plan, in 2024. This plan was revised and updated in late 2025 to guide the next two years of work. The plan aims to provide people with safer options off our streets and focuses on strengthening existing systems to ensure individuals leaving homelessness can remain stable.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase & preserve affordable housing choice	2021	2025	Affordable Housing Public Housing Homeless		Affordable housing choice	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit: XXX Persons Assisted Rental units rehabilitated: XX Household Housing Unit Homeowner Housing Rehabilitated: XX Household Housing Unit
2	Reduce homelessness & increase stability	2021	2025	Homeless Non-Homeless Special Needs		Basic services & homeless prevention/intervention	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit: XXX Persons Assisted Tenant-based rental assistance / Rapid Rehousing: XXX Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Infrastructure, facilities & economic opportunity	2021	2025	Non-Housing Community Development		Community & economic development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: XXXX Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: XXX Persons Assisted Businesses assisted: XXX Businesses Assisted

Table 45 – Goals Summary

Goal Descriptions

1	Goal Name	Increase & preserve affordable housing choice
	Goal Description	<p>Increase and preserve affordable housing choice of rental and homeownership units for low- and moderate-income households.</p> <p>Affordable housing choice includes safe housing, in good condition for all residents. Projects accomplishing this goal include home repair, down payment assistance, new housing development support, affordable housing development, rental housing rehabilitation, housing weatherization resources, and permanent supportive housing.</p> <p>This goal includes \$X in admin costs.</p>
2	Goal Name	Reduce homelessness & increase stability
	Goal Description	<p>Reduce and prevent homelessness.</p> <p>This goal includes preventing and reducing homelessness and increasing stability for all residents. Projects accomplishing this goal include relevant services and interventions across a broad spectrum, such as supportive and emergency services, rent assistance, transitional housing, shelters, homelessness prevention through service interventions, Housing First models, Fair Housing enforcement, and education.</p> <p>This goal includes \$X in admin costs.</p>

3	Goal Name Goal Description	<p>Infrastructure, facilities & economic opportunity</p> <p>Improve livability and promote economic development in low and moderate-income areas by investing in community infrastructure, employment training and anti-poverty strategies for area residents.</p> <p>This goal includes improving infrastructure, facilities, economic opportunities and development, and supportive programs. Programs to improve employment outcomes and household economic stability include employment training, referral and self-sufficiency, and economic enhancement programs. Additionally, anti-poverty strategies include a variety of public services that provide support to residents across the lifespan. Projects accomplishing this goal include work with infrastructure, which is seen in Portland, Gresham, and Multnomah County as essential in encouraging stability in neighborhoods, increasing access to persons with disabilities, and attracting and retaining businesses. Projects also include support to micro-enterprises and business development, public facilities, parks, and transportation improvements.</p> <p>This goal includes \$X in admin costs.</p> <p>Goal outcome indicators for this goal have been adjusted to account for potential changes in projects funded throughout each Action Plan and increased subrecipient costs, which mean the subrecipient can often help fewer clients with the same amount of funding from year to year. The expected outcomes for the Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit reflect expected number of citizens benefitting from the Park Improvements Project, which will span the entire Con Plan, but may not always have an annual goal due to length of time it takes to select a site and complete construction.</p>
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Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Gresham estimates that projects in the Con Plan will assist XXX renters and XXX homeowners with affordable housing through our TBRA program and the Adapt-A-Home and Mend-A-Home mini-rehab programs.

Renters

Extremely low-income: XXX

Low-income: XX

Moderate-income: X

Homeowners

Extremely low-income: XX

Low-income: XX

Moderate-income: X

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Activities to Increase Resident Involvements

Is the public housing agency designated as troubled under 24 CFR part 902?

Plan to remove the 'troubled' designation

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Addressing the emergency and transitional housing needs of homeless persons

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Gresham implements its CDBG and HOME programs in compliance with requirements of the Residential Lead-Based Paint Reduction Act. None of the programs or projects currently funded by Gresham provides in excess of \$5,000 in rehabilitation assistance. Notification and visual inspection requirements will be followed for Gresham's HOME funded homeownership programs. The City of Gresham provides brochures about safe lead practices as part of the homebuyer assistance efforts. Buyers and sellers are required to sign certifications. Inspectors employed in the Rental Inspection Program are trained and certified in safe practices. In addition, Gresham provides brochures in their Permit Center. The City will look for opportunities, in the future, to increase the capacity to reduce lead-paint hazards.

Multnomah County complies with federal regulations and continues to work towards increasing small Lead Based Paint contractors through building their capacity through education and safe work practices. The City of Portland has successfully administered three HUD Lead Hazard Reduction Grants, providing over \$12 million dollars in lead hazard reduction assistance to over 1,000 low-income households (protecting over 1,200 children from lead poisoning) since 1998.

How are the actions listed above related to the extent of lead poisoning and hazards?

All Rental Inspection Program inspectors are trained and certified in safe practices, which makes cursory review on some level citywide. While these periodic inspections are not specifically targeting lead-paint hazards, serious conditions of dilapidation are under scrutiny. Housing rehabilitation, whether for rental or owner-occupied units, favors lower-income households by virtue of eligibility guidelines. Consortium partners work individually and together to increase awareness of and response to potential hazards, on the part of occupants and construction professionals.

How are the actions listed above integrated into housing policies and procedures?

Housing that receives public resources is tested for lead hazards and plans are included to make the home lead safe. Public education about lead hazards includes access to affordable lead testing. Lead-safe practices are required in all rehabilitation programs where housing was constructed prior to 1978, as described above.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Gresham supports projects that aim to reduce the level of poverty and increase the capacity of families to earn living wages. Throughout our public engagement processes, we regularly hear that living wages jobs, job training and pathways to career level jobs are a high need in Gresham and across the metro region. Workforce development and training efforts are supported through the Living Solutions program. The Living Solutions program assists low-income persons to gain job skills and then places those individuals in career-path jobs. The City is also working with regional partners to improve the transportation system, notably the bus-rapid-transit system (BRT) along Powell and Division and to the employment campuses in northeast Gresham, including Mt. Hood Community College. The BRT along Powell and Division is currently under construction and select stations opened for service in April 2021.

The City sponsors a program to encourage small businesses by offering incentives for permits and licenses for remodeling and façade improvements for vacant and some occupied business spaces. The Small Business Center actively assists potential businesses in Central Rockwood, the Civic Neighborhood or Downtown. Gresham also seeks to assist low-to-moderate-income entrepreneurs with business development via microenterprise assistance.

The City is a partner in the Comprehensive Economic Development Strategy (CEDS) and supports links between industry and education (at the K-12 and higher education levels), supports diversity in the workplace and in industry, and supports activities raising the skills and employability of underrepresented and disadvantaged populations. The Economic Development Traded Sector Jobs Strategy defines the City's vision for targeted job growth and development which relies on existing industry sectors: advanced electronics and specialized machinery and equipment. An integral component is supporting a trained workforce. Part of this development incorporates efforts by WorkSource (WSI) and Mt. Hood Community College which currently offers an industry-supported curriculum in mechatronics (the interface between machines and software).

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City of Gresham actively works to affirmatively further fair housing through its Rental Inspection Program. The City inspects all multifamily units throughout the City on both a mandatory and complaint basis. The complaint-driven component provides protections for those reporting the violations to the greatest extent possible. Inspections focus on a broad range of habitability standards, while the primary focus is on fire, life and safety issues. The program has proven to improve living conditions for all Gresham residents and has elicited positive feedback. In February 2020, Gresham City Council passed two code changes relating to the City's Rental Housing Inspection program. One of the changes requires landlords to present tenants with an informational handout titled, "Rights & Responsibilities of

Landlords & Tenants” upon execution or renewal of a lease. The intent of the form is to increase both tenant and landlord knowledge of their respective responsibilities and rights. The form also includes a list of local resources. Gresham also changed City code to assess a fine upon property owners if a court determines they have retaliated against a tenant. These changes took effect on April 1, 2020.

To further the objective of quality housing for all segments of the population, the City supports rehabilitation of units to provide permanent accessibility for persons with disability and home repair assistance for lower-income households. In addition, the City provides assistance for lower-income homebuyers in the form of down payment assistance and through funding for the community land trust, Proud Ground, using HOME funds.

Metro Housing Bond info

The City adopted several guiding principles regarding housing as a guide for affordable housing. In essence these principles recognize that everyone in Gresham deserves a decent, safe and affordable place to live and that sustainable and vibrant communities require a balance of jobs, housing and services. The principles recognized early on that concentrations of poverty and minority populations could block access to opportunities, which is reflected in national policies to promote equal opportunities in all neighborhoods (Affirmatively Furthering Fair Housing). The City promotes a diversity of housing types across all neighborhoods and recognizes that publicly-assisted housing is one component. The City is committed to fostering housing options that working individuals and families can afford. The City will look for new opportunities to preserve and expand housing options for all residents, including low-income residents who need ongoing support.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Gresham provides monitoring for CDBG and HOME funded projects. Monitoring activities may include program performance, accountability and regulatory compliance and may involve desk monitoring and/or on-site monitoring. An objective of all desk and on-site monitoring is to ensure that the City will meet the goals and objectives set forth in the Consolidated Plan.

Desk monitoring consists of completion of Risk Assessment and Desk Monitoring checklists, as well as reviews of invoices and progress reports, external audits and other materials submitted by the contracting agency. This monitoring is to determine that the project is on schedule, fiscally accountable and compliant with contractual requirements and regulations. On-site monitoring can include any or all of the following: program and systems review at the subrecipient facility (e.g., income verification forms and process for collecting information), visiting sites where the activity is being carried out (e.g., a house under construction or the operation of a public service activity) or has been completed (in the case of property improvements), interviewing agency staff, and accounting and systems review.

CDBG and HOME funded projects are desk monitored annually, with onsite monitoring occurring at least once every three years. Additional onsite monitoring may occur for high risk projects: Those organizations with turnover in key positions, such as executive director or program manager responsible for the program being funded or organizations that don't have familiarity with CDBG/HOME regulations.

For all housing projects for which the City provides funding for construction, a City building inspector and Community Revitalization staff monitor the progress of the project in the field and Community Revitalization staff monitors overall progress.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	881,786	0.00	XX	XX	3,527,144	<p>Expected amount available for the remainder of the Con Plan only factors in EN each year and assumes EN will remain level for the rest of the Con Plan. Prior year resources include uncommitted funds carried over from previous program years.</p> <p>This plan also includes carryover infrastructure projects from the 2021-2025 Con Plan. These projects are currently underway, but may not be completed by the end of the current fiscal year. Any unspent funds will roll over into the 2026-2030 Con Plan, but no new additional funds will be provided to these projects.</p>

Table 46 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Gresham independently, and as part of the HOME Consortium with the City of Portland and Multnomah County, makes every effort to leverage HUD grant funds with other public and private investments. Housing development and rehabilitation activities are highly leveraged because public funds are used as “last in” gap financing amounts, which requires that more substantial investments are in place.

In the months and years ahead, communitywide efforts will continue to move forward to find increased opportunities to leverage and better align economic opportunities and resources to support housing stability and reduction in homelessness.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Gresham does not anticipate the use of publicly-owned land or property in projects currently planned or underway. If those opportunities arise, however, such land and property will be included to the extent practicable.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase & preserve affordable housing choice	2026	2030	Affordable Housing Public Housing Homeless		Affordable housing choice	CDBG: \$0.00	Public service activities other than Low/Moderate Income Housing Benefit: XX Persons Assisted Rental units rehabilitated XX Household Housing Unit Homeowner Housing Rehabilitated XX Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Reduce homelessness & increase stability	2026	2030	Homeless Non-Homeless Special Needs		Basic services & homeless prevention/intervention	CDBG: \$0.00	Public services activities other than Low/Moderate Income Housing Benefit: XX Persons Assisted Tenant-based rental assistance / Rapid Rehousing: X Households Assisted
3	Infrastructure, facilities & economic opportunity	2021	2025	Non-Housing Community Development		Community & economic development	CDBG: \$0.00	Public services activities other than Low/Moderate Income Housing Benefit: XXX Persons Assisted Businesses assisted: XX Businesses Assisted

Table 47 – Goals Summary

Goal Descriptions

1	Goal Name	Increase & preserve affordable housing choice
	Goal Description	Includes \$X in administration. Accomplishments for Adapt-A-Home are split between the Rental units rehabilitated and Homeowner Housing rehabilitated GOIs because the program assists both renters and homeowners. The annual goal of 20 households served has been divided equally between the two GOIs.
2	Goal Name	Reduce homelessness & increase stability
	Goal Description	Includes \$X in administration.
3	Goal Name	Infrastructure, facilities & economic opportunity
	Goal Description	Includes \$X in administration.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The 2061 Annual Action Plan outlines projects meeting needs identified in the 2026-2030 Consortium Consolidated Plan, opportunities in Gresham and City priorities. Initial project recommendations were made in consultation with the Community Development and Housing Subcommittee which reviewed and evaluated applications. Part of the review process was consideration of the ability of local and regional agencies and partners to successfully achieve objectives and administrative demands, including monitoring. The City Council made the final decisions on projects.

NOTE: This section includes all proposed projects. Projects that are not selected for funding will be removed from future drafts. Inclusion in the draft plan is not a commitment to fund a project.

#	Project Name
1	2026-27 Gresham Administration
2	2026-27 Con Plan Action Plan Coordination
3	2026-27 Adapt A Home
4	2026-27 Mend A Home
5	2026-27 DIY Weatherization Workshops
6	2026-27 AARP Experience Corps
7	2026-27 Willow Tree
8	2026-27 Eastside Timbers
9	2026-27 Living Solutions
10	2026-27 Tenant Based Rent Assistance
11	2026-27 Microenterprise Assistance
12	2026-27 Proud Ground
13	2026-27 Habitat Home Repair
14	2026-27 Upwards Boost
15	2026-27 Gresham Infrastructure
16	2020-2025 Park Improvements
17	2022 Streetlight Improvements

Table 48 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Gresham allocates CDBG and HOME funds through a competitive process, with review and input provided by the Community Development and Housing Subcommittee, a 7-person citizen advisory group, along with scoring and review by a technical advisory group made up of internal finance and program staff. Distributions are made in the following prioritized categories: public improvements, housing development/rehabilitation, economic development, and public services. Further, the City gives priority to projects that promote investment in low-income neighborhoods, leverage additional revenue to stimulate private development, achieve multiple affordable housing or other CDBG priorities; work

toward revitalization of the Rockwood Town Center; and, help promote redevelopment of Downtown.

The primary barrier is decreasing funding in light of increasing demands for projects and services and increasing costs. It is challenging, if not impossible, to make significant changes in the face of changing economies and decreasing levels of public support (federal, state and local) for badly needed projects in all categories.

AP-38 Project Summary

Project Summary Information

1	Project Name	2026-27 Gresham Administration
	Target Area	
	Goals Supported	Increase & preserve affordable housing choice Reduce homelessness & increase stability Infrastructure, facilities & economic opportunity
	Needs Addressed	Affordable housing choice Basic services & homeless prevention/intervention Community & economic development
	Funding	CDBG: \$
	Description	General management, oversight and coordination, staffing of advisory committee (CDHS), contract preparation & compliance, environmental reviews & management of the subrecipient selection process.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This is an admin activity, so it will not directly benefit any community members.
	Location Description	1333 NW Eastman Parkway, Gresham, OR 97030
	Planned Activities	General Administration
2	Project Name	2026-27 Con Plan Action Plan Coordination
	Target Area	
	Goals Supported	Increase & preserve affordable housing choice Reduce homelessness & increase stability Infrastructure, facilities & economic opportunity
	Needs Addressed	Affordable housing choice Basic services & homeless prevention/intervention Community & economic development
	Funding	CDBG: \$5,000.00
	Description	Payment to City of Portland (PHB) for Consolidated Plan/Annual Action Plan coordination with the consortium members and administration of the countywide advisory committee.

	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This is an admin activity, so it will not directly benefit any community members.
	Location Description	Multnomah County-wide
	Planned Activities	General Administration
3	Project Name	2026-27 Adapt A Home
	Target Area	
	Goals Supported	Increase & preserve affordable housing choice
	Needs Addressed	Affordable housing choice
	Funding	CDBG: \$XXX,XXX
	Description	This program provides home accessibility modifications such as ramps, grab bars and roll in showers for low- and moderate-income seniors and people with physical disabilities. Clients may be homeowners or renters. For rental units, the landlord will agree to keep accessibility improvements in place to create a permanently accessible unit. Accomplishments for this project are split between two GOIs because the project serves both renters and homeowners.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project will assist 24 households with accessibility modifications. Clients served will primarily be low- or very low-income, with participants being at or below 60% MFI. One or more member of each household served will be a person with a disability or a senior citizen.
	Location Description	Gresham, city-wide
	Planned Activities	Minor Home Rehab and related Rehab Admin
4	Project Name	2026-27 Mend A Home
	Target Area	
	Goals Supported	Increase & preserve affordable housing choice
	Needs Addressed	Affordable housing choice
	Funding	CDBG: \$XXX,XXX

	Description	This program will provide critical home repairs for low- and moderate-income homeowners and mobile home owners so that they can continue to live in the Gresham community in a safe, secure and functional home. Repairs covered will include items that are necessary to maintain the safety and livability of the home such as roof, plumbing and electrical repairs.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project will serve 24 households with emergency home repairs. All clients served will be low- or very low-income with all clients being at or below 60% MFI. Beneficiaries of this project are usually seniors or people with fixed incomes. This project will primarily serve mobile homeowners, but may serve homeowners with single family homes as well.
	Location Description	Gresham, city-wide Scattered sites
	Planned Activities	Minor Rehab and related Rehab Admin
5	Project Name	2026-27 DIY Weatherization Workshops
	Target Area	
	Goals Supported	Increase & preserve affordable housing choice
	Needs Addressed	Affordable housing choice
	Funding	CDBG: \$XX,XXX
	Description	Community Energy Project will provide training workshops to teach Gresham residents how to weatherize their homes to keep them more comfortable in inclement weather, lower energy bill costs and conserve energy. Low- and Moderate-income households will be provided with a kit containing weatherization materials to take home. The activity carried out for this project will be a public service activity.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project will serve 85 Gresham households that are at or below 80% MFI.
	Location Description	Gresham City-wide, scattered sites
	Planned Activities	Other Public Services (Education)

6	Project Name	2026-27 AARP Experience Corps Mentoring
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$XX,XXX
	Description	Metropolitan Family Service will recruit and train senior mentors to support at risk kindergarten to 3rd grade students at a Gresham public elementary school in a low income neighborhood. Students will receive mentoring and tutoring in small groups and one on one to help improve their reading skills and increase their confidence. The activity carried out for this project will be a public service activity.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project will serve approximately 100 students in K to 3rd grade classrooms at one or more elementary schools in Gresham with high levels of poverty.
	Location Description	19501 NE Davis St, Gresham
	Planned Activities	Youth Services
7	Project Name	2026-27 Willow Tree
	Target Area	
	Goals Supported	Reduce homelessness & increase stability
	Needs Addressed	Basic services & homeless prevention/intervention
	Funding	CDBG: \$XX,XXX
	Description	Willow Tree will provide supportive services for Gresham residents who are unhoused or at immediate risk of homelessness to stabilize their households and prevent or alleviate homelessness. The activity carried out for this project will be a public service activity.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project will assist 33 Gresham community members at or below 80% MFI.
	Location Description	Gresham, city-wide scattered sites

	Planned Activities	Public Services (Homeless Prevention)
8	Project Name	2026-27 Eastside Timbers
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$XX,XXX
	Description	Eastside Timbers will provide an after-school soccer program and/or recreational league soccer scholarships for low- and moderate-income Gresham youth. The activity for this project will be a public service activity.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project will serve up to 300 children who live in Gresham and/or attend Gresham schools. Over half of the children served will come from households at or below 80% MFI.
	Location Description	Gresham City-wide, scattered sites 4710 SE 174th Ave, Gresham
	Planned Activities	Youth Services (Soccer Program)
9	Project Name	2026-27 Living Solutions
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$XXX,XXX
	Description	Living Solutions will provide employment services to very low-, low- and moderate-income Gresham residents. Services include assistance getting into career training programs such as apprenticeships and college courses, English classes, technology training, assistance with barriers to securing employment such as transportation or supplies, Career Mapping, employment plan development, job search assistance, online job application assistance and mock interviews.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	This program will serve 68 Gresham individuals. Individuals served will primarily be very low-income and will likely face barriers to living wage employment.
	Location Description	Gresham, City-wide
	Planned Activities	Job Training & Placement
10	Project Name	2026-27 TBRA Activity Delivery
	Target Area	
	Goals Supported	Reduce homelessness & increase stability
	Needs Addressed	Basic services & homeless prevention/intervention
	Funding	CDBG: \$XXX,XXX
	Description	Our Just Future will provide direct client assistance to prevent homelessness by providing very low- and low-income Gresham households with 1-6 months of Tenant Based Rent Assistance (HOME Funds) which will keep the families in their homes. HOME funds are used for the actual tenant based rental assistance. In some instances assistance may be extended to up to 12 months if necessary to keep an assisted household in permanent housing.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project will assist approximately 45 households. All clients served will be at or below 80% MFI and at least 90% of clients served will be at or below 60% MFI.
	Location Description	Gresham, city-wide scattered sites
	Planned Activities	Housing Services (TBRA Activity Delivery)
11	Project Name	2026-27 MESO Microenterprise Assistance
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$XXX,XXX
	Description	MESO will provide technical assistance for Gresham microenterprises to assist low- and moderate-income entrepreneurs with starting or growing their small businesses.

	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project will assist 44 small business owners whose household income is at or below 80% MFI. Businesses served must have 5 or fewer employees including any business owners.
	Location Description	Gresham City-wide, scattered sites
	Planned Activities	Microenterprise Assistance
12	Project Name	2026-27 Proud Ground
	Target Area	
	Goals Supported	Increase & preserve affordable housing choice
	Needs Addressed	Affordable housing choice
	Funding	CDBG: XXXXX
	Description	Proud Ground will provide homebuyer assistance to low- and moderate-income households under their community land trust model. Homes in the program are bound to a resale provision, creating a permanently affordable home.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This program will assist X Gresham households whose household income is at or below 80% MFI.
	Location Description	City-wide, scattered Sites
	Planned Activities	Homebuyer Assistance
13	Project Name	2026-27 Habitat Home Repair
	Target Area	
	Goals Supported	Increase & preserve affordable housing choice
	Needs Addressed	Affordable housing choice
	Funding	CDBG: XXXX
	Description	
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	This project will assist XX low and moderate income households with home repairs.
	Location Description	Citywide, scattered sites
	Planned Activities	Minor Rehab & Rehab Admin
14	Project Name	2026-27 Upwards Boost
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$XXX,XXX
	Description	The Upwards Boost program will provide microenterprise assistance to low income Gresham childcare business owners with 5 or fewer employees (including any owners) to help them expand their businesses and increase their incomes.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project is expected to benefit XX Gresham childcare providers.
	Location Description	City-wide
Planned Activities	Microenterprise Assistance	
15	Project Name	2026-27 Gresham Infrastructure
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$XXX

	Description	The City is proposing several possible infrastructure projects using CDBG: <ul style="list-style-type: none"> • Sidewalk infills at: <ul style="list-style-type: none"> • Stark & 204th • 188th Ave Crossing • Davis St & 190th Ave • Well Refurbishment at Gradin Park. This project would allow Gradin to use on-site well water and save on ongoing utility costs to irrigate the park.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project is expected to benefit approximately XXXX Gresham residents living in the service area of the improvements.
	Location Description	Scattered Sites
	Planned Activities	Infrastructure Improvements
16	Project Name	2020-2025 Park Improvements Project
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$432,633.00
	Description	The City of Gresham will use funds for infrastructure improvements for Gresham parks serving low- and moderate-income neighborhoods. Note: \$166,992 of the funds in this project were allocated in prior years. An additional \$265,641 in 2023-24 funds will be added to the existing project. No new 2026-27 funds have been added. Sidewalk infill to improve safe pedestrian access to Rockwood Central Park.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	This project is expected to benefit approximately 9,200 Gresham residents living in the service area of the improvements.
	Location Description	Yamhill Street, near Rockwood Central Park
	Planned Activities	Infrastructure Improvements

17	Project Name	2022 Streetlight Improvements
	Target Area	
	Goals Supported	Infrastructure, facilities & economic opportunity
	Needs Addressed	Community & economic development
	Funding	CDBG: \$141,839.00
	Description	Infrastructure improvements to add lighting in the public right of way in low-income residential neighborhoods to improve safety and visibility. Note: This is a prior year project that will continue into 2026-27. <u>This project is currently underway and no new funds are being allocated to this project.</u>
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 35,000 Gresham residents living in proximity to the infill sites would benefit from this project.
	Location Description	NE Everett Lane, Gresham SE 182nd Ave (Near Centennial High School), Gresham SE Grant & SE 189th Ave, Gresham
	Planned Activities	Infrastructure Improvements

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Gresham has not identified specific geographic target areas for this plan, projects are citywide. Allocations are normally made for projects applicable to low-income persons and/or qualifying low-income neighborhoods. The City has set as a priority investing in community infrastructure development and redevelopment in lower-income neighborhoods to safeguard public health, improve livability and promote economic development. Where possible, funds will be leveraged to make substantial improvements in those areas, including increasing economic opportunities. The City works with regional partners to make significant improvements along transportation corridors and in areas targeted for urban renewal, including Rockwood, the Civic Neighborhood, and Downtown. The City will continue to view projects with the objective maximizing impact from investment.

Geographic Distribution

Target Area	Percentage of Funds

Table 49 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	
Special-Needs	
Total	

Table 50 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
The Production of New Units	4
Total	4

Table 51 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Actions planned during the next year to address the needs to public housing

Actions to encourage public housing residents to become more involved in management and participate in homeownership

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Addressing the emergency shelter and transitional housing needs of homeless persons

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Discussion

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

Gresham is seeing an increase in poverty as a result of households moving into Gresham to find more affordable housing, including that affordable to working families. The City prioritizes projects to assist community members to achieve stabilization, self-sufficiency and increase earning capacities. Projects that stabilize households are essential for preventing houselessness, improving the mental health of household members, and ensuring families can overcome unexpected crises. Projects included in the annual plan speak to those efforts. In addition, the City works closely with long-term partner providers to reach out to persons in need, including in language and culturally appropriate methods. Participating in regional transportation and economic efforts, the City seeks to create vibrant hubs and to increase employment, including local entrepreneurs. Gresham continues a strong monitoring practice to maximize the efficacy of funded efforts.

The City continues to work with the Department of Land Conservation and Development and Oregon Housing and Community Services on policy resources to assist in housing development and services. The City works with partners (The Division Transit Project, Metro, TriMet, the City of Portland, the Oregon Department of Transportation and Multnomah County) to meet transportation needs of Gresham residents and bring key investments to Gresham. Along with transit elements, plans call for actions regarding safety, economic development, community enrichment and housing.

Actions planned to foster and maintain affordable housing

The City of Gresham supports quality housing that is affordable to all residents. The Rental Inspection Program has been in place since 2007 and has been a model for other jurisdictions. The program results in periodic inspections for compliance with a broad range of habitability standards. Common violations found and corrected are visible mold, inadequate ventilation, illegal heat sources, plumbing disrepair, inoperable smoke detectors, and exposed wiring. In February 2020, Gresham City Council passed two code changes relating to the City's Rental Inspection Program. One change requires landlords to present tenants with an informational handout titled, "Rights & Responsibilities of Landlords & Tenants" upon execution or renewal of a lease. The intent of the form is to increase both tenant and landlord knowledge of their respective responsibilities and rights. The form also includes a list of local resources. Gresham also changed City code to assess a fine upon property owners if a court determines they have retaliated against a tenant.

The City supports rehabilitation of units to provide permanent accessibility for persons with disabilities and home repair assistance for lower-income households. In addition, the City assists lower-income homebuyers with HOME funds through the City's WELCOME HOME down payment assistance program

and through Proud Ground.

The City is also improving an array of housing choices for residents in the future. The City's Housing Policy project provided housing data and information on housing trends used to develop housing goals, policies and action measures for Gresham. City Council initiated a Housing Task Force in 2018 comprised of a wide range of community stakeholders to recommend actions in support of housing needs in our community. Task Force recommendations were finalized in September 2019 and included an increase in services for renters, down payment assistance for homebuyers and rental assistance for renters, strengthening the City's Rental Inspection Program, providing education opportunities for renters, homebuyers and landlords and monitoring and supporting the implementation SB608, which provides a rental regulations for landlords in Oregon.

In November 2018 metro-area voters passed the Regional Affordable Housing Bond, which provides funding for the development of affordable housing. Gresham has collaborated with Metro to create an Intergovernmental Agreement for this funding and develop a plan that addresses local needs to utilize its share of this funding, which will create at least 187 affordable housing units in the City. Gresham selected two projects and is working to identify housing investments to receive the remaining bond funding.

The City adopted several guiding principles regarding housing which recognize that everyone in Gresham deserves a decent, safe and affordable place to live and that sustainable and vibrant communities require a balance of jobs, housing and services. The principles recognize that concentrations of poverty and minority populations may block access to opportunities, which is reflected in national policies to promote equal opportunities in all neighborhoods. The City is committed to fostering housing options that working individuals and families can afford and will look for new opportunities to preserve and expand housing options for all residents.

Actions planned to reduce lead-based paint hazards

Local housing programs refer low-and moderate-income households to the Portland Lead Hazard Control Program for grants to remediate lead-based paint hazards in housing where children under the age of 6 visit or reside. Over the past year, the Lead Hazard Control Grant focused on outreach to single family and multifamily properties in target areas of North and Northeast Portland. This outreach resulted in excellent partnerships with community organizations. For the coming year, the program will continue to nurture these relationships. Also, the program staff will continue to partner with a local housing provider on a large 80 unit building that will be completed in this Action Plan year. This large multifamily property has several rental units. Alongside the multi-family units, in this coming year, the focus will shift to single family homes as well and grants will be provided collaboratively with a local low-income housing provider with a large portfolio of potentially eligible homes. In many housing units when the Lead Team finds issues of home repair and/or code violations, the staff try and assist with

complimentary programs that are based on local resources.

Actions planned to reduce the number of poverty-level families

The City of Gresham has historically supported a number of projects that reduce the level of poverty and increase the capacity of families to earn living wages and plans to continue supporting these projects. Workforce development and training efforts are supported through the Living Solutions program which assists low-income persons to gain job skills and then places those individuals in career-path jobs. Additionally, the City is providing funding for IRCO to partner with Living Solutions to address similar needs in Gresham's immigrant and refugee community. The City is also working with regional partners to improve the transportation system, notably the bus-rapid-transit system (BRT) along Powell and Division and to the employment campuses in northeast Gresham, including Mt. Hood Community College. Construction on the BRT is currently underway and service to select stations began in April 2021.

The City sponsors a program to encourage small businesses by offering incentives for permits and licenses for remodeling and façade improvements for vacant and some occupied business spaces. The Small Business Center actively assists potential businesses in Central Rockwood, the Civic Neighborhood or Downtown. In Spring 2020, the City also launched a Small Business Grant program to provide critical working capital funds to small businesses suffering from financial hardship as a result of the COVID-19 pandemic. As of May 2020, 820 businesses have been assisted to the benefit of both the business and the community.

The City is a partner in the Comprehensive Economic Development Strategy (CEDS) and supports links between industry and education (at the K-12 and higher education levels), supports diversity in the workplace and in industry, and supports activities raising the skills and employability of underrepresented and disadvantaged populations. The Economic Development Traded Sector Jobs Strategy defines the City's vision for targeted job growth and development which relies on existing industry sectors: advanced electronics and specialized machinery and equipment. An integral component is supporting a trained workforce. Part of this development incorporates efforts by WorkSource (WSI) and Mt. Hood Community College which currently offers an industry-supported curriculum in mechatronics (the interface between machines and software).

Actions planned to develop institutional structure

The City of Gresham will hold annual meetings with service providers to assess current community conditions impacting low- and moderate-income households. These discussions include updates on social services accomplishments in working with the population and identification of service gaps or needs in the community.

The City of Gresham is a member of a Regional Fair Housing work group comprised of representatives from the Portland/Vancouver Metro Area that receive federal funding and must deploy that funding in

the context of a Fair Housing Assessment and Plan. The jurisdictions and organizations that have chosen to meet are Multnomah County, Clark County, Clackamas County, Washington County, City of Gresham, City of Beaverton, City of Portland, City of Hillsboro, City of Vancouver, State of Oregon and the Fair Housing Council of Oregon. We recognize that many fair housing issues cross jurisdictional boundaries and may require a regional approach. We meet to learn from each other about how best to meet our federally mandated fair housing planning and implementation.

The City of Gresham continues to strengthen in-house delivery by monitoring subrecipients annually and by increasing staff development through HUD training and regional coordination.

Actions planned to enhance coordination between public and private housing and social service agencies

As noted, the City participates in the Comprehensive Economic Development Strategy (CEDs), as well as in regional transportation planning efforts. Both contain strategies that encompass whole communities and neighborhoods that includes outreach to residents and businesses. Strategies are cross-cutting recognizing that real opportunity is inclusive – housing, transportation, jobs, shopping, services, and recreation. The City will continue to participate in regional strategies. The City of Gresham is a member of the Continuum of Care and will continue to provide input and act on recommendations. Acting independently, and with Multnomah County and the City of Portland, Gresham encourages partnerships across public and private sectors.

The City of Gresham and East Multnomah County have both been instrumental in sponsoring the work of the East County Caring Community, which is a community-wide initiative that links, coordinates, and advocates for housing and social services support for the low- and moderate-income residents of East County. Four area school districts are involved in the effort – Reynolds, Gresham-Barlow, Centennial, and David Douglas.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Gresham receives HOME funding through the Consortium. During the annual application process, Gresham determines which projects qualify and which projects will receive funding for both CDBG and HOME funds. Gresham and Portland enter into an IGA related to HOME funds and the projects Gresham will be funding for that fiscal year.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%