



Hi everyone. My name is Amanda Pham Haynes, and I am here representing Unite Oregon. Good morning, counselors, fellow presenters and community members present today.

My name is Amanda Pham Haynes. I use she and they pronouns, and I'm here today as representative of unite Oregon, where I'm the statewide housing justice manager and director of the anti-displacement PDX coalition. But I'm also here as someone who has seen firsthand how policies like tiff shape our neighborhoods. Who gets to stay, who gets pushed out, and who benefits, we know that city council has a responsibility to invest in economic development, and we recognize the difficult balance you have to strike, but we also know that without meaningful oversight and accountability, public investments can and will reinforce the same cycles of displacement that Portland's urban renewal policies have historically created. In 2013 the City of Portland published a report titled A history of how planning segregated Portland. In that text, the City of Portland claims to take ownership in creating the inequities we see today, and it also commits to creating a different future. I ask you all, what's changed today? I will argue that the city's actions often fail to align with its commitments, due to both deliberate and unintentional decisions that render many of our investments performative. At best, Portland claims a reputation of inclusion and equity, yet too often fails to back it up. This disconnect has fostered the illusion that we are a city governed by its people rather than its investors. That illusion is dangerous. That's why we are here today to urge you to take immediate action to ensure TIF is accountable to the people it impacts most, and that public funds are reinvested in solutions that truly serve the communities harmed by past policies.

So let's get on the same page about a few things, just to frame our discussion. For decades, TIF and urban renewal policies have been framed as tools for economic development, but for many communities, these policies have led to rising costs, displacement and disinvestment in the very people they claim to support. Time and time again, we hear from community members who believed in the good faith of the city. They trusted city employees who told them TIF would be good for them, their families, their businesses and their neighborhoods. They assumed there was data to back those assurances and contingency plans to address potential harms.

Instead, these community members report that they paid for their own displacement. These community members attended meetings, joined advisory groups, and invested time away from their families and lives, shaping their neighborhoods, only to be ignored, disenfranchised or worse, have their input co-opted to justify policies they actively opposed because unite Oregon serves black, immigrant and refugee communities. We often highlight tips impact on them, but let's be very clear, TIF isn't helping other working class families, either. White working class residents also face rising rents, higher property taxes and displacement, not due to natural economic forces, but because public policy has prioritized investor profits over people's abilities to stay in their homes, we are not here to argue against investment or growth. We are here to demand that public money serves the public, especially those most impacted by past and present harms. And again, to be clear, this is a conversation about systems, not individuals. It's easy to personalize critiques of government policy, but the reality is that TIFs failures are structural. Many people working within these systems are also our community members, but today we are here as representatives of institutions with varying degrees of power, and it is our responsibility to wield that power with authenticity, intention and integrity. Our job is to authentically and passionately represent the interests of our community members who do not feel seen, heard or prioritized by our local government. And when public institutions fail to serve the people they are meant to, it's not only fair but necessary to demand change.

Now that we've established why this conversation matters, let's break down how TIF actually works and why so many people struggle to understand it in the first place. Well, first I just want to acknowledge something. TIF might be one of the

least inviting names for a public policy people's brains have several opportunities to shut down when they hear it. Tax Increment Financing. None of those words feel particularly accessible. I know that for me, after two years of trying to wrap my head around this subject, I kept facing the same hurdle over and over. I told myself what I had heard many others say, I just don't understand TIF because I'm not technical enough or smart enough, and despite having a legal education, I still struggled to grasp how TIF actually worked. It felt out of reach. This confusion isn't just an inconvenience. It silences people when policies are inaccessible, communities don't feel qualified to challenge them, and when they do, they're often dismissed as misinformed. Even the law itself is misleading. The relevant statute is still titled urban renewal and only mentions tax increment six times. A resident trying to research TIF may never find the right information because it's buried in outdated and unclear language. You may recall when councilor Dunphy asked prosper Portland, where their TIF Authority came from. They cited ORS or Oregon revised statute 457. The very statute still labeled urban renewal. This reinforces that lack of transparency.

If you Google tax increment TIF Oregon taxes, you may never land on the right statute prosper, Portland claims that the information is available, but in practice, it is difficult, if not impossible, for the public to access also, it is not the job of community members or even CBOs to decode the city's financial tools. We do it every day because we have to, if we don't, who will, but it is the city's responsibility to communicate clearly and make sure that people can access this information. And while this council may have the capacity to fully understand TIF, I ask, could you explain tiff accessibly to your neighbor? If so, I'd really love to hear it. But if not, ask yourself, Is it reasonable for a legislative body that has invested and continues to invest millions of our tax dollars into TIF to struggle to explain how it works, if we can't clearly articulate this tool's impact, how can we tell a renter struggling with rising costs or a homeowner worried about their mortgage that TIF will benefit them? And should we? Are we giving people full information they need to make an informed decision, or just enough to lead them toward a decision already predetermined by city agencies.

So again, what is TIF at its core? Tip is a public financing tool that some cities use to fund development in designated areas. The idea is that by investing in infrastructure and attracting developers, property values within the area will rise over time. As those values increase, so do property taxes. But instead of that added tax revenue going into the city's general fund for essential public services like schools, parks or emergency response, it's redirected back into the designated TIF district to fund more development projects. In theory, TIF promotes growth without raising taxes, but in practice, it's just Urban Renewal by another name, using the same steps and causing the same harm.

What I mean by that is urban renewal and TIF both have steps public that you have to go through to designate a certain area as a TIF district. The process starts with declaring an area blighted. That word might sound neutral, but it has been used for decades to justify disinvestment in communities, and especially communities of color. It shifts the blame away from systemic under-funding and onto the residents themselves, as if the people living in these neighborhoods are the problem, rather than the city's failure to resource them. Then comes the but for test, a requirement that the city proves that but for the creation of a tip district, the area would remain so unattractive to outside investment, it would be ultimately destitute. This test doesn't just assess need. It justifies intervention by assuming these communities have no value, unless external investors decide that they do. And here's where the racial equity conversation becomes unavoidable.

TIF does not explicitly state that it will displace communities of color or low income residents because it doesn't have to. Instead, it uses facially neutral language like economic development and blight reduction, but in practice, the impacts are historically and disproportionately harming black, immigrant and working class communities. Remember, intent is the measure of is not the measure of harm. Impact is some may argue that TIF wasn't intended to displace communities of color, but when a policy consistently results in the same racial and economic disparities, ignoring that pattern is a failure of governance. So again, let's be clear, TIF measures its success by rising property values, but rising property values depend on reshaping who a neighborhood is.

For TIF doesn't just cause displacement. It's betting on it.

It relies on shifting the demographic and economic makeup of a community to generate tax revenue, the very metric that defines its success is the same force that drives long term residents and businesses out. And if policies that reinforce racial displacement aren't abolished or transformed but instead defended as neutral, then governance again, is failing to do its job. TIF must be held accountable for its real world effects, not just stated goals, and the actors implementing TIF must be held accountable, otherwise the practice can just take form under a new name.

So when we talk about TIF as a modern financing tool, let's be honest, it's just Urban Renewal by a new name, following the same steps that history has shown lead to the very impacts it claims to solve, and if we fail to name that truth, we will never escape the cycle of repeating it. Portland's history with TIF is not a story of economic development. It is a story of erasure. Decades of urban renewal projects funded in large part through TIF, have repeatedly targeted historically black neighborhoods, displacing families, businesses and cultural hubs under the banner of progress.

Albina, for example, once home to the vast majority of Portland's black population, has been reshaped by projects that promise revitalization but ultimately pushed out the very communities who lived there. As we continue this conversation, we must also continue to ask, who is benefiting from TIF and who is paying the price, because when public funds are used to engineer growth, the goal cannot simply be increased property values. It must be about ensuring that the people who have built and sustained these neighborhoods can actually afford to stay in them. Otherwise, TIF is just gentrification with public money. So when we talk about Portland's housing crisis, we cannot ignore the role that TIF has had in it. It is not just shaped development. It's reshaped the character of our city. Now I want to note TIF does have perceived successes, but those do not outweigh the harms you've heard about projects that have created development infrastructure and even some affordable housing, and we shouldn't ignore those outcomes. However, it is the job of Council and the job of any public servant not to just celebrate policy wins, but to confront policy failures head on when a policy causes harm, the public isn't obligated to accept it, but the city is obligated to take responsibility and address it.

The burden isn't on residents to be convinced that TIF is working. It is on the city to prove that it's the best tool available and to offer real alternatives so communities have actual choice. That's what accountability looks like and that's what our democracy demands.

It also raises two critical questions. First, why has TIF been treated as the only option for economic development despite its well documented failures? Second, why is it so difficult for the public to access information about TIF's real impacts in Portland? Because when a city invests so heavily in one tool as Portland has in TIF, it creates a high burden of proof for why this tool continues to dominate our economic development strategy, and right now, that proof is lacking. So, let's talk about something that we call the accountability gap. Who controls TIF and who gets left out? If I asked the average Portlander how much they have in TIF spending, most would probably say none, and they wouldn't be wrong. Decisions about where TIF money goes, what projects get funded, who benefits and who gets displaced, are made in ways that are complex, opaque and often inaccessible to the very communities affected by them. TIF is defined as a public financing tool, yet the public has very little power over how these funds are spent, and that's not by accident. It's built into the way that TIF is structured. That's what we mean by the accountability gap. It's not just that TIF has harmed communities. It's that the people experiencing those harms were never given a real voice in the process to begin with, and that was by design.

Take Cully, for example, a community benefits agreement was established, and many CBOs and members I spoke with were excited about it, but there was a problem. It lacked binding authority that puts organizations, and especially organizations like affordable housing providers that are heavily, heavily funded by TIF districts, in an impossible position they can either invest in a massive amount of time and resources engaging in processes controlled by prosper Portland that asked them to fix TIF failures or risk losing funding and being told they had an opportunity to contribute, but they didn't take it. That is not real. Democracy at its best, it's coercive, and at its worst, it's a hostage situation. Either get on board or don't get funded. Your call.

Once again, a systemic issue is reframed as an individual failure, and that is not real accountability. To help make this a little more linear, let's focus on four criticisms of Portland's use of TIFs. First, the decision making process is not transparent or accessible.

Second, public meetings and feedback processes are often performative. Community engagement is frequently framed as advisory, but the real decisions are made behind closed doors. By the time the public is consulted, most major funding decisions have already been set in motion. And if, if understanding TIF, how TIF works, takes legal, public policy or financial expertise, how can everyday residents meaningfully weigh in?

Third, promises of community benefit often go unfulfilled over the years, TIF districts have promised affordable housing, anti displacement protections and economic opportunities for historically marginalized communities, but time and time again, those promises have fallen short. For example, the Interstate corridor urban renewal area was supposed to include significant affordable housing investments for black residents displaced by past urban renewal but many of the promised units never materialize. There's little accountability when TIF projects don't deliver. If a developer takes advantage of TIF incentives but doesn't follow through on affordability commitments, what's the enforcement mechanism? I implore this body to research that question.

Fourth, the public can't directly influence how TIF funds are spent. Unlike general tax dollars, TIF dollars are locked into specific districts and controlled by urban renewal agencies. This means that even when urgent public needs arise, like a worsening housing crisis, the city has limited flexibility to redirect TIF funds toward real community priorities.

Instead of a democratic control we have a system where developers and city agencies hold disproportionate power over public tax dollars, and once a TIF district is created, it lives for decades. I believe ours are around 30 years, meaning that the decisions made today will shape Portland's landscape for generations, whether or not they serve the public interest.

So, if you're still with me, you might be asking, What would real accountability look like? Well, if the problem is that TIF operates without real public accountability, then the solution has to be giving the public real power over how these funds are used. That means enforceable community benefits agreements with real consequences for developers and agencies that fail to deliver a transparent public decision making process that gives communities real control over TIF spending without shifting the blame onto them. An end to TIF ensures that public funds serve the public good, not private profit.

And a city council that takes a stand against displacement, one that sets clear standards requiring developers to take responsibility for the impacts of their projects, developers should be required to invest their time, their dollars and their expertise into proactively assessing displacement risks and, more importantly, demonstrating exactly how they will ensure community stability in the areas that they're profiting from. The burden should not be on the public to prove harm. It should be on the developers to prove they are preventing it. In closing, TIF isn't just a policy choice, it's a question of who Portland's government is accountable to. Right now, define success as rising property values, the very force driving displacement. So, when we celebrate the success of a TIF, are we also celebrating displacement?

And if displacement is the outcome, then who exactly is the tool working for? The rationale for TIF districts is often based on hypothetical economic growth, on projections, promises and models that serve investors. But what I've spoken about today is not hypothetical. The harms of displacement are not projections. They are lived realities. The people forced out of their communities are not data points. They're our neighbors. They are the families, workers and small business owners who trusted that public investment would mean stability, not upheaval. This is not just about history, it's about what happens next. The choices made in spaces like this one today will determine whether Portland invests in people, not just property. It's time to set a new standard when we're serving the people justly is prioritized over speculative economic development, justice and investment cannot be viewed as competing interests. They must be tied to real, community centered priorities. We cannot pretend not to see what is right in front of us. And while most of us here today do not have the power to make policy, you do.

We demand real accountability, real oversight and real alternatives to TIF. The public looks to you as the city. It's on you to set the standard, to hold prosper Portland or any city agency accountable, and to ask the hard questions, push for real answers, and to act not just when it's easy or politically convenient, but when the people you represent say it matters. Our city and people's lives depend on it. So, I'll leave you with one question, what will you do with this power that you hold? Thank you.



www.uniteoregon.org



Posted via The TIF Illumination Project – www.tifreports.com – info@tifreports.com