

The Oregonian

So many charges, so few receipts: Editorial Agenda 2017

By The Oregonian Editorial Board

April 8, 2017

While the unaccounted-for money is hardly a pittance, it is, in the larger scheme of big-government budgeting, pocket change: \$120,000. But it has been spent, every tax dollar of it, by city employees privileged with city-issued credit cards to serve in the public's interest.

The disclosure last week that the employees failed to submit receipts for a year's worth of spending reeks: not of malfeasance but of laxity and the apparent belief that accountability applies only to others. Jessica Floum of The Oregonian/OregonLive reported that the city's chief procurement officer had over a period of a year sought and failed to receive documentation of expenses incurred by staffers in the city's Office of Neighborhood Involvement.

The disclosure follows a November city audit that had found the neighborhood involvement office to be deficient on several levels, among them unclear strategies and priorities; and unequal funding issued to Portland neighborhood groups, few of which were expected to fully account for grants they did receive. And news of the credit card mess follows by only weeks the departure of the bureau's longtime director, Alarcon de Morris, who quietly packed up after receiving a severance package equal to her annual salary of \$144,000.

But the numbers and the layers of unaccountability, when viewed as thwarting a city bureau systemically, are large, after all. ONI has more than 50 employees and an annual budget exceeding \$10 million. While that represents a sliver of the city's massive discretionary fund, it's more than enough to worry about.

That's apparently what Portland Mayor Ted Wheeler did in the wake of November's audit and after taking office this year. He pulled the neighborhood involvement office away from Commissioner Amanda Fritz and assigned its oversight to newcomer Commissioner Chloe Eudaly, among whose first deeds was to help de Morris find the door after 11 years at the helm.

On Monday the city's procurement officer, Christine Moody, made clear that she would suspend the credit cards used by 34 ONI staffers by Sunday if she had not received receipts for their charges. But David Austin, the neighborhood office's interim chief, quickly demanded that most neighborhood office employees surrender their credit cards by Tuesday, Floum reported.

Austin serves as Eudaly's deputy chief of staff and will head up the bureau until things get straightened out and a new director is appointed. In a Thursday interview with The Oregonian/OregonLive Editorial Board, Austin said he trusted his staff fully and that "there is absolutely no indication of malfeasance," just a failure to conduct on-time record-keeping that will be corrected. He noted, too, that credit card issuer statements listing user charges were received by the city all along, "so we know what the expenses were."

But this matter is larger than lax bookkeeping. The receipt-less use of credit cards by public employees in one unit of Portland City Hall affects the credibility of all bureaus and provides a lightning rod for civic frustration in a time when government struggles to reclaim respectability and trust.

Blaming won't throw light, either. Yes, it must be established that the undocumented credit card charges were legitimate city expenses, as Austin insists they are; and yes, it will take some time to parse through an incoming thicket of receipts, though Austin said he would have a full accounting early this week. But it could be argued that leaders set the tone, that the neighborhood office staffers merely conformed to a faulty ethic established by the ousted director - just as it could be argued that no-account spenders are fully responsible and should know better no matter whom they work for. No matter.

Austin and Eudaly must, in righting this comparatively small office dedicated to civic well-being, go beyond bookkeeping to ensure a level of operational transparency that makes plain the very necessity of the office. A Neighborhood Office of Involvement is a promising and very Portland idea only inasmuch as it functions at a high level in serving the citizens who pay for it.

With police reform at stake, Portland must seek court-appointed monitor: Editorial Agenda 2017

*By The Oregonian Editorial Board
April 8, 2017*

A [recent memo](#) by U.S. Attorney General Jeff Sessions that telegraphs his disdain for [federal involvement in local police reform](#) should trigger Portland leaders to make one bold move for police accountability: They should ask a federal judge to step in and appoint an independent monitor to keep the city honest about its progress on promised police reforms.

That's the set-up already in place in more than a [dozen other cities](#) where, like Portland, the local police agency was found to have engaged in excessive force. The [idea has already been recommended](#) to Portland officials by a now disbanded citizens panel that struggled to provide that same kind of oversight. And there's one more critical benefit of switching to an independent monitor: It would help assure the community that someone immune to shifting political winds is holding Portland accountable for the promises it made.

Sessions' March 31 memo, as [reported by The Oregonian/OregonLive's Maxine Bernstein](#), makes all too clear why an independent monitor will matter. While Sessions said the department will fulfill its mission statement of ensuring public safety and administration of justice for all Americans, he called for a review of the department's consent decrees governing police reform efforts in cities across the country. He emphasized the need for the department to promote officer morale and public respect and expressly noted that "local control and local accountability are necessary for effective local policing. It is not the responsibility of the federal government to manage non-federal law enforcement agencies."

That signals concern for those [cities without established police reform plans](#). But Portland's agreement, [approved in 2014](#), is especially vulnerable compared to those in other cities operating under finalized plans. The city, by design, has only nominal court involvement and no independent, court-appointed monitor to measure its progress and compliance with agreed-upon police reforms. Rather it's up to a city-hired compliance team and a community oversight board -- [which dissolved recently](#) -- to evaluate Portland's progress. And as the only other party

to the settlement, the Department of Justice provides [annual status updates](#) to a federal judge on whether it believes the city is meeting the settlement terms.

As recently as last fall, Department of Justice lawyers [ripped then Mayor Charlie Hales and the police bureau](#) for accountability failures connected to their secrecy surrounding a criminal investigation of then-Police Chief Larry O'Dea for an apparently accidental shooting of a friend.

But U.S. Attorney for Oregon Bill Williams struck a more positive tone in a recent conversation with The Oregonian/OregonLive's Editorial Board. Williams said the Department of Justice is continuing to work with Portland leaders about what still needs to be done, adding that he is optimistic about Mayor Ted Wheeler's commitment to meeting the terms of the settlement agreement. The goal, he said, is for the parties to achieve success and move on.

The problem is defining "success" is left up to a city with a bleak history of police reform and a federal agency that may no longer want the responsibility.

This should set off alarm bells. While the Portland Police Bureau has made many significant improvements, there are key parts of the settlement that remain unfulfilled. The city has yet to come up with a plan for [reviving the community oversight board](#) and has not streamlined the [byzantine process for handling citizens' complaints](#) against police officers. And while not directly related to the settlement, the placing of current Police Chief [Mike Marshman on leave](#) amid misconduct allegations -- the [second time in a year](#) that the bureau's chief has been put on leave -- threatens to distract the bureau's progress and attention.

This isn't to say that the city is uninterested or insincere about police reform. But without someone with the authority to hold the city to its promises, there's always the risk that leaders might shift their money or attention to other priorities. It is too easy for Portland leaders to let deadlines or responsibilities slip if they no longer feel the pressure.

Realistically, it's hard to imagine Portland City Council would willingly put the city under the oversight of a court-appointed monitor, a judge or other independent body. After all, commissioners under Mayor Hales [twice appealed](#) even the most modest orders by U.S. District Judge Michael Simon, who simply sought to have the city to share more [information about its progress](#) in a public setting.

But under Wheeler, the council has the opportunity to take stock of where police reform stands -- in Portland, and in the portfolio of the federal justice department. It can weigh the [troubles of the police bureau](#) and the perception of the public. And it can consider the importance of credibility in such a sensitive issue as police reform. The city can declare success on its own, but it's the public that will decide whether we move on.

The Portland Tribune

Council to consider changing police review process

By Jim Redden

April 9, 2017

The City Council will consider revising the Independent Police Review process on Thursday to help guarantee complaints are resolved within 180 days.

The most controversial change is moving the time when public testimony is taken on a complaint from before to after the Citizen Review Commission makes a decision.

City Auditor Mary Hull Cabellero, who oversees the IPR process, believes the change will help shorten the process. But the Portland Copwatch police watchdog group says it will deny the public the ability to comment on cases at the appropriate time.

The IPR process was enacted by the council to create an independent review of citizen complaints against the actions of the police. But the U.S. Department of Justice believes the time spent on many reviews is too long. The DOJ is requiring the process to be completed in 180 days as part of its settlement agreement with the city over the police bureau's historic use of excess force against the mentally ill.

"The settlement agreement between the United States Department of Justice and the City requires that administrative investigations of police officer misconduct, including Citizen Review Committee appeals, take no longer than 180 days," reads the ordinance submitted by Hull Cabalero to be considered at 2 p.m. on April 13.

But, in a March 20 email to the council and auditor, Portland Copwatch wrote, "Taking away public input before votes at the CRC will be a serious blow to the system's credibility."

The proposed ordinance makes other changes in the IPR process, too. You can read it at www.portlandoregon.gov/auditor/article/635119.

City and advocacy groups issue all-access bathroom challenge

By Jim Redden

April 7, 2017

Commissioner Nick Fish, local business organizations and community organizations challenged the Portland business community to create 1,000 all-access single-stall restrooms on Friday.

Speaking at a press conference at The Station restaurant in the Alberta neighborhood, Fish said such restrooms are more welcoming for a wide range of people, including parents with young children, senior citizens, the disabled and transgender individuals.

"The City of Portland successfully converted 600 single-stall restrooms to all-user restrooms. I am formally challenging the business community to meet us, and beat us," said Fish.

The conversion only requires replacing a sign that identifies a restroom as reserved for a single gender with one indicating all-access. The challenge does not apply to restrooms with multiple stalls.

Joining Fish were representatives of Venture Portland, the Portland Business Alliance, the Main Street Alliance, the Portland Area Business Association, Yelp, the Oregon Restaurant and Lodging Association, and Basic Rights Oregon.

The challenge follows the City Council's unanimous passage of a resolution introduced by Fish in December which affirmed the city's commitment to "removing barriers to a safe and

inclusive workplace for employees, to creating spaces which are welcoming to all visitors, and to treating all people with respect and dignity."

The policy was crafted with community partners including Elders in Action, Multnomah County, SMYRC, Basic Rights Oregon, PHLUSH, and Disability Rights Oregon. Within a year, Fish and Amanda Fritz celebrated the successful conversion of 600 single-stall restrooms in city facilities.

Coalition pursues more villages in response to city's homeless problem

By Lyndsey Hewitt

April 6, 2017

It can be a long road for activists to get their visions realized by political leaders.

Some rely on quiet, behind-the-scenes organizing; others try noisy protests.

For local grassroots group Village Coalition, it was years of work and a mix of both strategies. The coalition — the driving force behind a tiny home village pilot project in North Portland's Kenton neighborhood to house 14 homeless women — is now working directly with city officials on the project, and has the endorsement of city Commissioner Chloe Eudaly.

The coalition, formed in spring 2016, plans to extend the homeless village model to other jurisdictions, and has been contacted by other neighborhoods to potentially site new projects modeled after the Kenton village.

Prior villages for homeless people, such as North Portland's Hazelnut Grove, Right 2 Dream Too in Old Town-Chinatown, and Dignity Village in Northeast Portland, were formed out of protest and without community buy-in.

But the Village Coalition, in a first for Portland, declared it would only work to site the Kenton village with neighborhood support. That proved successful last month when Kenton neighbors voted to back the model.

While Portland continues to wrestle with a highly visible homeless population and an official housing crisis, city and county governments have embraced nontraditional shelter alternatives as a way to get homeless people off the street.

But Village Coalition leader Vahid Brown says it wasn't always that way.

Opposing homeless sweeps

"The reason I got involved on the political side of the houseless advocacy, it seemed like the city, county and state agencies weren't doing anything to come up with solutions for people who didn't have housing," Brown says. He's against the city conducting sweeps of encampments if there aren't more options available. Though he supports building affordable housing, he says that takes too long to come online.

Brown, who also is a Clackamas County employee, has become a central figure in the city's homeless advocacy community. He was a founder of Hazelnut Grove, an encampment in the

Overlook neighborhood on city property where 19 people live in tiny wooden structures. Like Dignity Village, the site evolved from tents, and helped pave the way for Kenton Village, which will be installed at the end of April or early May, following a long planning process and effort to win over the neighborhood.

Turning point

For many homeless advocates, it was a radical change when news broke in September 2015 that then-Mayor Charlie Hales intended to declare a housing state of emergency.

Brown then read about a sweep of homeless people camping on North Greeley Avenue, and jumped in his truck, drove to the site and recorded a video of the sweep, which went viral.

Shortly afterward, Brown attended a news conference about the state of emergency, where he says he made himself a nuisance, yelling "What about the Greeley camp?" to illustrate what he believed to be hypocrisy in declaring a housing crisis and then evicting homeless people.

At that point, Brown recalled Hales' Chief of Staff Josh Alpert pulling him aside, beginning what he calls the start of a "relationship that was really critical to building Hazelnut Grove."

Shortly after, Hales visited the Greeley site and Brown made building Hazelnut Grove his full-time job. The 39-year-old Princeton and Reed College graduate was able to survive on a doctorate stipend and did consulting work for lawyers on counterterrorism cases "to pay the bills."

Looking at Dignity Village's model and relationship with the city since its founding in 2001, Hazelnut Grove organizers established a code of conduct and worked to figure out how to prevent the site from being cleared.

Mayor Ted Wheeler spent the night at Hazelnut Grove as part of his campaign last year. While he didn't endorse the way the camp was at the time, "he understands there's been a lot of changes there since then, so this is, you know, a conversation," says Michael Cox, Wheeler's spokesman. "The mayor believes that fixed infrastructure with sanitation, that is aesthetically pleasing, and has been brought forward with cooperation of the community, is preferable to tent villages."

Hazelnut Grove has been continuously debated at Overlook Neighborhood Association meetings and its future is uncertain.

Not long after the grove's formation, founders of Dignity Village and Right 2 Dream Too came together to form the Village Coalition.

It takes a village

Members of the coalition promote villages as a way for homeless people to connect and live together in a way that gives them social structure and relationships that they say traditional homeless shelters don't. They believe that cultivating relationships is crucial.

"That's the one thing that unhoused people are usually lacking," says David Bikman, Brown's colleague in the coalition and long-time friend. "They're lacking a social net, a safety net."

Mark Lakeman, co-founder of City Repair, which also is a member of the Village Coalition, helped establish Dignity Village, where he says they've been able to build a tiny dwelling for less than \$200. Dignity Village, as well as Hazelnut Grove, partners with many local organizations, including the ReBuilding Center, schools and universities, which donate time and material.

"(Village) tends to mean human scale, cultural place, a place of intergenerational culture. A place where you have a voice and people kind of create together," Lakeman says. He contrasts villages to his view of modern neighborhoods: "Unlike the American neighborhood, where you separate living from working and you have to leave where you live to go elsewhere to earn the money ... villages are much more about the integration of living and working so that people have more full-spectrum lives and full-spectrum relationships."

However, he says homeless villages are challenging politically, saying that officials are "attracted to the big, fancy Bud Clark Commons, affordable housing type of project."

New openness

Indeed, A Home For Everyone, the initiative between the city, county, Gresham and Home Forward to end homelessness, prioritizes prevention and permanent housing over traditional short-term shelter beds. But they have been willing to try new things, helping to fill gaps in the continuum of care. While the city has endorsed intentional villages and other types of alternative housing, the county is testing a pilot project where it will build four 200-square-foot accessory dwelling units (ADUs) for Portland homeowners willing to host a homeless person in their back yard. If successful, it may expand.

As for villages, Bikman says they won't be one size fits all.

"I think every village that pops up is going to be unique," he says. "The neighborhood that hosts it will have particular needs, and we're going to want to be responsive to the needs of the population we're helping."

The Kenton model is strictly serving homeless women from that neighborhood, organizers say, as a way to dispel the myth that homeless people are all transients from out of town. The plan is for the residents to transition out of the village after a year and into permanent housing.

"I envision a range of villages operating according to different models," Bikman says. "Hazelnut Grove, right, there are a lot of folks there who are long-term. That works for them ... they don't fit within the traditional shelter system and for whatever reason, being in permanent housing doesn't work for them. I think it's important to have space for people in that scenario."

Linking with worldwide movement

While it just attained nonprofit status and is searching for office space, the coalition is participating in a village collaborative online, where people from all over the world are in dialogue about the subject.

They hope to create a national clearinghouse for people involved with the village-building movement. They've been working with Square One Villages in Eugene. The movement there is further ahead in using villages as a way to shelter homeless people or as a means for affordable housing.

"So that's going to be starting out electronically, and then we sort of hope to take it in the real world in terms of meetings and conferences," Bikman says.

They also hope to continue to facilitate public dialogue between the "housed and unhoused."

"We saw it happen in Kenton, and we believe that process can be systematized and replicated," Bikman says.

They haven't said where the next site might be, but are working to identify usable space, be it city property or faith-based organizations willing to donate land.

Timeline of villages in Portland:

2000-01: Dignity Village

2011: Right 2 Dream Too

2015: Hazelnut Grove

Spring 2016: All three come together to form Village Coalition.

Update on Kenton village

Trell Anderson, spokesman for Catholic Charities, the social service agency that will manage the Kenton village, provided an update on the site:

"I anticipate moving onto the site will be in phases: pods, common facilities and security, grounds work, residents.

"While the pods are basically ready to move onto the site, the common facilities (kitchen, shower, toilets) are still being figured out.

"We held off on the nuts and bolts work for the common facilities until we had agreement with the neighborhood — that's why it's on a different timeline than the pods.

"We also waited until we had neighborhood agreement to begin the outreach and screening process of perspective residents. We have now begun that effort."

The Portland Mercury

Portland Might Join Seattle in Suing Trump Over Sanctuary City Penalties

By Dirk VanderHart

April 7, 2017

If Donald Trump's saber rattling over Sanctuary Cities moves forward, Portland stands to lose millions in federal grant money. Now, the city appears ready to battle the president in court.

Portland City Council on Wednesday will consider casting its lot with Seattle, which late last month [filed suit](#) against Trump, arguing an executive order the president signed five days after

taking office is illegal. A resolution the council will take up would give the City Attorney's Office permission to join [the suit](#).

The order Trump signed January 25 could strip tens of millions from Portland's coffers. The city received nearly \$30 million in federal grants in the current fiscal year, which ends June 30.

The [executive order](#) said that jurisdictions that "willfully violate Federal law in an attempt to shield aliens from removal from the United States" aren't eligible for federal grants "except as deemed necessary for law enforcement purposes" by federal officials.

Two months after Trump signed the order, Attorney General Jeff Sessions [re-iterated on March 27](#) that the administration will seek to penalize cities and counties that don't help enforce immigration law. That announcement came five days after Portland leaders formally voted to label the city a sanctuary city (it was already one in practice). Even so, [immigration enforcement has been particularly robust in the Portland region](#) under Trump.

"The City of Portland is the recipient of millions of dollars of federal grants that could be jeopardized by Executive Order No. 13768 and, therefore, has a direct stake in the outcome of litigation challenging the legality of that Executive Order," reads the resolution council will take up.

Among Seattle's arguments in its suit are that Trump's order is unconstitutional because it attempts to coerce the city to help federal agents, and that that order is causing difficulties as Seattle tries to work up next year's budget. Those arguments might well be shared by Portland, which is in the teeth of the budget process.

The city's apparently got lawyers itching to help it sue Trump. According to an impact statement filed with the resolution, the City Attorney's Office "has received an offer of pro bono legal work on this matter from a highly reputable firm which can act as local counsel in the Western District of Washington, where the lawsuit has been brought." Given that, the city argues legal costs will be minimal.

Seattle, by the way, wasn't the first city to challenge the sanctuary city order. San Francisco [filed suit days after](#) Trump put pen to paper.

You can read the full Portland resolution [here](#) (pdf).

Daily Journal of Commerce

Portland relocation-costs ordinance challenged

By Chuck Slothower

April 7, 2017

The city of Portland on Thursday defended in court its ordinance requiring landlords to pay tenants' relocation costs after issuing a no-cause eviction or a steep rent increase.

The ordinance, which was pushed by Commissioner Chloe Eudaly, has come under fire from landlords, who say the local rules are pre-empted by state law.

Portland attorney John DiLorenzo told Judge Henry Breithaupt the ordinance is de facto rent control, which municipalities are prohibited by state law from enacting.

The ordinance requires landlords to pay relocation costs of \$2,900 to \$4,500, depending on the size of unit being vacated, if the landlord issues a no-cause eviction or raises the rent by 10 percent or more. DiLorenzo said the ordinance has the effect of controlling rent, something that is prohibited by a pre-existing state statute.

“They are attempting to prohibit indirectly what they know they cannot prohibit directly,” he said.

DiLorenzo also argued that the local rules interfere with contracts between landlords and tenants by injecting new costs.

The plaintiffs are landlords Phillip Owen and Michael Feves. Their lawsuit is backed by Multifamily NW, a trade group for landlords. Another attorney, retired state Supreme Court Justice W. Michael Gillette, offered arguments on behalf of the Oregon Realtors Association, which filed a court brief in support of the landlords.

Both Owen and Feves own multiple properties, DiLorenzo said in an interview. Feves would like to move into one of his rental properties for his own use.

“He has a primary residence and a tree fell on it, and it destroyed the whole house,” DiLorenzo said. “He would like to move into his other house, which is being rented currently.”

But Feves can’t move in without paying his renter’s relocation cost, DiLorenzo said.

City Deputy Attorney Denis Vannier said the Legislature could have banned relocation ordinances if it wanted to do so. A well-established “dual sovereignty” exists for home rule cities such as Portland to use their governmental powers, he said.

The emergency ordinance, due to expire in October, does not place an undue burden on landlord-tenant contracts, Vannier added.

Thursday’s summary judgment hearing was expected to be the only court date in the case. Breithaupt is likely to issue a written ruling within two weeks.

Breithaupt could uphold the ordinance in full, strike it down in full or strike down part of the law while allowing other provisions to survive.

DiLorenzo raised the issue of “severability,” or whether Breithaupt could strike down part of the ordinance while allowing the rest to survive. He said the ordinance should be treated as a whole. “This is a package deal,” he said.

Tenant advocates filled the courtroom. One organizer with Portland Tenants United, Lynn Hager, said the local ordinance is an important protection for Portland renters.

“If I received a huge rent increase or a no-cause eviction, I would be homeless because I have not been able to save up, because I use that money for rent,” she said.

Hager said she’s a longtime Portland resident who is renting in the Bridlemile neighborhood with her fiancé and son while attending Portland State University full-time.

Relocation fees will slow the displacement of African-Americans and other tenants of color from Portland neighborhoods, Hager said.

“The judge is going to see that relocation (fees) is the next step for Portland,” she said.

The Portland Business Journal

Blazers: We'll monitor R2DToo move to Rose Quarter

By Andy Giegerich

April 7, 2017

The Portland Trail Blazers said Thursday it will work with city officials as a homeless camp relocates near the team's Moda Center home.

The city had announced earlier in the day that [Right 2 Dream Too would move](#) to a Portland Bureau of Transportation-owned lot at the west end of North Holladay Street.

“We are aware of the recent agreement to temporarily move Right 2 Dream Too to a plot of land owned by the Portland Bureau of Transportation, adjacent to the Rose Quarter,” the team said in a statement. “We are working closely with city officials to ensure that this decision has minimal effect on our events and the surrounding neighborhood.”

The camp is currently located at the corner of West Burnside and Northwest Fourth Avenue in Old Town Chinatown. It could remain at the new site for up to two years. The city and current site property owner [Michael Wright](#) had granted R2DToo a 60-day extension at its current location.

The camp had been facing an eviction deadline today.

Commissioner Fish challenges businesses to create all-user restrooms

By Andy Giegerich

April 7, 2017

Portland City Commissioner [Nick Fish](#) wants the Portland business community to convert 1,000 single-stall restrooms to all-user restrooms.

Fish has backing on the drive from members of several business groups, which joined him at a Friday press conference announcing the effort. Those groups are the Main Street Alliance, the Portland Area Business Association, the Portland Business Alliance, the Oregon Restaurant and Lodging Association and Venture Portland.

Elders in Action, Multnomah County, SMYRC, Basic Rights Oregon, PHLUSH, and Disability Rights Oregon helped craft the policy, which would make restrooms accessible to all older adults, parents with young children, people with personal attendants and transgender people.

Yelp, the online review site, was also represented at the event. The site plans to note in its posts whether businesses and restaurants make their restrooms available to all.

The city of Portland itself converted 600 single-stall restrooms to all-user restrooms.

"I am formally challenging the business community to meet us, and beat us," Fish said. "The goal is 1000 all-user restrooms in the next 150 days. The support so far from public spirited businesses has been overwhelming. I am confident the business community will exceed our expectations."

"We applaud the city for making this a challenge rather than a mandate," said [Sandra McDonough](#), president and CEO of the Portland Business Alliance. "Portland businesses share the city's value of making our community a welcoming place for everyone."

The Portland Observer

Support for the Creation of a Public Bank

By Justin Elardo

April 6, 2017

Mayor Wheeler recently announced that the city of Portland, in protest of Wells Fargo's financial involvement with the Dakota Access Pipeline, will pursue other, more socially responsible, banking alternatives. While a number of local alternatives might fit the mayor's criteria for social responsibility, there is another solution that the city of Portland could pursue, the creation of its own Public Bank.

To the uninitiated the concept of a public bank sometimes creates concerns that the government intends on getting into the business of banking. Those concerns are misplaced. The term public, in public banking, is a statement of whom the bank will be serving, not who will be responsible for operating the public bank.

Today, in the United States, the state of North Dakota has its own public bank. The Bank of North Dakota (BND) is a privately run, for profit, financial institution that has been in operation since 1919. The state utilizes the homegrown institution for its banking needs and, in turn, the public bank engages in borrowing and lending practices designed to promote economic benefits within the state of North Dakota. The BND mission also explicitly prohibits the bank from being harmful to other financial institutions operating with the state.

One way in which the public bank fulfills its mission is by financing state infrastructure projects. Rather than utilizing a Wall Street bank to underwrite projects, North Dakota borrows directly from the Bank of North Dakota with the BND collecting interest on the loans. After deducting operating expenses and profit, the public bank then returns a portion of the interest income back to North Dakota State Treasury. In effect, the public bank allows the state to borrow at very low interest rates.

Imagine a banking structure in Portland that is similar to the Bank of North Dakota. The mission of a Portland Public Bank could be designed to encourage the socially responsible values that Portlanders hold so dear.

There are several areas in which a public bank in Portland could deploy financial capital. A Bank of Portland could provide the city with low cost/low interest loans for things such as local infrastructure (roads). Taken further, a Bank of Portland could also encourage socially responsible lending within our community by lending for the construction of low-income

housing and/or environmentally conscious construction projects, support for local community development banks, as well as bond financing for Portland Public Schools and so much more. The possibilities are abundant and real.

Thankfully the notion of Bank of Portland is not a pie-in-the-sky fairy tale. Right now there is an organization known as the Portland Public Banking Alliance (PPBA) that is advocating for the city to join a growing nationwide movement and create its own public bank. Currently the group is trying to convince the city to finance a feasibility study. If interested please consider contacting the organization, Mayor Wheeler's office, Portland Treasurer Jennifer Cooperman, as well as the individual members of the Portland City Council.