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## MEMORANDUM

### DRAFT HOUSING STRATEGIES

#### Florence Housing Implementation Plan

DATE November 7, 2022  
TO Wendy Farley- Campbell, Planning Director, City of Florence  
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CC Florence HIP Project Management Team

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### INTRODUCTION

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The Florence Housing Implementation Plan (HIP) will provide recommended housing programs and funding strategies that will guide future housing development in the City. This draft memo provides a list of potential and recommended strategies that might be included in the final Plan. The purpose of this memo is to present a broader list to the Project Management Team (PMT) in order to review the strategies and assess which might be appropriate for Florence and their relative priority level.

The tables on the following pages present the Draft HIP Housing Strategies, broken into five categories. This draft list was compiled in the following manner:

- 1) The Housing Needs Analysis (HNA) contained 34 recommended action items, which became the starting point for this list. The action items were reviewed by the PMT and Advisory Committee (AC) as part of the background analysis of this HIP project. The list was condensed based on feedback received at that time. Some items had already been completed since the completion of the HNA (e.g. ADU regulations, or direction to conduct a code audit). Other items were redundant.
- 2) Some items that are being addressed by the Code Audit and Update, or Short-Term Rental (STR) tasks of the HIP project have been removed, as these are being addressed in more detail by those parallel tasks (e.g. middle housing standards, Fair Housing Act, STR regulations).
- 3) The consultant team then supplemented the condensed HNA action items with additional potential housing strategies that were not yet covered or needed additional elaboration. These strategies are organized into five categories, as discussed more below.
- 4) The remaining HNA action items were then reorganized to fit into the five categories of strategies. In some cases, one or more of the HNA action items have been folded into a similar strategy. The exact wording of all HNA action items was not maintained in all cases, but the draft strategies are designed

to include the intent of all items on the condensed list. (In some cases, the language of HNA items is preserved.)

The compiled list of draft strategies is broken up in to five broad categories:

- 1) **Land Supply Strategies:** Potential ways to increase the supply of residential land available for the development of future housing.
- 2) **Policy and Code Strategies:** Potential changes to the Zoning Code or City policies related to review processes or other regulations to help meet the community’s housing needs and goals.
- 3) **Development Incentives:** Potential tools the City could use to facilitate development of identified categories of housing, or development in general.
- 4) **Funding Sources:** Sources of funding for the City to more directly contribute to housing development projects.
- 5) **Programs and Partnerships:** Ways the City can encourage or participate in private or non-profit development activities.

As noted, the remaining HNA action items have been reorganized to fit within these categories.

## DRAFT HOUSING STRATEGIES

The following is a summary of the strategies, which are discussed in more detail on the following pages.

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The following tables present the strategies in more detail. Each includes a description of the strategy, and additional discussion or considerations on its application.

**Initial Priority:** In this preliminary draft, the potential strategies have been assigned an initial assessment of the priority the community might place on pursuing them. This assessment is based on staff and consultant assessments and feedback received thus far.



The priorities shown in the following table are only *initial assessments*, and as the project progresses, we seek feedback from the Advisory Team and others on how strategies should be prioritized, and the importance placed on them by the community.


INITIAL PRIORITY KEY	
HIGH PRIORITY	
MEDIUM PRIORITY	
LOW PRIORITY	

Factors considered when assigning initial priority include judgements on the likelihood of effectiveness, resources needed, level of community support, and past experience with similar programs. Other factors may be introduced and considered as the advisory committee and other stakeholders review the list of potential strategies.

### 1) LAND SUPPLY STRATEGIES



These strategies address potential ways to increase the supply of residential land available for the development of future housing.



STRATEGY	Discussion	Preliminary Priority
<b>LAND SUPPLY STRATEGIES</b>		
<p><b>1.1 REZONE LAND:</b></p> <p>Re-designate land from other residential designations and/or from commercial, industrial, or institutional designations to meet specific housing needs, assuming there is an adequate supply of land available to meet non-residential needs.</p>	<p>This approach may be considered if there are some subareas or zones that could accommodate desired types of housing that currently are zoned for other uses. A common example would be areas that might be appropriate for needed multi-family residential (MFR) such as apartments or workforce housing (e.g. corridors or town center areas) which are currently zoned only for low-density residential (LDR).</p> <p>Some considerations might be: proximity to transit/transport corridors, parcel size and ownership suitable for larger projects, proximity to current or planned higher density areas.</p> <p>Another related consideration is protecting prime locations for desired housing from other uses. In other words, ensuring that areas most suitable for a desired use such as MFR or workforce housing, will not be developed for commercial or LDR uses instead.</p> <p>Currently, Florence has some lands that are not zoned consistently with their underlying Comp Plan designation, that should be rezoned for consistency. Another consideration is ensuring that areas outside of City limits, but within the UGB, are preserved for development with the desired future uses and densities rather than more rural uses. This might be accomplished through an MOU with Lane County regarding development proposals within the UGB.</p>	<p>MEDIUM</p> 
<p><b>1.2 UGB AMENDMENT OR SWAP:</b></p> <p>A UGB Adjustment, or “swap” may be appropriate when a city has sufficient residential land capacity within the existing UGB, however certain areas inside the UGB are highly unlikely or infeasible to develop within the planning horizon.</p>	<p>The HNA did not find a need to expand the Urban Growth Boundary (UGB) area based on forecasted 20-year housing growth. The City has expansive UGB lands to the north and east of the current City limits.</p> <p>Factors that may discourage housing development may include landowners unwilling to sell, access or siting challenges, or current land uses that are more financially productive than housing development for that location (e.g., productive farm use or timber harvesting). For coastal communities, environmental constraints such as wetlands and slopes can be a particular barrier to development. In these instances, cities may explore</p>	<p>LOW</p> 

STRATEGY	Discussion	Preliminary Priority
<b>LAND SUPPLY STRATEGIES</b>		
	<p>options to remove these areas from the UGB in exchange for adding other areas outside the UGB that are more feasible to urbanize.</p> <p>The City should review the current land within the UGB to determine if any areas are poor candidates for development in the future. However, once removed, these areas will no longer be candidates for future annexation and development.</p>	
<p><b>1.3 PLAN FOR FUTURE ANNEXATIONS:</b></p> <p>Support orderly annexation phasing, that meets City goals and most efficient provision of services. Prioritize capital improvements and other infrastructure projects towards areas that will be most suitable for next annexation and meeting City housing goals.</p>	<p>The City can plan its capital expenditures and infrastructure investments to prioritize those expansion areas that will best meet City goals. These might be areas near current corridors or infrastructure, and those areas where future zoning will create neighborhoods that best meet the City’s housing goals (e.g. prioritize a planned neighborhood cluster over low density residential). As mentioned under strategy 1.1 above, consider zoning in UGB areas to best suit future needs assuming future annexation.</p>	<p>HIGH</p> 

## 2) POLICY & CODE STRATEGIES


These strategies address potential changes to the Zoning Code or City policies related to review processes or other regulations to help meet the community’s housing needs and goals.

STRATEGY	Discussion	Preliminary Priority
<b>POLICY &amp; CODE STRATEGIES</b>		
<p><b>2.1 CODE UPDATES TO SUPPORT A VARIETY OF HOUSING TYPES:</b></p> <p>In addition to duplexes, allow other middle housing types or other forms of housing currently defined as multi-family uses in appropriate areas, to lower the costs of housing and public facilities, and offer housing variety for owners and renters.</p>	<p>This code update strategy could create significantly increased opportunities for housing variety in residential areas, which provides more supply for different housing needs, beyond what is included in new middle housing rules. Amendments to development standards may be required to offer greater flexibility to sites and address impediments such as minimum lot size, maximum density, etc.</p> <p>In addition, these types of changes may be needed in areas that have not yet been addressed by recommended code updates, or 2019 code changes. For instance, the Mainstreet District, Old Town District, and Professional Office District may need additional consideration to allow a greater variety of housing types, while preserving their intent as mixed-use zones.</p>	<p>MEDIUM</p> 
<p><b>2.2 REGULATORY INCENTIVES FOR AFFORDABLE AND SPECIAL NEEDS HOUSING:</b></p> <p>Create incentives for developers to provide a community benefit (such as affordable, workforce, or special needs housing), in exchange for the ability to build a project that would not otherwise be allowed by the development code. Examples of these types of regulatory incentives include density or height bonuses, parking reductions, or other incentives.</p>	<p>Some development regulations can present obstacles or add costs to housing developments. In addition to or in lieu of financial incentives, the City can offer concessions on regulatory standards that provide meaningful economic value. The incentives typically include relief from certain development standards such as parking, setbacks, or density.</p> <p>The concessions should be offered in exchange for the development of needed housing types that meet City housing goals. This might include housing for specific income groups such as very-low, low, or moderate which would include “workforce” housing. Other targeted housing types could include senior housing, assisted living, memory care, homeless shelter or transitional housing, drug and alcohol rehab and mental health facilities. The City might consider some or all of these to prioritize.</p> <p>Regulatory incentives should be offered in return for commitments that the affordable housing and special needs populations will be served by the property over a significant length of time (at least 20 years). Bonuses can be tied to the number of units that</p>	<p>LOW</p> 



STRATEGY	Discussion	Preliminary Priority
<b>POLICY &amp; CODE STRATEGIES</b>		
	qualify, level of affordability, and/or length of commitment. These programs might require the City to monitor performance and compliance. However, if partnering with another agencies or funding programs, these partners often provide their own monitoring (see Section V below.)	
<p><b>2.3 REDUCE UNNECESSARY BARRIERS TO HOUSING:</b></p> <p>Some development standards or requirements can pose barriers to providing housing. The regulations that artificially raise the cost of housing development and/or can make development of specific types of housing physically or financially infeasible can include density limitations, maximum height restrictions, minimum parking requirements, architectural design standards, etc.</p>	<p>According to the American Planning Association, excessively burdensome zoning laws and regulations restrict the development of multifamily housing structures such as condos and apartments. This can reduce the supply of housing units, and lead to higher prices. A study conducted by the National Association of Home Builders and the National Multifamily Housing Council claims that more than 30% of multifamily housing development costs result from regulations imposed by all levels of government. Another study has found that those regulations account for nearly 25% of the cost of new single-family home construction and development on average.</p> <p>The City can consider additional code amendments, beyond those required for middle housing, to facilitate development of desired housing types. Many of these types of changes were included in the 2019 code update, including changes to height and parking standards. However, standards for multi-family housing may need updates due to unintended consequences that have become apparent since the last code update.</p>	<p>MEDIUM</p> 
<p><b>2.4 CREATE A PROGRAM TO INSPECT AND REMEDY SUBSTANDARD HOUSING:</b></p> <p>Unsafe or unhealthy housing conditions should be eliminated.</p>	<p>The City currently lacks a code to define unsafe or unhealthy housing. A code and inspection program could be developed to help upgrade the quality of local existing housing. Most examples of these programs include only rental housing.</p>	<p>HIGH</p> 


### 3) DEVELOPMENT INCENTIVES

These strategies address potential tools the City could use to facilitate development of identified categories of housing, or development in general.

STRATEGY	Discussion	Preliminary Priority
<b>DEVELOPMENT INCENTIVES</b>		
<p><b>3.1 SDC REDUCTIONS, EXEMPTIONS, DEFERRALS:</b></p> <p>This strategy can be applied to regulated affordable housing and/or other specific housing types. SDCs are one-time charges assessed on new development to pay for the costs of expanding public facilities. Reduction, exemption, or deferral of SDCs assists developers by reducing their development costs when building targeted housing types. Developers would benefit from this strategy only when their projects meet assistance program requirements.</p> <p>Set fees and system development charges (SDCs) on new construction of targeted housing as low as possible while ensuring necessary infrastructure to make neighborhoods cost-effective places to live and good investments for homeowners.</p>	<p>With deferral or financing for SDCs, the fiscal impacts to the City and its partners is significantly reduced since charges are eventually paid. The period of repayment should not be a detriment to public agencies that operate on indefinite timelines. A financing program can be more beneficial to the property owner because SDCs are paid gradually, rather than in a lump sum soon after the completion of the project.</p> <p>SDC deferrals typically allow a development to delay payment of the fees for a specified period of time or until the certificate of occupancy is issued, rather than at the time the building permit is issued. SDC deferral can be combined with SDC financing so that payments begin after one year and continue for a certain number of years. The City could offer a lower interest rate (e.g., 0.25% above the Oregon Prime rate) and/or allow the lien to be in second position for affordable housing developments. The City could work with other service providers to such an SDC deferral and financing program for certain types of housing developments.</p> <p>The City currently offers financing and deferrals of SDC's until occupancy, as well as reductions for multi-family housing. Currently these programs are available to all types of development and not targeted, so would not provide an extra incentive to affordable housing or other targeted types.</p> <p>Permitting fees are another potential cost that can be reduced, but these typically are lower than SDCs and therefore offer less of an incentive. In addition, Florence uses fees to pay for third party inspections, and cannot easily conduct those with staff.</p>	<p>MEDIUM</p> 
<p><b>3.2 TAX EXEMPTIONS &amp; ABATEMENTS:</b></p> <p>Tax abatements are reductions in property taxes for housing and may include full or partial tax exemptions</p>	<p>This strategy offers an additional financial incentive to developers which can improve the long-term economic performance of a property and improve its viability. They can have a significant impact on the financial feasibility of an affordable housing development. However, the city will forego taxes on the</p>	<p>MEDIUM</p>






STRATEGY	Discussion	Preliminary Priority
<p><b>DEVELOPMENT INCENTIVES</b></p>		
<p>or freezes on the assessed value of properties. Abatements are often provided to non-profit corporations or to private developers in exchange for developing affordable or other desired housing types.</p>	<p>property, generally for ten years.</p> <p>The City already offers a Multi-Unit Property Tax Exemption (MUPTEx) for properties of 3+ units, near transit corridors. The City might consider some of the other options for tax exemptions mentioned below.</p> <p>In general, market-rate developers will use the program that maximizes benefits while requiring the fewest changes to their development plans. Specific programs authorized in Oregon include the following, Among others.</p> <ul style="list-style-type: none"> <li>• <b>Vertical Housing Tax Exemption.</b> This program is meant to encourage vertical mixed-use buildings in areas where they might be viable, typically downtowns or town centers.</li> <li>• <b>Low-income Rental Housing (or Non-Profit).</b> This program is aimed at encouraging subsidized affordable housing development and can be more broadly applied geographically. Units must be affordable at 60% of Area Median Income to be eligible. One program is aimed at non-profit, and another is for any developer.</li> </ul> <p>One challenge for Florence may be the competition of the current MUPTEx program. This will allow for a tax exemption for any property with 3 or more units (which may include many middle housing developments as well). The availability of this program may remove the need for a developer to participate in an exemption aimed at affordable housing. An update of the MUPTEx program to ensure that redevelopment and infill projects are qualified might also be useful.</p>	
<p><b>3.3 EXPEDITED DEVELOPMENT REVIEW:</b></p> <p>Offer expedited review and permitting for residential or mixed-use projects that meet certain criteria (e.g., receive local, state, or federal affordable housing funding for development of workforce housing).</p>	<p>This is an HNA action item. The City has worked to streamline and modernize its processes. Policy already requires a 100-day review timeline, which can be expedited for a fee.</p> <p>Other efficiencies might be available for affordable or other special needs housing, or expedited fees might be waived. Another option to consider would be an internal point-of-contact staff person to walk a specific application through the planning and permitting process.</p>	<p>HIGH</p> 


STRATEGY	Discussion	Preliminary Priority
<b>DEVELOPMENT INCENTIVES</b>		
	The City is receiving state funding for staff assistance and expedited fee waivers for special needs housing.	
<p><b>3.4 PRE-APPROVED DESIGNS:</b></p> <p>Consider pre-approving some ADU, middle housing, and other housing designs to accelerate their development process and lower housing costs.</p>	<p>Pre-approved designs allow for quick approval for the applicant, with a result that has been pre-screened to meet the City’s needs. For non-professional applicants (e.g. a homeowner building an ADU) this can also overcome some of the learning curve and hurdles of unfamiliarity that might otherwise deter the project.</p> <p>This approach works best for small or simpler housing types, and likely would be more difficult for larger multi-family developments due to the number of variables. ADU’s, small or tiny homes, duplexes, and cottage cluster designs might be good candidates.</p> <p>Eugene runs a similar program and has allowed Cottage Grove to use their same plans for a reduced cost. Other cities can provide additional examples.</p>	<p>MEDIUM</p> 

#### 4) HOUSING FUNDING SOURCES

These strategies are aimed at helping the City establish its own funding to more directly participate in housing development and partnerships. For the most part, City’s do not build housing; this is the purview of private and non-profit entities that specialize in development (see Section 5 Programs and Partnerships). However, because of this, City’s may find that they lack the leverage to encourage housing development that meets the City’s goals. A direct funding source can ensure that City’s can partner meaningfully, while having the leverage to request public benefits.



STRATEGY	Discussion	Preliminary Priority
<b>FUNDING SOURCES</b>		
<p><b>4.1 TAX INCREMENT FINANCING:</b></p> <p>The City could use tax increment financing (TIF) revenue for one-off housing projects, a pilot program, or possibly other efforts. TIF is a funding mechanism in which future tax revenues in targeted development or redevelopment areas are diverted to finance infrastructure improvements and/or development—potentially including affordable and/or market-rate housing. Use of TIF would limit the program to Urban Renewal Areas (URA or TIF District).</p>	<p>Florence has a current TIF district that covers the Old Town area at the southern edge of the city. The district works by accruing the tax revenue from new development since the district was formed (2006), to dedicate projects in the area.</p> <p>The Florence Urban Renewal Agency (FURA) should assess current projects (most recently reviewed in 2016) for the potential to encourage and contribute funding towards housing projects in the area. The 2016 Strategy identified a number of potential catalyst sites in the district, as well as some proposed tools including a design and development assistance fund, a preservation and rehabilitation program, and a catalyst development fund. These types of programs can be applied to housing, or mixed-use projects that include housing. Another key way that TIF can contribute to private development is through paying for public infrastructure or off-site improvements that a developer would otherwise be responsible for. This can help reduce the development costs and make an otherwise infeasible project feasible.</p> <p>In addition, the City has remaining capacity under state statute to expand the current district or create a new one. This approach could be used to include other key sites that are seen as good candidates for housing development.</p> <p>TIF is one way for a City to build a dedicate source of funding to participate more directly in these types of projects, that are typically beyond the scope of the general fund.</p>	<p>MEDIUM</p> 



STRATEGY	Discussion	Preliminary Priority
<b>FUNDING SOURCES</b>		
<p><b>4.2 CONSTRUCTION EXCISE TAX (CET):</b></p> <p>Adopt a tax on construction projects that can be used to fund affordable housing. According to statute, the tax may be imposed on improvements to real property that result in a new structure or additional square footage in an existing structure. Cities and counties may levy a CET on residential construction for up to 1% of the permit value; or on commercial and industrial construction, with no cap on the rate of the CET.</p>	<p>State law requires that revenue from a CET be spent on specific types of programs and activities:</p> <p>The City may retain 4% of funds to cover administrative costs. If the City uses a residential CET, The funds remaining must be allocated as follows:</p> <ul style="list-style-type: none"> <li>• 50% must be used for developer incentives (e.g., fee and SDC waivers, tax abatements, etc.)</li> <li>• 35% may be used flexibly for affordable housing programs, as defined by the jurisdiction.</li> <li>• 15% flows to Oregon Housing and Community Services (OHCS) for homeowner programs.</li> </ul> <p>If the City implements a CET on commercial or industrial uses, 50% of the funds must be used for allowed developer incentives and the remaining 50% are unrestricted.</p> <p>This type of tax can be a source to repay or “backfill” some other developer incentives such as SDC waivers. At the same time, it is a tax on development, and thus is an additional cost. Like all development costs, they are eventually passed to the buyer or renter. However, it is one way for for-profit private development, which is the bulk of development activity, to help fund rarer affordable housing development projects.</p>	<p>HIGH</p> 
<p><b>4.3 GENERAL OBLIGATION BONDS:</b></p> <p>Cities and counties can issue voter-approved general obligation bonds to provide direct funding for construction and other capital costs associated with the development and construction of affordable housing. Funds can be loaned or granted to public and privately owned affordable housing projects.</p>	<p>Following the passage of Measure 102, Oregon local governments, including cities and counties, can now issue voter approved general obligation bonds to provide direct funding for construction and other capital costs associated with the development and construction of affordable housing.</p> <p>These funds can be loaned or granted to both public and privately owned affordable housing projects. “Affordability” is required to be determined by voters and each jurisdiction and can be above or below minimum affordability levels established for the federal LIHTC program and other established federal and State affordable housing finance programs, defining affordability by reference to Area Median Income (AMI) as established by HUD.</p>	<p>MEDIUM</p> 


STRATEGY	Discussion	Preliminary Priority
<b>FUNDING SOURCES</b>		
	<p>The bonds could be paired with other financing available to affordable housing developers, such as Low Income Housing Tax Credits (LIHTC), or could be used for homeownership opportunities.</p> <p>This approach can be used to create significant housing funds with the resources to have a large impact on identified housing shortfalls in the community. It is likely the method that would generate the highest dedicated funding for most cities. In coastal communities it could contribute directly to new workforce housing, senior affordable housing, and other targeted housing types. However, there are political challenges in pursuing this because it requires voter approval and constitutes a new levy on property owners. The uses and goals for this funding must be carefully considered and communicated to voters.</p>	
<p><b>4.4 LAND ACQUISITION AND BANKING:</b></p> <p>This is not a funding source, but a tool to establish capital assets that are valuable for partnering with developers. Land banking is the acquisition and holding of properties without immediate plans for development, but with the intent that properties eventually be used for affordable or other desired housing. Public agencies or larger non-profits may be better equipped than small community development corporations to do both land acquisition and banking.</p> <p>The land assets can be used as a partnering incentive (through offering at a discount), but also to ensure that a key site is not used for undesired development (e.g. a key catalyst site in old town). Sites can be acquired via the types of funding sources listed above, or they might be surplus government property already in inventory.</p>	<p>Land banking can be used as an anti-displacement strategy. Land banks can acquire land in high-opportunity areas where prices are going up and develop affordable housing before the market becomes too competitive.</p>	<p>MEDIUM</p> 

### 5) PROGRAMS & PARTNERSHIPS





These strategies represent ways the City can encourage or participate in private or non-profit development activities, who initiate almost all housing development in an community.


STRATEGY	Discussion	Preliminary Priority
<b>PROGRAMS &amp; PARTNERSHIPS</b>		
<p><b>5.1 SUBSIDIZED AFFORDABLE HOUSING:</b></p> <p>Subsidized affordable housing refers to housing that is usually provided by a non-profit entity such as an agency, land trust, or housing authority, though it is also offered by for-profit developers in some cases. These properties typically utilize specific financing programs that require the units be offered at specific affordability levels, for a certain number of years.</p> <p>This is how most “affordable housing” is built, and rarely is this done by a City itself. However, these developments very often require a complex mix of programs and incentives layered with each other, to become feasible. In that way, the types of incentives and programs discussed in this plan can all help make the City a partner in facilitating subsidized affordable housing development by these community partners.</p>	<p>Different programs offer different affordability standards and requirements. Typically, HUD funded programs such as public housing and Section 8 vouchers or properties, require tenants to pay 30% of their income in rent. Other programs, such as tax credits, require that rents be set at a level deemed affordable to households at a certain percentage of Area Median Income (two common levels are 30% AMI, or 60% AMI).</p> <p>Affordable housing developers use a wide range of funding sources including:</p> <ul style="list-style-type: none"> <li>• Low Income Housing Tax Credits (LIHTC)</li> <li>• Project-Based Section 8</li> <li>• Indian Housing Block Grants</li> <li>• Community Development Block Grants</li> <li>• Local Innovation and Fast Track (LIFT) Program</li> <li>• Non-profit fundraising</li> </ul> <p>These can be the most complicated and difficult development projects due to the need for multiple sources of financing and incentives. The City can play a role in offering additional incentives and programs (e.g. MUPTe) to layer with these types of programs to help projects become feasible.</p>	<p>MEDIUM</p> 
<p><b>5.2 PUBLIC PRIVATE PARTNERSHIPS:</b></p> <p>Arrangements between public and private entities to create more and/or affordable housing (related to 5.1). Cities can engage in PPPs in a variety of ways, such as providing flexibility in development standards</p>	<p>The most common partnership model is for the City to provide financial assistance to a partner organization, but partnerships can include other activities such as providing administrative capacity, donating land, etc. Often the comprehensive funding of affordable housing development requires numerous funding sources, and the City’s financial contribution can help supplement funding from the state, federal, and other sources.</p>	<p>MEDIUM</p> 

STRATEGY	Discussion	Preliminary Priority
<b>PROGRAMS &amp; PARTNERSHIPS</b>		
<p>and helping leverage public funding.</p> <p>These efforts typically involve utilization of a variety of other housing measures or strategies, including those described in this report to assist the partner entity.</p>	<p>If a source of City funding is available, the City can participate more directly in these projects and exercise more leverage over achieving public goods. Land banking or control over a key site is another strong tool to use to encourage desired housing types or other public goods. The value of the land becomes a bargaining chip for negotiating with private partners.</p>	
<p><b>5.3 FINANCIAL ASSISTANCE AND HOMEBUYER EDUCATION PROGRAMS:</b></p> <p>A rental assistance program can help eligible low-income households with their past due rent and protect them from eviction risk. The city can promote stable homeownership opportunities with a range of tools such as foreclosure prevention guidance, down payment assistance loans, Homebuyer Opportunity Limited Tax Exemption, etc. City can also provide services to help homeowners or fund community organizations to help homeowners repair and retain their homes.</p> <p>A homebuyer education program helps homebuyers have a better understanding of what’s involved in the home-buying process, what is needed from the borrower to be approved for a mortgage loan, the benefits / challenges of homeownership, and mortgage and lending terms, etc.</p>	<p>These programs generally involve drawing on resources from outside agencies or educators in these fields. It may be possible to partner with an agency to provide these types of services locally, to be hosted in City facilities. The City can also keep educational information available on-line or on-site.</p>	<p>HIGH</p> 
<p><b>5.4 TENANT PROTECTION PROGRAMS AND POLICIES:</b></p> <p>Tenant protections include local regulations and enforcement programs that provide protections for tenants of existing affordable housing and Low-cost market rate (LCMR) housing against evictions,</p>	<p>Tenant protections can be implemented through policies and/or programs. The Oregon State Legislature is currently in the process of reviewing Senate Bill 608, which would regulate some tenant protection policies statewide.</p> <p>With the exception of rent regulation, local jurisdictions have the ability create tenant protection regulations that go beyond state requirements as long as they do not conflict with them. Potential programs include:</p>	<p>LOW</p> 

STRATEGY	Discussion	Preliminary Priority
<b>PROGRAMS &amp; PARTNERSHIPS</b>		
<p>excessive rent increases, discrimination, and health and safety violations. Tenant protections can also provide various types of assistance to renters. The purpose of these protections is help tenants of affordable units to access and retain their housing, particularly for very low-income and other vulnerable community members.</p>	<ul style="list-style-type: none"> <li>• <b>Notification for No-Cause Evictions.</b> Under the provisions of ORS 90.427, landlords are required to give 30- or 60-day notification of no-cause evictions. However, Senate Bill 608, mandates a 90-day notice for no-cause eviction statewide. (These are state, not city mandates.)</li> <li>• <b>Renter Relocation Assistance.</b> These programs require landlords to pay a set amount to assist tenants when lease conditions change—such as no-cause eviction, substantial rent increase, or not receiving the option to renew a lease. Recent state legislation also addresses these programs, however cities can consider their own requirements.</li> <li>• <b>Rental Registration.</b> These programs allow jurisdictions to keep an accurate inventory of residential rentals. A well-maintained inventory can help improve notification of changes to local landlord-tenant laws.</li> <li>• <b>Rental Inspection Program.</b> Rental inspection programs monitor rentals to protect tenants and require more accountability from landlords. Inspection programs can be combined with a registration program or stand-alone. Also, the types of housing or dwellings that a required to register for the program can vary to all housing, affordable housing, multi-family housing, or other criteria.</li> </ul> <p>Several of these programs require relatively significant administrative time and resources and may not be appropriate for the City at this time but could be considered for implementation in the future.</p>	
<p><b>5.5 ESTABLISH A PERMANENT AFFORDABLE HOUSING ADVISORY COMMITTEE</b></p> <p>Establish a permanent Affordable Housing Advisory Committee to establish and oversee an affordable housing program that identifies specific actions to increase the supply of housing that is affordable to low to middle income individuals and families. With staff, the committee would monitor and ensure the continued affordability of affordable housing the City has built, required, or incentivized.</p>	<p>(HNA action item) Home for Good and other affordable housing agencies could lead or help form this type of partnership.</p>	<p>MEDIUM</p> 



STRATEGY	Discussion	Preliminary Priority
<b>PROGRAMS &amp; PARTNERSHIPS</b>		
<p><b>5.6 PROVIDE A DESIGN AND DEVELOPMENT ASSISTANCE PROGRAM (DDAP)</b></p> <p>Provide a DDAP to help property owners evaluate redevelopment potential if it supports the creation of long-term housing.</p>	<p>This is an HNA action item, that is also part of the FURA 2016 strategy. This program could be developed for the UR Area and then implemented citywide.</p>	<p>MEDIUM</p> 
<p><b>5.7 REESTABLISH THE DOWNTOWN PRESERVATION AND REHABILITATION PROGRAM</b></p> <p>Reestablish the program which will incentivize façade improvements.</p>	<p>This is an HNA action item, that is also part of the FURA 2016 strategy. This program could be developed for the UR Area and then implemented citywide.</p> <p>This program might apply to buildings with upper story residential uses. Current TIF funding is limited.</p>	<p>LOW</p> 
<p><b>5.8 ENCOURAGE THE DEVELOPMENT OF A TINY HOME VILLAGE</b></p> <p>Encourage development of a tiny home artist/maker village with shared common areas and sustainable energy elements.</p>	<p>(HNA action item) Might be appropriate for Mainstreet District, Old Town District.</p>	<p>LOW</p> 
<p><b>5.9 PURSUE PARTNERSHIPS WITH MAJOR EMPLOYERS</b></p> <p>Involve major employers in efforts to develop and support housing affordable to their workforce. Pursue partnerships with Lane Community College to develop student housing.</p>	<p>(HNA action item) Multiple groups are discussing this need among major private and public developers with workforce housing need. These talks are in beginning stages.</p> <p>Changes to LCC on-site enrollment and virtual learning may reduce the priority of this action. Stabilized enrollment, and housing interest from existing students should be monitored in coming years to assess priority.</p>	<p>MEDIUM</p> 
<p><b>5.10 PROMOTE SUPPORT SERVICES FOR REMAINING IN HOME</b></p> <p>Promote the provision of support services, including transportation options, to allow seniors and those</p>	<p>(HNA action item) These programs likely for partner agencies, but city can choose to contribute funding or in-kind.</p>	<p>LOW</p>

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with special needs to remain in their own homes or non-institutional settings.		
<p><b>5.11 PROVIDE INFO AND EDUCATION TO SMALL DEVELOPERS:</b></p> <p>Educating developers about the City’s policies, goals for housing, and funding sources may provide greater clarity and certainty for small-scale developers or homeowners interested in redevelopment/subdivision of their property. This information could be provided as pamphlets at the planning counter and online.</p> <p>This strategy is recommended to be implemented after some of the strategies listed in this plan are already implemented.</p>	<p>(HNA action item) This strategy has low legal risk for the City and requires a low level of cost and administrative burden over the long-term. This effort may ultimately help the City form long term partnerships with developers. This strategy supports existing housing programs within the community and can build upon existing informational resources developed for those programs.</p>	<p>MEDIUM</p> 