

**Housing Production Strategy Program - List of Tools, Actions, and Policies**  
**OREGON ADMINISTRATIVE RULE CHAPTER 660, DIVISION 8, ATTACHMENT B**

*Revised - February 2022*

**Housing Production Strategy Guidance Document:**

To assist cities in the creation and drafting of their Housing Production Strategy Report in compliance to HB 2003, the Department of Land Conservation and Development (DLCD) provided a guidance document of housing production strategies a jurisdiction could employ to facilitate housing production in their community. The document contains a list of strategies assigned by categories. Each strategy includes a brief overview of its intent and purpose as well as a projection of its expected impact by housing tenure and by income bracket. As the jurisdiction prepares a housing production strategy report, the jurisdiction would review the guidance document to select specific strategies that work best for their community and that address their identified Housing Needs. The jurisdiction would simply reference the strategy number when describing the adoption, implementation, and expected magnitude of impact of each strategy in their report. If the jurisdiction has a strategy that is not listed they would propose this under Category Z.

**Categories of Tools, Actions, and Policies**

The proposed categories contain tools, strategies, or policies that are intended to:

1. Reduce financial and regulatory impediments to develop Needed Housing;
2. Create financial and regulatory incentives for development of Needed Housing;
3. Provide access to local, state, and federal resources; and
4. Allow for local innovation.

|            |   |   |   |
|------------|---|---|---|
| Category A |    | <b>Zoning and Code Changes</b>                    | These are strategies that a jurisdiction can take to proactively encourage needed housing production through zoning and code modifications. These strategies may also include regulations to ensure housing goals are met.  |
| Category B |    | <b>Reduce Regulatory Impediments</b>              | These strategies address known impediments to providing needed housing. These include but are not limited to zoning, permitting, and infrastructure impediments.  |
| Category C |    | <b>Financial Incentives</b>                       | These are a list of financial incentives that jurisdictions can give to developers to encourage them to produce needed housing.   |
| Category D |    | <b>Financial Resources</b>                        | These are a list of resources or programs at the local, state and federal level that can provide money for housing projects. The majority of these resources are intended to provide money for affordable housing projects. |
| Category E |    | <b>Tax Exemption and Abatement</b>                | These are a list of tax exemption and abatement programs that are intended to encourage developers to produce housing.  |
| Category F |   | <b>Land, Acquisition, Lease, and Partnerships</b> | These are strategies that secure land for needed housing, unlock the value of land for housing, and/or create partnerships that will catalyze housing developments.   |
| Category Z |  | <b>Custom Options</b>                             | Any other Housing Production Strategy not listed in Categories A through F that the jurisdiction wishes to implement will be outlined in this section and numbered accordingly.   |

**Equitable Outcomes Note:** Some of the strategies may not create an overall housing production increase however, they do increase or maintain housing for a specific affordability target or population.

**Caution Note:** Jurisdictions should be careful when picking strategies to ensure that housing strategies together in their aggregate do not work to suppress the overall supply of housing or stifle housing production.

### **Anti-Displacement and Gentrification Toolkit:**

In the Spring of 2021 DLCD partnered with Portland State University to create an anti-displacement and gentrification toolkit. Though not mandatory to use, the toolkit was designed 1) help jurisdictions better measure the pressures of anti-displacement and gentrification in their communities, and 2) direct HPS strategies towards mitigating these pressures as more housing is produced. In the process several additional columns were created to better understand the impact of each strategy when it comes to anti-displacement work. These additional columns are defined as follows:

#### **Housing Equity Impact: DIRECT, (DIRECT), INDIRECT, AND (INDIRECT)**

**DIRECT** strategies for meeting housing equity needs are focused on the supply. They are needed immediately and persistently by groups that are vulnerable in the housing market. These strategies directly produce or protect affordable housing, especially for communities of color and other protected class communities. They have strong impacts for anti-displacement that can be seen in the short-term. A (DIRECT) strategy is one that is specific to affordable housing and/or protected classes and vulnerable populations, but does not actually create housing.

Strategies that allow for more housing overall are **INDIRECT**; strategies that are oriented towards smaller units or diverse housing types are **(INDIRECT)** - they are more likely to address equity needs, but may also require additional tools to focus on affordability, tenure, or accessibility. Likewise, strategies for housing preservation can be important for anti-displacement planning, if they are focused on maintaining affordability along with quality.

#### **Neighborhood Typology:**

The toolkit establishes a methodology for cities to categorize census tracts based on where gentrification and displacement pressures have already occurred or may occur in the future. These six Neighborhood Typologies (Affordable and Vulnerable, Early Gentrification, Active Gentrification, Late Gentrification, Becoming Exclusive, and Advance Exclusive) reflect the spatial distribution of housing inequity. Cities should take special consideration of these spatial inequities in the development of their Housing Production Strategies. Some Housing Production Strategies when applied flatly across an entire city result in negative or inequitable outcomes for communities members most at risk of displacement. This section is intended to highlight which strategies may have unintended negative impacts on particular neighborhood typologies. This is not to imply that all Housing Production Strategies will have negative impacts on housing equity - many strategies work without particular concern across any kind of neighborhood. However, some housing production strategies are better suited for particular neighborhood types, and some strategies need special nuance or policy refinement to add special mitigation protections against further potential displacement impacts.

**Green:** GO use and implement, especially if a tool is useful in this neighborhood type

**Yellow:** PROCEED CAUTIOUSLY and carefully. This means that a strategy needs to be monitored for impacts and possibly paired with more direct mitigating strategies in this neighborhood type.

**Red:** STOP AND PLAN. This strategy is highly likely to create displacement pressures and must be paired with mitigation measures in this neighborhood type.

## Category A: Zoning and Code Changes

These are strategies that a city can take to proactively encourage needed housing production through zoning and code modifications. These Strategies may also include regulations to ensure housing goals are met.

| #   | Strategy   | Description   | Affordability Target  | Tenure Target        | Source (if available)   | Housing Equity Impact | Neighborhood Typology  | Mitigating Measures  |
|-----|--|---|---|----------------------|---|-----------------------|--|--|
| A01 | Ensure Land Zoned for Higher Density is not Developed at Lower Densities | This strategy will work on establishing minimum density standards, updating development codes to prohibit new single-family detached housing in high density zones, and allow single-family detached homes in medium density zones only if they meet minimum density or maximum lot size requirements.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Morrow County HNA, 2017   | INDIRECT              | All  | Planning and continued monitoring with attention to displacement in gentrifying areas; add incentives for direct production of equity needs  |
| A02 | Zoning Changes to Facilitate the Use of Lower-Cost Housing Types         | In many cities, towns, and counties, changes to local zoning policies can help to facilitate the development of lower-cost housing types, such as Accessory Dwelling Units (ADU's), manufactured homes, multifamily housing, micro-units or single-room occupancy developments. Changes to local zoning policies can also help to facilitate the development of safe overnight sheltering options for unhoused residents, such as Safe Park programs, Conestoga Hut Micro-shelters, sleeping pod micro-shelters, and others. To increase the likelihood the market can produce lower-cost housing types, it is important to make them allowable as of right in all locations and neighborhoods. If not, still provide flexibility in zoning code to still issue variance or conditional use permits that allow deviations from existing regulations on a case-by-case basis.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Local Housing Solutions   | DIRECT                | All  | Planning and continued monitoring of production vs. needs  |
| A03 | FAR, Density, or Height Bonuses for Affordable Housing                   | FAR, density, and height bonuses for affordable housing developments. Note: FAR/density bonuses do not work if there is not adequate height to make additional development feasible.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | DIRECT                | Early Gentrification<br>Active Gentrification<br>Late Gentrification   | These tools work best in strong markets; have a medium impact on displacement  |
| A04 | Housing Rehabilitation Codes   | Housing rehabilitation codes (or rehab codes) are building codes designed to reduce the costs of renovating and rehabilitating existing buildings, thereby facilitating the continued availability and habitability of older rental housing and owner-occupied homes. This is especially helpful to facilitate conversion into multiplex housing.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Local Housing Solutions   | INDIRECT              | Early Gentrification<br>Active Gentrification<br>Late Gentrification   | Where naturally occurring affordable housing is being lost to rehab; add incentives to maintain affordability to increase anti-displacement impacts  |
| A05 | Code Provisions for ADUs   | ADUs are smaller, ancillary dwelling units located on the same lot as a primary residence. They are typically complete dwellings with their own kitchen, bathroom and sleeping area. Given that ADUs are usually built by individual homeowners with limited experience or financial resources, code provisions can have a significant influence on the feasibility of their development and enable more widespread production. For example, easing occupancy requirements, allowing more ADUs on a lot, and expanding maximum size requirements. Certain building and development code regulations can inadvertently drive up ADU construction costs. More flexibility in siting, design, construction and lower fees are also needed to achieve feasibility in many cases.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">City of the Dalles Housing Strategy Report (2017)</a> | (INDIRECT)            | All  | ADUs, cottage, and middle housing have a medium impact on preventing displacement, with planning and continued monitoring of production; add incentives and programs to target affordability and increase impact |
| A06 | Broaden the Definition of Housing Type                                   | Broaden the definition of "housing unit" to allow for more flexibility across use types. For example, SROs are not always allowed in certain residential zones. Including them in the definition of housing unit, or broadening the set of uses allowed across all residential districts, would allow for greater flexibility of housing type.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | (INDIRECT)            | Affordable & Vulnerable<br>Early Gentrification<br>Active Gentrification<br>Late Gentrification<br>Exclusive | Planning and continued monitoring of production and locations; add incentives and programs to increase impact and avoid clustering   |
| A07 | Allow for Single Room Occupancy in Residential Zones                     | Allow for SRO, Adult Dorms, and Cohousing in all residential zones. Note: SROs may be favored due to their ability to serve more people for less cost; it is not always a better housing type for all populations. Considerations should be given to ADA accessibility when planning SROs.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | DIRECT                | Affordable & Vulnerable<br>Early Gentrification<br>Active Gentrification<br>Late Gentrification<br>Exclusive | Planning and continued monitoring of production and locations; add incentives and programs to increase impact and avoid clustering   |
| A08 | Promote Cottage Cluster Housing  | Cottage clusters are groups of relatively small homes typically oriented around shared common grounds with 4-14 homes typically between 1,000-1200 square feet in size. By further defining cottage cluster design and development standards, housing code can effectively address a predictable process for developers, and potentially encourage greater production for this housing type. Some examples may include: allowing for a wide range of sizes and attached/detached options for housing; not specifying ownership structure so that both renters/owners can live on the same cluster; ensuring that minimum site size, setbacks and building coverage requirements do not prohibit cottage cluster development on smaller lots; draft design requirements that ensure neighborhood compatibility, and efficient use of land, but are not so specific as to restrict the ability to adapt to varying neighborhood contexts. Other ideas include: uniform codes, form-based codes, and allowing shared underground infrastructure when practical (e.g. sewer lines from each cottage can connect to one main that runs out to street, rather than 8 parallel lines out to street). | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of the Dalles Housing Strategy Report, April 2017            | (INDIRECT)            | All  | ADUs, cottage, and middle housing have a medium impact on preventing displacement, with planning and continued monitoring of production; add incentives and programs to target affordability and increase impact |
| A09 | Short-Term Rentals Regulations   | Short-term rentals can be seen as an investment strategy for small investors, but can also remove rental housing supply from the market, in effect driving up rent from the local housing market. To avoid this effect, regulations can include definitions for various forms of short-term rentals, defining use, and occupancy standards, and even adding limits to the number of days that a short-term rental can be in operation in order to mitigate their impact on the local housing market. Short Term Rental Regulation should begin with/include registration requirements for all short term rentals.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Morrow County HNA, 2017   | DIRECT                | All  | High impact on displacement especially in hot neighborhoods  |
| A10 | Inclusionary Zoning  | Requiring that a portion of the units within a market rate development be set aside as affordable housing. This tool will often be combined with property tax exemptions, fee waivers, or development bonuses to offset the cost of affordable housing units. Careful consideration should be employed when enacting inclusionary zoning. Note: A number of studies, including those analyzing the IZ Ordinance in Portland, have shown that IZ suppresses, rather than increases, the creation of new housing. Given that, if IZ is proposed, the financial components need to be calculated right to ensure that the inclusionary rate is not too high for the offsets provided and that overall housing production increases as a result.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | DIRECT                | Active Gentrification<br>Late Gentrification   | These tools work best in strong markets; have a medium impact on displacement; they pair with incentives that can be customized to context for maximum overall impact  |
| A11 | Add Restrictive Covenants to Ensure Affordability                        | Adding restrictive covenants to ensure affordability over time at a certain income level for affordable housing developments. Restrictive covenants are usually placed on a property in exchange for a local or state government providing financial contribution to the project. These covenants work best over the short-term (up to 30 years); after that they become unable to accommodate changed circumstances.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | DIRECT                | All  | Strong tool for subsidized housing preservation in all markets   |
| A12 | Align Lot Division Density with Zoning Density                           | Sometimes there are conflicting regulations between the density that is allowed by the zoning code versus the density that is allowed when lot division (for fee-simple lots) is considered. This can cause unintentional reductions in density, only caused by the fact that the developer would like to create for-sale housing on fee-simple lots. Ideally, the densities would be aligned, so there is not a density reduction between - condominium versus fee-simple developments.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | INDIRECT              | All  | Planning and continued monitoring of production; add incentives and programs to target affordability and increase impact   |

| #   | Strategy   | Description   | Affordability Target  | Tenure Target        | Source (if available)  | Housing Equity Impact | Neighborhood Typology  | Mitigating Measures   |
|-----|--|---|---|----------------------|--|-----------------------|--|---|
| A13 | FAR & Density Transfer Provisions                                    | Enable and encourage Transfer of Development Rights (TDR) to maximize available Floor Area Ratio (FAR) provided public benefit (e.g. historic preservation & affordable housing) are attained and covenants ensure long term benefit. This strategy assumes that there are adequate, realistic, and relatively easy receiving areas for TRDs.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --   | DIRECT                | Early Gentrification<br>Active Gentrification<br>Late Gentrification   | These tools work best in strong markets; have a medium impact on displacement when paired with affordability tools  |
| A14 | Re-examine Requirements for Ground-floor Retail/Commercial           | Critically re-assess requirements for ground floor retail; lively streetscape is a worthy goal, but not for every street. Jurisdictions can inadvertently impose massive costs on developers by requiring ground floor retail and commercial space even when it's unlikely to be fully occupied or generate nearly enough revenue to pay for itself. Ground floor uses should be driven by market demand; with residential use more beneficial to meet needed housing in some cases (eg. affordable housing).   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Bend   | INDIRECT              | All  | --  |
| A15 | Encourage Diverse Housing Types in High Opportunity Neighborhoods    | Enable developments that support multiple unit sizes, types, and tenure options to promote diverse housing options in high-opportunity neighborhoods. With a goal of reversing historical patterns of racial, ethnic, cultural and socio-economic exclusion. Use an analysis of "Access to Opportunity" to decide which zones or locations (via zoning overlay) to determine where this is appropriate. Goal is to promote access to opportunity (e.g., high performing schools, multiple transportation options, services, etc.) to households with a range of backgrounds and incomes. The jurisdiction could pair this strategy with a robust program of incentives (e.g. deeper financial incentives, greater range of housing types, more regulatory waivers, etc.) to be made available in these areas than in other areas of the city. | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --   | (INDIRECT)            | Late Gentrification<br>Exclusive   | Planning and continued monitoring of production; add incentives and programs to target affordability and increase impact  |
| A16 | Manufactured Housing Community Preservation Zone                     | Change the zoning of existing manufactured housing communities to be preserved to a single-use zone that only allows manufactured housing communities. Consider lifting restrictions of stick-built homes in cooperatively-owned an other manufactured homes.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Portland Mfd Dwelling Park Amendment                   | DIRECT                | Affordable & Vulnerable<br>Early Gentrification<br>Active Gentrification                                     | Planning and monitoring for potential displacement; may need additional incentives and programs in active gentrification for higher impact  |
| A17 | Small Dwelling Unit Developments                                     | Allow a land division where small lots or parcels are created below the standard lot/parcel size for dwelling units that are limited in size. Calculate density differently for the dwelling units due to their limited size. Density example:<br>a. Dwelling units 600 square feet or smaller: 0.25 of a dwelling unit.<br>b. Dwelling units 601 to 1,200 square feet: 0.50 of a dwelling unit.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Bend   | (INDIRECT)            | All  | ADUs, cottage, and middle housing have a medium impact on preventing displacement, with planning and continued monitoring of production; add incentives and programs to target affordability and increase impact        |
| A18 | Increase Density near Transit Stations and Regional Multi-use Trails | Adopt increased density codes by right near transit stations, with higher levels of density near high capacity/high frequency stations, then stepping back into residential areas. Automatically upzone based on transportation corridor classifications; meaning wider ROWs get more flexibility in land use by right. This will add some flexibility for new transit stops, including bus stops. Be careful not to word the language so that people incorrectly assume that the density can only come after the transit has been put in place.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --   | (INDIRECT)            | Affordable & Vulnerable<br>Early Gentrification<br>Active Gentrification<br>Late Gentrification<br>Exclusive | Planning for transit extensions, especially in areas of early gentrification, is important; add incentives and programs to target affordability and increase impact for anti-displacement of transit-riding populations |
| A19 | High Density Requirements for to-be Annexed Land                     | Requiring a certain portion of to-be-annexed land to include a percentage of high density. Be careful that this strategy is not used as a way for low density areas in high-infrastructure locations to shirk responsibility to upzone.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Newberg  | INDIRECT              | All  | Planning and continued monitoring for housing needs; add incentives for direct production of equity needs   |
| A20 | Pre-Approved Plan Sets for Middle Housing Typologies                 | Providing a pre-approved set of plans for middle housing typologies (ex. Cottage clusters, townhomes, and SROs). The plans would be highly-efficient, designed for constrained lots and low cost solutions, and would allow for streamlined permitting. This would help attract developers that typically develop only single-family housing to get into the missing middle housing production. Consider partnering with a university, design institution, or developing a competition to produce plans.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --   | (INDIRECT)            | All  | ADUs, cottage, and middle housing have a medium impact on preventing displacement, with planning and continued monitoring of production; add incentives and programs to target affordability and increase impact        |
| A21 | Pre-Approved Plan Sets for ADUs                                      | Provide a pre-approved set of plans for ADU designs (6-10 sizes/configurations) that, if chosen by a developer/owner, would lead to automatic approvals and reduced permitting schedule. Plans would reduce the need for architectural costs and reduce barriers to entry.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --   | (INDIRECT)            | All  | ADUs have a medium impact on preventing displacement, with planning and continued monitoring of production; add incentives and programs to target affordability and increase impact                                     |
| A22 | Mixed Housing Types in Planned Unit Developments                     | Require or incentive a mix of housing types within Residential Planned Unit Developments (PUD).   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Forest Grove   | INDIRECT              | All  | Cottage and middle housing have a medium impact on preventing displacement, with planning and continued monitoring of production; add incentives and programs to target affordability and increase impact               |
| A23 | Accessible Design  | Provide incentives in the development code to increase the number of units designed to meet Universal Design, Lifelong Housing Certification, and other similar standards. Examples of incentives include: expedited review and permitting processing, planning and building fee reductions, system development charge deferrals, density or building height bonuses.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --   | DIRECT                | All  | Directly addresses equitable housing need   |
| A24 | Legalize Alternative Housing Types on Wheels and in Parks            | Many smaller housing formats are built on wheels, including tiny homes on wheels (THOWs), park model homes, and recreational vehicles (RVs), providing occupants significant flexibility in where they site their homes, yet many local codes prohibit the siting of these housing types outside of manufactured home parks and RV parks. Permitting these housing types, with appropriate siting standards to ensure adequate public facilities access and life/safety, can provide additional permanent or interim housing options outside of parks. Allowing broader siting of RV parks and amending standards to allow THOWs, park model homes, and other housing types on wheels can also provide additional siting opportunities.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">Tiny House on Wheels (THOWS)- City of Portland</a> | (INDIRECT)            | All  | --  |
| A25 | Legalize and Encourage Tiny Homes and Villages                       | The Oregon Reach Code, Part II, defines a "tiny house" as a dwelling that is 400 square feet or less in floor area, excluding lofts. While many (though not all) jurisdictions allow tiny homes to be sited as a primary or accessory dwelling, few encourage their development through regulatory incentives. Legalizing the siting of tiny homes as primary or accessory dwellings through the removal of minimum unit size requirements can enable the development of this housing type. Jurisdictions can encourage the development of tiny houses and tiny house villages by providing regulatory incentives – such as reductions in required off-street parking or open space – for units less than 400 SF in floor area  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --   | (INDIRECT)            | All  | --  |

| #  | Strategy  | Description   | Affordability Target  | Tenure Target        | Source (if available)                   | Housing Equity Impact | Neighborhood Typology                         | Mitigating Measures  |
|--|---|---|---|----------------------|---|-----------------------|---|--|
| <b>Category B: Reduce Regulatory Impediments</b>   |   |   |   |                      |   |                       |   |  |
| <b>These strategies address known impediments to providing needed housing. These include but are not limited to process, permitting, and infrastructure impediments.</b> |   |   |   |                      |   |                       |   |  |
| #  | Strategy  | Description   | Affordability Target  | Tenure Target        | Source (if available)                   | Housing Equity Impact | Neighborhood Typology                         | Mitigating Measures  |
| B01  | Remove or Reduce Minimum Parking Requirements                               | Removing parking requirements for residential uses provides the opportunity to reduce the amount of lot area used for pavement and provides more space for housing and open space. This strategy offers greater flexibility to site housing and reduces costs associated with providing parking. Allow developers to respond to market demands and transit access without having the burden of parking minimums. Consider removing parking requirements near transit or for affordable housing.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Tigard                          | INDIRECT              | All   | --   |
| B02  | Remove Development Code Impediments for Conversions                         | Streamlining the conversion of larger single-family homes into multi-unit dwellings (e.g. duplex or triplex). This should be aligned with reduced off-street parking requirements, so that conversion doesn't trigger the need to add additional driveways (or isn't halted by inability to add additional driveways).  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Tigard                          | (INDIRECT)            | Early Gentrification<br>Active Gentrification | Conversions that upgrade and upscale may displace through broader neighborhood changes; conversions that create more rental and moderate cost housing may stabilize  |
| B03  | Expedite Permitting for Needed Housing Types                                | Expedited permitting will help to reduce costs of development of Needed Housing as identified by the City. Consider projects with direct or indirect funding from local government as essential and projects with long term affordability covenants through tax abatement or inclusionary requirements as high priority and/or only expedite housing according to the jurisdictions identified needed housing types.<br><br>Local governments might also consider assigning a designating staff to shepherd projects through the construction process in order to expedite process.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Portland (direct funding only)  | (INDIRECT)            | All   | --   |
| B04  | Expedite Lot Division for Affordable Housing                                | Expedite lot divisions and subdivisions for affordable housing projects   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --                                      | (DIRECT)              | All   | --   |
| B05  | Reduce Regulatory Barriers to Lot Division                                  | Remove barriers such as minimum street frontage, driveway requirements, etc., that impact minimum lot size/density during lot division. Preferably allow by-right lot division up to max number of units allowed.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --                                      | (INDIRECT)            | All   | Increased density in gentrifying neighborhoods may not serve to stabilize; add incentives and programs to target affordability and increase impact   |
| B06  | Streamline Permitting Process   | In some cities, towns, and counties, the process associated with obtaining approval for new construction is so time-consuming or costly that it dampens the amount of new development and adds significantly to its costs. To help streamline the process, cities, towns and counties can initiate a comprehensive review of all steps in the development approval process to identify the factors that most significantly suppress new residential construction and redevelopment. With a clearer picture of the obstacles, local leaders can then begin to assess whether they can be reduced or eliminated to stimulate development activity. In doing the comprehensive review, it is critical that actual timeline performance be evaluated not just the planned timeline. | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">Local Housing Solutions</a> | INDIRECT              | All   | Planning and continued monitoring of production; add incentives and programs to target affordability and increase impact   |
| B07  | Flexible Regulatory Concessions for Affordable Housing                      | Often, nonprofit housing developers and housing agencies face regulatory impediments to building affordable housing which can often derail projects. This strategy provides a flexible framework for delivery of affordable housing including but not limited to reduced minimum setbacks, height bonuses, and/or allowing for flexibility in how units are delivered. This strategy is not intended to allow for a lower quality for affordable housing buildings.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Morrow County HNA, 2017                 | (DIRECT)              | All   | Planning and continued monitoring of production and locations; add incentives and programs to increase impact and avoid clustering   |
| B08  | Waive Off-Site Infrastructure Requirements for Needed or Affordable Housing | Waive infrastructure build-out requirements for infill affordable or needed housing projects constructed in neighborhoods without a network of those amenities currently. Example: Waive requirements for curb, gutter and sidewalk build-out on the lot if it is located in an area without either connecting curb, gutter, and sidewalk currently or viable plans for funding infrastructure construction within the next decade. This is especially relevant in smaller, more rural locations.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Clackamas County Housing Report         | (INDIRECT)            | All   | Planning and continued monitoring of production; add incentives and programs to target affordability and increase impact   |
| B09  | Capital Improvements Programming (CIP)                                      | Programming work in a Capital Improvements Programming (CIP) so that projects are constructed sooner to support development of middle housing or to open up more land in an Urban Growth Boundary (UGB) for development of middle housing. Coordinate housing planning with CIP work to prioritize those projects that would support development (e.g. new water line, sewer pumping station). If the UGB is amended or the premises on which the CIP were based changed substantially, the CIP should be revised.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --                                      | INDIRECT              | All   | --   |
| B10  | Public Facility Planning  | Completing water, sewer, and transportation PFPs and getting capital improvement projects (CIP) built so that costs to develop on land zoned for needed housing can be further anticipated and supported. In addition, public utilities planning also allows for more unit capacity, especially in areas that are upzoned for denser housing.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Tigard<br>City of Bend          | INDIRECT              | All   | --   |
| B11  | Pro-Housing Agenda  | Change the culture of Planning / Development Services departments to have a pro-housing agenda for both rental and homeownership. Supplement with fair housing education and education on the supply and demand impact on housing prices. The State could support jurisdictions in this effort by providing an incentive (e.g. funding set-aside) for jurisdictions that adopt aggressive pro-housing policies. In the State of California housing funds are prioritized for cities that adopt pro-housing policies. Though it may be counterintuitive, since this allows anti-housing cities to avoid housing altogether. Alternatively, the State of Oregon could consider a stick rather than carrot approach (e.g. withholding highway funds).                              | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --                                      | INDIRECT              | All   | A more focused agenda on affordable housing will address NIMBY and stigma issues with rental housing, affordable housing, and protected classes  |
| B12  | Pro Affordable Housing Agenda   | Change the culture of Planning / Development Services departments to have a pro Affordable Housing agenda for both rental and homeownership. Supplement with fair housing education and education on the supply and demand impact on housing prices. The State could support jurisdictions in this effort by providing an incentive (e.g. funding set-aside) for jurisdictions that adopt aggressive pro Affordable Housing policies. This agenda should include a plan to ensure that affordable housing is not suppressed in single-family zones or in wealthier communities. As part of this, encourage departments to look closely at how existing approaches may inadvertently favor one type of tenure over another.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --                                      | (DIRECT)              | All   | A pro-affordable housing agenda does not create housing directly; but it is an important component of planning to ensure that equity is achieved. Including Fair Housing and addressing protected classes such as race/ethnicity and national origin will further target this strategy to equitable outcomes |

| #   | Strategy  | Description   | Affordability Target  | Tenure Target        | Source (if available)                                       | Housing Equity Impact | Neighborhood Typology                           | Mitigating Measures  |
|-----|---|---|---|----------------------|---|-----------------------|---|--|
| B13 | Align Bike Parking Requirements with Actual Use                                       | Require bicycle parking requirements more in line with actual use. Example: No more than 1-1.5 bike parking stalls per unit.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | INDIRECT              | All   | --   |
| B14 | Adopt Affirmatively Furthering Fair Housing as a Housing Policy in Comprehensive Plan | Amend the comprehensive plan to explicitly make Affirmatively Furthering Fair Housing a Housing Policy. Example below, based on federal guidance on affirmatively furthering fair housing and current state protected classes. Jurisdictions may add additional protected classes, such as ancestry, ethnicity, or occupation. Additionally, a jurisdiction could create an Analysis of Impediments to Fair Housing (AI), even when not required, and conduct fair housing training for Council, Planning Commission, and other relevant policymakers. Jurisdictions would work to make known evidence and best practices in planning, to reverse discrimination and exclusion as well as concentrations of wealth, a required aspect of the comprehensive plan process.<br><br>Housing Policy x: Affirmatively Furthering Fair Housing<br>[Jurisdiction] affirmatively furthers access to decent, affordable housing with convenient access to the services and destinations Oregonians need to thrive without regard to their race, color, religion, national origin, sex, familial status, mental or physical disability, source of legally-derived income, marital status, sexual orientation or gender identity. | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | (DIRECT)              | All   | addressing affordability and equitable access for all people; as well as considering neighborhood clustering and neighborhood change as part of access to opportunity. It is an important undergirding for housing planning and directing resources; but does not create housing |
| B15 | Reduce the Power of NIMBYism to stop, slow change, or reduce affordable housing       | Many jurisdictions give communities/neighborhoods too much veto power on both zoning policy, and particular project proposals to keep others who they don't approve of from moving in. Dedicate funds to educate citizens on poverty, exclusion, and racial dynamics. Remove policies that allow neighborhood opposition to evidence based zoning proposals and individual projects. Decisions about what kind and how much housing goes where it needs to be data-driven and focused on equitable outcomes instead of the best outcomes for those with the most money and/or privilege.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | (DIRECT)              | All   | removing policies aia a stronger and more direct impact than educating communities.  |
| B16 | Holistic Planning to Distribute New Density More Equitably                            | Geography is often at odds with social equity, natural beauty is often in wealthy neighborhoods, as are historic buildings, allowing them to exclude new development and affordable housing. Develop a targeted plan to distribute density within the jurisdiction more equitably to areas with quality schools, access to natural resources etc. Additionally, work to distribute transit equitably to ensure that exclusionary neighborhoods don't remain that way because they don't offer transit for higher density housing.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | (INDIRECT)            | All   | Planning and continued monitoring of production; add incentives and programs to target affordability and increase impact   |
| B17 | Reduce on-site Common/Active Open Space Requirements                                  | Remove or reduce requirements for on-site common/active open space. Instead, ensure that adopted Parks plans fully consider the needs of every neighborhood, and that the jurisdiction is actively working toward satisfying those needs.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | INDIRECT              | Affordable & Vulnerable<br>Early Gentrification | Take care with neighborhoods that are seeking more holistic revitalization to balance non-housing needs with housing production  |
| B18 | Prioritize Home Ownership   | Jurisdictions would develop a comprehensive review of the impediments to the development of homeownership opportunities and actionable steps to remove those impediments.<br><br><i>Note: An important impediment to condominium development is the risk associated with the current condominium law in Oregon. A revamp of this law is needed to increase homeownership opportunities that are smaller in size. This would require action at the state level.</i>  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | (INDIRECT)            | All   | To ensure access to homeownership to under-represented groups, pair development of owner-occupied housing types with homebuyer education, financial assistance like downpayments and low-cost loans, and affirmative marketing   |
| B19 | Survey Applicants on Development Program Decision-Making                              | Add a section to the city's development application asking developers how they decided on their development program and which public incentives were part of the consideration. This would lead to better information about how to tailor city strategies toward production. An alternative to requiring cities to collect this info, is to consider this approach as part of a production strategy. To be a strategy it needs additional action like logging and making publicly available the aggregated survey information on the city's housing/development/planning webpage or similar. The information could be collected on a form separate from the development application, so it is clear that the additional information is not part of the permit decision.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Housing Production Strategy<br>Technical Advisory Committee | (INDIRECT)            | All   | --   |

| Category C: Financial Incentives  |  |  |   |                      |   |                       |   |   |
|---|--|--|---|----------------------|---|-----------------------|---|---|
| These are a list of financial incentives that cities can offer to developers to encourage them to produce needed housing. |  |  |   |                      |   |                       |   |   |
| #   | Strategy   | Description  | Affordability Target  | Tenure Target        | Source (if available)                     | Housing Equity Impact | Neighborhood Typology                         | Mitigating Measures   |
| C01   | Reduce or Exempt SDCs for Needed Housing                 | Reducing, deferring, and/or financing System Development Charges (SDCs) at a low interest rate for needed housing types. This strategy reduces development costs.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Tigard                            | (INDIRECT)            | All   | Increase impacts by focusing SDC incentives on needed housing types from the equity housing needs analysis  |
| C02   | Modify SDC fee schedules                                 | Updating SDC fee schedule so that is tied to dwelling size. This strategy ensures that smaller dwelling sizes in single and multi-family housing are not disproportionately burdened by fees and therefore encouraged. Consider per square foot fees rather than per dwelling.                     | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Florence                          | (INDIRECT)            | All   | Increase impacts by focusing SDC incentives on needed housing types from the equity housing needs analysis  |
| C03   | Reduce or Exempt SDCs for ADUs                           | Waivers/reductions of SDCs for ADU production in order to improve the feasibility of the development. Create a model ordinance for the waiver, or deferral, of SDCs. Scale SDCs based on size, resource efficiency, and access to alternative transportation.                                      | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Portland                          | (INDIRECT)            | Early Gentrification<br>Active Gentrification | In strong market, this can produce more housing units; ADUs have medium anti-displacement impact, can be increased with programs to target affordability and equity |
| C04   | Incentivize Manufactured and Modular Housing             | Give Bonus Density Incentives for manufactured and factory built housing. Consider tying bonus to modular housing that demonstrates if housing meets affordability targets of below 120% AMI.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Metro King County RMHP                    | (DIRECT)              | All   | --  |
| C05   | Waive or Finance Park Impact Fees for Affordable Housing | A policy providing for the exemption (preferred) or financing park impact fees (helpful) for affordable housing ensures a mix of affordable housing. Financing the fee while still collecting can mitigate the cost of the fee to coincide with the available cash flow of the affordable housing. | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Tualatin Hills Park & Recreation District | (DIRECT)              | All   | Reduced fees have medium impacts on displacement  |
| C06   | Publicly Funded Infrastructure                           | Fund off-site improvements for workforce or affordable housing; e.g. street intersection improvements triggered by   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)  | For Rent             | --  | (DIRECT)              | All   | Reduced fees have medium impacts on displacement  |

| #   | Strategy                            | Description   | Affordability Target  | Tenure Target        | Source (if available) | Housing Equity Impact | Neighborhood Typology                         | Mitigating Measures   |
|-----|-------------------------------------|---|---|----------------------|-----------------------|-----------------------|---|---|
|     | Improvements                        | development.  | Workforce (80-120% AMI)<br>Market Rate (> 120% AMI)   | For Rent<br>For Sale |                       |                       |   |   |
| C07 | Reconsider Applying Park SDCs       | If there are appropriate levels of parks and open space near the project, these impact fees should not be charged or should be assessed at a much lower rate. They are not general funds to be allocated without a nexus to the development.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --                    | (INDIRECT)            | Early Gentrification<br>Active Gentrification | Reduced fees have medium impacts on displacement in strong markets; make more impact by targeting to affordable development |
| C08 | Transportation SDCs Tied to Parking | Tie transportation SDCs to the number of parking spaces, as the number of parking spaces is a more accurate predictor of the number of trips that will start or end at every development. By tying transportation costs directly to vehicle storage, the system will both be assessing transportation impacts fairly and encouraging alternate modes of transportation. | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --                    | (INDIRECT)            | Early Gentrification<br>Active Gentrification | Reduced fees have medium impacts on displacement in strong markets; make more impact by targeting to affordable development |

### Category D: Financial Resources

These are a list of resources or programs at the local, state, and federal level that can provide funding for housing projects, primarily subsidized affordable housing projects.

| #   | Strategy  | Description   | Affordability Target  | Tenure Target        | Source (if available)   | Housing Equity Impact | Neighborhood Typology  | Mitigating Measures   |
|-----|---|---|---|----------------------|---|-----------------------|--|---|
| D01 | Community Development Block Grant (CDBG)                | CDBG Grants are federal funds set aside in the form of grants to be used to meet national objectives: direct benefit for low and moderate income households; benefit to predominantly low income areas; elimination of slums and blight. Eligible activities include public works infrastructure, community facilities, new housing development, housing rehabilitation, and public services (counseling, social services & microenterprise training, including short-term emergency rent assistance). Eligibility is based upon the levels of low- and moderate-income families that may benefit from services provided by the eligible projects. While Cities can choose not to apply for CDBG, control of whether or not they receive CDBG is ultimately at the Federal level and like the State of Oregon, these funds can be used for things that have little to do with housing, so may have limited impact. A better gauge may be HOW cities use their CDBG; for housing benefit or other. | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Tigard<br>City of Eugene<br>City of Beaverton<br>City of Hillsboro<br>City of Gresham<br>City of Portland<br>City of Bend<br>City of Redmond<br>State of Oregon | DIRECT                | Affordable & Vulnerable  | --  |
| D02 | Low Income Housing Tax Credit (LIHTC)                   | Federal tax provision that encourages private investment in affordable rental housing by providing qualified investors with a dollar-for-dollar reduction in federal income tax liability in exchange for investment in qualifying new construction and rehabilitation projects. LIHTCs may also be paired with Tax Exempt Revenue Bonds.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">Local Housing Solutions</a>   | DIRECT                | Early Gentrification<br>Active Gentrification<br>Late Gentrification | In strong markets, LIHTC can be used to create mixed-income housing that provides cross-subsidy to affordable units; LIHTC can also be combined with additional programs to extend the affordability period for the housing |
| D03 | Housing Trust Funds                                     | Housing Trust Funds are a flexible source of funding that can be used to support a variety of affordable housing activities. Because they are created and administered at the city, county, region, or state level, housing trust funds are not subject to the restrictions of federal subsidy programs and therefore can be designed specifically to address local priorities and needs. The entity administering the fund determines eligible activities, which can include anything from emergency rent assistance for families facing the threat of eviction or homelessness to gap financing for new construction of affordable housing to repairs for older homeowners.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">Local Housing Solutions</a>   | DIRECT                | All  | --  |
| D04 | Operating Subsidies for Affordable Housing Developments | Operating subsidies are payments made annually (or more frequently) to owners of affordable housing developments that make the housing more affordable by covering a portion of the ongoing costs of operating the development.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">Local Housing Solutions</a>   | DIRECT                | All  | --  |
| D05 | Employer - Assisted Housing Programs                    | Employer-assisted housing programs provide a channel through which employers can help their employees with the cost of owning or renting a home, typically in neighborhoods close to the workplace. Assistance may be provided in a variety of ways, including through down payment grants or loans that are forgiven over a period of employment, homeownership counseling and education, rental subsidies and, less commonly, direct investment in the construction of rental housing.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">Local Housing Solutions</a>   | (INDIRECT)            | Early Gentrification<br>Active Gentrification                        | Employer-assisted housing in areas near transit or near workplaces can support stability and equity, and contribute to a 'pro-housing agenda'.  |
| D06 | HOME Program  | HOME is a federal program established by Congress in 1990 that is designed to increase affordable housing for low- and very low-income families and individuals. All States and participating jurisdictions receive HOME funds from HUD each year, and may spend HOME on rental assistance, assistance to homebuyers, new construction, rehabilitation, improvements, demolition, relocation, and limited administrative costs.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | DIRECT                | All  | --  |
| D07 | Dedicated Revenue Sources for Affordable Housing        | A dedicated revenue source for affordable housing provides an ongoing committed stream of revenue for affordable housing, often deposited into a Housing Trust Fund. This can be helpful in increasing the total funding available for affordable housing. The fund can receive its sources from: Transient Lodging Taxes collected from Short Term Rentals, developer fee and real estate transfer taxes(not constitutional in Oregon).  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">Local Housing Solutions</a><br>City of Portland Housing Investment Fund   | DIRECT                | All  | --  |
| D08 | Demolition Taxes  | Cities, towns, and counties establish demolition taxes and condo conversion fees as a way to generate revenue and replace affordable housing lost to these activities. The proceeds from both demolition taxes and condo conversion fees are typically deposited in a Housing Trust Fund to support affordable housing activities. To ensure that a demolition tax on residential development does not deter needed redevelopment - this strategy should only be applied if the housing replacement is 1:1. If the proposed development is more dense than the original structure, there should not be a demolition tax.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">Local Housing Solutions</a>   | INDIRECT              | Active Gentrification<br>Late Gentrification<br>Exclusive            | Medium impacts to prevent displacement in strong market with lots of demolition and conversion, with impacts in the short term and potential to fund housing. Plan and monitor production vs. needs                         |
| D09 | Construction Excise Tax (CET)                           | A Construction Excise Tax (CET) is a tax on construction projects that can be used to fund affordable housing. According to state statutes, the tax may be imposed on improvements to real property that result in a new structure or additional square footage in an existing structure.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Portland<br>City of Eugene<br>City of Sisters   | DIRECT                | All  | Plan and monitor production vs. needs   |

| #   | Strategy   | Description   | Affordability Target  | Tenure Target        | Source (if available)  | Housing Equity Impact | Neighborhood Typology   | Mitigating Measures  |
|-----|--|---|---|----------------------|--|-----------------------|---|--|
| D10 | Tax Increment Financing (TIF) Set-Aside  | Create a TIF set-aside for affordable housing development programs within designated Urban Renewal Areas (URAs). Target could be to begin setting aside funds for affordable housing projects as a medium-term action, over the next 5 years or so. For example: Portland City Council designates 45% of the gross amount of TIF for designated housing purposes (rental housing for households under 60% of Area Median Income (AMI) and homeownership for households under 80% of AMI).   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Portland   | DIRECT                | Affordable & Vulnerable<br>Early Gentrification<br>Active Gentrification                        | The TIF set-aside can fund housing; but it is a financing mechanism that relies on overall property values increasing to create the increment. TIF is associated with gentrification and displacement, especially for people of color. This may be exacerbated by Oregon's restriction of TIF funds to physical development; add community and economic development activities for low-income and POC to support their staying in place as neighborhoods improve |
| D11 | Flexible Use of Housing Choice Vouchers  | Public Housing Authorities have the ability to attach up to 20% of their voucher assistance to specific housing units for each low income housing project, up to 25% of any single project. Project-Based Rental Assistance (PBRA) vouchers provide rental assistance for eligible individuals and families who occupy specific housing units managed by private owners who have entered into agreements with a housing agency. The household pays an established amount to the owner each month (typically approximately 30% of monthly income) and the housing agency pays the balance of the rent due. If public housing authorities include homeownership in their administrative plan, housing vouchers may also be used to facilitate low income homeownership.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">Local Housing Solutions</a>                                    | DIRECT                | All   | --   |
| D12 | Targeted Vouchers  | Vouchers that target renters at the 60-80% AMI who are often left out of the housing funded by bond funds and other public sources that are focused on lower income levels. Housing Authorities use affordable housing dollars and issue vouchers that are good for one year and pay any landlord the difference between what the tenant can afford and market rent. This takes the reporting burden off the landlord and essentially allows any existing unit to be affordable. Each year the tenant would have to prove to the Housing Authority if they were still income qualified and if not.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --   | DIRECT                | All   | --   |
| D13 | Low-Interest Loans / Revolving Loan Fund   | Housing Repair and Weatherization Assistance for low and moderate income households may be capitalized by Tax Increment Financing (TIF), Community Development Block Grant (CDBG) Funds, or local Housing Trust Funds.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Portland   | DIRECT                | All   | --   |
| D14 | Eviction Prevention Programs   | Eviction Prevention Programs provide financial assistance to help renters facing eviction stay in their homes. These programs are generally designed for families who are being evicted due to nonpayment of rent during or following an unforeseen crisis, such as job loss or serious illness, rather than those who face more persistent affordability challenges. Jurisdictions may be interested in investing in eviction prevention to address concerns about displacement of low-income renters and also to avoid or reduce use of other more costly local services, like homeless shelters.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">Local Housing Solutions</a>                                    | DIRECT                | Affordable & Vulnerable<br>Early Gentrification<br>Active Gentrification<br>Late Gentrification | Eviction prevention programs have high anti-displacement impacts, in the short-term, and across all markets. They are especially useful in strong markets where there are economic incentives to evict.  |
| D15 | Bond - for Resident Support Services and Permanent Supportive Housing Services           | Limited Tax General Obligation Bond that creates a funding source for supportive housing services, such as access to health care, mental health, and other social services that better support and stabilize residents who face complex challenges and will benefit from affordable housing programs.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Oregon Metro<br>City of Portland   | DIRECT                | All   | --   |
| D16 | General Obligation Bonds - for Affordable Housing  | 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. 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. The bonds could be paired with other financing such as Low Income Housing Tax Credits, or could be used for homeownership opportunities. | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Oregon Metro<br>City of Portland<br><br><a href="#">Oregon Measure 102</a> | DIRECT                | All   | --   |
| D17 | Use IHBG funds for Urban Native Americans  | Mixing of Indian Housing Block Grants (IHBG), typically used for housing for Native Americans on reservation land, with other traditional affordable housing funding sources allows preference for Native members in urban affordable housing projects.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">NAYA and CDP and Confederated Tribes of the Siletz</a>         | DIRECT                | All   | --   |
| D18 | Weatherization Funds through Community Action Agencies                                   | Use weatherization funds administered by statewide network of Community Action Agencies to preserve aging housing stock occupied by income-qualified residents.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">OHCS Weatherization Assistance</a>                             | DIRECT                | Affordable & Vulnerable<br>Early Gentrification<br>Active Gentrification                        | Weatherization funds can address displacement by improving habitability in low-income neighborhoods; and by reducing energy costs and needs for expensive repairs that may displace owners in gentrifying neighborhoods.   |
| D19 | Transit-Oriented Development Grants  | Provide financial incentives to developers to create transit-oriented communities. Funding can be used for site acquisition, infrastructure projects and residential/mixed-use projects.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">Oregon Metro TOD Program</a>                                   | (INDIRECT)            | All   | Planning ahead for affordability in TOD is important for not displacing households who are most likely to use transit (low-mod income, renters, POC, and immigrants); making it an effective strategy for equity and to support multi-modal transportation.  |
| D20 | Local Innovation and Fast Track (LIFT) Program for Affordable Rental Housing Development | The Local Innovation and Fast Track (LIFT) Housing Program's objective is to build new affordable housing for low income households, especially families. Funds are available for Serving Historically Underserved Communities, Rural and Urban Set-asides, Urban Communities, Service to Communities of Color, and Rural Communities. Available for affordable homeownership units (below 80% AMI).  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">OHCS Housing Development Program</a>                           | DIRECT                | All   | --   |
| D21 | Mental Health Trust Fund Awards  | Administered by the Oregon Health Authority for capital construction costs.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --   | DIRECT                | All   | --   |
| D22 | Foundations Awards   | Local, regional, and national foundations provide both capital funding and program funding for a wide variety of innovative housing models and programs.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Examples: Meyer Memorial Trust and Oregon Community Foundation (OCF)       | DIRECT                | All   | --   |



| #   | Strategy   | Description   | Affordability Target  | Tenure Target        | Source (if available) | Housing Equity Impact | Neighborhood Typology | Mitigating Measures  |
|-----|--|---|---|----------------------|-----------------------|-----------------------|-----------------------|--|
| D23 | State of Oregon Debt                                     | State of Oregon to offer non-recourse low-interest debt that can be used to fund workforce or affordable housing. This could be provided through an existing relationship like Network for Oregon Affordable Housing (NOAH). This would be a valuable tool for providing housing in rural communities, where conventional debt funding may not be readily available.<br><i>Note: This strategy has been suggested by the housing development community, but programs are not yet in place in the State of Oregon.</i>   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --                    | DIRECT                | All                   | --   |
| D24 | State of Oregon Debt Support                             | State of Oregon to provide some form of collateralization to support private debt placement for a workforce or affordable housing project. For example, the State could provide Letters of Credit and/or Guarantee on behalf of the developer to the private lender. This would be a valuable tool for providing housing in rural communities, where conventional debt funding may be hesitant to invest without substantial backing that the State could provide.<br><i>Note: This strategy has been suggested by the housing development community, but programs are not yet in place in the State of Oregon.</i> | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --                    | DIRECT                | All                   | --   |
| D25 | Luxury Tax for Equitable Housing                         | Oregon State sales tax on luxury items, 2nd homes, etc. dedicated to providing funds for affordable housing funds.<br><i>Note: This strategy has been suggested by the housing development community, but programs are not yet in place in the State of Oregon.</i>   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --                    | DIRECT                | All                   | --   |
| D26 | Reallocate Health and Public Safety Resources to Housing | Because healthy housing makes a huge difference in health care, public safety, and other costs, identify paths to redirect budgets from those sectors toward housing construction funds and supporting services. Use advanced modeling projections and adjust as needed over time.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --                    | DIRECT                | All                   | --   |
| D27 | Georgist Land Tax  | Generate tax revenue for affordable housing by reducing the gains accrued from public investments that are capitalized into private value.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --                    | DIRECT                | All                   | A land tax promotes equity among homeowners, if properly calibrated and incentives more development of housing supply. This requires state law changes.<br><a href="https://www.pdx.edu/news/psu-study-portland-land-value-tax-would-improve-equity-homeowners-incentivize-development">https://www.pdx.edu/news/psu-study-portland-land-value-tax-would-improve-equity-homeowners-incentivize-development</a> |

**Category E: Tax Exemption and Abatement**  
These are a list of tax exemption and abatement programs that are intended to encourage developers to produce housing.

| #   | Strategy  | Description   | Affordability Target  | Tenure Target        | Source (if available)   | Housing Equity Impact | Neighborhood Typology                         | Mitigating Measures  |
|-----|---|---|---|----------------------|---|-----------------------|---|--|
| E01 | Nonprofit Low-Income Rental Housing Exemption               | This tool can provide a simplified way for affordable housing owned and operated by a nonprofit (as well as land held by a nonprofit for future affordable housing development) or Community Land Trusts (at least in land value) to qualify for a property tax exemption. Work should be done to make it easier for projects/land to qualify; minimizing the number of taxing authorities needed to grant an approval.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">See Oregon Revised Statute Chapter 307.540</a>  | DIRECT                | Affordable & Vulnerable                       | --   |
| E02 | Property Tax Exemption Tied to Level of Affordability       | Create a Property Tax Exemption for affordable housing that is tied to level of affordability instead of the ownership structure. For example, grant a property tax exemption for affordable housing that serves households making less than 60% of AMI at initial lease up. Don't tie the property tax exemption to ownership (LLC, non-profit, housing authority) and only require income verification at the beginning of a residents tenancy. The property should still get the exemption even if the household increases income after their initial lease up so they can build assets in place.                                | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | (DIRECT)              | Early Gentrification<br>Active Gentrification | Take care to include homebuyer and post-purchase financial education to avoid loss of assets in gentrifying neighborhoods, where owners can be pressured to sell or to take out refinance loans. |
| E03 | Vertical Housing Development Zone Tax Abatement             | Partial property tax exemption program on improvements for new mixed use development. To qualify, a project must have improved, leaseable, non-residential development on the ground floor and residential development on the floors above. A partial abatement on land value is allowed for each equalized floor of affordable housing. This abatement could be made better by an adjustment to the floor equalization formula - right now, there is a 20% abatement per equalized floor, but if the project ends up being 3.8 equalized floors it only gets 3 floors worth of the abatement rather than an apportioned abatement. | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Authorized by Oregon Revised Statute, 307.841.<br><br>City of Hillsboro<br>City of Beaverton<br>City of Milwaukie<br>Oregon City<br>City of Gresham<br>City of Tigard<br>City of Wood Village<br>City of Forest Grove | DIRECT                | Active Gentrification<br>Late Gentrification  | Calibrate incentives to needed housing types, e.g., affordability levels. Incentives for inclusion of affordable units work best in strong markets.  |
| E04 | Multiple Unit Property Tax Exemption (MUPTTE)               | This strategy can be used to incentivize production of multifamily housing with particular features or at particular price points by offering qualifying developments a partial property tax exemption over the course of several years.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">See Oregon Revised Statute, Chapter 307.600</a>   | (INDIRECT)            | Active Gentrification<br>Late Gentrification  | Calibrate incentives to needed housing types, e.g., affordability levels. Incentives for inclusion of affordable units work best in strong markets.  |
| E05 | Multiple Unit Limited Tax Exemption (MULTE)                 | Under the Multiple-Unit Limited Tax Exemption (MULTE) Program, multiple-unit projects receive a ten-year property tax exemption on structural improvements to the property as long as program requirements are met.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Authorized by Oregon Revised Statute, Chapter 307.600.<br><br><a href="#">Multiple Unit Limited Tax Exemption (MULTE) - City of Portland</a>  | (INDIRECT)            | Active Gentrification<br>Late Gentrification  | Calibrate incentives to needed housing types, e.g., affordability levels. Incentives for inclusion of affordable units work best in strong markets.  |
| E06 | Homebuyer Opportunity Limited Tax Exemption Program (HOLTE) | Under the HOLTE Program, single-unit homes receive a ten-year property tax exemption on structural improvements to the home as long as the property and owner remain eligible per program requirements.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Authorized by Oregon Revised Statute, 307.651.<br><br><a href="#">Homebuyer Opportunity Limited Tax Exemption (HOLTE) - City of Portland</a>  | (INDIRECT)            | Affordable & Vulnerable                       | Calibrate incentives to needed housing types, e.g., affordability levels. Incentives for inclusion of affordable units work best in strong markets.  |

| #   | Strategy  | Description  | Affordability Target  | Tenure Target        | Source (if available)                       | Housing Equity Impact | Neighborhood Typology  | Mitigating Measures  |
|-----|---|--|---|----------------------|---|-----------------------|--|--|
| E07 | Homestead Tax                                       | Consider allowing Homestead Tax on second homes to support development of affordable housing.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | (DIRECT)              | Affordable & Vulnerable  | --   |
| E08 | Property Tax Relief for Income-Qualified Homeowners | Property taxes are based on property values and so can go up regardless of the taxpayers' ability to pay. In the case of homeowners, rising property taxes can be an obstacle to housing affordability and stability. A tool used in a number of jurisdictions for mitigating these effects on those with limited incomes is by capping the amount of property tax that homeowners have to pay as a share of their income. Some jurisdictions also provide relief to lower-income renters by treating some portion of their rent as attributable to property taxes and then providing an income tax credit to offset the increase in taxes. In addition to basing the benefit on income, eligibility for caps can also be restricted to specific populations such as seniors, disabled persons, and/or veterans. | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">Local Housing Solutions</a>     | (DIRECT)              | Active Gentrification<br>Late Gentrification<br>Exclusive                | Supporting owners to stay in place as housing markets heat up is an important preservation strategy; it does not maintain the affordability of the unit at stake.  |
| E09 | Investing into Federal Opportunity Zones (OZ)       | Qualified Opportunity Zones (QOZ) were created by the 2017 Tax Cuts and Jobs Act. These zones are designed to spur economic development and job creation in distressed communities throughout the country and U.S. possessions by providing tax benefits to investors who invest eligible capital into these communities. Taxpayers may defer tax on eligible capital gains by making an appropriate investment in a Qualified Opportunity Fund and meeting other requirements.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">Opportunity Zones FAQ (IRS)</a> | INDIRECT              | Affordable & Vulnerable<br>Early Gentrification<br>Active Gentrification | The OZ program has been found to be generally poorly targeted and monitored; as with any investment incentive it is important to include strong anti-displacement protections for vulnerable residents and ensure their inclusion in economic opportunities. |
| E10 | Delayed Tax Exemptions                              | Allow housing to be built and operated at market rate while allowing developers to choose a path that maintains or reduces rents over time. Once the property falls below 80%AMI (but maintains HUD quality standards), tax exemptions would kick in. This could be an alternative to upfront incentive dollars, SDC reductions, etc for providing affordable housing.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | (INDIRECT)            | All  | --   |

**Category F: Land, Acquisition, Lease, and Partnerships**  
**These are strategies that secure land for needed housing, unlock the value of land for housing, and/or create partnerships that will catalyze housing developments.**

| #   | Strategy  | Description  | Affordability Target  | Tenure Target        | Source (if available)   | Housing Equity Impact | Neighborhood Typology  | Mitigating Measures  |
|-----|---|--|---|----------------------|---|-----------------------|--|--|
| F01 | Land Banking  | Public purchasing of vacant/under-utilized sites of land in order to save for future affordable housing development. House Bill 2003, section 15 supports land banking:<br>SECTION 15. (1) As used in this section, "public property" means all real property of the state, counties, cities, incorporated towns or villages, school districts, irrigation districts, drainage districts, ports, water districts, service districts, metropolitan service districts, housing authorities, public universities listed in ORS 352.002 or all other public or municipal corporations in this state.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Metro TOD Program   | (DIRECT)              | Active Gentrification<br>Late Gentrification<br>Exclusive  | Planning ahead for areas of public investment with land banking can support affordable housing development without needing to purchase lots. In already developed, exclusive areas, using public land may be the only cost effective strategy for building new affordable units. |
| F02 | Joint Development Agreements                                  | The Federal Transit Administration (FTA) enables local transit agencies to enter into Joint Development Agreements (JDAs) with private or non-profit developers of low income housing, market-rate housing, and/or commercial development. Joint Development is a process by which public transit or other local or state agencies agree to make land available at donated or reduced prices for private development, which may include affordable housing. Projects must demonstrate benefit to transit operations (ridership) and infrastructure and are subject to FTA approval.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | (INDIRECT)            | All  | Important foundation with focus on housing for transit dependent people (Low income, renters, POC and immigrants)  |
| F03 | Community Land Trusts   | Land acquired by nonprofits or community-based organizations that maintain permanent ownership of land. Prospective homeowners are able to enter long-term (i.e., 99-year), renewable leases at an affordable rate. Upon selling, homeowners only earn a portion of the increased property value, while the trust keeps the remainder, thereby preserving affordability for future low- to moderate-income families  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | DIRECT                | All  | Land trusts are a very strong anti-displacement measure in all neighborhood types, with immediate and long-term impacts.   |
| F04 | Public/Private Partnerships (P3)                              | Partnerships between government and the private sector and/or nonprofits have the capacity to bring resources to the table that would otherwise not be available if each institution were able to help communities provide housing on its own. This can come in the form of coalitions, affordable housing task forces, and collaboratives.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | (INDIRECT)            | Affordable & Vulnerable<br>Early Gentrification<br>Active Gentrification<br>Late Gentrification<br>Exclusive | Setting clear public goals; including monitoring of provision of public benefits; and including financial penalties for not meeting goals are important for strengthening community benefits agreements in public-private partnerships.  |
| F05 | Preserving Low-Cost Rental Housing to Mitigate Displacement   | Preventing displacement and preserving "naturally occurring" affordable housing through acquisition, low-interest loans/revolving loan fund for preservation, and/or code enforcement. Example: The Oregon Legislature committed \$15 million in lottery bonds to Oregon Housing and Community Services (OHCS) in 2019 to create a naturally occurring affordable housing loan fund. Modeled after the Greater Minnesota Housing Fund.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">NOAH Impact Fund</a>  | DIRECT                | Early Gentrification<br>Active Gentrification<br>Late Gentrification   | Preservation is cost-effective compared to new construction and can prevent displacement in the immediate term for households in place.  |
| F06 | Preserving Safe, Affordable Manufactured Homes                | Manufactured home parks often provide a form of affordable housing stock, but are particularly vulnerable to redevelopment pressures since lots are temporarily leased out. In order to preserve safe, affordable options into the future, manufactured home parks may be protected through assistance that allows community purchase of the underlying land, manufactured homes and provide funds used to maintain upkeep of these dwelling units. This strategy is often implemented through use of Land Trusts, Resident-Owned Cooperatives, Public Ownership of Land, or Condominium Conversion of the real estate assets to preserve the community(ies). Oregon Housing and Community Services (OHCS) has regularly received lottery bonds or general funds from the Oregon Legislature to preserve manufactured home parks through either Resident Owned Cooperatives or Non-profit ownership. | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Portland<br><br><a href="#">OHCS Mid Dwelling Parks Program</a> | DIRECT                | Affordable & Vulnerable<br>Early Gentrification<br>Active Gentrification                                     | --   |
| F07 | Providing Information and Education to Small Developers       | Providing information to small, local developers that will help them understand land use permitting processes and give them a sense of clarity and certainty about requirements so they can better provide smaller scale housing at an affordable level.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | INDIRECT              | All  | --   |
| F08 | Conversion of Underperforming or Distressed Commercial Assets | Acquisition of underperforming or distressed commercial assets (commercial, retail, industrial, or hotel) or partnerships with owners of the assets for conversion into needed housing.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --  | DIRECT                | Affordable & Vulnerable<br>Early Gentrification<br>Active Gentrification                                     | Most likely to be cost effective in some neighborhood market types.  |

| #   | Strategy   | Description   | Affordability Target  | Tenure Target        | Source (if available)  | Housing Equity Impact | Neighborhood Typology                        | Mitigating Measures                                      |
|-----|--|---|---|----------------------|--|-----------------------|--|--|
| F09 | Enhanced Use Lease of Federal Land   | The US Department of Veterans Affairs (VA) may lease land for up to 85 years to developers of projects which provide the VA with compensation. Such enhanced use leases have been used to provide land for permanent affordable housing for people experiencing homelessness including veterans in Oregon, Minnesota and Washington States.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | Housing Authority of Douglas County  | (DIRECT)              | All  | --   |
| F10 | Prioritize Housing on City/County Owned Land                                   | Surplus property suitable for housing is offered up for affordable development.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Eugene   | (DIRECT)              | All  | --   |
| F11 | Combine Community Land Trust with Limited Equity Cooperative Model             | Combine a Community Land Trust (CLT) with a Limited Equity Cooperative for a lower barrier entry to homeownership of a share of a permanent small/tiny home community.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | SquareOne Villages   | DIRECT                | All  | --   |
| F12 | Surplus Land for Affordable Housing  | Sell land at the State or City's cost (below market) to developers of affordable housing. Long-term lease at very minimal cost to developers for land the City is not yet ready to surplus. County surplus of foreclosed land to affordable housing developers and/or housing authority.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Bend   | (DIRECT)              | All  | --   |
| F13 | McKinney-Vento Federal Surplus   | Cities may partner with the Federal Government to surplus Federal land for homeless housing or services under McKinney Vento.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Bend   | (DIRECT)              | All  | --   |
| F14 | Right of First Refusal for Land Purchase                                       | Affordable housing providers could be offered a Right of First Refusal for city, county, or state owned land when the land would be used for affordable housing. Examples include a manufactured home program where residents can buy out the manufactured home park when the owner is ready to sell.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">CASA of Oregon - Mfd Housing Co-Op Dev</a>   | (DIRECT)              | All  | --   |
| F15 | Ordinances that Address Zombie Housing   | More assertive tax foreclosures to enable zombie housing to be rehabbed into occupied housing.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --   | INDIRECT              | Affordable & Vulnerable                      | --   |
| F16 | Regulatory Agreement   | Regulatory Agreement, between the jurisdiction and developer, in place with the land sale that keeps the units affordable for 20 years in exchange for SDC waivers. This is straightforward without going through a difficult or costly process.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | City of Beaverton  | (DIRECT)              | Active Gentrification<br>Late Gentrification | Prepare for agreement expiration with preservation plans |
| F17 | Designated Affordable Housing Sites  | A jurisdiction would establish designated sites with a completely different set of regulations than apply to the balance of the public and private building sites. The sites would be overseen by an Affordable Housing Commission, that is empowered to prioritize, fast track, and approve affordable housing projects (with designated and required affordability objectives) and bypass the majority of the city's fees and regulations. The Commission would have its own set of requirements (structural approval, zoning allowance, etc.), but they would be streamlined, and tailored to facilitate a quicker and much less expensive process.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --   | (DIRECT)              | All  | --   |
| F18 | Utilize Surplus Land Owned by Faith-Based Organizations for Affordable Housing | Over the past few decades, faith institutions across the country have been declining. This has prompted conversations within different faith communities about how to refocus their mission of social change. The housing affordability crisis in many cities around the country has brought these institutions into the work of creating affordable housing in their communities. This strategy would: 1) Identify faith and community-based organizations that are interested in offering their available land for development of affordable housing, 2) Provide design and finance consultation for three organizations to prepare them for future affordable housing development projects, and 3) Determine barriers to development and how those can be addressed and/or streamlined.  | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | <a href="#">Expanding Opportunities for Affordable Housing, Metro and City of Portland</a>                               | (DIRECT)              | All  | --   |
| F19 | Affordable Housing Preservation Inventory                                      | Prepare an inventory of subsidized and naturally occurring affordable housing to support proactive policies intended to preserve the affordable housing stock. This strategy is intended to help offset some of the need for costly new construction.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | The Center for Housing Policy, Washington DC<br>Opportunity Zone Toolkit, US Department of Housing and Urban Development | (DIRECT)              | All  | --   |
| F20 | Fair Housing Education, Referral, and Other Services                           | Provide residents, property owners, property managers, realtors, lenders and others involved with real estate transactions with access to Fair Housing information and referrals. Ensure that city staff know how to identify potential Fair Housing violations and make referrals to the Fair Housing Council of Oregon and state and local enforcement agencies. Partner with and fund Fair Housing Council of Oregon to provide periodic Fair Housing Audit Testing, customized outreach and education and other specialized services.   | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --   | (DIRECT)              | All  | --   |
| F21 | Public or Mission-Driven REITs and Turn-Key Delivery                           | Most public subsidies and tax incentive programs are complex due to the need for regulation and corruption prevention, imposing many impediments to developing affordable housing. Jurisdictions would participate in a public REIT that buys turn-key projects for set costs. This would motivate mission-minded developers to drive down cost knowing that risk is minimal by having a buyer at the end. If the developer doesn't deliver the required specs, quality, and competitive construction cost, then they have to sell or rent on the open market or find other incentives in current, standard fashion. The jurisdiction could invest state pension funds in these REITs.<br><br><i>Note: Though this strategy has been suggested by the housing development community, it is not clear if this program is currently available to jurisdictions in the State of Oregon</i> | Publicly-Subsidized (< 30% AMI)<br>Affordable (30-80% AMI)<br>Workforce (80-120% AMI)<br>Market Rate (> 120% AMI) | For Rent<br>For Sale | --   | (DIRECT)              | All  | --   |

| # | Strategy | Description | Affordability Target | Tenure Target | Source (if available) | Housing Equity Impact | Neighborhood Typology | Mitigating Measures |
|---|----------|-------------|----------------------|---------------|-----------------------|-----------------------|-----------------------|---------------------|
|---|----------|-------------|----------------------|---------------|-----------------------|-----------------------|-----------------------|---------------------|

**Category Z: Custom Options**  
 Any other Housing Production Strategy not listed in Categories A through F that the jurisdiction wishes to implement will be outlined in this section and numbered accordingly.

| #   | Strategy | Description   | Affordability Target | Tenure Target | Source (if available) | Housing Equity Impact | Neighborhood Typology | Mitigating Measures |
|-----|----------|---|----------------------|---------------|-----------------------|-----------------------|-----------------------|---------------------|
| Z01 | TBD      | Any other Housing Production Strategy not listed above in Categories A through F that the jurisdiction wishes to implement should be filled in here and numbered accordingly. | --                   | --            | --                    | --                    | --                    | --                  |