

## What does “Affordable” and “Workforce” Housing mean?

“**Affordable Housing**” is a term that refers to a households’ ability to find housing within their financial means. Households that spend more than 30% of their income on housing and certain utilities are considered to experience *cost burden*.

“**Workforce Housing**” has come to mean housing targeted to households who may earn too much to qualify for affordable housing subsidies, but not enough to afford a home or an apartment.

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## Southern Oregon Housing Resource Center

3630 Aviation Way, Medford, OR 97504  
541-779-6691  
[www.sohrc.org](http://www.sohrc.org)

Housed at ACCESS Inc., the **Southern Oregon Housing Resource Center (SOHRC)** is the one-stop shop clearing house for a variety of housing related programs offered in Jackson and Josephine Counties. Also provides outreach sessions to employers and other organizations interested in housing related programs in Jackson & Josephine Counties.

Housing Counseling services include the “ABC’s of Homebuying”, a state certified pre-purchase education course, one-on-one pre-purchase counseling, foreclosure prevention, predatory lending and fair housing complaints, rental counseling and reverse mortgage counseling. The SOHRC also administers down payment and closing cost assistance programs in Jackson & Josephine Counties.

## Get Involved

### City of Ashland Housing Commission

Housing Commission meetings are open to everyone. The Commission encourages the public to attend and participate.

The Housing Commission meets the fourth Thursday of every month from 5:30 to 7:30 in the Community Development Building at 51 Winburn Way.

Questions or comments can be directed to Brandon Goldman, Housing Program Specialist at 541-552-2076 or by email: [goldmanb@ashland.or.us](mailto:goldmanb@ashland.or.us).

### Housing Discrimination?

Fair Housing Law makes it illegal to discriminate in residential housing on the basis of race, color, religion, national origin, gender, elderliness, familial status, disability, and Ashland’s local ordinance also includes sexual orientation as a ‘protected class’.

All households deserve fair and equal access to housing. If you have faced discrimination that limited your access to housing based on any of the listed ‘classes’ above contact the **Fair Housing Council of Oregon**.

Program staff receive and screen complaints of housing discrimination over a state-wide, toll-free hot line and whenever possible test allegations of fair housing violations.

**Hot line: 1-800-424-3247**

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CITY OF  
**ASHLAND**



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## HOUSING RESOURCES

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## A Citizen’s Guide to workforce housing

## Housing Information

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**Resources for finding a place to rent or buy.**

### Newspaper Classifieds

#### Medford Mail Tribune / Ashland Daily Tidings

As well as in the daily newspapers, these classifieds are also available online through *Homefinder* at ShopOurValley.com. *Homefinder* is a database driven search tool. Create a portfolio and have any listings that meet your criteria sent directly to your email address.

<http://homefinder.shopourvalley.com>

### Internet Housing Ads

Regional classified ads including rental and purchase housing

#### Classic Property Management

<http://classicaland.com/>

#### Commercial Property Management

<http://www.commercialpm.com>

#### Land Mart, Inc.

<http://www.landmart.com/>

#### Medford Craig's List

<http://medford.craigslis.org/apa/>

#### Street Rents Property Management

<http://www.streetrents.com/>

#### Southern Oregon Multiple Listing Service and Rogue Valley Association of Realtors

<http://www.somls.com>

(see the "Our Members" section for an extensive listing of area Real Estate Offices)

## Affordable Housing Providers

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#### ACCESS, Inc.

3630 Aviation Way, Medford, OR 97504

[www.access-inc.org](http://www.access-inc.org) (541) 779-6691

ACCESS, Inc. is a Private Non-Profit Corporation and is the Community Action Agency for Jackson County that has developed and is currently managing, over 160 units of affordable rental housing in Jackson County.

#### Ashland Community Land Trust

[aclt@charter.net](mailto:aclt@charter.net) (541) 488-1211

Ashland Community Land Trust is a community membership non-profit 501(c) 3 organization whose mission is to provide those who live and work in Ashland the opportunity to obtain homes that will be affordable in perpetuity. By holding the land in public trust, and selling the improvements, ACLT can make affordable homes available to qualified buyers. ACLT is also committed to the provision of affordable rental homes.

#### Habitat for Humanity

[hfhvr@jeffnet.org](mailto:hfhvr@jeffnet.org) (541) 773-3411

Habitat for Humanity/Rogue Valley is a Christian based, non-profit housing ministry making home ownership possible by drawing together people of all faiths and backgrounds to build affordable homes in partnership with those in need. They serve Jackson County residents living in substandard housing whose income falls between 30% and 60% of the federal median income. They sell these homes to Habitat/RV families with a 20-year, no-interest mortgage.

#### Housing Authority of Jackson County

(541) 779-5785 x1000

The Housing Authority currently provides housing and related services to 1535 households in Jackson County. Programs include the Section 8 Certificate and Voucher Program, Owner Occupied Housing Rehabilitation, Family Self-Sufficiency Program, and the development and management of low-income affordable housing.

#### Rogue Valley Community Development Corporation

328 S. Central Ave., Medford, OR 97501

[rvcdc@grrtech.com](mailto:rvcdc@grrtech.com) (541)734-2355

RVCDC, is a non-profit housing provider primarily involved in the rehabilitation, relocation, and development of for-purchase affordable housing. RVCDC also works in coordination with the USDA Rural Development Self-Help program. RVCDC provides low-income homebuyers with the opportunity to use sweat equity to lower their housing costs.

## Housing Financing

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#### Oregon Housing and Community Services

(OHCS) [www.hcs.state.or.us](http://www.hcs.state.or.us) or

[www.oregonbond.us](http://www.oregonbond.us)

OHCS is the State of Oregon's housing finance agency, providing financial and program support to create and preserve opportunities for quality, affordable housing for Oregonians of lower and moderate income. The **Oregon Bond Loan Program** assist moderate income first time homebuyers with below market interest rate loan programs. The Department also administers federal and state antipoverty, homeless and energy assistance, and community service programs.

#### United States Department of Agriculture Rural Development (USDA):

[www.rurdev.usda.gov](http://www.rurdev.usda.gov) 541-673-6071

2440 NW Troost Street #200, Roseberg, OR 97470

USDA Rural Development has the mission to improve the quality of life in rural areas. Rural Housing Programs helps rural communities and individuals by providing very low interest loans and grants to purchase housing, housing rehabilitation and community facilities. They provide funding for single family homes, apartments for low-income persons or the elderly, housing for farm laborers, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools, and much more.

#### Local Lenders

To find lenders within Jackson County that are familiar with these and other programs that provide first time buyers, veterans and people with special needs with below market home loans use the State of Oregon's "Locate a Lender" online tool at:

<http://o.hcs.state.or.us/lenders/lenderlocator.jsp>