

Wednesday, January 25th 2011: 4:30 – 6:30pm
Council Chambers – 1175 East Main Street

1. (4:30) **Approval of Minutes** (5 min)
October 26, 2011
2. (4:35) **Public Forum** (5 min)
3. (4:40) **Goal Review and Approval** (30 min)
4. (5:10) **RVTV Project** (30 min)
James Dills
5. (5:40) **Housing Work Plan Review** (20 min)
6. (6:00) **Liaison Reports discussion** (20 min)

Liaison Reports

Council (Mike Morris)
Staff (Linda Reid)
General Announcements

7. (6:20) **February 22nd, 2012 Meeting Agenda Items** (5 min)
Commissioner items suggested (5 min)
Quorum Check – Commissioners not available to attend upcoming regular meetings should declare their expected absence.
8. (6:25) **Upcoming Events and Meetings**
Homeless Task Force Meeting- February 21, 2012: 10:30-12:00: Housing Authority
Conference Room 2231 Table Rock Road, Medford

Next Housing Commission Regular Meeting
4:30-6:30 PM; February 22, 2012
9. (6:30) **Adjournment**

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the Community Development office at 541-488-5305 (TTY phone is 1-800-735-2900). Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to the meeting (28 CFR 35.102-35.104 ADA Title 1).



**CITY OF
ASHLAND**
ASHLAND HOUSING COMMISSION
DRAFT MINUTES
October 26, 2011

CALL TO ORDER

Chair Regina Ayars called the meeting to order at 4:30 p.m. at the Council Chambers located at 1175 East Main St. Ashland, OR 97520.

Commissioners Present:	Council Liaison
Regina Ayars	Mike Morris, absent
Ben Scott	
Barb Barasa	Staff Present:
Richard Billin	Linda Reid, Housing Specialist
James Dills	Carolyn Schwendener, Admin Clerk
Commissioners Absent:	

APPROVAL OF MINUTES

Billin/Scott m/s to approve the minutes of the September 28, 2011 regular Housing Commission meeting. Voice Vote: All Ayes, minutes were approved as presented.

PUBLIC FORUM

No one spoke

EDUCATION PROGRAM PROPOSAL FOR RVTV

Dills and Barasa met to discuss the education program proposal for RVTV.

The first introductory segment of the program would introduce characters and explain who the Housing Commission is and who they serve. Hopefully it would be entertaining enough to draw the audience in.

Suggested issues and highlights for the program;

- Continuous segment on an appeal to support the Housing Trust Fund
- Educational program
- Current issues including interviews with developers, politicians, individuals sharing their experiences
- Footage of affordable housing
- Politics of housing pros and cons,
- Manufactured housing, co-housing, SOU student housing, work force housing
- Teen homelessness
- More detail regarding the Housing Trust Fund
- Talk to police, fire fighters, teachers, faculty
- Plight of young families in the community, school closures
- Highlight certain organizations that are part of the Housing Commission's mission for workforce housing
- Talk with organizations such as the Salvation Army, Access, Habitat for Humanity, Housing Authority of

- Jackson County
- Small footprint savings, current housing issues

The next step is to write out a pilot with a narrative. Dills currently has video cameras, microphones and a light kit reserved at RVTV. He is hoping to get some stock footage of affordable housing in town that could be used for the program. The show will be approximately twenty to thirty minutes long. Dills explained the process used to apply at RVTV for a time slot. Reid said that the City pays for a certain amount of RVTV slots but do not necessarily use all those slots. Reid will check and see if there are any unused slots. January is the target month to begin the show.

The commissioners all agreed that this RVTV program is a wonderful idea and are very excited to see it happen.

MANUFACTURED HOUSING PRESERVATION PROJECTS LETTER

Barasa volunteered to put a letter together for the City Council that would urge them to put something in the Consolidated Plan to address the preservation of manufactured home parks. Barasa distributed her draft letter for the Commission's review. She explained in her letter why the Housing Commission cares about manufactured Housing and why they are a good thing trying to rid the preconceptions. Manufactured home parks are not tracked in the City's inventory as affordable because they are owned not rented. There are approximately 182 homes located in three Manufactured Parks within the City of Ashland.

Reid explained that the Five Year Consolidated Plan is the document that governs the use of the city's CDBG funds. If we want to change goals during the five years, it's a minor amendment and needs to be legally noticed. Amendment goes to HUD for their approval.

Reid will reformat and edit the letter changing it into a memo and adding a potential motion to forward to the Council.

RETREAT DISCUSSION

After a discussion the Commissioners agreed on the following agenda items.

- RVTV project education
- Recruitment Discussion
- Review last year's goals set goals for 2012
- Review and update the Housing Work Plan (update the housing element of the comprehensive plan)

The retreat will be on Saturday December 17th at the Parks Department located at 340 Pioneer Street from 9:00 am to 1:00 pm. There will be no regular commission meeting in November.

Ayars will be attending the City Council meeting on December 16th. At that meeting the Council will be discussing the new allotted member count for the Commission. The Commission is requesting to lower the member

Ayars said that the Mayor has received an application and interviewed Brett Ainsworth who is interested in joining the Housing Commission. Ayars has arranged to meet with Mr. Ainsworth to introduce him to the Commission. The Commission would like to see him appointed before the retreat so he can attend. Reid will check with administration for Scott regarding his reappointment.

UPDATE ON PRESERVATION UNITS

Reid distributed an updated housing list of expiring Use Units. These units are tracked because they are endangered. The City provides resources and options for funding; Community Development Block Grant funds, Affordable Housing Trust Fund and Conservation Department rebates. There are State and Federal loan programs and incentives to retain them as affordable. The Federal financing options are the department of Rural Development (RD) and The Department of Housing and Urban Development (HUD)

CO-HOUSING PRESENTATION

Ayars attended the Co-Housing presentation commenting that it was well attended with a great amount of interest. She discovered that there is already a group of seniors in town that are prepared to purchase in a Co-housing

Development if and when one materializes. Chuck Durrant, who lives in an inter-generational Co-Housing project was a great speaker, said Ayars.

LIAISON REPORTS DISCUSSION

Reid reported that the Homeless Task Force just finished up the Continuum of Care grant application process that funds homeless services countywide.

In the past the Housing Commission has worked with the Housing Specialist to put together a work plan. Currently the City is undertaking to update a Housing Needs Analysis which will incorporate both rental and ownership properties. As part of that we looked at the housing work plan that was put together in 2005 said Reid. Most of those items have been completed. The Commissioners agreed the retreat would be a good time to go over the Housing work plan and see what is left and what they still need to accomplish. Reid would like to add to the list looking at updating the housing element of the Comprehensive Plan.

Reid informed the Commission that an intern by the name of Brian Cole is working on his capstone in the Geography and Planning Department and will be working on the Housing Needs Analysis for the City. Reid has invited Mr. Cole to attend the Commission meetings and welcome his involvement. Cole specifically will focus on developing a survey to send out to the rental property owners for the purpose of getting information on bedroom size, unit costs and rates. Hopefully he will be able to develop a spreadsheet including a call list to get a better handle on the unit size and bedroom configuration within the city and how the demand is changing. Adam Hanks, Economic Developer with the City, has created a list of property management companies as well as property owners. Landlords who have six units or more register in the community but it will be difficult to track the smaller ones. In 2000 SOU Professor Pat Acklin's class went door to door creating list and map showing the units.

Dills reported that he along with several other people have tried to get in touch with Jordan Espinoza with no success. Dills is working on ideas on how to recruit a new person for the SOU Liaison position. Amanda Stuck ASSOU Vice President will include information about the Liaison position with her list of student involvement activities.

UPCOMING EVENTS AND MEETINGS

Homeless Task Force Meeting-November 15, 2011: 10:30-12:00 Housing Authority Conference Room 2231, Table Rock Road, Medford

Next Housing Commission Regular Meeting

January 25, 2012

ADJOURNMENT - The meeting was adjourned at **6:25** p.m.

Respectfully submitted by Carolyn Schwendener

Memo

DATE: 1/20/2012
TO: Housing Commission
FROM: Linda Reid, Housing Program Specialist
RE: Housing Commission goals 2012

The following goals and associated priority rankings were identified by the Housing Commission on December 17, 2011 in an effort to forward to the City Council specific items for consideration in establishing the Council goals for the coming year. The Housing Commission would also like to encourage the council to provide input to the Housing Commission on these goals, which will be put forward for adoption at the Housing Commission's regular meeting to be held on January 25, 2012.

1. Education and Outreach- RVTV Project
2. Preservation of vulnerable properties
3. Landlord Tenant Brochure.
4. Housing Trust Fund Innovative Funding Source.
5. Implement Action Plan steps based on the results of the Updated Housing Needs Analysis



CITY OF ASHLAND



HOUSING WORK PLAN



Prepared by the Department of Community Development

2012-2015

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Purpose of the Plan

This Housing Work Plan is intended to identify specific housing activities that have been initiated by the City to be completed in the short term (2 to 3-year period). The plan will provide direction to City staff, and provide measurable outcomes for Elected and appointed Officials to monitor the objectives and the success of the housing program.

The plan aims to identify the specific benefits to be realized for each individual project. Lastly the time frame in which the objectives are expected to be met and a visible method to monitor and measure progress in meeting the objectives is indicated for each activity.

Given limited resources and Staff time the individual activities also contain an estimate of staff and funding needs to accomplish the tasks. The nature of housing development and planning often requires a multiyear process to take a project from conception to completion. For the purposes of this work-plan the final outcome of a project initiated in Fiscal Year 2012 may not be realized during a 2 year period. In such cases milestones expected to be accomplished and a timeframe to completion is provided.

A number of other housing activities are ongoing by their very nature, such as education and outreach, monitoring existing long term affordable housing units, and administration of the Community Development Block Grant program. In such cases the activity is defined and it is noted that the project will be ongoing. Further an estimate of the time commitment necessary to undertake these ongoing projects is provided to assist resource allocation.

Council Goals

Social Equity

- *Decide whether to develop or sell the remaining land on Clay Street.*
- *Appoint an ad-hoc committee to make recommendations to the City Council by December 31, 2011 about how the City and partner organizations can work together in the long run to address the needs of homeless people and to reduce homelessness in the community.*

Economy

- *Increase the clarity, responsiveness, and certainty of the development process. Develop a specific action plan to respond to the recommendations of the 2006 Zucker and Seigl Reports.*

Environment

- *Develop a strategy to use conservation and local renewable sources to meet Tier 2 power demands.*



Modifications to the Plan

Should identified work arise that falls outside the defined scope of this work plan, the Project Manager must either deem the work out of scope and defer it, or in the event the new item is considered a high priority by the City, then the decision to expand the scope of the work plan to include the work will be necessary. The latter choice would result in changes to the work plan, resource allocation, budget and/or schedule. The City is currently undertaking an update of the City's Housing Needs Analysis and Action Plan, the findings of this document may identify strategies and priorities which may serve to modify this work plan.

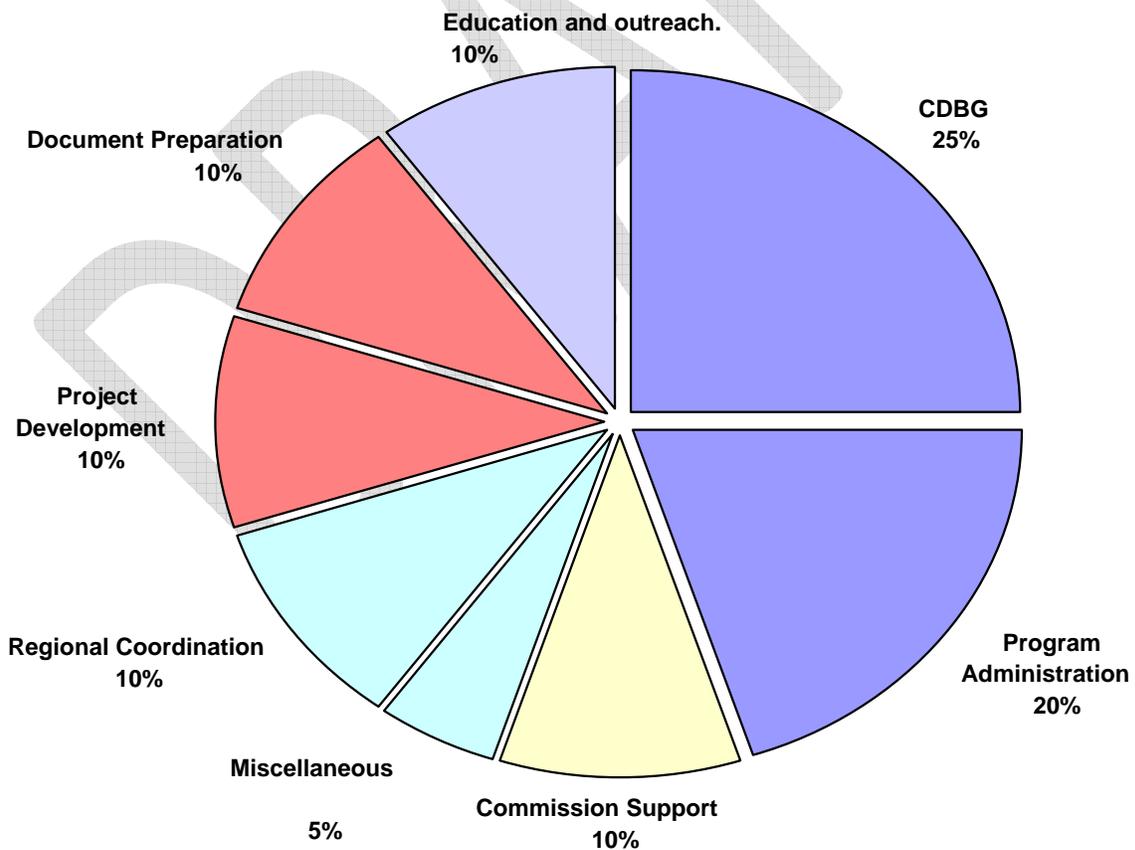
DRAFT



The Ashland Housing Program Overview

The term “Ashland Housing Program” is applied to various activities the City undertakes to address the unmet housing needs within our community. As there is no single means of adequately addressing the housing issues facing the City, a comprehensive approach to ward program development has evolved over time. This comprehensive approach is appropriate to ensure we can implement all tools available to increase the supply of affordable housing. The Housing Program therefore has included the development Land Use regulations, provision of financial assistance through Community Development Block Grants and the development of a Housing Trust Fund, and direct project development in collaboration with affordable housing providers.

The chart provided below illustrates the general distribution of time dedicated to each aspect of the Housing Program over the course of a year. It is important to note that although the percentages provided approximate an annual distribution of time, due to the nature of housing development, grant cycles, and planning and administration the amount of time dedicated to given activities fluctuates considerably through the course of a year.



The Housing Program Specialist

The Housing Program Specialist position is involved in all aspects of planning, organizing, coordinating, and directing housing related projects, programs, functions, and activities of the City. With a specific focus on affordable housing activities, administration includes working closely with the Community Development Director, the Housing Commission, the Planning Commission and the City Council to accomplish the goals outlined by the City Council. Additionally the administrative work of the Housing Program Specialist includes coordination with other City departments, a variety of public and private organizations, consultants, contractors, citizen groups, and the general public in developing or maintaining programs, and implementing projects in an effort to retain or developing needed housing.

Essential job duties of the Housing Program Specialist includes implementing the priority items described in the City of Ashland's 2002 Housing Action Plan, which includes but is not limited to:

- Researching and identifying and recommending long-term funding sources for the Housing Trust Fund.
- Providing program and policy recommendations to help clarify and help develop administrative procedures and practices related to the City's housing programs to assure that these programs are meeting identified needs and City Council Goals. Participation in strategic planning for assisted and affordable housing programs.
- Administration of the City's Community Development Block Grant program to ensure compliance with HUD regulations for services to low and moderate-income households. Maintains awareness of new HUD policies and regulations, maintains required data, and prepares required reports. Maintains communications with regional HUD staff and CDBG subrecipients. Conducting contract monitoring site visits in accordance with HUD regulations.
- Negotiation and development of contracts and amendments to reflect City policies on housing. Review of contract requirements and verification that the delivery of services or housing is in compliance with contract terms.
- Conducting studies and collects data to determine housing needs and the availability of resources for funding current or new programs.
- Responding to Council requests for information by submitting written reports or making oral presentations.
- Working in collaboration with Planning and Legal Departments to research and development standardized legal documents to record long-term and perpetual affordability requirements.
- Continuous work to improve operations, streamlines work processes, and to provide quality customer service.



- Collaborating with regional housing providers to coordinate services and efficiently manage limited housing resources.

The Housing Program Specialist also acts as the City Staff Liaison to the Ashland Housing Commission to assist them in addressing their mission and goals

Housing Program Administration

Administration of the existing City of Ashland Housing Programs is an vital part of the work of the Housing Program Specialist to maintain the integrity of the program and to ensure that the benefits of the needed housing secured through the program are realized by the community.

In an effort to secure housing as affordable the City of Ashland has offered a number of incentives to housing providers including the waiving of System Development Charges, waiving of Community Development and Engineering Fees, direct subsidy in the form of CDBG grants or City property, Density Bonuses in residential development, as well as supporting the housing provider in their efforts to seeking additional funding.

To ensure that affordable housing units that are created are maintained as affordable the City imposes deed restrictions and liens on covered units to regulate the qualifying incomes of households and maximum rents and sale prices. Communicating the incentives available, regulations and restrictions to housing providers, buyers and rentals is an important function to promote the success of the programs. The development and review of contracts, deed restrictions, and covenants, is a necessary administrative function of the Housing Program Specialist. Further the prequalification of occupant households through income verification and monitoring of rents or sales prices through review of purchase agreements and tax information is a vital role to maintain the integrity of the program.

General Housing Program Administrative tasks:

- Advise the Community Development Director, City Administrator and other management staff, the Housing Commission, the Planning Commission, and City Council on housing related issues and matters; provide advice and recommendations related to program implementation, development plans, and funding availability.
- Coordinate efforts of City departments involved in the planning and implementation of development projects.
- Coordinate with City, federal, state, and non-profit agencies and private companies to develop resources; monitor funding opportunities for housing and housing programs.



- Development and Review of Development Agreements, Contracts, Covenants, Deed restrictions and Liens.
- Work closely with homeowners, landlords, contractors, developers, business owners, and property owners in providing program related information and resolving concerns.
- Coordinate with regional providers of housing and social services to integrate services and serve vulnerable populations efficiently.
- Process housing related financial transactions and legal documents.
- Verification of household income and assets to qualify potential residents of designated affordable housing. Monitoring of covered units to ensure rents, sales price, and occupant households remain compliant with the City programs.
- Maintenance of files and databases regarding covered affordable housing units, liens, terms of affordability, period of affordability, and occupant household information.
- Administration of the CDBG program - addressed on page 8 of this work plan as a separate item

Measurable outcomes: Attend each Housing Commission Meeting and provide updates to the Commission on ongoing Housing Projects and programs. Attend select Planning Commission and City Council meetings to report and advice on Housing Programs and Projects.

Each time a new affordable housing units are created the program specialist will have to complete all associated documentation for SDC deferrals, Resale Restriction Covenants, Income verification, review of all Covenants Conditions and Restrictions and Bylaws for a given project to ensure consistency with the program requirements. On an ongoing basis the Housing Program Specialist shall complete these tasks for new developments and at each transfer of covered property.

Provide an annual report on the success of Housing Programs and projects in January of each year.



Community Development Block Grant Program

Description of the program:

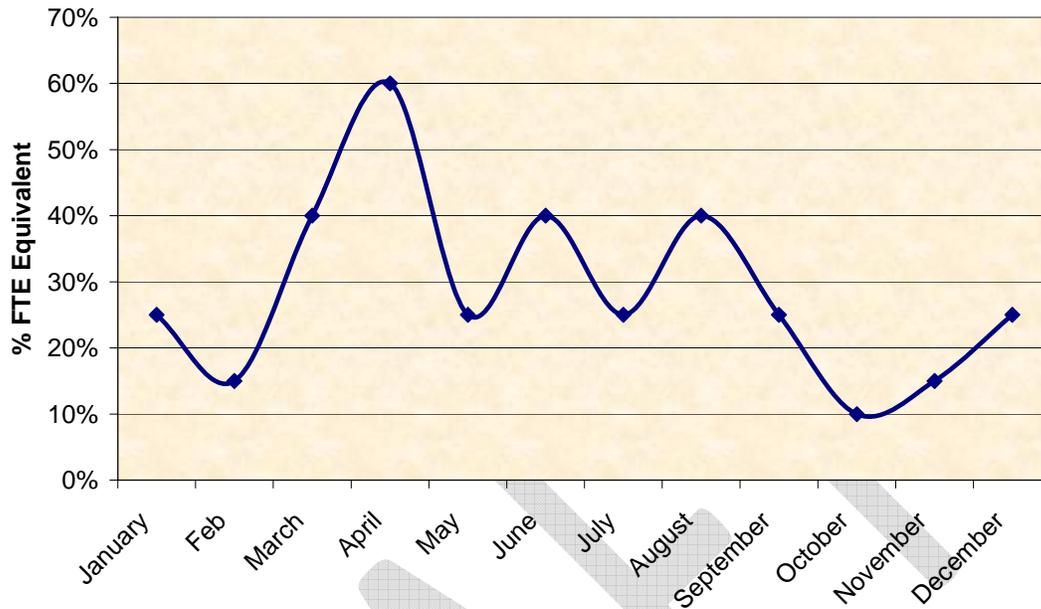
The City of Ashland 2010-2014 Consolidated Plan for the Community Development Block Grant Program addresses the needs of Ashland's population, and aims to establish strategies to address the highest priority needs of our extremely low and moderate-income residents. Specifically the five-year Consolidated Plan provides the basis for allocating U.S. Department of Housing and Urban Development (HUD) funds under the Community Development Block Grant Program (CDBG). During each year of the five-year plan, the city prepares an Annual Action Plan that outlines the specific program activities to be carried out in meeting the *Consolidated Plan* strategies. Each Year the City receives approximately \$200,000 in CDBG funds, of which 20% is available for administration of the CDBG Program.

The chart on the next page illustrates the cyclical nature of doing the base administration of the CDBG Program and its intensity at various times throughout a year. It is important to note that this chart reflects only the regular annual tasks related to administration of the program including:

- RFP issuance in January of each year, due in late February
- Housing Commission Review: March
- City Council awards: April 1
- Annual Action Plan prepared: April 15th
- Subrecipient Agreements completed: July 1.
- Environmental Reviews, Requests for Release of Funds, and Public Noticing for specific projects (may occur at any time throughout a year)
- Consolidated Annual Performance Evaluation Report (CAPER) – Data gathering, development and Review: July and August. Due September.
- Subrecipient Monitoring November-December
- Maintenance of HUD Integrated Disbursement and Information System for release of funds (IDIS: Accounting, Draw-downs, requests for payments, performance measures, client benefit reports)



CDBG Administration Time Allocation Estimates



Additionally, non-annual tasks such as the development of a 5 year Consolidated Plan, Fair Housing Activities other than ongoing education and responsiveness to questions regarding discrimination are not included in this time estimate. The current Five-Year Consolidated Plan reports on the goals and outcomes for the time period of 2010-2014, and thus will need to be updated for the 2015-2019 period. This update will be a substantial undertaking to be initiated in October of 2014 to be completed and adopted prior to the 2015 Program Year. The Consolidated Plan is discussed in greater detail on Page 10.

Measurable outcomes for current CDBG Administration: The activities of any particular year are included in the Annual CDBG Action Plan which outlines all CDBG expenditures and expected accomplishments. Approval of an Annual CDBG Action Plan is expected in May of each Consolidated Plan year.

The Action Plan shall include specific performance measures under each identified goal and is thus the most appropriate source to reference for the measurable outcomes relating to administration of the CDBG program.

CDBG Consolidated Plan Update 2010-2014

The CDBG program requires the City to maintain a five-year “Consolidated Plan” which assesses and prioritizes the housing and homeless needs in Ashland. The CDBG Consolidated Plan also contains “spending priorities” which determine the types of

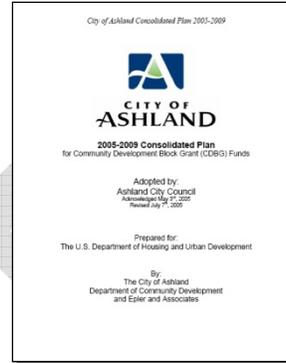


projects for which the funds may be used. The following spending priorities are included in the adopted CDBG Consolidated Plan.

In updating the five year Plan the Housing Program Specialist will research and update sections for the

Consolidated Plan to include:

- *Citizen Participation Plan*
- *Community Profile*
- *Housing Needs Analysis*
- *Housing Market Analysis*
- *Homeless and Human Services*
- *Demographic Maps*
- *Performance Measures*
- *Key Interviews and demographic surveys*
- *Public hearings*



In 2004-2005 the City Hired a consultant to complete the research and public involvement process to update the prior 5-year plan to reflect changing demographics and CDBG spending priorities. The cost of this work was \$10,000 however the consultant selected was simultaneously undertaking an update of the City of Medford's Consolidated Plan, so Ashland benefited from the amortized research and plan development. To undertake this effort independently of the City of Medford's 5-year update would likely increase a consultant's project costs to approximately \$30,000. Alternatively in 2010 the update was completed by City Staff and the City of Ashland Housing Commission. This effort expended approximately 50% of the Housing Program Specialists time for approximately a three month period.

Measurable Outcomes and Benchmarks: Develop a scope of work complete research, provide opportunities for public involvement regarding priority needs; prepare plan prepared; housing Commission Review; City Council Review and Approval: HUD review and Approval of the CDBG 2015-2019 Consolidated Plan.

Fair Housing Analysis of Impediments

The Analysis of Impediments (AI) is a review of impediments to fair housing choice in the public and private sector. The AI is a HUD required analysis that should be completed ever 3 years and at a minimum should be prepared in advance of the 5-year Consolidated Plan to inform the development of the plans section of Fair Housing. Ashland completed an update of the AI in Program Year 2008. The City funded FHCO to undertake an update of the City's Analysis of Impediments to fair housing choice. The updated Analysis of Impediments to Fair Housing Choice identified several impediments to fair housing choice. Some of the impediments and proposed solutions are public sector and are able to be corrected by the City, while some of them will take coordination and cooperation from the City with the private sector. Highlighted below are those impediments which the City intends on taking action on during the period covered by the Work Plan.



Impediments to Fair Housing Choice identified by the 2008 AI

Private Sector Impediments

Impediment I

Discrimination in housing transactions is the greatest impediment to fair housing Choice.

Recommendation I

Proactively conduct testing of sale and rental properties to identify such practices as racial steering and other violations of the Fair Housing Act at an early stage. Ashland should contract with an organization experienced in fair housing testing to conduct periodic testing of real estate agents, developers, landlords, and apartment managers to identify racial and ethnic steering within Ashland and steering of minorities away from Ashland. Such testing should include controlled samples that are large enough to provide statistically significant result and finding.

Impediment VII

Homeowner Associations (HOA) are an area of emerging concern with regard to fair housing. The number of complaints received by FHCO alleging discrimination by the board of an HOA has steadily increased. HOA's are most commonly cited in cases of familial status discrimination and discrimination against people with disabilities. Families with children frequently complain about the arbitrary and stringent application of HOA rules to them, but not to families without children. People with disabilities complain that HOA's refuse to grant them reasonable accommodations to rules, policies or procedures when such accommodations are necessary due to a disability, or that the HOA's refuse to allow reasonable modifications to the physical structure of a person's unit or the common areas when such modifications to the physical structure of a person's unit or the common areas when such modification is necessary to make a dwelling or property accessible for the persons with disability.

Recommendation VII

Ashland should develop or arrange for periodic workshops targeted to HOA officers and management companies to make them fully aware of their obligations under the federal, state, and local fair housing laws.

Impediment VIII

Discrimination in home lending practices is a major impediment to fair housing choice. While the denial rates identified for home loan applications in Ashland do not identify consistent disparities between races, there is disparity in loan activity with census tracts with higher minority proportions showing substantially less activity than census tracts with low minority proportions. Additionally, for all of Ashland there were very few government-insured loans sought, even though these are an effective way for low and moderate income families to purchase a home.

Recommendation VIII

All Ashland residents would benefit from financial counseling to better prepare applicants before they submit a mortgage loan application. Such counseling should include education potential home buyers to recognize what they can actually afford to purchase, preventing the use of sub-prime mortgages and predatory loans that have produced the current nationwide wave of foreclosures, budgeting monthly ownership costs, building a reserve fund for normal and emergency repairs, recognizing racial steering by real estate agents, and encouraging consideration of the full range of housing choices available. As stated, this counseling will benefit



all Ashland residents, but significant outreach efforts should be made to racial and ethnic minorities, especially non-white Hispanics, African-American, Native Americans and Asians.

Public Sector Impediments

Impediment IX

Ashland must renew and expand its commitment to fair housing. The solutions to the impediments identified herein cannot be successful without significant support from the city.

Recommendation IX

Ashland already expresses its commitment to fair housing in its fair housing ordinance, but some steps can be taken to improve this law:

- The law should be amended to clearly protect disability, including the right to reasonable accommodations and modifications. As stated above, disability protection is not wholly absent, but the law as it currently reads could be read to exclude protection for people with disabilities in some instances.
- The law should also be amended to allow residents to file complaints up to one year after the last act of discrimination. Victims of discrimination do not always wish to lodge a formal complaint in the immediate aftermath of experiencing discrimination. Additionally, if they seek to conduct other investigation, they can easily find themselves beyond the statute's 60-day limit. Making this change would also bring Ashland's ordinance in line with federal and state fair housing laws.
- Clearly articulate the existence of alternative complaint options beyond contacting Ashland's Fair Housing Officer. Municipal Code 10.110.060 does discuss the existence of other options, but it is not written in a way that would clearly communicate to a victim of illegal housing discrimination what their options are.

Impediment X

Ashland needs to insure that there is a strong integration between its planning, fair housing, and affordable housing staff to prevent the separation of these different issues from one another. Ashland's current Fair Housing Officer is also charged with monitoring the affordable housing stock in Ashland. In this role the Fair Housing Officer does review the planning process to see that affordable housing goals will be met, but additionally monitoring to see that fair housing goals are met has not been integrated into this position.

Recommendation X

The fact that Ashland's Fair Housing Officer also has affordable housing responsibilities is a very good first step to ensuring that these subjects do not get treated separately at the expense of one to the other. The next logical step is to provide advanced fair housing training for this position, specifically training that focuses on systemic fair housing issues around planning. This additional training will augment the Fair Housing Officer's understanding of the intersection between fair housing and affordable housing, and will help this position identify strategies to pursue the advancement of both goals simultaneously. The Fair Housing Officer will then be able to bring these strategies to the planning process to monitor that planning policy and implementation creates a more integrated and tolerant community, as well as creates housing that is affordable to current and prospective Ashland residents.



Impediment XI

While affordable housing and fair housing are separate concepts, there is significant overlap between the two. It is generally true that affordable housing disproportionately benefits members of protected classes, primarily members of racial/ethnic minorities, recent immigrants, people with disabilities, and families with children. The decline of affordable housing in Ashland is an impediment to fair housing choice. This issue was perhaps the most oft-cited impediment in Ashland during interviews conducted by FHCO.

Recommendation XI

Ashland needs to explore as many options as possible for preserving and expanding its stock of affordable housing. The Rental Needs Analysis made several recommendations on how to accomplish this, and they are incorporated by reference. One option that was not explored was using CDBG funds to buy down the cost of apartment buildings to convert them to low-equity cooperatives.

Low-equity co-operatives control housing costs by keeping the single largest cost of homeownership, mortgage debt service (30 to 50 percent of the landlord's monthly ownership costs), constant even when units change hands. Households that purchase a share in a cooperative association comprise the association which actually owns the cooperative. This share entitles a household to occupy a dwelling unit and pay a monthly "rent". The cost of a share can range from a few dollars to a few thousand dollars. The key difference between market rate cooperatives and limited-equity coops is that the limited-equity's bylaws limit increases in resale price of a share to some rate typically less than the rate of inflation. This form of ownership can be applied to both multi-family and single-family housing, on a single site or scattered sites. By keeping housing costs down, many residents of low-equity cooperatives save enough money to afford a conventional ownership home without any government subsidy. This approach minimizes the amount of government spending on affordable housing while turning renters into homeowners. Residents of low-equity coops are able to deduct from their income tax their percentage of the cooperative's mortgage interest and property tax just like any other homeowner.

Impediment XII

Lack of information on where and how to report allegations of illegal housing discrimination is a major impediment to the effective enforcement of fair housing laws.

Recommendation XII

Ashland should make it easy to potential victims of housing discrimination to get assistance. The city should see that all its operators are trained, including people who answer the phone at the police department, to refer callers with housing discrimination issues to the Fair Housing Officer, or a designated alternative. The city staff described above should undergo periodic substantive fair housing training to remind them how to identify potential fair housing issues.

Impediment XIII

Housing consumers are generally unaware of their substantive rights, and specifically unaware of Ashland's own fair housing ordinance. Ashland has good and useful information on its website, but it may be difficult to find for a consumer who does not know that is what s/he is looking for.

Recommendation XIII

Ashland should augment its efforts to disseminate information about fair housing laws generally and its own ordinance specifically. Two specific recommendations are as follows:



- Develop or adopt a fair housing brochure that clearly explains what fair housing is, what classes are protected, the time limit on filing a complaint, and instructions on how to easily file a complaint.
- Amend Ashland's Municipal Code to require that every prospective client be given a copy of this brochure when they first meet with any real estate broker, residential rental or leasing agent, property manager, landlord, condominium owner seeking to rent his or her unit, or other person showing ownership of rental property in the City of Ashland.
- Make improvements to Ashland's webpage on fair housing. Ideally the link to this page would be no lower than one submenu in the category tree on Ashland's website. It should also be revised to include the text of Ashland's ordinance. The list of protected classes should be updated to include all the classes protected in Oregon.

Impediment XIV

There is a lack of adequate fair housing resources available to respond to fair housing complaints, and provide fair housing training and outreach.

Recommendation XIV

Ashland has already taken several good steps towards addressing this impediment. They have established a Fair Housing Officer as a position in the city government. They have also established a good working relationship with FHCO to provide enforcement and education services. However, there is more that can be done in both these areas.

- Ideally the Fair Housing Officer would have enough time and resources to field complaint, conduct fair housing trainings, and identify systemic fair housing issues that are raised by policies adopted by the city, namely in planning and zoning. Realistically, though, the Fair Housing Officer has a broad and full portfolio of work in addition to fair housing responsibilities. Allocation of additional resources, either additional funds or staff, would provide the necessary support to allow city staff to perform these tasks.
- Alternatively, Ashland could seek to partner with other CDBG jurisdictions (City of Medford, State of Oregon) to establish a regional fair housing office that could respond to complaints, conduct trainings and outreach, and monitor and comment on systemic fair housing issues raised by policies adopted by the city (e.g. planning and zoning). This option would address the reality that current city staff have sufficient workloads that they could not add more duties to their portfolios, and the other reality that there are not enough funds to create a full-time position to address fair housing issues. If a regional partnership could be established, the governments could contract with a private organization that would provide staff and resources to address the fair housing needs of Southern Oregon.

Impediment XV

There is a lack of accessible housing for people with disabilities. This was an issue highlighted by the Rental Needs Analysis, and confirmed by interviews with people from Ashland. Most accessible housing that does exist is located in complexes that are designated as housing for older persons. This means that people with disabilities under the age of 55, or peoples with disabilities who have children, or people with children who have disabilities, are at a significant disadvantage to find housing that meets their needs in Ashland.

Recommendation XV

The proportion of the population that has one or more disabilities is growing, and this impediment will only become more and more prevalent. The following are options that taken together can go a long way towards expanding the amount of accessible housing stock:



- Ensure that city staff in charge of issuing, inspecting, and approving building permits and certificates of occupancy for new multi-family housing built in Ashland are familiar with the accessibility requirements of the federal Fair Housing Act. Many architects, builders, and permitting officials are unaware that accessibility requirements under federal law are more expansive than those called for under the state building code.
- Adopt appropriate municipal legislation to prevent the approval of a building plan for new multi-family housing until accessibility issues are addressed.
- Provide funding for low or limited-income people with disabilities to pay for needed modification to the existing structure of their dwelling unit or complex. Under federal law a persons with a disability has the right to make necessary modifications, but the person must pay for the modifications themselves. The cost of modifications can be a barrier to asserting this right. If a fund was made available for low or limited-income people with disabilities to access, it would serve to increase the amount of Ashland's accessible housing stock.

The City of Ashland Housing Commission has already taken action to address some of the issues raised in the draft AI. A presentation given by the FHCO at the Housing Commission's June 2009 meeting highlighted some of the issues which the Housing Commission could have substantial involvement in implementing; such as updating the City's Fair Housing Ordinance, and researching rental registries. Over the period covered by this Work Plan the City will work toward identifying impediments and the actions needed to overcome those impediments. Following is a list of actions that the City has already implemented, and actions that the City intends to work toward implementing.

- The City provides information on Fair Housing at Pre-applications for Accessory Rental Units and Multi-Family Developments
- The City provides information and referral services to residents regarding Fair Housing and tenant rights. (AI-Recommendation XII-XIII)
- In 2007-08 the City of Ashland partnered with the City of Medford to put together 4 web based seminars that aired statewide. One of the seminars was tester training.
- The City annually awards Social Service grants to the center for non-profit legal services to "provide advocacy, advice and representation" on issues including tenant rights and fair housing. For the 2010-2011, 2-year grant cycle the City has awarded the Center for non-profit legal services \$12,078.
- Ashland supports the Fair Housing Council of Oregon through CDBG awards that promote training and education to landlords and tenants, as well as information on tenant rights and advocacy. (AI-Recommendation XII-XIII)
- The City of Ashland continues to collaborate with the City of Medford to conduct Fair Housing Activities that promote Fair Housing practices throughout the Southern Oregon region. The City's recently partnered to implement Fair Housing trainings targeted to real-estate agents and Homeowners Associations.



- City staff is collaborate with members of the Southern Oregon Regional Housing Center and the Southern Oregon Rental Owner's Association to partner in bringing more fair housing resources to the Southern Oregon region. (AI Recommendation II and VII)
- City staff and the City's Housing Commission are working to establish a rental registry which will allow the city to better gather data and maintain accurate information on housing trends, to track shifts in populations and housing demands, and identify emerging trends that may reflect illegal activities. (AI Recommendation VI)
- The City of Ashland is a member of the Southern Oregon Housing Resource Center Board and actively works to promote the mission of the Resource Center in education and resources for low-income homebuyers, which includes education on mortgage lending practices and financial counseling. (AI Recommendation VIII)
- City staff and the City's Housing Commission are working on updating the City's Fair Housing Ordinance to bring it up to State and Federal standards with further protections for peoples with disabilities and clearly defined complaint options. (AI Recommendation IX)
- The City of Ashland promotes the development and retention of affordable housing that provides housing opportunities for a range of incomes and household types, often this housing utilizes funding from state or federal entities which mandate adherence to fair housing laws. (AI-Recommendation XI)

Measurable Outcomes and Benchmarks: Adoption of an updated Fair Housing Ordinance, retention of housing options for seniors and peoples with disabilities, Regional coordination around fair housing resources, Education and Outreach to identified populations to affirmatively further fair housing.

Fair Housing regional Coordination

City staff has coordinated extensively with City of Medford staff to reach regional providers of social and commercial housing services. The City's have also partnered to more efficiently utilize limited resources that the City's have to devote to Fair Housing Activities . Similarly, City staff is a member of the Southern Oregon Housing Resource Center board, which works to coordinate housing resources and to act as a one stop for all populations seeking housing resources. All members of the SOHRC board as well as the SOHRC itself are federally mandated to undertake fair housing activities that affirmatively further fair housing. As such, the board members which include representatives from both Jackson and Josephine Counties, the Cities of Medford, Ashland, and Grants Pass, the Housing Authority of Jackson County and the Josephine County Housing Council, have expressed an interest in pursuing a partnership to better utilize the limited funds that all of the members have to devote to fair housing activities while still working to educate the community about fair housing and provide resources in the event that fair housing issues arise. Consequently the board chair has organized a regional meeting to discuss the implementation of such a partnership, how it would work to meet everyone's needs while providing increased fair housing resources for the entire region.



Measurable Outcomes and Benchmarks: Regional partnership meeting with a representative from the Fair Housing Council of Oregon, regional collaboration around regional fair housing resources.

Housing Commission

The City of Ashland Housing Commission was established in 1996 in an effort to address the housing needs of the City. The mission of the Ashland Housing Commission is to encourage housing that is available and affordable to a wider range of city residents and preserves the diversity and character of the community by providing opportunities to enhance cooperation between the public and private sectors, encouragement of financial entities to support housing programs in the city, and coordination of housing and supportive services programs. The powers and duties of the Housing Commission are:

- To develop and recommend coordinated housing and supportive services programs;
- To recommend housing and supportive services priorities for the City;
- To review and make recommendations to the City Council and Budget Committee on Community Development Block Grant (CDBG) and related allocations;
- To investigate Federal, State, County and private funding for implementation of City housing programs;
- To oversee the compilation of accurate information on the City's housing supply and affordability;
- To monitor projects funded with the Community Development Block Grant (CDBG) and the Housing Trust Fund;
- To act in an advisory capacity to the Mayor and City Council regarding housing and related issues in the City and the City's properties;
- To foster public knowledge and support of the official City housing programs.

Education and Outreach

The City Ashland Housing Commission has executed a number of Education and Outreach activities during the previous work plan period, including, the organization of a Workforce Housing Summit, which brought together several communities throughout the region to discuss issues facing populations struggling with housing and generate ideas to combat those issues. For the 2012-2015 Work Plan, the Housing Commission has put forth several innovative and noteworthy proposals to provide education and outreach, including;

- Producing a short program for the local public access television station.
- Creating a resource guide for homeowner's facing foreclosure
- Creating an information brochure on tenant rights.



Housing Trust Fund

The Ashland Housing Commission has undertaken the process of developing a Housing Trust Fund to assist in providing a financial resource to promote the development of needed housing within our community. The Housing Commission over the course of 2007 examined the components of a Trust Fund and solicited input on the potential uses of a housing trust fund. The City completed a survey of residents (online) and a survey of key stakeholders (direct mail to developers, realtors, affordable housing providers, held a public forum with a national expert on Housing Trust Funds, Mary Brooks, and reviewed the development of the Trust Fund Platform at various public meetings of the Housing Commission. The Housing Trust Fund ordinance was adopted by the City in October of 2008. At that time a finite source of revenue, the remaining repayments from a 1985 housing rehabilitation loan program granted to the City through the federal CDBG program, were dedicated to the trust fund. The total amount of loans outstanding at the time of dedication was \$101,127.48.

An HTF is successful only to the degree that it has a sustainable funding source to direct to supported activities. The Housing Commission has determined that the most appropriate way to approach the development of the Ashland Housing Trust Fund was in two parts. The first part was the development of the platform. By identifying intended uses of the trust funds the City will be better able to determine the funding needs, and to articulate precisely what secured funds would be used to support. The second part of the approach is to identify potential revenue streams the City would employ to support the Trust fund. Federal and state funding programs, general obligation bonds, tax increment financing impact fees, in-lieu fees, sales and property taxes, demolition fees, linkage fees, and private funding sources, will all have to be examined to develop a comprehensive strategy to provide a continued funding stream to support affordable housing and the implementation of a local Housing Trust Fund.

The following tasks will have to be completed to fully evaluate potential funding sources:

- Revenue projections based on sources
- Implementation requirements (election/adoption process)
- Legal permissibility (Oregon State, Local Charter)
- Identify Impediments to implementation
- Research Success in other Communities
- Cost of developing resource
- Degree of City control

Timeline: As noted above the development of the Housing Trust Fund was to be completed in two phases. The first phase of Platform development was completed in October of 2008. The second phase, financial analysis and securing funding, is expected to be completed before the expiration of this work plan.



Land Use Activities

Housing Needs and Rental Needs Analysis Update

The City of Ashland is responsible for planning for the housing needs of its citizens as part of federal and state laws. The City uses several tools to plan for future development. One such tool is the Housing Needs Analysis. The information in the Housing Needs Analysis is intended to provide the City of Ashland with reliable statistical information on its housing market. This information will help the city develop policies and programs to ensure it is meeting its obligation under Oregon's Statewide Planning Goal 10, which requires local governments to "*encourage the availability of adequate numbers of needed housing units at price ranges and rent levels which are commensurate with the financial capabilities of Oregon households.*"

The City had set a goal of updating the Housing Needs Analysis document every five years. The current Housing Needs Analysis was completed in 2002; consequently it is almost 10 years. In that ten year period the City has seen some sweeping changes in housing cost and composition. This document will take into account current land supply and housing types and reconcile that information with population projections and the household composition of Ashland's future population. This will allow the City to determine what types of housing and how much the City will need to accommodate citizens housing needs.

The process of updating this document is expected to take several months and utilize a variety of resources to:

- Assess the condition of housing stock and land ownership.
- Determine the number and median cost per year of owner occupied housing.
- In Conjunction with the City's Buildable Lands Inventory Document updated in 2011, identify vacant land suitable for residential development, Identify land whose development is not being maximized, and determine future land needs.
- Determine Vacancy Rates for rental housing.
- Analyze rental rates and unit sizes against the needs of the rental populations.
- Quantify housing needs for specific economic and population groups utilizing the Oregon Housing and Land use Model Configured for the City of Ashland.
- Develop and implement a community-wide questionnaire to garner information on housing needs and choices.
- Develop and implement a survey targeting rental housing owners and managers to establish an updateable database of rental unit size, type and rental rates.

The City will complete a draft of the Housing and Rental Needs update in the spring of 2012 and present the draft document to the Housing Commission for Review. Staff will then solicit community input on the draft document before bringing it before the City Council for review approval, or revision.

Measurable Outcomes: Adoption of an updated Housing Needs Analysis.



Benchmarks

Public Input on development of the draft Housing Needs Analysis
Housing Commission Review
Planning Commission Review
City Council Review and adoption

Housing Needs Analysis Update and Ordinance Adoption						
Actions	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12
Community/Landlord Survey						
Review and Interpret Data						
Draft Narrative						
Draft Ordinance						
Planning Comm. Review						
Housing Comm. Review						
CC Review and Approval						

Comprehensive Plan Housing Element Update

Oregon's statewide Planning Goal 10 is, "To provide for the housing needs of citizens of the state." The City's Housing Element is an important part of the overall Comprehensive Plan, as housing makes up the vast majority of land use in an urban area. In addition, LCDC Goal 10 requires that: Buildable lands for residential use shall be inventoried, and plans shall encourage the availability of adequate numbers of housing units at price ranges and rent levels which are commensurate with the financial capabilities of Oregon households and allow for flexibility of housing location, types, and density. Because of this, the City has a responsibility to inventory its land and ensure that the proper amounts of land are set aside to accommodate the various housing needs in the City, and that its land development ordinances are broad enough to allow for variation in housing type and density. The Housing Needs Analysis, Rental Needs Analysis, and Buildable Lands Inventory, are all documents that inform the development of a community's Comprehensive Plan Housing Element.

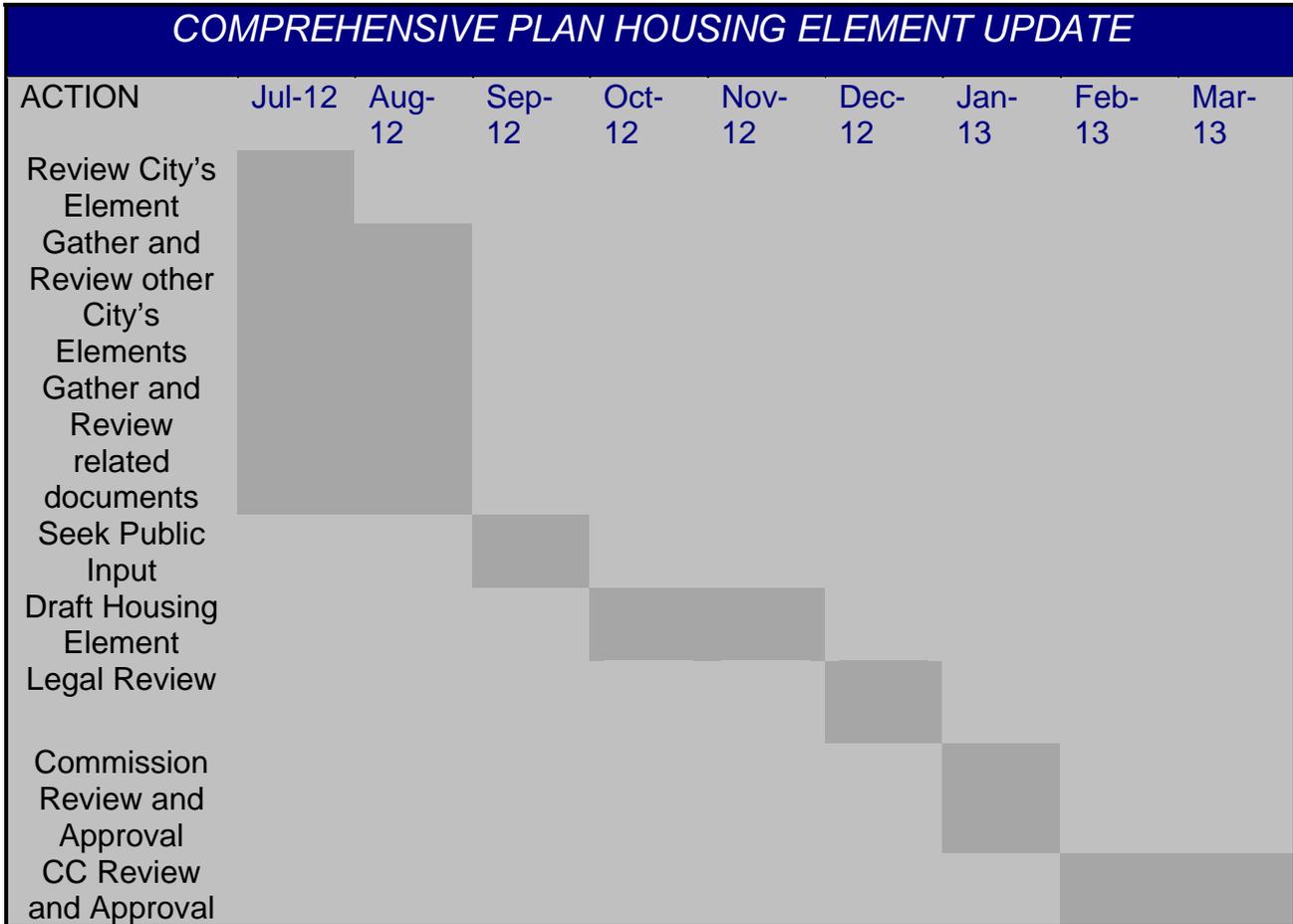
The purpose of the Housing Element is to present analysis of trends that may affect housing needs in the City of Ashland for the next 20 years. Since the last Housing Element revision took place in 1981, the current document does not reflect the demographics or housing trends that exist in the City today, let alone allow for policy makers to plan two decades into the future. It is recommended that; "plans provide for continuing review of housing need projections and should establish a process for accommodating needed revisions". Consequently, some aspects of the City's housing Element are outdated and do not reflect the needs and realities of the Community.

Measurable Outcomes: Adoption of an updated Comprehensive Plan Housing Element.



Benchmarks

- Public Input on development of the draft Element update
- Housing Commission Review
- Planning Commission Review
- City Council Review and adoption



Manufactured Dwelling ALUO Update??
Vertical Housing Tax Credit???
Permit ARU's Outright???



Housing Development Projects

The City of Ashland does not develop housing directly. Utilizing the established expertise of regional affordable housing providers the City often partners with non-profit organizations to support the development of affordable housing. Additionally for-profit developers are also responsible for development of much of Ashland's affordable housing stock through the application of land use requirements or in utilizing incentives offered by the City.

Since the last Housing Work plan was adopted several affordable housing projects have been completed including the first large scale multi-family development built in Ashland in over 20 years. Unfortunately, the City has also lost several affordable housing units through the expiration of HUD contracts that provided federal subsidy to tenants as well as federal revenue to the area. The housing market has changed dramatically since the last Housing work plan was developed. Since 2008, the City has seen an overall decline in housing development (see below) as a wave of foreclosures swept the country lowering property values and flooding the housing market. This new economic climate impacted affordable housing in several ways, some positive and some very negatively. Lowered land values and stricter lending regulations have made it harder for private developers to obtain loans and made it less lucrative and feasible to invest in new developments. The glut of foreclosed homes hampered the demand for new housing thereby halting new construction in the region and eliminating employment in the housing sector, one of the biggest employment sectors in the Rogue Valley. At the same time, the lowered property values allowed affordable housing developers to buy into the Ashland market, foreclosed land, and federal support for affordable housing development provided guaranteed financing that could not be obtained by private developers. All of this at a time when over 9% of the State's populations was seeing lowered incomes due to job loss. Recent Census Bureau data has shown that the rate of poverty has risen for a third year in a row to 15.1 %, while median household income declined. These and other recent demographic trends have served to further increasing cost burden beyond the households of those in poverty and raising the demand for affordable housing to its highest level in decades. Consequently with less overall development of housing, the City is placing a greater priority of the preservation of existing affordable housing units. More specifically, those units which were provided as affordable through HUD contracts, and which are at the end of their contract life and set to revert to market rate housing. These units will be detailed further in the Preservation properties section below.

Housing Type	Number Completed 2008	Number Completed 2009	Number Completed 2010
Single Family Units	57	24	15
Multiple Units	18	6	1

This section is intended to provide a listing of those affordable housing projects that are currently underway within the City of Ashland. The development of affordable housing is often a multi-year process from inception to completion.



Additionally those projects that have been funded through Oregon Housing and Community Services (OHCS), The Department of Housing and Urban Development (HUD), and Rural Development (RD), are listed in a separate table.



*Pictured on this Page:
The development of 6 units
of low-income ownership
housing by Groundworks
CDC.*

Clay Street

In 2010 the City Council identified the goal of deciding whether to sell or develop the remaining 0.92 acres of City owned land on Lower Clay Street. In October of 2011 the property received an Estimate of Value of \$340,000 on the property. Staff also contacted several developers of affordable housing to determine the interest and ability of those organizations in responding to a request for proposals should the Council direct staff to issue one. Three of the organizations responded that they would not be interested at this time for a variety of reasons including: the cost of development, a lack of potential buyers, and insufficient land to meet development needs. However three organizations expressed an interest in and capacity for a development project of that size and scope in the near future. One developer expressed a preference for a simple sale of public property transaction. Disposition of public property would require that the property first be divided through a formal land use process to create discrete lots of record. At the regular City Council meeting held on September 6th, 2011 Staff presented three options for the Clay Street Property:

- Sell the property for market value.
- Issue a Request for Proposals for the development of affordable/workforce housing.
- Land Bank the property at 380 Clay until such time as land values and lending conditions are more favorable to maximize value through sale or development as affordable housing.



The Council reviewed the options proposed by staff and approved a motion to direct staff to take no action on the lower Clay Street property at this time with the intent to re-evaluate the City's options upon significant changes in the housing and lending markets in one year's time.

Measurable Outcomes and Project Benchmarks: *Review options for the Clay street property and get direction from Council in September 2012.*

Hyde Park Project

The City granted Access, Inc. \$134,000 in CDBG funds to purchase a foreclosed property with the potential for the development of six rental housing units

Measurable Outcomes and Project Benchmarks: *Six affordable rental units by low income households.*

This project is in the initial stages; having completed the land purchase Access is now undertaking the planning process.

Preservation Projects/Expiring Use Units

Preservation properties are rental housing projects which are at-risk of losing their federal housing subsidies. Properties with Project Based Section 8 subsidies serve residents with the lowest incomes, including seniors, peoples with disabilities, and families with small children, and single parent families. The Section 8 program allows tenants to pay a truly affordable rent based on their household income. If rent subsidies are lost, they will not be replaced, and the City loses a valuable federal resource in addressing the housing needs of the low-income citizens in our community.

Preservation properties also include those with HUD insured mortgages; projects funded under HUD's 202 or 811 housing programs; properties developed with funds from the Rural Development Department; and properties that were built using low-income Housing tax credits. For the City of Ashland these units represent 217 units of multi-family housing, or

Measurable Outcomes and Project Benchmarks: *The preservation of at least 100 affordable and/or subsidized units.*

The tables on pages 24 and 25 lists all affordable housing units within the City and projects that have been completed through City of Ashland programs including System Development Deferral, and Community Development Block Grant funds or any combination.



Ashland Affordable Housing Developments 2004- 2011

Affordable Housing Units Secured as affordable by Resale Restriction Covenants/Trust Deeds	Units Completed	Year Deed Restricted	Period of Affordability (years)
41 Garfield St. (CDBG)	6	2004	99
238 Eighth St	1	2004	20
311 Hersey (CDBG)	1	2004	30
234 Grant St. (CDBG)	1	2004	99
232 Grant St. (CDBG)	1	2004	99
274 Nevada St	1	2004	20
290 Patterson (CDBG)	1	2004	30
321 Hersey (CDBG)	1	2004	30
181 California St.	1	2004	20
798 Park St (condo-conversion)	3	2004	20
315 Beach St (condo-conversion)	1	2004	20
920 E Main St.	1	2005	20
967 Elkader St.	1	2005	20
968 Glendale Ave. (condo-conversion)	2	2005	20
264 Grant St	2	2005	20
2001 Siskiyou Blvd. (CDBG)	9	2006	99
Ashland St and Clay St (Barclay Sq.)	8	2006	99
404-408 Bridge St. (CDBG)	2	2006	99
Fordyce St. Cohousing (zone change)	2	2007	60
851 N Main Townhomes (condo-conversion)	1	2007	30
39 Garfield St. (CDBG)	2	2007	99
117 Garfield St. (condo-conversion)	3	2007	30
132 N Mountain Ave. (condo-conversion)	1	2007	30
Chestnut St. (condo-conversion)	2	2007	30
222 VanNess Ave. (condo-conversion)	1	2007	30
Terrace Court (CDBG/SDC)	6	2007	99
Snowberry Brook (Annexation/CDBG/SDC)	60	2010	60
410-412 Bridge (CDBG/SDC)	2	2008	99
Rice Park (Annexation/SDC)	15	2011	99
TOTAL	138		

Deed Restricted Units SDC only Loans can be repaid		Year Deed Restricted	Period of Affordability (years)
Crispin Street	3	1994	20
Crocker Street	2	1993	20
Evan Lane	1	1994	20
Mill Pond Road	1	1994	20
Patterson Street	2	1994	20
Poplar Place	5	1992	20
Rose Lane	2	1995-1997	20
Starflower Lane	1	2000	20
Tolman Creek	1	2002	20
Village Square Drive	1	1998	20
Total Pre-2004 SDC only loans	19		



Pending development. Projects approved or Land Acquired.		Notes	Period of Affordability (years)
Hyde Park (Annexation/CDBG)	6	acquired	60
Total Pending		6	

HUD and Rural Development financed affordable and subsidized units-Expiring Use/Preservation Properties		Number of Units	Number of Subsidized Units
Ashley Garden	RD	40	20
Ashley Senior	RD	62	41
Stratford	RD	51	17
Donald E. Lewis-Senior	HUD	40	40
Star Thistle-Disabled	HUD	12	12
Sun Village	HUD	12	12
Total HUD/RD Affordable/Subsidized Units		217	142

Total of all Deed Restricted Affordable and Subsidized Units	374
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