

## Who is Eligible for Affordable Housing Programs?

Affordable Housing Eligibility in Ashland is determined by a percentage of Area Median Income (AMI) by household size. Rental programs typically serve households earning between 0-80% AMI, while homeownership programs tend to serve households earning between 60-120% AMI. Each year the Department of Housing and Urban Development recalculates the income limits using Census Data (American Community Survey Data). Below are the income guidelines for 2017.

### Household Size

Income Level	1	2	3	4
Extremely Low Income (30%)	12060	16240	20420	24600
Low Income (50%)	18,800	21450	24150	26800
Income at 60% of Median	26492	30276	34060	37845
<b>Moderate Income (80%)</b>	<b>30050</b>	<b>34350</b>	<b>38650</b>	<b>42900</b>
Median Income (100%)	37600	42900	48300	53600
Income at 120% of Median	52983	60552	68121	75690

City of Ashland

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## What is Considered Affordable Housing?

*Affordable Housing is any housing unit which is mandated to rent or sell at a rate which is below the fair market rate for a similar property in a given area.*

*Units which are considered affordable housing are mandated to rent or sell below market rate through some kind of federal, state, or local regulatory mechanism, usually in exchange for development/loan financing or a subsidy program.*

## The Federal Definition of affordability

*Housing costs are affordable if they do not exceed 30% of household's gross monthly income. Costs include basic utilities, mortgage insurance, HOA fees and property taxes. Households paying more than 30% of their income toward housing costs are considered "cost burdened". Households paying more than 50% of their income toward housing costs are considered "severely cost burdened".*

## Rental Programs

### Provide direct subsidies to renters:

Housing Choice Voucher Program/Section 8

Other types of tenant based rental assistance (TBRA)

### Create Affordable Rental Housing:

Low Income Housing Tax Credits (LIHTC)

Home Investment Partnerships

### Local Revenue Streams:

System Development Charge Deferrals (SDC) Program

CDBG Program

Planning Requirements

<https://www.slideshare.net/BBCResearch/affordable-housing-have-we-made-a-dent-58992304>

## 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.

*The Affordable housing units in the list on page 4 have a least one form of incentive or subsidy but most likely have received a combination of incentives and/or subsidies, most receiving federal, state and local contributions that help bring down the cost and insure some measure of affordability.*

## Types of Affordable Regulatory Mandates and Programs

### Federal Financing/Subsidy Programs

- HOME Investment Partnerships
- Housing Choice Voucher Program
- Rural Development Multi-Family Loan
- Rural Development Mutual Self-Help

### State Financing Programs

- Low Income Housing Tax Credit (LIHTC)
- CDBG Funds

### Local Financial subsidy

- Community Development Block Grants
- Housing Trust Fund
- Land Donation
- Reduce Development costs
  - System Development Charges waived
  - Engineering and Community Development Fees waived
  - School Construction Excise Tax waived

### Local Inclusionary Zoning

- Condo-Conversion Ordinance
- Annexation/Zone Change Ordinance
- Bonus Density
- Residential in Commercial Zones

## The City’s Affordable Housing Stock

### State/Federally Regulated Affordable Housing

Ashland Garden Apts.	40 units	60% AMI
Ashley Senior Apts.	62 units	60% AMI
Bridge Street	4 units	60% AMI
Chestnut Apts.	4 units	80% AMI
Donald E. Lewis RC.	40 units	30% AMI
Grant Street Apts.	2 units	50% AMI
Hyde Park Apts.	6 units	50&60% AMI
Parkview Apts.	6 units	50&60% AMI
Snowberry Brook	60 units	50% AMI
Star Thistle Apts.	11 units	50% AMI
Stratford Apts.	51 units	100% AMI
Siskiyou and Faith	9 units	80% AMI
Park Street	6 units	80% AMI
Rice Park	15 units	80% AMI

### City Regulated Affordable Housing

SDC deferrals	133 units	60/80% AMI
Condo-conversions	16 units	80% AMI
Planning Actions	82 units	60/80% AMI
Bonus Density	8 units	120% AMI
CDBG	95 units	80% AMI

*\*Currently (as of June 2017) there are 172 units that are regulated by City staff due to investments of CDBG funds, fee waivers, and/or are regulated through planning requirements. Of the 172 units overseen by the City, 108 are also listed as having received state and federal funding as well. Many City regulated units overlap in programs/incentives.*