

Why we should care??

A community that does not have adequate affordable housing for its workforce is setting itself up for negative long-term consequences that may not be visible today. At the heart of it, the development of workforce housing is really community building. The provision of housing, particularly housing affordable to young families, fosters the development of strong schools, a strong economy, and ultimately ensures a healthy and sustainable community at large.

When people can't afford to live where they work, the entire community is impacted by increased traffic congestion, lack of community participation and involvement, increased response time for emergencies, and difficulty for businesses to recruit and retain qualified employees.

Housing and Human Services Commission

The mission of the City of Ashland Housing and Human Services Commission is to assess and make recommendations to the City Council for addressing the continuum of housing and human service needs for the purpose of enhancing community health and wellbeing.

The City Ashland Housing and Human Services Commission has executed a number of Education and Outreach activities, including: the organization of a Housing Solutions Forum, which brought together several organizations to discuss housing issues and generate ideas to combat those issues. The Housing and Human Services Commission will continue to provide a forum for community feedback regarding housing and human services while working to educate the citizenry about City programs and efforts to combat issues of housing affordability and homelessness.

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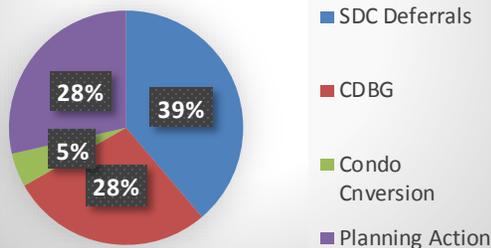
The Ashland Housing Program

A Brief 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 toward 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 of 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.

Units in the Affordable Housing Program



What does the City's Affordable Housing Program Do?

The City of Ashland does not own, operate, or develop housing units. This pie chart represents housing units which are deed restricted as affordable through various City resolutions and incentive programs or which have received funding through the City's CDGB program. The deed restricted units are monitored by the City, the maximum sale and rental prices are set by the City according to the formulas derived from the resolution under which each individual unit is covered, potential renters and/or purchasers are income verified for occupant eligibility by the City.

The City's housing program began in the early 90's with a system development charge deferral program and expanded over time to include a variety of land use and incentive provisions for inclusion into the program including;

- Condominium-conversion ordinance
- Annexation ordinance
- Zone change ordinance
- Bonus density

These mechanisms provide a variety of tools with which to incentivize the provision of housing affordable to a range of incomes not currently met by the market.

At present the City's program covers somewhere around 170 units.

Some of the units are rental units but the many of them are either owner-occupied units or are rental units which may be offered for sale.

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.

Actions the City has taken to address the Affordable housing need for the Ashland Community

Enacted Land Use Policies to incentivize Affordable Housing (Planning)

Accessory Residential Units: Allowed in all residential zones in Ashland

Minimum Densities: Ensure the limited supply multifamily zoned land is not developed as single family detached homes

Mixed Use Developments: Allow residential uses above commercial ground floors to maximize residential development opportunities

Inclusionary Zoning: Annexation requirements 15-33% of new units are affordable. 15% if very low income (60%AMI) to 33% if workforce housing affordable to households earning the median income (up to 120%AMI). Developers can also donate land to an affordable housing provider (Rice Village in the Verde Village subdivision for example).

Zone Changes: Requires a percentage of units be provided as affordable in a development that increases density. (Fordyce Co-housing for example).

Condominium conversions ordinance – intended to retain market rate rentals, or create affordable rental or ownership opportunities (passed in 2007).

Density Bonuses: Allows a builder to develop more units if a portion of them are affordable. Works best for affordable housing developers. Incentive based and thus when it costs more to develop a home than it can be rented or sold for, developers do not use the bonus incentive. Was 1 of 1, but in 2014 changed to a 2 for one bonus, meaning a builder can build 2 additional market rate units for voluntarily building one affordable dwelling.

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