



Planning Commission Agenda

Note: Anyone wishing to speak at any Planning Commission meeting is encouraged to do so. Written testimony will be accepted for the public hearing agenda items via email to PC-public-testimony@ashland.or.us. After you have been recognized by the Chair, give your name and complete address for the record. You will then be allowed to speak. Please note the public testimony may be limited by the Chair.

FEBRUARY 28, 2023

STUDY SESSION

AGENDA

- I. **CALL TO ORDER:** 7:00 p.m., via Zoom.
- II. **ANNOUNCEMENTS**
- III. **PUBLIC FORUM**
Note: Written testimony can be submitted in advance or in person at the meeting via Zoom. If you wish to discuss an agenda item electronically, please contact PC-public-testimony@ashland.or.us by February 28, 2023, 10 a.m. to register to participate via Zoom. If you are interested in watching the meeting via Zoom, please utilize the following link: <https://zoom.us/j/95684858879>
- IV. **DISCUSSION ITEMS**
A. Ashland Housing Production Strategy Update, presentation by ECONorthwest
- V. **OPEN DISCUSSION**
- VI. **ADJOURNMENT**

Next Meeting Date: March 14, 2023

Housing Production Strategy Update

Presentation by ECONorthwest

Memo

DATE: February 28, 2023
TO: Planning Commission
FROM: Brandon Goldman, Interim Community Development Director
Linda Reid, Housing Program Manager
DEPT: Community Development
RE: Housing Production Strategy Discussion and Recommendation

The City of Ashland has adopted numerous policies over the last two decades to promote the development of needed housing, as identified on pages 23-29 of the draft Housing Production Strategy presented this evening. However, the existing and future housing needs of the community still remain unmet. In 2021 the City completed an assessment of Ashland's housing needs (2021-2041 Housing Capacity Analysis) and identified a number of specific steps the City could take to ensure we have adequate housing. To build on this progress, the City applied for a grant with the Department of Land Conservation and Development in 2021 to develop a Housing Production Strategy (HPS). With the assistance of ECONorthwest consultants the City has examined the strategies it presently employs to address housing needs and has identified other strategic actions we could explore and implement over the next 8 years to better address the lack of affordable housing for households with lower and moderate incomes. These efforts are intended to help achieve equitable outcomes for all residents, especially vulnerable groups such as seniors, people of color, people with disabilities, and people experiencing homelessness.

The HPS includes actions and implementation steps to support the development of housing, address housing affordability challenges, and encourage the preservation of existing affordable housing. The City identified a set of actions to support new and existing affordable development, encourage the development of more affordable and diverse housing types, and grow partnerships with housing providers, developers, and agencies involved in housing issues. The goal is to increase housing stability for Ashland residents.

The Planning Commission reviewed earlier drafts of the HPS on March 22, 2022, and July 26, 2022. An ad hoc advisory group was formed specifically to assist in the preparation of the Housing Production Strategy, and held five meetings between April 2022 and January 2023, to review the strategies identified and evaluate the priority order for undertaking these actions. The public involvement on this project began during the

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Memo

development of the Housing Capacity Analysis and has continued over the last year in relation to the Housing Production Strategy planning effort. The public engagement efforts included numerous public meetings, study sessions, public surveys, and both an in-person public open house and virtual open house. Additionally, the Housing and Human Services Advisory Committee conducted outreach efforts by setting up a table at Southern Oregon University and distributing questionnaires to reach populations that are seldom engaged in housing policy development. These engagement opportunities over the last 2 years are outlined in Appendix D of the draft Housing Production Study (pages 109-116). The City established a dedicated webpage for this HPS project and past materials, and survey results are archived on-line at www.ashland.or.us/hps.

The Housing and Human Services Advisory Committee is reviewing this final draft on Thursday, February 23, and will provide recommendations on the proposed strategies and timeline for implementation included in the document. This draft is the final draft of the HPS being presented for comment prior to creating the final document to be presented at public hearings for formal review and approval.

Overall, the HPS is an important step for the City of Ashland to address housing affordability challenges and to provide housing stability for vulnerable groups. The actions and implementation steps identified in the document will be crucial for the development of affordable and diverse housing types and partnerships with housing providers, developers, and agencies involved in housing issues. The recommendations from the Housing and Human Services Advisory Committee, and Planning Commission, will be important in shaping the final document to be presented at public hearings for formal approval.

Attachment

- Housing Production Strategy Dated February 2023 – Draft Report

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City of Ashland

Housing Production Strategy

Date February 2023
Prepared for: City of Ashland
Draft REPORT



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Acknowledgements

ECONorthwest prepared this report for the City of Ashland. ECONorthwest and the City of Ashland thank those who helped develop the Ashland Housing Production City. This project is funded by Oregon general fund dollars through the Department of Land Conservation and Development. The contents of this document do not necessarily reflect the views or policies of the State of Oregon.

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- Echo Fields, HHSAC Member
- Julie Gillis, Social Equity and Racial Justice Commissioner
- Noah Hurley, Southern Oregon University, Assistant Director of University Housing
- Denise James, Affordable Housing Developer
- Bob Kaplan, Climate Policy Commissioner
- Kerry KenCairn, Planning Commissioner
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Executive Summary

The City of Ashland has sponsored several housing planning efforts over the last several years to address housing access, quality, and affordability concerns. While the City has accomplished much to date, there is still work to be done to ensure Ashland’s existing and future housing needs are met. Ashland developed and adopted a Housing Capacity Analysis in 2020, which provided information about the City’s unmet housing needs. To build on their progress, the City applied for a grant with the Department of Land Conservation and Development in 2021 to develop a Housing Production Strategy.

Purpose of the Housing Production Strategy (HPS)

Many households in Ashland are struggling to afford housing. Ashland housing costs and rents have risen sharply in recent years and are considerably above regional averages. About 46% of Ashland’s households are cost burdened (i.e., paying 30% or more of their income in rent). Ashland’s 2021-2041 Housing Capacity Analysis clearly identifies a lack of housing that is affordable to households with lower and moderate incomes.

Some groups are particularly vulnerable to increasing housing costs and may have special housing needs. The HPS is intended to include actions to work together to achieve equitable outcomes for all residents of Ashland, with an emphasis on improving outcomes for underserved communities, lower-income households, and people in state and federal protected classes. Key groups with unmet housing need in Ashland include:

- **Seniors.** Many seniors live on fixed incomes and cannot always afford increases in housing costs. They may also need housing that is physically accessible and close to services (such as nearby health care or in-home assistance).
- **People of color (POC).** POC are more likely to rent their homes and to live in multifamily housing (except Asian) than the overall average in Ashland. These households may need assistance to avoid displacement and access to housing without discrimination in locations with “high opportunity” (such as areas near jobs, transit, or services).
- **People with disabilities.** Across Oregon, people with one or more disabilities experience disproportionate cost burden. Some people with disabilities may need physically accessible housing near services (such as nearby health care or in-home assistance).
- **People experiencing homelessness.** People experiencing homelessness (or at risk of homelessness) may need a range of supports from immediate assistance (including rent support) to permanent supportive housing (including supportive housing with services) and access to affordable units.

How can the HPS support housing development?

This Strategy identifies and describes actions and implementation steps to support development of housing, address housing affordability challenges, and encourage the preservation of existing affordable housing. With this Strategy, the City identified a set of actions to support new and existing affordable development. The actions will encourage the development of more affordable and diverse housing types; grow partnerships with housing providers, developers and agencies involved in housing issues; and increase housing stability for Ashland residents.

Exhibit 1. Summary of HPS Strategies

Strategies	What is it?	How does the strategy help?
<p>A. Evaluate participating in or establishing a land bank.</p>	<p>Land banks support low- and moderate-income affordable housing development by reducing or eliminating land cost from development, increasing a nonprofits' capacity to build affordable housing. The City could contribute funds or lands to affordable housing projects or land trusts.</p>	<p>Provides a pipeline of land for future development and control the type of development that may occur on that land.</p>
<p>B. Evaluate opportunities to participate in a land trust.</p>	<p>Land trusts hold land in perpetuity and sell or lease the housing on the land at below-market rate prices. The City could partner with and contribute funds or land to an existing non-profit land trust or participate in the formation of a new non-profit land trust if one does not exist with sufficient capacity to serve Ashland.</p>	<p>Supports affordable housing development by holding land in perpetuity and selling or leasing the housing on the land at below-market rate prices.</p>
<p>C. Host educational events with the Housing and Human Services Advisory Committee</p>	<p>The City can work with the Housing and Human Services Advisory Committee or other organizations to host educational events. Trainings could focus on topics such as fair housing and housing discrimination, foreclosure, eviction, tenant and landlord rights, trainings to serve vulnerable populations, or other information needs as they arise.</p>	<p>Provides education around housing issues, which can help prevent and address housing discrimination, ensure rights are protected, and connect residents with housing resources.</p>
<p>D. Develop an equitable housing plan</p>	<p>An equitable housing plan could implement strategies from the Fair Housing Analysis of Impediments Report, such as offering education and training, reviewing City policies for disparate impact and biased language, and adopting a tool to ensure inclusivity in decision making process regarding City grant funding.</p>	<p>Addresses identified impediments to fair housing such as: limited community awareness about fair housing protections and resources, instances of discrimination in housing transactions, and a lack of affordable housing.</p>

<p>E. Disallow SFD in High Density R-3 Zone</p>	<p>The City can evaluate changes to Ashland's zoning code to disallow single-family detached housing in the High-Density Residential Plan Designation (R-3 zone).</p>	<p>Preserves this zone for higher-density housing.</p>
<p>F. Evaluate increasing allowances for residential dwellings in commercial and employment zones</p>	<p>The City could evaluate increasing allowances for residential dwellings in commercial and employment zones, such as removing residential density caps and allowing an increased amount of residential uses in ground floor commercial spaces.</p>	<p>Encourages the development of more dense multifamily housing in commercial and mixed-use zones</p>
<p>G. Maintain quality and support development of a new manufactured home park</p>	<p>The City could work with owners and nonprofit organizations to support preservation efforts. The City could also change the zoning code to more easily allow new manufactured home park development.</p>	<p>Preserves and supports development of new manufactured home parks, which play a significant role in providing naturally occurring affordable housing.</p>
<p>H. Increase development capacity of MFR dwellings</p>	<p>The City could amend the Land Use Ordinance to allow for a wider range of development. Zoning changes could include increased density, increased allowable height, and reduced parking requirements</p>	<p>Allows for a wider range of development will help ensure there are development opportunities for needed housing types.</p>
<p>I. Implement the Multiple Unit Property Tax Exemption (MUPTE) to support multifamily or affordable housing</p>	<p>Offers multi-unit developers that meet City-set affordability criteria a partial property tax exemption</p>	<p>Provides a way to leverage private, market-rate development to expand affordable housing.</p>
<p>J. Preserve and improve existing low-cost, unregulated, rental housing</p>	<p>The City could evaluate programs, technical assistance opportunities, regulatory changes, and other options to support property improvements. The City could provide grant funding in support of rehabilitation, weatherization or accessibility upgrades.</p>	<p>Supports needed repairs for low-cost unregulated housing without displacing tenants.</p>
<p>K. Work with partners to support development of additional permanent supportive housing</p>	<p>The City would work with service providers to identify and utilize funding and development assistance opportunities.</p>	<p>Supports development of income-restricted housing that includes services with a goal of ending chronic homelessness.</p>

<p>L. Evaluate opportunities to improve energy efficiency and reduce GHG emissions during housing development</p>	<p>The City can evaluate opportunities to incorporate elements of the Climate and Energy Action Plan CEAP into housing developments. The City could also facilitate access to energy efficiency incentives available from the federal and state government, particularly for development of affordable housing.</p>	<p>Helps the City meet its CEAP goals and can lower-long term energy costs.</p>
<p>M. Establish a Construction Excise Tax</p>	<p>Construction Excise Tax (CET) is one of few options to generate additional locally-controlled funding for affordable housing. The funds from the CET are required by State law to be spent on developer incentives, supporting affordable housing programs, and homeownership programs.</p>	<p>The City could use CET revenue funds to support the development or re-development of affordable housing.</p>
<p>N. Evaluate using Urban Renewal</p>	<p>The City will evaluate the potential to use Urban Renewal to support infrastructure and affordable housing. The City would need to develop and implement an Urban Renewal Plan, establish an Urban Renewal Agency, and select projects to fund through Urban Renewal.</p>	<p>Provides a flexible funding tool that can support many of the key strategies identified in the Housing Production Strategy.</p>
<p>O. Identify additional funds to support the Affordable Housing Trust Fund</p>	<p>The City will identify and evaluate new sources of funding for income-restricted affordable housing, such as a General Obligation Bond.</p>	<p>Identifying additional funding sources for Ashland’s Affordable Housing Trust Fund would provide direct financial resources to the development of affordable housing for low-income households.</p>

How do the actions work together?

Delivering housing that is affordable to low-income households requires a variety of strategies that address key housing needs in the city. The City’s strategies are intended to provide incentives and support at various phases of a development project and help overcome obstacles and challenges, making development more financially feasible. The strategies are intended to reduce housing costs and ensure that rents or sales prices are more affordable by making it more financially feasible to build and preserve affordable housing.

The City developed four initiatives that address key housing needs in the city, focusing on outcomes of implementing the actions. The initiatives comprise a set of potential city-led strategies, funding sources, and potential partnerships with other entities that help to achieve an overarching goal. By bundling strategies and funding sources, the City acknowledges that several strategies and partnerships are necessary to achieve the City’s housing goals.

- **Encourage development of low- and moderate-income affordable rental housing.** This initiative seeks to increase the housing options for unregulated rental households earning between 60% and 120% of MFI (\$43,900 to \$87,700).
- **Increase opportunities for affordable homeownership.** This initiative seeks to increase the housing options for homeownership for households earning less than 120% of MFI (less than \$87,700).
- **Encourage development of income-restricted affordable housing units.** There are limited options available in Ashland that are affordable to households with income of less than 60% of MFI (\$43,900). This initiative supports development of housing affordable in this income group.
- **Preserve existing of low- and moderate-income affordable housing.** This initiative seeks to increase the housing options for households earning less than 120% of MFI (less than \$87,700).

Exhibit 2. Housing Initiatives, Potential Actions, and Proposed Adoption

■ Primary Focus of the initiative □ Secondary Focus of the initiative

Action Name	Initiative Name				Proposed Adoption Timing
	Encourage development of low- and moderate-income affordable rental housing	Increase opportunities for affordable homeownership	Encourage development of income-restricted affordable housing units	Preserve existing supply of low- and moderate-income affordable housing	
A. Evaluate participating in or establishing a land bank.	■	■	■		2026*
B. Evaluate opportunities to participate in a land trust.	■	■			2025*
C. Host educational events with the Housing and Human Services Advisory Committee	□	■	■	■	Ongoing
D. Develop an equitable housing plan	□	■	■	■	2024
E. Disallow SFD in High Density R-3 Zone	■		□	□	2027
F. Evaluate increasing allowances for residential dwellings in commercial and employment zones	■				2025
G. Maintain quality and support development of a new manufactured home park	□	■		■	2024
H. Increase development capacity of MFR dwellings	■		■		2027
I. Implement the Multiple Unit Property Tax Exemption (MUPTE) to support multifamily or affordable housing	■			□	2028
J. Preserve and improve existing low-cost, unregulated, rental housing				■	2026*
K. Work with partners to support development of additional permanent supportive housing			■		Ongoing
L. Evaluate opportunities to improve energy efficiency and reduce GHG emissions during housing development	■	■	□		2029*
Funding Sources					
M. Establish a Construction Excise Tax	■	■	■	■	2025

Action Name	Initiative Name				Proposed Adoption Timing
	Encourage development of low- and moderate-income affordable rental housing	Increase opportunities for affordable homeownership	Encourage development of income-restricted affordable housing units	Preserve existing supply of low- and moderate-income affordable housing	
N. Evaluate using Urban Renewal	<input type="checkbox"/>	<input type="checkbox"/>	■	■	2028
O. Identify additional funds to support the Affordable Housing Trust Fund	■	■	■	■	2025*

*The implementation schedule for these actions involves getting policy direction from City Council during this year, not adoption. Some of these actions do not require adoption of an ordinance, others may not result in adoption of an ordinance depending on the direction provided by City Council.

How will the City implement the Strategy? Who are the partners?

Each of the strategies require a different implementation approach, with varying involvement from local partners. The city has identified strategies that it can use to best support the development of affordable housing, but the delivery requires the participation of key partners who have roles essential to the construction, delivery, and preservation of housing units.

Exhibit 3. City and Partner Roles in Implementation

Actions	City	Other Government Agencies	Affordable and Market Rate Developers	Local Nonprofits	Other
A. Evaluate participating in or establishing a land bank.	Contribute land or funding		Develop housing		
B. Evaluate opportunities to participate in a land trust.	Contribute land or funding		Develop housing	Manage Land Trust	
C. Host educational events with the Housing and Human Services Advisory Committee	Partner to identify needs, develop materials, do outreach and plan/host events			Partner to identify needs, develop materials, do outreach and plan events	Coordinate with HHSAC

D.	Develop an equitable housing plan	Develop plan, adoption, implementation,	Provide input	Provide input	Provide input	Coordinate with HHSAC
E.	Disallow SFD in High Density R-3 Zone	Revise development code				
F.	Evaluate increasing allowances for residential dwellings in commercial and employment zones	Revise development code				
G.	Maintain quality and support development of a new manufactured home park	Revise development code; outreach to property owners and nonprofits	OHCS: partnership on preservation efforts		Partnership on preservation efforts	Owners of manufactured home parks: provide input
H.	Increase development capacity of MFR dwellings	Revise development code		Provide input		
I.	Implement the Multiple Unit Property Tax Exemption (MUPTE) to support multifamily or affordable housing	Outreach, develop eligibility criteria, adoption, implementation, promotion	Taxing Districts: consider exemption approval	Provide input		
J.	Preserve and improve existing low-cost, unregulated, rental housing	Develop program; funding; outreach & promotion	Ashland Housing Authority: provide input & materials; outreach		Partnership; provide input & materials; outreach	Property owners
K.	Work with partners to support development of additional permanent supportive housing	Provide funding and development assistance opportunities	Jackson County: partnership to develop regional approach.		Service providers: identify and utilize funding and development assistance opportunities.	
L.	Evaluate opportunities to improve energy efficiency and reduce GHG emissions during housing development	Evaluate opportunities; determine implementation steps and identify partners	Ashland Conservation Division, Electric Department, Building Division: provide input	Provide input		Ashland Climate Policy Commission: provide input
Funding Sources						
M.	Establish a Construction Excise Tax	Develop and implement plans		Provide input		Major employers, and the business

					community: provide input
N. Evaluate using Urban Renewal or other financing tools	Establish and partner w/Urban Renewal Agency	URA: Select projects; implement the Plan			Property owners
O. Identify additional funds to support the Affordable Housing Trust Fund	Evaluate new sources of funding, develop, and implement plan				Residents: provide input

1. Introduction

The City of Ashland has sponsored several housing planning efforts over the last several years to address housing access, quality, and affordability concerns. While the City has accomplished much to date, there is still work to be done to ensure Ashland’s existing and future housing needs are met. Ashland developed and adopted a Housing Capacity Analysis in 2020, which provided information about the City’s unmet housing needs. To build on their progress, the City applied for a grant with the Department of Land Conservation and Development in 2021 to develop a Housing Production Strategy.

A Housing Production Strategy (HPS) is intended to include goals and strategic actions to work together to achieve equitable outcomes for all residents of Ashland, with an emphasis on improving outcomes for underserved communities, lower-income households, and people in state and federal protected classes. An HPS considers issues of Fair Housing, which is intended to provide access to housing choice by everyone, free from discrimination. Federal protected classes are: race, color, national origin, religion, gender, familial status, and disability. Oregon’s additional protected classes are: marital status, source of income, sexual orientation and gender identity, and status as a domestic violence survivor. Under Fair Housing laws, it is illegal to deny access to housing in based on the characteristics of people within these protected classes.

This report provides information about Ashland’s housing needs. It provides an understanding of the issues (in Chapter 2), before solutions are proposed (in Chapter 3). This report draws its information and findings from several documents including:

- Ashland’s *Housing Capacity Analysis* (2021)
- Comprehensive Plan and Housing Element Update (2019)
- *Ashland Consolidated Plan 2020-2024* (2020)¹
- Affordable Housing Ordinance (2020)
- Rent Burden Meetings in recent years
- Missing Middle Code Update (2022)

Ashland recently completed the Ashland Housing Capacity Analysis (HCA) in 2021. Key findings from the HCA are:

- **Ashland is forecast to grow by about 858 new dwelling units between 2021 to 2041.** On average, this equates to 43 new dwelling units per year.
- **Changes in demographic characteristics will drive need for new housing.** The HCA forecast Ashland will need more attached and multifamily housing in the future than

¹ City of Ashland. (2020). Ashland’s 2020-2024 Consolidated Plan.

the current housing stock provides. The key demographic trends that will affect Ashland's future housing needs are the aging of the baby boomers, the household formation of the millennials and Generation Z, and growth in Latino populations. The implications of these trends are increased demand from older (often single person and more likely to be female) households and increased demand for affordable housing for families, both for ownership and rent.

Ashland has an existing deficit of housing affordable to low- and middle-income households and is likely to have similar future deficits. Ashland's existing deficit of housing that is affordable for extremely-low and very-low income, low-income, and middle-income households indicates a need for subsidized affordable housing for renters and affordable homeownership. Without the types of solutions proposed in Chapter 3 of this report, lack of affordability will continue to be a problem and possibly will grow, in the future, if incomes continue to grow at a slower rate than housing costs.

- **Ashland has sufficient land within the urban growth boundary to support development over the next 20 years.** Ashland's HCA shows that the City can accommodate growth (858 dwelling units) over the next 20-years with a surplus of capacity remaining. However, some development in Ashland's Suburban Residential, Normal Neighborhood, and Multifamily Residential Plan Designations will need to be accommodated in the city's urbanizing area.

Requirements of a Housing Production Strategy

OAR 660-008 describes the requirements of a Housing Production Strategy (HPS) in sections 660-008-0050 through 660-008-0070. This section briefly describes these requirements and review by staff with the Department of Land Conservation and Development (DLCD).

The HPS is required to include the following information. It is noted what chapter this information is included in, in this report:

- **Unmet Housing Need in Ashland** (Chapter 2 and Appendix A in this report) should provide information about the socio-economic and demographic trends of households in Ashland, the policies the City has adopted to meet housing needs, and a summary of engagement the City has had with stakeholders about housing needs (especially with stakeholders in underrepresented groups).
- **Actions to Meet Future Housing Need** (Chapter 3 in this report) identifies specific actions, measures, and policies needed to address housing needs identified in Ashland's HCA report.
- **Achieving Fair and Equitable Housing Outcomes** (Chapter 4 in this report) evaluates the entire list of strategies to achieve equitable outcomes. The valuation considers factors such as location of housing, Affirmatively Furthering Fair Housing, facilitating housing choice, identifying housing options for residents experiencing homelessness, supporting development of affordable housing, and increasing housing stability.

The City is required to submit the HPS to DLCD after its adoption by the City Council. The City is then required to monitor progress on implementation of the HPS and progress on production of housing related to the policies and actions in this report. Linking housing development directly to implementation of the actions in this report may be challenging and difficult to quantify. But City staff will be able to report changes in building activity that occur before and after implementation of specific actions and will be able to provide qualitative feedback on implementation of actions based on development of partnerships and discussions with stakeholders.

Ashland will be required to submit a report to DLCD four years after the City adopts the HPS that includes:

- A **summary** of the actions taken by that time. For actions not adopted on the schedule in the HPS, the city must provide an explanation of the circumstances that posed a barrier to implementation and a plan for addressing the need identified in the strategy.
- An **evaluation** of the efficacy of the actions that the city has implemented for meeting the needs in the HCA and whether the actions are moving the city to achieve more fair and equitable housing outcomes.

Implementation of the HPS will take time because each action will require further consideration, such as additional analysis, engagement of consultants, changes to existing standards or programs, discussions with decision makers, or public hearings. The City may be unable or chose not to implement some of these actions because of new information that arises from further consideration about the specifics of each action.

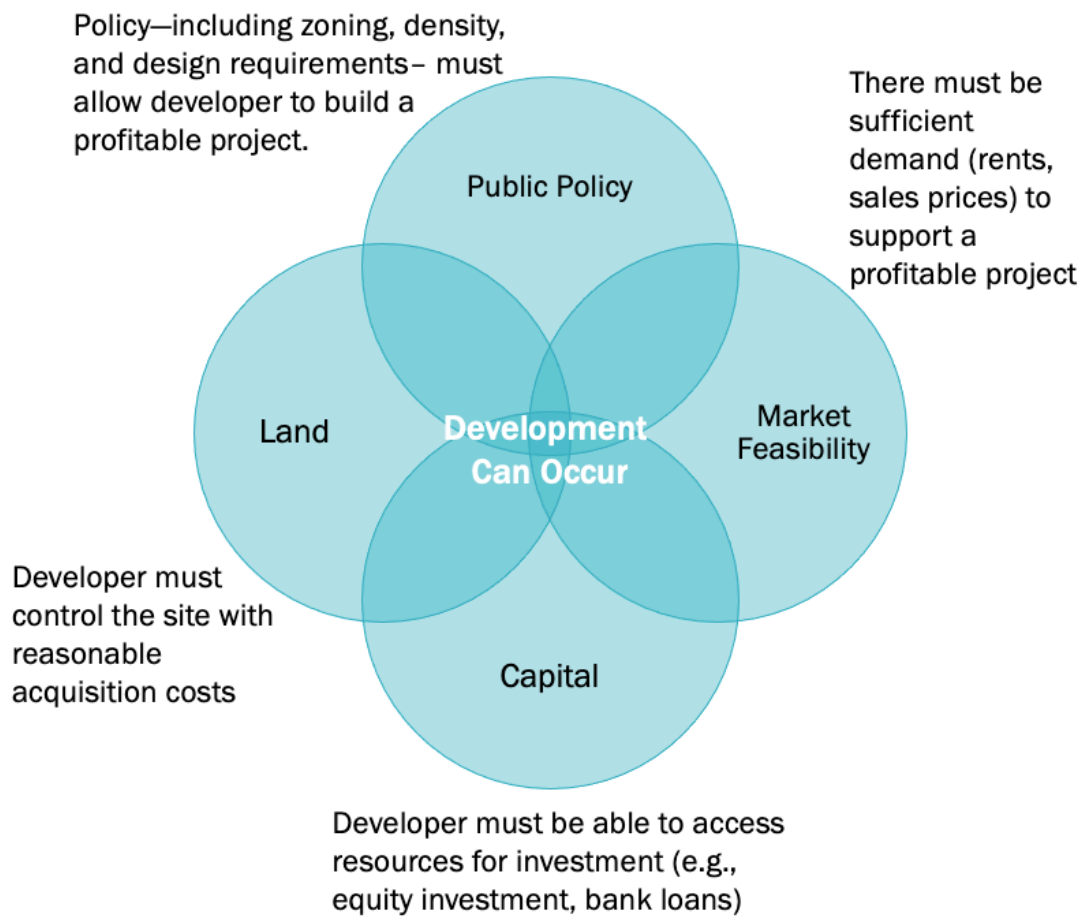
If the City is unable to or chooses not to implement an action within 90 days of the timeline proposed in the HPS, the City must notify DLCD about the action(s) that the City is taking to address this issue. The City may propose an alternative schedule for implementing the action or may identify a different action (or actions) to meet the specific housing need addressed by this action.

Considerations for Implementing the Housing Production Strategy

As part of development of the HPS, it is important to understand a city's role in housing development. Supporting and leveraging the private market's ability to deliver market-rate development at the broadest possible range of price-points is critical to increase the supply of housing more broadly, especially in light of the limited public funding available to support income-restricted housing. In an area with a reasonably strong housing market, a city's influence over market-rate development is substantial, despite the number of factors that the city does not control. The graphic in Exhibit 4 illustrates how four factors must intersect so that development can occur, and where the City has most influence.

Cities do not control all of these factors entirely. Public policy at the local level is shaped through state policy. Land is generally controlled by the individual landowners and development of infrastructure necessary to make land development can be prohibitively expensive. Market feasibility is largely affected by market forces, such as construction costs and achievable rents. Access to capital is largely controlled by investors and banks. However, cities can directly influence public policy (through its development code) and availability of land (through zoning, density, planning for new land needed for housing, redevelopment, government owned surplus land, potential urban renewal and other types of projects and acquisitions, and infrastructure planning). Cities can also have a limited influence on market feasibility (through policies that reduce costs like tax abatements or waiving fees).

Exhibit 4. Four Necessary Factors that Allow Development of New Market-Rate Housing
 Source: ECONorthwest



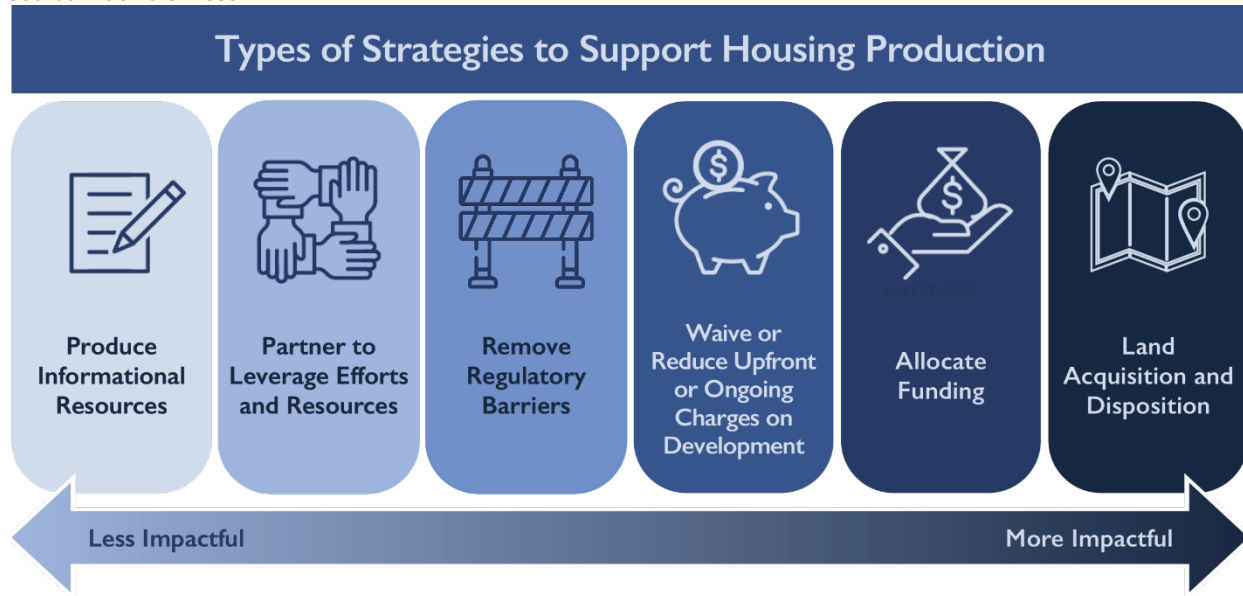
These factors all suggest that the City should consider a wide range of actions. Exhibit 5 shows the range of strategies, characterizing some strategies as more impactful and some as less impactful. More impactful strategies are those that provide funding or direct resources to support housing development (like land acquisition and disposition). These strategies are more impactful because funding and resources are the greatest constraint on development of income-

restricted affordable housing (such as housing affordable to households with incomes below 80% of MFI).

While removing regulatory barriers and partnerships are shown as less impactful strategies, they are often necessary (but not sufficient on their own) to support housing development. For example, increasing allowable densities, on its own, result in new affordable being built. The City needs other strategies to support development of affordable housing for people to live and work in Ashland.

This example also underscores the fact that many of the actions presented in this chapter build on each other. While a partnership on its own may not be sufficient to support development of housing, it may be key when combined with other actions.

Exhibit 5. Types of Strategies to Support Housing Production
Source: ECONorthwest



Building Equity into the HPS

Equity is both an outcome and a process. As an “outcome,” equity means that race or other markers of social identity would no longer predict one’s life outcomes (for instance in health, socioeconomic advantages, educational access, life expectancy, etc.). Achieving that outcome remains a challenge because our economic systems were, often unintentionally, designed and built to maintain inequality—and they continue to do so.

To achieve equitable outcomes, equity is also a process that people undertake to better understand, question, and disrupt historical and contemporary inequitable systems and structures. We can use this process to create policies that are based in equal opportunity and resources, and we can ensure that those most impacted by policies and practices are meaningfully involved in their creation and implementation.

Equitable housing goes beyond affordability. It aims to ensure all people have housing choices that are diverse, high quality, energy efficient, physically accessible, and reasonably priced, with access to employment opportunities, services, and amenities. This includes reducing rates of cost burden and increasing access to homeownership, especially for low-income households and vulnerable groups such as seniors, workers with low pay, people with disabilities, and communities of color. This broad definition of equitable housing includes choices for homes to buy or rent that are reasonably priced (relative to income) and accessible across all ages, household sizes, abilities, and incomes and are convenient to everyday needs such as schools, childcare, food, and parks.

Exhibit 6 provides an equity framework to increase the consideration of equity in the project process and implementation (including measuring impact). Creating equitable processes will help ensure that diverse and underrepresented communities (including vulnerable and low-income communities) are able to influence and inform policy and program development.

Exhibit 6. Housing Production Strategy Equity Framework

Identify Unmet Housing Needs	Engagement Process ²	HPS Plan Development	Measurement and Analysis
<p>Identify unmet housing needs, such as lower-income cost-burdened households</p> <p>Identify vulnerable people within the community who are at risk or who could benefit from access to more affordable housing</p>	<p>Engage community members to learn about their priorities, needs, and challenges to affordable housing</p> <p>Build community awareness and support through the engagement process</p> <p>Continue engagement in implementation of the actions within the HPS</p>	<p>Ensure that the actions in the HPS address Ashland' unmet housing needs</p> <p>Identify outcomes within the HPS that respond to community needs and promote housing stability and choice, particularly for those households with the unmet housing need.</p>	<p>Develop measurements to understand the impact and progress toward increasing equity of the actions</p>

The HPS was developed within this equity framework. The actions in the HPS are intended to increase equitable housing outcomes as the City implements the recommendations of the HPS.

Stakeholder Involvement in Developing the HPS

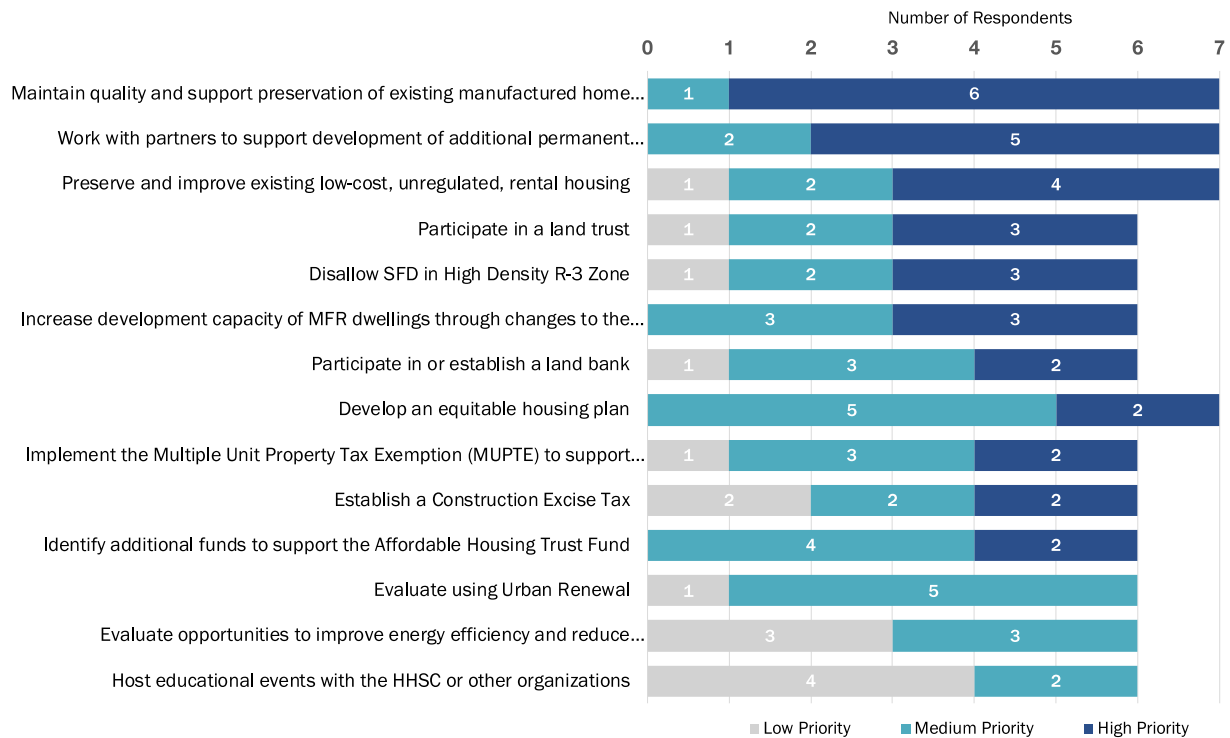
A key part of developing the HPS was consulting community members to learn about their priorities, needs, and challenges related to affordable housing. The stakeholder outreach process for developing the HPS was collaborative and included input from the following groups:

² Engagement builds on prior engagement that the City has done on other housing and community development projects, such as work on the Ashland Consolidated Plan. It also includes engagement conducted as part of the HPS project. Implementation of the HPS will include additional engagement.

- Ashland’s Housing Advisory Committee.** The project included five meetings with the Advisory Committee over the course of the project. The advisory committee consisted of ten community members with diverse backgrounds related to housing issues in Ashland. The committee met throughout the development of the HPS, to review the draft list of housing actions, identify gaps in the list and potential strategies to fill in gaps, refine the list of strategies and to provide input in the draft HPS document. According to a survey of Advisory Committee in October 2022, the highest priority housing actions included:
 - Maintain quality and support preservation of existing manufactured home parks and support development of new manufactured home parks.
 - Work with partners to support development of additional permanent supportive housing.
 - Preserve and improve existing low-cost, unregulated, rental housing.

The full results of the AC survey are shown in Exhibit 7 below.

Exhibit 7. Advisory Committee Housing Action Priority Survey



- Discussions with Stakeholders.**
 - **Service providers** for vulnerable populations, to better understand the range of unmet housing needs for people experiencing houselessness, students, low-income renter and homeowner households, and other special needs populations. These

discussions identified several actions to better support and coordinate with providers. Some of the actions discussed include:

- Increasing partnership opportunities, such as partnering to undertake trainings to serve vulnerable populations,
 - Regular meetings and coordination with the City to discuss needs and opportunities, and
 - Funding for emergency weather related shelter coordination in a model like the one the City of Medford has with Access.
- **Local housing developers and builders** The project included five interviews with stakeholder groups, including developers, builders, planners, and architects, to solicit feedback on potential strategies and housing development barriers in Ashland. Key suggestions from these interviews included:
 - Urban Renewal has been effective in facilitating development in neighboring jurisdictions and could be a useful tool in Ashland.
 - Land banking could allow developers to construct more workforce housing.
 - Review the code for unintended barriers to density.
 - Evaluate opportunities to streamline development review.
 - Modifications to code requirements for Cottage Housing and ADUs could make these housing types more feasible.
- **Open house.** A virtual open house was held in October 2022. The open house included a presentation on housing needs in Ashland and shared information about the strategies the city is considering to meet unmet housing needs. The presentation included a brief survey for participants to share the priorities around potential housing strategies.
 - **Planning Commission** – The project included four meetings with the Planning Commission. The meeting topics included 1) the project overview and associated stakeholder and community engagement, 2) strategies to accommodate housing need in Ashland, 3) reviewing the draft HPS and 4) reviewing the final HPS.
 - **Housing and Human Services Advisory Committee.** The project included two presentations and one meeting with the Housing and Human Services Advisory Committee (HHSAC). The HHSAC recommended prioritizing nine strategic actions for inclusion in the Housing Production Strategy document. The HHSAC recommended tiering those nine strategies in order of highest priority, as follows:
 - Tier one (highest priority) strategic actions includes:
 - Identify additional funds to support the Affordable Housing Trust Fund
 - Maintain quality and support preservation of existing manufactured home parks and support development of new manufactured home parks
 - Participate in a land trust

- Participate in or establish a land bank.
- Tier two includes:
 - Establish a construction excise tax
 - Disallow SFD in high density R-3 zone
- Tier three (lower priority) includes:
 - Evaluate using urban renewal
 - Implement the Multiple Unit Property Tax Exemption
 - Increase development capacity of MFR dwellings through changes to the Land Use Ordinance

These strategic actions were recommended with the understanding that the HHSAC's priorities should not be construed as eliminating or diminishing the remaining strategies. The motion was approved unanimously.

- **City Council.** The project included three meetings with City Council. On the August 2022 presentation, Council provided the following feedback:
 - Council was supportive of:
 - Land banking
 - Land trust - they were very interested in long-term affordability
 - Preservation of manufactured home parks
 - Evaluating using Urban Renewal
 - Potentially using a CET
 - Council asked why there wasn't inclusion of:
 - Pre-approved ADU and Missing Middle Plan Sets³
 - Universal design as a strategy for inclusion⁴
 - Council discussed, and some suggested removing, inclusionary zoning⁵

³ This strategy was included as a recommendation in the HPS but not specified as an action that would be implemented in the HPS because pre-approved plan sets may be less effective in supporting these types of housing developments because there may be substantial variation in development of Middle Housing types because each development is likely to have unique challenges.

⁴ Accessibility language is included under the "Preserve and improve existing low-cost, unregulated, rental housing" strategy. Following Council's comment, language was also added to the "Equitable Housing Plan" strategy regarding promotion of Universal Design policies or goals to address equity for people with disabilities.

⁵ Inclusionary zoning was removed as a potential strategy from the HPS after discussion with City staff because of the requirements in Oregon's Inclusionary Zoning statutes that limit it to use on multifamily buildings with 20 or more units. Ashland has had very few multifamily developments over 20 units per structure in the last decade. As a

- The Housing and Human Services Advisory Committee also conducted a survey to gauge the public’s priorities around housing issues, including gauging public opinions about potential HPS strategies. Of the 236 responses, respondents overwhelmingly cited the biggest housing barrier in Ashland was *‘there are no available rentals or properties for sale within my price range’*. Over 50 percent of respondents thought the following strategies would make a significant positive difference in improving housing options for residents of Ashland:
 - Create policy that supports the construction different types of homes and broadens what is acceptable as a “dwelling unit:” Examples: cottages, accessory dwelling units, duplexes, triplexes, manufactured home parks, tiny homes, 3D printed homes, domes, repurposed cargo containers, etc.⁶
 - Limit the number of vacation rentals as well as limiting the converting existing housing into vacation rentals.
 - Require private developers to include a percentage of affordable housing units in projects that would contain more than 20 dwelling units, referred to as “Inclusionary zoning”.
 - Support using city-owned land for the construction of affordable housing.
 - Support and fund non-profit organizations who build new housing that people of varied income levels can afford.

result, implementing inclusionary zoning would likely have little effect and may discourage development of multifamily buildings with 20 or more dwelling units. .

⁶ “Broaden the types of dwelling units allowed by Ashland development code” was initially considered as a strategy in this HPS. After discussion with city staff, it was removed as a strategy because it was determined that the barrier to these alternative building types is not Ashland code but state building code requirements.

Structure of the Report

The structure of this report is organized as follows:

- **Chapter 2. Contextualizing Housing Need** summarizes the findings about housing need in Ashland, with a focus on housing need at varying income levels and housing needs of specific groups of people.
- **Chapter 3. Actions to Meet Future Housing Need** presents the proposed policies and actions to meet the housing need described in Chapter 2.
- **Chapter 4. Evaluation: Achieving Fair and Equitable Housing Outcomes** presents an evaluation of the HPS through considerations of the location of housing, Fair Housing, housing choice, and other factors.
- **Appendix A. Contextualizing Ashland's Housing Needs** presents the data and analysis necessary to understand Ashland's housing needs in more detail.
- **Appendix B. Trends in Gentrification and Displacement Risk** presents an analysis of trends in gentrification and displacement risk developed for Ashland as part of the HPS.

2. Unmet Housing Need in Ashland

The Ashland Housing Capacity Analysis (HCA) describes the housing needs of current and future residents of Ashland based on some demographic and socioeconomic characteristics, such as age and income. It does not provide detailed data about housing needs for other demographic characteristics, such as race, ethnicity, people with a disability, or people experiencing homelessness.

This chapter provides additional information about the housing needs by income, age, race, ethnicity, disability and for people experiencing homelessness. It uses standard sources of information from the U.S. Census. It adds information from other sources, such as Oregon's Housing and Community Services Department, the United States Department of Housing and Urban Development, Costar, and the City of Ashland. This chapter meets the HPS requirement to further contextualize housing need, beyond what the HNA provided.

This chapter presents a description of the housing needs that the Housing Production Strategy is intended to address, as well as existing policies to address Ashland's housing needs. It ends with a summary of the existing and expected barriers to development of needed housing.

Housing Needs Addressed by the Housing Production Strategy

This section describes Ashland’s housing needs based on data gathered in the Ashland Housing Needs Analysis report, household income shown in Exhibit 8 and on additional analysis of unmet housing needs for underserved groups (based on analysis in Appendix A).

Across Oregon, developers have been able to build some types of housing without need for public intervention, such as single unit detached housing that is affordable to people with higher incomes. However, many low- and middle-income houses have unmet housing needs because the market has been unable to keep up with their needs.

The HPS focuses on actions that ensure that developers can produce housing for low- and middle-income households. Housing at this part of the income spectrum, and housing that meets the special needs of specific groups, usually requires public intervention.

Defining Median Family Income

The Housing Production Strategy is intended to develop policies and actions that address Ashland’s housing needs. Throughout this report, we discuss housing affordability based on Median Family Income (MFI) that is defined by the U.S. Department of Housing and Urban Services (HUD) for Jackson County for a household of four people. The terms used to describe housing affordability by income group are:

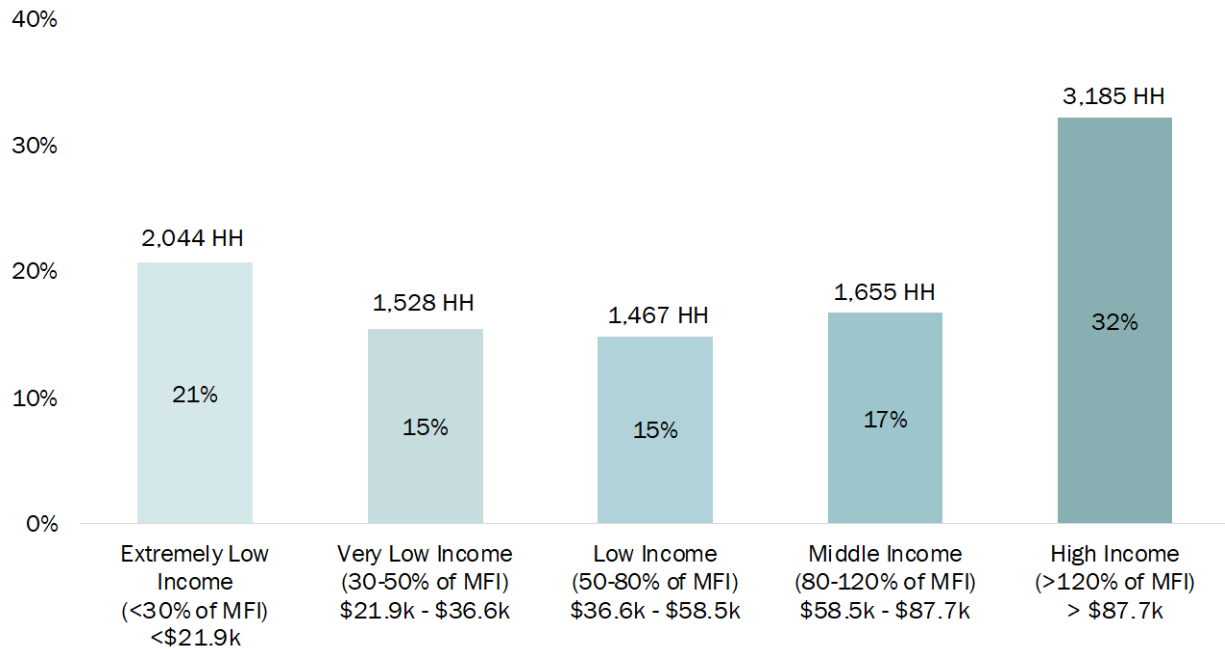
- Extremely Low Income: Less than 30% MFI or \$21,900 or less for a household of four
- Very-Low Income: 30% to 50% of MFI or \$21,900 to \$36,600 for a household of four
- Low Income: 50% to 80% of MFI or \$36,600 to \$58,500 for a household of four
- Middle Income: 80% to 120% of MFI or \$58,500 to \$87,700 for a household of four
- High Income: 120% of MFI or more \$87,700 or more for a household of four

Over one-third of Ashland households earn less than 50% MFI.

Exhibit 8 shows that 36% of Ashland’s households had incomes less than 50% of Median Family Income (MFI) (\$36,600) and cannot afford a two-bedroom apartment at Jackson County’s Fair Market Rent (FMR) of \$1,195 in 2022.

Exhibit 8. Share of Households by Median Family Income (MFI) for Jackson County (\$73,100), for a household of four, Ashland, 2021

Source: Analysis by ECONorthwest; U.S. Department of HUD, Jackson County, 2021. U.S. Census Bureau, 2015-2019 ACS Table 19001.



Median Family Income varies by household size.

The actual income thresholds vary in MFI based on household size. For example, a household of one person with an income of 80% of MFI has an income of \$40,940 compared to the income for a household of four (\$58,480) or a household of six people (\$67,855). The housing needs for a single person are also different than those of a household of four people or six people.

Throughout this document, we use the income for a household of four to illustrate housing needs, but MFI varies by household size, as does the size and other characteristics of housing need.

Exhibit 9 Median Family Income and housing affordability by Household size, Jackson County (Medford-Ashland MSA), 2021

Source: Analysis by ECONorthwest; U.S. Department of HUD, Jackson County, 2021.

	30% MFI	60% MFI	80% MFI	100% MFI	120% MFI
1-person					
Annual Income	\$ 15,351	\$ 30,707	\$ 40,940	\$ 51,170	\$ 61,404
Affordable Monthly Housing Cost	\$ 384	\$ 768	\$ 1,023	\$ 1,279	\$ 1,535
2-people					
Annual Income	\$ 17,544	\$ 35,106	\$ 46,799	\$ 58,480	\$ 70,176
Affordable Monthly Housing Cost	\$ 439	\$ 878	\$ 1,170	\$ 1,462	\$ 1,754
4-people					
Annual Income	\$ 21,930	\$ 43,860	\$ 58,480	\$ 73,100	\$ 87,720
Affordable Monthly Housing Cost	\$ 548	\$ 1,097	\$ 1,462	\$ 1,828	\$ 2,193
6-people					
Annual Income	\$ 26,906	\$ 50,890	\$ 67,855	\$ 84,796	\$ 101,755
Affordable Monthly Housing Cost	\$ 673	\$ 1,272	\$ 1,696	\$ 2,120	\$ 2,544

Many households in Ashland pay more than 30% of their income for housing.

Because the local housing market cannot produce income-restricted, subsidized affordable housing (housing affordable at 60% or less of MFI) at sufficient levels – and because it cannot often produce low income/workforce housing (housing affordable at 60% to 80% of MFI) without subsidy, many households in Ashland are cost burdened.

A household is defined as cost burdened if their housing costs exceed 30% of their gross income. A household that spends 50% or more of their gross income on housing costs is said to be severely cost burdened.

Low-income households have few options for either homeownership or rental units.

Housing costs for both rental and ownership units are much higher than many residents can afford. Exhibit 10 shows financially attainable housing costs for households across the income spectrum in Jackson County. For example, a household earning median family income in Jackson County (about \$73,100 per year)⁷ can afford a monthly rent of about \$1,830 or a home roughly valued between \$256,000 and \$292,000 without cost burdening⁸ themselves.

Fewer than one-quarter of Ashland's households have income sufficient to afford housing sales prices in Ashland. About one-thirds of Ashland households are unable to afford the average asking rent in Ashland without cost burden.

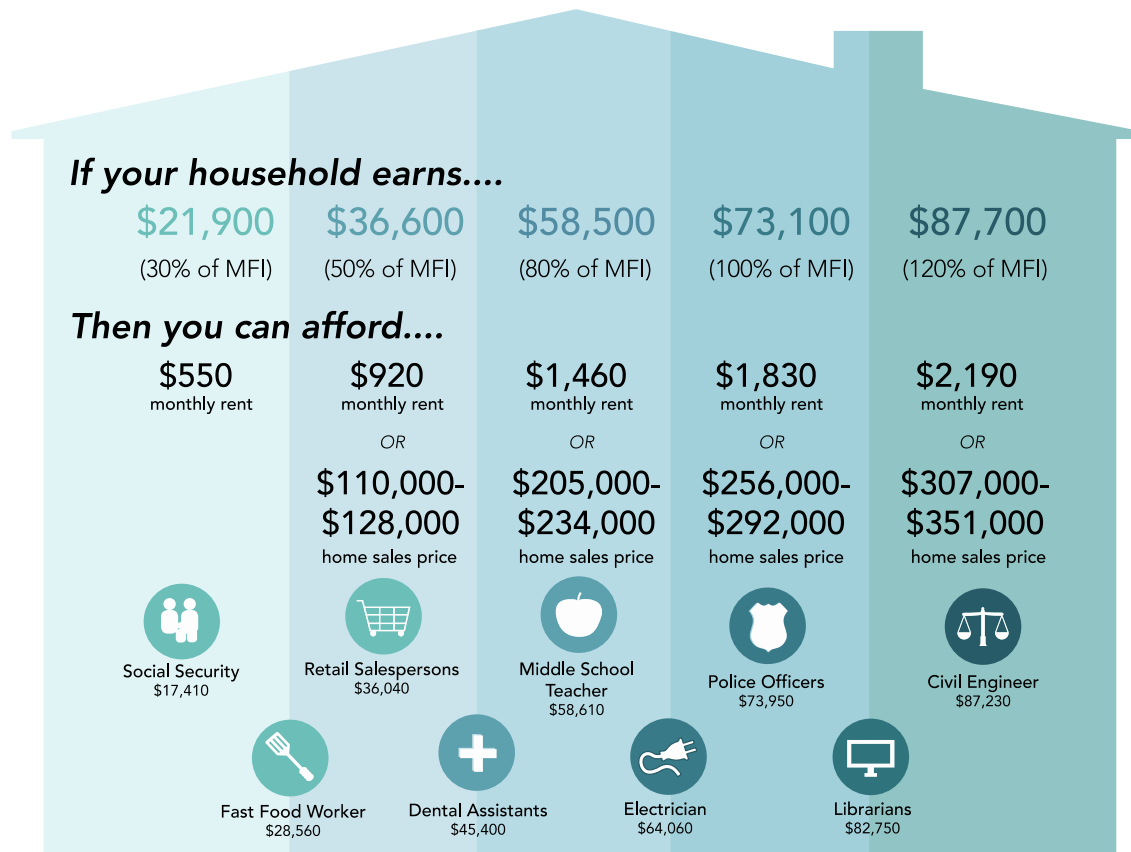
⁷ Note that Median Family Income for the region is different than Median Household Income (MHI) for Ashland (see Exhibit 27). MFI is determined by HUD for each metropolitan area and non-metropolitan county. It is adjusted by family size – in that, 100% MFI is adjusted for a family of four.

⁸ A household is considered cost burdened if they spend more than 30% of their gross income on housing costs, a standard set by the U.S. Department of Housing and Urban Services to measure housing affordability.

In Ashland, a household would need to earn at least \$140,000 (192% of MFI for a family of four) to afford the median sales price of a home in Ashland, as shown in Exhibit 52.⁹ Rent costs are comparatively more affordable but still pose a barrier to finding affordable housing for many households. A household would need to earn about \$62,000 (85% of MFI for a household of four) to afford the average asking rent of an apartment (\$1,550 per month).¹⁰

Exhibit 10. Financially Attainable Housing, by Median Family Income (MFI) for Jackson County (Medford-Ashland MSA) (\$73,100), Ashland, 2021

Source: U.S. Department of Housing and Urban Development, Jackson County, 2021. Oregon Employment Department.



⁹ With higher mortgage interest rates in 2022 and into 2023, a household may need to have higher income to afford the median home sales price.

¹⁰ CMP Real Estate Services, Inc., December 2020.

Ashland is forecast to grow by 858 new dwelling units between 2021 and 2041.

Ashland’s Housing Needs Analysis projects that the City will grow by 858 new dwelling units between 2021 and 2041 to accommodate new population growth. These dwelling units will need to be available at a variety of income levels. Assuming future residents of Ashland have an income distribution that is the same as existing residents, about a third of new housing will need to be for those with very low or extremely low incomes (below 50% MFI).¹¹¹²

Exhibit 11. Ashland’s Future Households by Income, 2021 to 2041

Source: U.S. Census Bureau, 2015-2019 ACS 5-year estimate, Table B19001, U.S. Department of HUD 2021 MFI, and PSU’s Population Forecast, 2021 to 2041 as found in Ashland’s Housing Needs Analysis.

Note: Median Family Income (MFI) is estimated for a household of 4.



¹¹ Given the fact that incomes have grown at a relatively slow pace over the last two decades in comparison to housing costs (especially home sales prices) this may be a conservative assumption about the future affordability of housing.

¹² The HPS does not anticipate building new units for all existing households in Ashland that have problems affording housing costs. But the HPS does propose actions to stabilize the housing costs of existing lower income households and may result in development of housing that is more affordable to these households, enabling them to stay in Ashland. Information about lower income households and cost burden for existing households illustrates the existing housing need in Ashland.

Housing Needs for Extremely Low Income (Less than 50% MFI) Households

What we know about the need: Within this income range, Ashland has housing need of:

- New households: **311** (from 2021-2041)
- Existing households: **3,572**

What can they afford? Rents (including basic utility costs) of not more than **\$920** per month.

- A household would need to earn **\$62,000** to afford average multi-unit rent of **\$1,550** (about 85% of MFI for a household of four). Households with incomes of less than 50% of MFI cannot afford this rent.

What will it take to meet their needs? A combination of preserving existing income-restricted affordable housing and development of new income-restricted affordable housing. Development of income-restricted affordable housing typically requires extensive subsidy, with funding from state and federal sources, in addition to any support from the city and other partners.

Housing Needs for Low Income (50-80% MFI) Households

What we know about the need: Within this income range, Ashland has housing need of:

- New households: **127** (from 2021-2041)
- Existing households: **1,462**

What can they afford? Rents (including basic utility costs) of between \$920 to \$1,460 per month.

- A household would need to earn **\$62,000** to afford average multi-unit rent of **\$1,550** (about 85% of MFI for a household of four). These households cannot afford this rent.
- Households with this income range are likely to live in rental housing predominantly.

What will it take to meet their needs? A combination of preserving existing “naturally occurring affordable housing” and development of new income-restricted affordable housing in this price range. Some households in this income range may need rent assistance, such as a Housing Choice Voucher. Development of new housing affordable in this price range generally requires some subsidy or public support, such as tax exemptions, government funding (typically federal, state, or county, with some level of local contribution being critical) reduced systems development charges, low-interest loans, philanthropic contributions, or other financial support. Funding for rental housing affordable at 60% to 80% of MFI is scarce. Homeownership opportunities for this income range will likely be related to housing developed by nonprofit organizations, possibly with some subsidy, such as through a community land trust.

Housing Needs for Middle Income (80-120% MFI) Households

What we know about the need: Within this income range, Ashland has housing need of:

- New households: **144** (from 2021-2041)
- Existing households: **1,655**

What can they afford? Rents (including basic utility costs) of between \$1,460 to \$2,190 per month.

- For the most part, these households can afford rents higher than the asking rents for a two-bedroom unit of about **\$1,550**.
- However, households in this range cannot afford the median home sales price in Ashland of **\$549,000**.
- Some households with income in the higher part of this range are likely to live in rental housing and some may be homeowners, especially people who have owned their home for years. Households with incomes in this income range are likely need assistance in attaining homeownership.

What will it take to meet their needs? Development of rental housing (without subsidy from local or state government) and lower cost housing for homeownership. Some homeownership opportunities for this income range will likely be related to housing developed by nonprofit organizations, possible with some subsidy, such as land banking or a community land trust.

Housing Needs of People of Color

What we know about the need: POC are more likely to rent their homes and to live in multifamily housing (except Asian) than the overall average in Ashland. POC in general are cost burdened more frequently than the average household. However, in Ashland the difference in cost burden rates for POC is smaller than in many of Oregon’s communities. Part of the reason for this may be the small population of POC in Ashland.¹³

About 7% of Ashland’s population identified as non-Hispanic Black, Asian, two or more races, or another race. About 7% of Ashland’s population identified as Latino (any race).

What will it take to meet their needs? Addressing the affordability issues, discussed above, as well as ensuring that people of color have access to housing without discrimination. This will require increasing awareness of Fair Housing rules for property owners and managers, tenants, City decision makers, and City staff. It will also require careful decision making to change policies that have created barriers to access housing by people of color.

¹³ People of Color includes Black, Latino, American Indian or Alaska Native, Asian, Native Hawaiian and Pacific Islanders, and people of another or multiple races. These categories were combined due to limited data availability.

Housing Need of People with Disabilities

What we know about the need: The Census reports that about **10%** of Ashland’s population have one or more disability, such as ambulatory, vision, hearing, cognitive, self-care, or independent living disabilities.

Disabilities include those that are visible, such as ambulatory or vision disabilities, and those that are not readily apparent, such as self-care, independent living, or cognitive disabilities. Other conditions may require special accommodations, such as disabling diseases or mental health conditions.

What will it take to meet their needs? Addressing the affordability issues, discussed above, as well as ensuring that people with disabilities have access to housing that addresses their disability and that they have access to housing without discrimination. This will require increasing awareness of Fair Housing rules for property owners and managers, tenants, City decision makers, and City staff. It will also require approaches that encourage development of housing with specialized design standards to accommodate special needs.

Housing Need of People Experiencing Homelessness

What we know about the need: There are approximately **831** people experiencing homelessness in Jackson County in 2021. In addition, **125** students in the Ashland School Districts experienced homelessness. The number of people experiencing homelessness in Ashland is not clearly known. In part, this is because people experiencing homelessness may move between neighboring cities.

What will it take to meet their needs? Strategies will range from emergency assistance (including rent and utility assistance), permanent supportive housing (including supportive housing with services), and improved access to an affordable unit (as discussed above).

Stakeholder Engagement about Housing Needs Conducted Before Development of the HPS

Since 2017, the City of Ashland has undertaken several strategic planning document updates and policy changes which required public engagement processes and community input.

- **Housing Element Update** – From 2017 to 2019 the City undertook an update of the Housing Element of the Comprehensive Plan. This process included a community forum and an online questionnaire as well as several public hearings.
- **5-Year Consolidated Plan** – In 2020, the City updated the 5-year Consolidated Plan for the use of Community Development Block Grant funds. This included an online questionnaire, individual stakeholder interviews and three public hearings.
- **Annual Rent Burden Public Forums** – Since 2018 the City has been holding annual rent burden public forums in accordance with HB 4006.
- **Housing Capacity Analysis** – From 2020-2021 the City worked with a consultant to complete an updated Housing Capacity Analysis which involved a subcommittee comprised of Ashland citizens, developers, land use professionals, and other community stakeholders, as well as several public hearings.
- **Middle Housing Code Update** – In 2021, the City developed new code language to establish a middle housing code in accordance with HB2001. This process took place between 2020-2021 and included several public hearings and a Development Round Table meeting.
- **Affordable Housing Program resolution and ordinance review and update** – Lastly, the City undertook a review and update of the resolution and ordinance that governs the City of Ashland Affordable Housing Program. This process included targeted public meetings with homeowners and affordable and private market housing developers as well as several public hearings before the Housing and Human Services Advisory Committee, the Planning Commission, and the City Council.

Summary of Public Feedback Themes from Recent Community Engagement Activities *(The bulleted items below include issues regularly raised by members of the public regarding needed housing and suggested policies and actions the City could explore to assist in the production of needed housing.)*

- Increase density, rezone land to ensure more multi-family zoned land/higher density zoned land, promote infill over sprawl, but only where appropriate (not in historic districts or next to existing single-family neighborhoods).
- City Planning policies should allow for more flexibility in housing type and design. More innovative alternative housing types should be allowed such as container houses, tiny houses, micro cottages. Similarly, more diversity of development and household types should be allowed, co-ops, co-housing, tiny house villages, mixed

use/commercial/residential, multi-generational households/seniors renting rooms in their homes to students, and Single Room Occupancy/boarding house type households.

- Need larger houses/units to attract families with children, but also need smaller units for the existing population of seniors and students.
- Need for more affordable housing for both rental and ownership. This is a highly prioritized need. Cost and availability of housing are consistently identified as problem areas and are prioritized for policy solutions/city support.
- The City should support alignment with the Ashland Climate and Energy Action Plan (CEAP) policies. Parks, outdoor recreation, and preservation of and access to natural areas are a high priority for the Ashland community. Eco-friendly/green housing developments, less reliance on cars, more alternative transportation friendly developments are highly prioritized.
- City should reduce parking requirements, plan for more innovative, alternative transportation options.
- Cost of public infrastructure is a barrier to development.
- City processes can be a barrier to development. The City needs to provide more information/resources to help the public learn about City incentives and processes for housing development/ARU's/annexations.

Existing Policies to Address Ashland’s Housing Needs

This section lists existing measures that Ashland’s has implemented to support housing development and presents preliminary draft measures (or policies or strategies) that may be included in the HPS.

The City of Ashland has the following housing measures (or policies or strategies) currently in place to address Ashland housing needs:

Zoning

Action/Strategy	Description
Allow Middle Housing types (Duplexes, Cottage housing, Townhomes, Row Houses, and Tri- and Quad-Plexes) in low density zones	<p>Ashland allows Duplexes and Accessory Residential Units wherever a single-family dwelling unit is permitted per the requirements of HB2001. Code amendments were enacted in June 2021.</p> <p>Ashland adopted cottage housing ordinance in November 2017 which allows cottage housing developments within single family zones. Following adoption Ashland has approved a number of cottage housing developments.</p>
Allow Middle Housing types in medium density zones	<p>Ashland’s cottage housing ordinance allows cottage housing developments in the R-1-5 and R-1-7.5 zones on lots that are greater than 1.5 times the minimum lot size for the zone. Cottage Housing developments can be between 3 to 12 units depending on lot size.</p> <p>Tri- and Quad-Plexes Townhomes, Row Houses, Stacked Townhomes are permissible in Ashland’s Medium Density zone (R-2), and Townhomes are further permitted in the R-1-3.5 zone or other residential zones (R-1-5, R-1-7.5, R-1-10) through planned unit developments.</p>
Allow Stacked Townhomes, Garden Apartments, and larger-scale Apartments in high density zones	<p>Stacked townhomes, condominiums, garden apartments and larger-scale apartments are permitted in R-2 and R-3 zones. However due to small lot sizes of vacant/partially vacant properties available in these zones, larger scale apartments are not often achievable given existing lot sizes, height limitations, and density allowances.</p>
Allow Live-Work housing or Mixed-use housing in commercial zones	<p>Live-work housing and mixed-development would be a permitted use within commercial zones although not specifically listed in the allowable use table for either commercial or residential zones. Home Occupations are special permitted in all zoning designations except for industrial (M-1).</p> <p>Current Action(s): A private developer is presently working on a legislative proposal to amend the Croman Mill Masterplan which would include live-work housing and mixed-use development. The amended masterplan, as presently being developed, is intended to focus on providing more flexibility in providing both residential and commercial uses than does the existing zoning.</p>
Allow small or “tiny” homes	<p>Small, or tiny, units that are built on a foundation are permitted in Ashland and have been developed as Accessory Residential Units. Tiny homes on wheels would have to be in an RV park, and there are thus limited opportunities for their placement in Ashland.</p>
Allow Small Residential Lots	<p>Planned Unit Developments in all SFR and MFR zones will allow for small lots (up to zero lot line and no minimum lot size) at allowable Densities for the zone. Additionally, cottage housing developments in SFR zones (R-1-5 & R-1-7.5) allow lots</p>

	<p>smaller than the minimum lot size for the zone in conjunction with common open space. Ashland’s R-1-3.5 zone has a minimum lot size of 3,500 SF.</p> <p>Current Action: Middle Housing legislation (State) will allow expedited land divisions of middle housing (Duplexes) to enable independent lots smaller than the minimum lot sizes within the zone (July 2022)</p>
Mandate Maximum Lot Sizes	<p>Ashland does not have a maximum lot size or minimum density requirement in Single Family Residential zones, although market development typically maximizes the number of units provided.</p> <p>In cases where lot sizes are proposed that exceed the minimum lot size it is often in response to physical or environmental constraints that limit the buildable portion of a site (e.g. steep slopes, floodplains, wetlands and riparian areas)</p>
Mandate Minimum Residential Densities	<p>Minimum Density requirements (80% base density) are in place in multifamily residential zones (R-2 and R-3) on lots large enough to accommodate 3 or more units.</p> <p>Minimum densities and are required of any residential annexation equal to 90% Base Density exclusive of environmentally constrained lands.</p>
Increase Allowable Residential Densities	<p>Ashland recently removed the maximum residential densities within the Transit Triangle Overlay area (Ashland Street, portions of Siskiyou Blvd, and Tolman Creek Road). A form-based approach is used where limitations on height, lot coverage, and setback requirements create the 3D envelope in which units can be developed. This allows for many smaller units within the same space when compared to a base density approach which can produce fewer, large apartments or condominiums.</p> <p>Current Action: Draft Ordinance removing maximum residential densities in E-1, C-1 and C-1-D zones for mixed-use development has been reviewed and recommended for approval by the Planning Commission. The City Council is expected to review revisions to the draft ordinance this year.</p>
Allow Clustered Residential Development	<p>Ashland permits Planned Unit Developments in SFR and MFR zones which allows clustering of units and transfer of density from naturally constrained areas to the developable portion of the site.</p>
Re-designate or rezone land for housing	<p>Rezoning land in Ashland is not a common practice. The City has implemented a number of master planning efforts (Normal Neighborhood, North Mountain Plan, Croman Mill District) which have identified lands to be developed as multifamily or mixed-use development. Individual property owners have requested and received rezoning of their properties to multifamily zones for specific development proposals. However, there has not been an effort to examine vacant low density and employment properties within the City Limits as candidates for a comprehensive plan and zone change to increase the supply of multifamily zoned properties.</p> <p>Current Action(s): A Draft Ordinance which would allow an increased allowance for ground floor residential in employment zoned lands (E-1, C-1) for mixed-use development has been reviewed and recommended for approval by the Planning Commission. The City Council is expected to review the draft ordinance this year.</p> <p>A private developer is presently working on a legislative proposal to amend the Croman Mill Masterplan which would include rezoning the district to allow for a variety of housing types on lands currently zoned for commercial, employment, and industrial uses.</p>
Transit Triangle Overlay (Ordinances 3166, 3167,3168)	<p>Implements recommendations of an infill strategy to promote more housing within an area surrounding the bus route in the southeastern part of Ashland that circulates on Ashland St., Tolman Creek Rd., and Siskiyou Blvd. The approved Ordinance creates a Zoning Overlay, known as the Transit Triangle, that allows for a reduced amount of required commercial or employment uses from 65% to 35% of the ground floor in mixed-use buildings, a reduced parking requirement for small units,</p>

(adopted: December 2020)	elimination of housing density maximums, and a requirement to provide rental housing in exchange for utilizing the optional Transit Triangle Overlay provisions.
Middle Housing Ordinance amendments (Ordinance 3199) (adopted 6/2021)	Ordinance Amendments to the duplex and accessory residential unit (ARU) standards to meet the requirements of new state laws and administrative rules included in House Bill (HB) 2001 from the 80 th Oregon Legislative Assembly, 2019 Regular Legislative Session. The primary changes to the land use code for duplexes are that duplexes are permitted in all residential zones including the single-family zones, are required to have two on-site parking spaces, and the approval process requires a building permit prior to construction or conversion of an existing structure. The primary changes to the land use code for ARUs are that ARUs do not require on-site parking spaces and the approval process requires a building permit prior to construction or conversion of an existing structure
Cottage Housing Standards (Ordinance 3147) (adopted 11/2017)	<p>The Cottage Housing Ordinance adopted allows cottage housing in single family residential zones (R-1-5, R-1-7.5, and NN-1-5) and established the following provisions:</p> <ul style="list-style-type: none"> ▪ A minimum of 3, and a maximum of 12, cottages can be provided in a cottage housing development depending on lot size. ▪ Cottages shall be no larger than 1000sq.ft., and at least 75% of the cottages shall be less than 800sq.ft. <p>The parking requirements for cottage housing units was reduced to be as follows: Units less than 800 sq. ft. - 1 space/unit; Units greater than 800 square feet and less than 1000 square feet -1.5 spaces/unit.</p>

Reduce Regulatory Impediments

Action/Strategy	Description
Reduced Parking Requirements	<p>Ashland provides parking reductions for small units city-wide (one space per unit for units 500 SF or less). Within the Transit Triangle Overlay parking requirements are reduced to one space per unit for units 800 SF or less. Cottages of 800 SF or less within approved cottage housing developments require one space per unit.</p> <p>Many parking credits may be allocated to projects including:</p> <ul style="list-style-type: none"> ▪ Off-street parking credit (1 for 1) for each on-street space along the property’s frontage; ▪ joint use and mixed-use development credits (sharing the same space between a commercial use and residential use when demonstrated their time of use is not in conflict); ▪ off-site shared parking; ▪ transit facilities credit; ▪ Transportation Demand Management plan implementation.
Reduce Street Width Standards	<p>Ashland has long implemented a “Narrow Street” standard through the Street Standards and Transportation System Plan. The narrow street and interconnected grid pattern promoted by Ashland’s Street Standards both reduces development costs associated with new streets in subdivisions and retains developable land are for new housing.</p>
Encourage multifamily residential	<p>Mixed use projects are permitted and encouraged in Ashland Commercial, and Employment zoned.</p>

development in commercial zones	Current Action(s): There is currently a draft ordinance under consideration that would increase the percentage of the ground floor that could be used as residential, as well as elimination of residential density caps in such mixed -use projects. Ordinance review expected in May 2022 in consideration of an economic study being undertaken by ECONorthwest for the Ashland Chamber of Commerce.
Remove barriers to Development of Accessory Dwelling Units (ADUs) in single-family zones	Ashland allows Accessory Residential Units (ARU or ADU) as an accessory use to single-family homes throughout the City with only Building Permit approval. Ashland further provides reduced SDCs for small units of less than 500 SF. No additional parking is required for ARUs in Ashland, and there has never been any owner-occupied requirement for the development of an ARU within the City.
Affordable Housing Standards (Ordinance 3195) (adopted 2020)	Provides a clear and predicible methodology for calculating maximum rent and purchase prices for covered affordable housing units; incentivizing affordable housing production through removing barriers to coordination between non-profit and for-profit housing developers; achieving a mixture of unit types commensurate with community housing needs; and improving administrative efficiency and effectiveness of the affordable housing program.

Financial Incentives

Action/Strategy	Description
Reduced / Waived Building Permit fee, Planning fees, or SDCs	Programs that reduce various development fees as an incentive to induce qualifying types of development or building features. Ashland waives or defers 100% of System Development Charges including Parks, Transportation, Water, Sewer and Storm Water SDCs for qualified affordable housing units targeted to households earning 80% AMI or less and meeting the rent or sale requirements of the Ashland Housing Program. Ashland waives Community Development Fees, and Engineering Services fees for voluntarily provided affordable housing units that remain affordable for 60 years. Affordable ownership units that leave the program after 30 years, but less than 60 years, must repay a prorated amount of SDCs, Community Development Fees, and Engineering Services Fees that were deferred.
Scaling SDCs to Unit Size	Cities often charge a set SDC per dwelling unit, charging the same SDCs for large single-family detached units as for small single-family detached units or accessory dwelling units. Ashland's SDC methodology charges 50% of the calculated per unit SDC amount for units less than 500sq.ft., and 75% of the calculated per unit SDC amount for units between 500 and 800sq.ft. Thus, smaller units pay proportionately less SDCs for Transportation, Parks, and Sewer and Water compared to full size units due to their potential for smaller household sizes and commensurate impacts. Storm Water SDCs are based on lot coverage and thus, smaller units have lower Storm Water
Provide Density Bonuses to Developers	Ashland has four density bonuses, one of which is for development of affordable housing at higher densities and another for energy-efficient housing. <ul style="list-style-type: none"> ▪ Affordable housing projects meeting eligibility requirements (including rental or ownership housing affordable to households at 80% or less of AMI for a min. of 30 years) receive a density bonus of two units for each affordable unit provided, up to a max. of a 35% increase in density. ▪ The max. density bonus inclusive of other bonuses (open space, conservation) can be 60% over the base density within the zone.

	<ul style="list-style-type: none"> Ashland's Cottage Housing Development ordinance effectively provides a doubling of the allowable density in the zone for provision of the small cottage housing units. <p>Ashland classifies small units, of 500 SF or less, as only 75% of a unit for the purposes of density calculations. A greater number of small units can be developed within existing density allowances without employing a density bonus.</p>
SDC Deferral Resolution (Resolution 2020-24) (adopted 2020)	Establishes the terms of affordability and recapture provisions for deferred fees and charges for qualified affordable ownership units and affordable rental units that remain in the affordable housing program for at least 30 years.
Vertical Housing Tax Credit (adopted 12/2020)	A Vertical Housing Development Zone has been established for designated Commercially zoned properties within the Transit Triangle to promote the development of mixed-use projects that incorporate multiple floors of housing.
SDC Financing Credits	<p>Ashland amended the SDC collection of charge provisions in 2019 within the Ashland Municipal Code (4.20.090). These amendments allow SDCs to be paid over a 10-year period in semi-annual installments.</p> <p>A one-year installment loan shall not be subject to an annual interest rate provided all charges are paid prior to the City's issuance of the Certificate of Occupancy, time of sale, or withing one year of when the charge was imposed, whichever comes first.</p> <p>For installments that exceed one year, repayment interest on the unpaid balance at annual rate of six percent (6%) is assessed for a five-year installment loan or seven percent (7%) for a 10-year installment loan.</p>

Financial resources

Action/Strategy	Description
CDBG	Ashland is a direct Community Development Block Grant (CDBG) entitlement community and receives HUD allocations of approx. \$175,000/year. The 5-year Consolidated Plan for use of CDBG funds prioritizes capital restricted CDBG funds toward affordable housing and shelter and 15% of the award is typically provided to service providers benefiting extremely low-income individuals.
General Fund Grants or Loans	Ashland's Affordable Housing Trust Fund is part of the General Fund and is used to support the development of affordable housing. The City has not issued a bond to generate revenue for affordable housing
Transient Lodging Tax (TLT)	Ashland collects Transient Occupancy Taxes (TOT), and applies them toward tourism related activities, economic development grants, and social service grants annually in accordance to the restricted/unrestricted use parameters.
Fees or Other Dedicated Revenue	Ashland has an Affordable Housing Trust Fund, and the City Council has dedicated Marijuana Tax revenue (up to \$100,000 annually) to support the AHTF through the annual budgeting process.
Local Improvement District (LID)	Ashland has utilized LIDs for specific public improvement projects within the City, which has enabled a group of property owners to share the cost of a project or infrastructural improvement on a pro-rata basis, where the City contributes the majority of the costs of public improvements.

Reimbursement District	<p>Ashland’s municipal code (13.30.0150) was amended in 2010 to enable a developer to request the City establish a Reimbursement District to collect public improvement costs that exceed those attributable to service the property owned by the applicant.</p> <p>Examples of excess costs include (but are not limited to): Full-street improvements instead of half street improvements; Off-site sidewalks; Connection of street sections for continuity; Extension of water lines; and Extension of sewer lines</p> <p>To date, no Reimbursement District has been requested or formed.</p>
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Tax Exemption and Abatement

Action/Strategy	Description
Vertical Housing Tax Abatement (Locally Enabled and Managed)	On December 15, 2020, Ashland passed a Vertical Housing Tax Credit and designated Commercially zoned properties within the Transit Triangle overlay area as an eligible Vertical Housing Development Zone.

Land, Acquisition, Lease, and Partnerships

Action/Strategy	Description
Land Trusts	<p>A land trust is typically a nonprofit organization that owns land and sells or leases the housing on the land to income-qualified buyers.</p> <p>There are 49 units within Ashland that are operated under the land Trust model.</p> <p>The Ashland Community Land Trust operated in Ashland from 2000 until 2015 when the non-profit organization formally dissolved. And transferred their 18 affordable land trusted housing units to ACCESS Inc.</p> <p>Rogue Valley Community Development Corporation developed 31 units under the land trust model which were transferred to NeighborWorks Umpqua for administration.</p>
Public Land Disposition	<p>Ashland has dedicated surplus City property for the development of affordable housing or sold surplus City property and directed the proceeds into the Ashland Housing Trust Fund to support affordable housing development.</p> <p>Current Action: The City of Ashland is presently evaluating the disposition of surplus property, as well offering the air rights above a city owned parking lot to develop needed housing. Affordable and workforce housing providers will be extended the opportunity to respond to any Request for Proposals or purchase/sale solicitation efforts.</p>
Parcel Assembly	<p>Parcel assembly involves the city’s ability to purchase lands for the purpose of land aggregation or site assembly</p> <p>The City has experience acquiring property for the future development of affordable housing, having acquired 10 acres on Clay Street in cooperation with the Housing Authority of Jackson County. Over the last decade this property provided a location for 120 units of affordable housing.</p> <p>The City typically relies on affordable housing partners to identify property for a proposed development and has provided financial assistance (CDBG or Affordable Housing Trust Fund (AHTF) to assist in acquisition. Most recently the City helped purchase a parcel using AHTF for Columbia Care to develop a 30-unit affordable housing project</p>

Requirements

Action/Strategy	Description
Preserving Existing Housing Supply	<p>Ashland has an ordinance that regulates conversion of apartments into condominiums, providing for preservation of multi-family rentals and providing for longer notice periods prior to tenant displacement and relocation assistance can be required.</p> <p>Ashland's demolition ordinance does regulate demolitions of housing, requiring replacement dwellings be provide as part of the demolition proposal. Further, the demolition of a house (over 45 years old) must demonstrate it is not financially viable to retain the structure versus replacement, thus promoting renovation as opposed to removal.</p>
Inclusionary Zoning	<p>Ashland requires a percentage of affordable housing (25% of the base density exclusive of unbuildable areas) as part of residential annexations, as well as for zone changes that increase residential density by 4 units or more: https://ashland.municipal.codes/LandUse/18.5.8.050.G</p> <p>Ashland has not implemented an inclusionary zoning ordinance for residential developments within the City Limits for proposed structures containing 20 units or more under the State's 2020 inclusionary zoning legislation.</p>
Condominium Conversion Ordinance	<p>An Ordinance establishing that conversion of existing rental units into for-purchase units (Condominium Conversions) requires that half of the units in an existing apartment complex are to be retained as rentals upon conversion in the event any relief from current land use requirements is requested. In the event the applicant chooses to convert all the apartments in a complex into for purchase housing, the ordinance establishes a requirement that 25% of the total number of units be designated as affordable ownership housing.</p>

Other

Action/Strategy	Description
Comprehensive Plan Housing Element (adopted 2019)	<p>In 2019 the City of Ashland rewrote the entirety of the Housing Element of the Comprehensive Plan. The Housing Element sets forth general goals and policies which provide guidance for Ashland's growth and development over time. The adopted Housing Element includes Goals and Policies under four main categories:</p> <ul style="list-style-type: none"> ▪ Diversity of Housing Types ▪ Production and Preservation of Affordable Housing ▪ Environmental Stewardship and Sustainability ▪ Data, Inventories, Projections and Permitting
Tenant Rights (Ordinance 2939)	<p>An Ordinance establishing Chapter 10.115 of the AMC which provides for Tenant Rights and relocation benefits for residents facing displacement due to condominium conversions.</p>

Existing and Expected Barriers to Development of Needed Housing

The barriers to development of needed housing in Ashland include:

- **Having enough development-ready land for the next 5 years.** While the Ashland HCA shows that there is enough land within the UGB to meet housing needs over the next 20 years, land in the UGB is not necessarily development ready. Land requires the full suite of backbone services (water, wastewater, transportation) before it is development ready. The cost of building out infrastructure is increasing. Additionally, the annexation process in Ashland can be a lengthy and uncertain process, which adds cost and risk to development. Inclusionary zoning requirements for residential annexations add further cost to greenfield development. These factors affect the short-term availability of land to meet immediate housing needs.
- **Zoning limitations for higher density housing.** Density, height and lot coverage limitations in R-2 and R-3 zones are barriers to higher density residential development. Stacked townhomes, condominiums, garden apartments and larger-scale apartments are permitted in R-2 and R-3 zones. However, due to small lot sizes of vacant/partially vacant properties available in these zones, larger scale apartments are not often achievable given existing lot sizes, height limitations, and density allowances. Additionally, the Ashland HCA shows there are only 11.7 acres of net buildable land in the City's R-3. These factors limit the number of units that can be built in the City's higher density residential zones
- **Land for development of regulated affordable housing.** Land for development of regulated, income-restricted affordable housing is scarce. Building income-restricted housing (i.e., housing that is affordable at 60% or less of MFI) requires land that is affordable, allows multi-unit development, and in an appropriate location. The locations best suited for development of affordable income-restricted housing are areas with access to transit, near services (both social services and other services), and near jobs (or with easy access to jobs). Land in these locations is often higher-cost and may not currently be zoned to allow multi-unit housing.
- **Funding and resources to support development of income-restricted affordable housing.** Developing income-restricted housing for households with incomes below 60% of MFI generally requires federal, state, and local subsidy so that it can cover the costs of development and operations with restricted rents. One of the key barriers to development of income-restricted affordable housing is identifying sufficient funding to support its development. A city's options for funding affordable housing development include direct funding (i.e., monetary contributions for housing), contributions of land, and cost reductions (e.g., tax abatements or waiving fees).
- **Funding and resources to support development of housing affordable to middle-income households.** Developing new housing affordable to households with incomes of

60% to 120% of MFI is often not financially feasible without subsidy. Federal and state funding is harder to access for building housing affordable in this income group. As a result, supporting development of housing affordable to middle-income households requires city intervention, such as removing zoning barriers to development of this type of housing and ensuring that infrastructure is available to support housing development, both of which are discussed above. In addition, cities can support development of this type of housing through direct funding (i.e., monetary contributions for housing), contributions of land, and cost reductions (e.g., tax abatements or waiving fees).

- **Capacity of the development community to support development of needed housing.** Capacity for development of housing includes developers willing and able to develop needed housing, nonprofits with the capacity to support development of affordable housing, and availability of skilled construction labor to do the housing development (or renovations). Each of these are potential barriers and can have different impacts on development of affordable housing. Capacity in the development community can include knowledge of navigating affordable housing financing and reporting requirements, knowledge of development of new or innovative housing projects, and capacity to take on new housing development. Capacity for nonprofits can be a combination of staff capacity for executing on projects and funding to support affordable housing projects.
- **Lack of existing nonprofit capacity to support affordable housing development.** There are no nonprofit organizations currently available to partner with Ashland on housing development, such as nonprofit organizations running local land banks or land trusts. Partnering with local nonprofits that can support the City's broader goals around affordability could help improve access to a variety of housing types affordable at lower and middle incomes. A lack of nonprofit capacity to develop housing, as well as running programs that support the City's broader housing goals, can be a substantial barrier to developing affordable housing.

3. Actions to Meet Future Housing Need

Summary of the Actions and How They Work Together

Most of the actions and funding tools discussed in this section can be used to meet housing needs at different income levels. This section describes how groupings of strategies, into initiatives, are necessary to work together to meet Ashland’s housing needs.

The City developed four initiatives that address key housing needs in the city. The initiatives comprise a set of potential city-led strategies, funding sources, and potential partnerships with other entities that help to achieve an overarching goal. By bundling strategies and funding sources, the City acknowledges that several strategies and partnerships are necessary to achieve the City’s housing goals.

Many of the actions and funding tools discussed in this project can be used to meet housing needs at different income levels. This section describes how groupings of actions, into initiatives, are work together to meet Ashland housing needs.

The initiatives are:

- **Encourage development of low- and moderate-income affordable rental housing.** This initiative seeks to increase the housing options for unregulated rental households earning between 60% and 120% of MFI (\$43,900 to \$87,700).
 - Identify additional funds to support the Affordable Housing Trust Fund
 - Evaluate participating in or establishing a land bank.
 - Evaluate opportunities to participate in a land trust.
 - Implement the Multiple Unit Property Tax Exemption (MUPTE) to support multifamily or affordable housing
- **Increase opportunities for affordable homeownership.** This initiative seeks to increase the housing options for homeownership for households earning less 120% of MFI (less than \$87,700).
 - Identify additional funds to support the Affordable Housing Trust Fund
 - Maintain quality and support development of a new manufactured home park
 - Evaluate participating in or establishing a land bank.
 - Evaluate opportunities to participate in a land trust.
 - Establish a Construction Excise Tax
- **Encourage development of income-restricted affordable housing units.** There are limited options available in Ashland that are affordable to households with income of

less than 60% of MFI (\$43,900). This initiative supports development of housing affordable in this income group.

- Work with partners to support development of additional permanent supportive housing
- Establish a Construction Excise Tax
- Evaluate using Urban Renewal
- Evaluate participating in or establishing a land bank.
- Evaluate opportunities to participate in a land trust.
- **Preserve existing of low- and moderate-income affordable housing.** This initiative seeks to increase the housing options for households earning less than 120% of MFI (less than \$87,700).
 - Maintain quality and support development of a new manufactured home park
 - Preserve and improve existing low-cost, unregulated, rental housing
 - Identify additional funds to support the Affordable Housing Trust Fund

Exhibit 12. Housing Initiatives and the Potential Actions

■ Primary Focus of the initiative □ Secondary Focus of the initiative

Action Name	Initiative Name			
	Encourage development of low- and moderate-income affordable rental housing	Increase opportunities for affordable homeownership	Encourage development of income-restricted affordable housing units	Preserve existing supply of low- and moderate-income affordable housing
Actions				
P. Evaluate participating in or establishing a land bank.	■	■	■	
Q. Evaluate opportunities to participate in a land trust.	■	■		
R. Host educational events with the Housing and Human Services Advisory Committee	□	■	■	■
S. Develop an equitable housing plan	□	■	■	■
T. Disallow SFD in High Density R-3 Zone	■		□	□
U. Evaluate increasing allowances for residential dwellings in commercial and employment zones	■			
V. Maintain quality and support development of a new manufactured home park	□	■		■
W. Increase development capacity of MFR dwellings	■		■	
X. Implement the Multiple Unit Property Tax Exemption (MUPTEx) to support multifamily or affordable housing	■			□
Y. Preserve and improve existing low-cost, unregulated, rental housing				■
Z. Work with partners to support development of additional permanent supportive housing			■	
AA. Evaluate opportunities to improve energy efficiency and reduce GHG emissions during housing development	■	■	□	
Funding Sources				

Action Name	Initiative Name			
	Encourage development of low- and moderate-income affordable rental housing	Increase opportunities for affordable homeownership	Encourage development of income-restricted affordable housing units	Preserve existing supply of low- and moderate-income affordable housing
BB. Establish a Construction Excise Tax	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CC. Evaluate using Urban Renewal	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
DD. Identify additional funds to support the Affordable Housing Trust Fund	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Funding the Actions

One of the key limitations to implementing the actions in the HPS is the availability of funding. Funding is needed not only to build units, preserve affordable housing, and provide access to equitable housing, but also for staff time to implement the Plan. Identifying a set of realistic funding sources is necessary for achieving the vision of affordable housing in Ashland.

A robust set of housing preservation and development programs requires funding sources that are dedicated toward these activities and that are stable and flexible. In addition to existing available funding options, the City will need to pursue new funding sources that can help fund its programs.

- **Urban Renewal District.** Freezes property tax accumulation in a designated Urban Renewal District until the Urban Renewal District expires or pays off bonds. The City could use Urban Renewal to support development of infrastructure necessary to support housing development.
- **Construction Excise Tax (CET) Revenues.** The allowed uses for CET funding, as defined by state statute, include: at least 50 percent must be used for developer incentives, up to four percent may be used to cover administrative costs, 15 percent goes to the Oregon Housing and Community Services for homeowner programs and up to 35 percent may be used flexibly for affordable housing programs, as defined by the jurisdiction. As part of establishing a CET in Ashland, the City will need to develop a plan for use of CET funds to support affordable housing development.
- **Affordable Housing Trust Fund (AHTF).** The AHTF provides direct financial resources to the development of affordable housing for low-income households. The HPS describes several potential avenues the City could pursue to identify additional funding sources for the AHTF, including a general obligation bond, construction excise tax, transfer of development density fees, transient occupancy tax, continuing the use of Marijuana tax funds, or providing one time contributions to the fund through bequests or the sale of surplus city property.

Other Funding Sources Considered

The City has a variety of other options for locally controlled funding sources that could support affordable housing. While this project did not include a robust funding analysis component, the project team discussed these funding sources with the Task Force.

Exhibit 13. provides an overview of which funding sources advanced to the HPS.

Exhibit 13. Funding Sources Evaluated

Recommendation for Inclusion in the HPS as an Action?	Revenue Source	Rationale for Inclusion/Exclusion?
Yes	New Urban Renewal Area, if established	Could provide a stable, dedicated revenue source in an area with limited existing infrastructure.
Yes	Use of CET funding, if established	Provides a funding source to support developer incentives, affordable homeownership and affordable housing programs.
No but staff will continue to pursue	Grants and State Funding	Not included as an action but considered as a source of funding for other housing strategies.
No but the City will accept these	Private donations and gifts	Pursue as the City has staff capacity, without dedicated staff this is not likely to be a substantial source of funding
Consider as a source of funding for the AHTF	General Obligation Bond	Requires voter approval and may be difficult to pass
No	New local option levy	Requires voter approval, unlikely to pass
No	Increased lodging tax	Only 30% increased revenue could go to housing; 70% dedicated to tourism promotion
No	Marijuana tax	A portion of the proceeds from the City's portion of the State Marijuana Tax is already a long-term revenue source to fund the AHTF.
No	Increase Systems Development Charges	Does not provide a source of funding for development or preservation of housing.
No	Increased utility fee	Does not provide a source of funding for development or preservation of housing.
No	Increased building and planning permit fees	Does not provide a source of funding for development or preservation of housing.
No	New business license fee	May hinder local business development
No	New food and beverage tax	The city passed this, but revenue was not allocated for housing.
No	New sales tax	May not be politically feasible
No	New payroll/business income tax	May not be politically feasible
No	New ticket tax	May not be politically feasible
No	New real estate transfer tax	Not legal in Oregon
No	New vacant/second home tax	Untested and possibly not legal in Oregon

Actions

This section presents the proposed actions for inclusion in the HPS.

Summary of Actions

In developing the HPS, we evaluated each of the actions considered for inclusion in the HPS based on the following. Appendix B provides more details about these evaluation criteria, beyond the summary below.

- **Income level served**, focusing on incomes below 120% of MFI is a way to best support housing affordable to households who are most likely to have difficulty affording housing.
- **Impact for housing development**, considers the potential scale of impact of the action, which provides some context for whether the policy tool generally results in a little or a lot of change in the housing market.
- **Administrative complexity**, considers how much staff time and resources (financial or otherwise) are required to implement the action and whether the action is difficult or costly to administer once it is in place.
- **Feasibility**, assesses the political and community acceptability of the action for stakeholders, as well as potential need to coordinate with other organizations.
- **Flexibility**, describes whether the action can be flexibly used to achieve multiple outcomes

Exhibit 14. Summary of Actions

Action Name	Level of Affordability Addressed			Impact for Development	Admin Complexity	Feasibility	Flexibility
	<50% MFI	50%-80% MFI	80%-120% MFI				
Actions							
A. Evaluate participating in or establishing a land bank.	X	X		Small to Moderate	High	Moderate	More
B. Evaluate opportunities to participate in a land trust.	X	X		Small to Moderate	High	Moderate to Less Depends on having a nonprofit partner	More

Action Name	Level of Affordability Addressed			Impact for Development	Admin Complexity	Feasibility	Flexibility
	<50% MFI	50%-80% MFI	80%-120% MFI				
C. Host educational events with the Housing and Human Services Advisory Committee	X	X	X	Small	Low	More	More
D. Develop an equitable housing plan	X	X	X	Small	Low	More	Moderate
E. Disallow SFD in High Density R-3 Zone	X	X	X	Small to Moderate	Low	Moderate	Moderate
F. Evaluate increasing allowances for residential dwellings in commercial and employment zones	X	X	X	Small to Moderate	Low	Moderate	Moderate
G. Maintain quality and support development of a new manufactured home park	X	X		Small to Moderate	Low	Moderate to Less Depends on funding	Less
H. Increase development capacity of MFR dwellings	X	X	X	Small	Low	More	Moderate
I. Implement the Multiple Unit Property Tax Exemption (MUPTEx) to support multifamily or affordable housing		X		Moderate	Medium	Moderate	Moderate
J. Preserve and improve existing low-cost, unregulated, rental housing	X	X		Small to Moderate	Medium	Moderate to Less Depends on funding	More
K. Work with partners to support development of additional permanent supportive housing	X			Small to Moderate	Medium	Moderate to Less Depends on funding	Less
L. Evaluate opportunities to improve energy efficiency and reduce GHG emissions during housing development	X	X	X	Small	Medium	Moderate	Less
Funding Sources							
M. Establish a Construction Excise Tax	X	X		Moderate to large	Medium	Less to Moderate	More
N. Evaluate using Urban Renewal or other financing tools	X	X	X	Moderate	High	Less to Moderate	More

Action Name	Level of Affordability Addressed			Impact for Development	Admin Complexity	Feasibility	Flexibility
	<50% MFI	50%-80% MFI	80%-120% MFI				
O. Identify additional funds to support the Affordable Housing Trust Fund	X	X		Moderate to large	High	Less	More

Potential Partners

Implementing the actions in this strategy will require participation of key partners who have roles essential to the construction, delivery, and preservation of housing units. Exhibit 15 shows how each of the partners would play a role in different actions.

Exhibit 15. City and Partner Roles

Actions	City	Other Government Agencies	Affordable and Market Rate Developers	Local Nonprofits	Other
P. Evaluate participating in or establishing a land bank.	Contribute land or funding		Develop housing		
Q. Evaluate opportunities to participate in a land trust.	Contribute land or funding		Develop housing	Manage Land Trust	
R. Host educational events with the Housing and Human Services Advisory Committee	Partner to identify needs, develop materials, do outreach and plan/host events			Partner to identify needs, develop materials, do outreach and plan events	Coordinate with HHSAC
S. Develop an equitable housing plan	Develop plan, adoption, implementation,	Provide input	Provide input	Provide input	Coordinate with HHSAC
T. Disallow SFD in High Density R-3 Zone	Revise development code				
U. Evaluate increasing allowances for residential dwellings in commercial and employment zones	Revise development code				

V. Maintain quality and support development of a new manufactured home park	Revise development code; outreach to property owners and nonprofits	OHCS: partnership on preservation efforts		Partnership on preservation efforts	Owners of manufactured home parks: provide input
W. Increase development capacity of MFR dwellings	Revise development code		Provide input		
X. Implement the Multiple Unit Property Tax Exemption (MUPTE) to support multifamily or affordable housing	Outreach, develop eligibility criteria, adoption, implementation, promotion	Taxing Districts: consider exemption approval	Provide input		
Y. Preserve and improve existing low-cost, unregulated, rental housing	Develop program; funding; outreach & promotion	Ashland Housing Authority: provide input & materials; outreach		Partnership; provide input & materials; outreach	Property owners
Z. Work with partners to support development of additional permanent supportive housing	Provide funding and development assistance opportunities	Jackson County: partnership to develop regional approach.		Service providers: identify and utilize funding and development assistance opportunities.	
AA. Evaluate opportunities to improve energy efficiency and reduce GHG emissions during housing development	Evaluate opportunities; determine implementation steps and identify partners	Ashland Conservation Division, Electric Department, Building Division: provide input	Provide input		Ashland Climate Policy Commission: provide input
Funding Sources					
BB. Establish a Construction Excise Tax	Develop and implement plans		Provide input		Major employers, and the business community: provide input
CC. Evaluate using Urban Renewal or other financing tools	Establish and partner w/Urban Renewal Agency	URA: Select projects; implement the Plan			Property owners
DD. Identify additional funds to support the Affordable Housing Trust Fund	Evaluate new sources of funding, develop, and implement plan				Residents: provide input

Implementation Schedule for Actions

The table below presents a draft schedule for implementation of the Housing Production Strategy. The table shows each of the 10 policies with the actions below. Each action will go through a period of development where staff works with decision makers to develop the specifics of the action, then potential adoption and implementation. The activities for each of these are described below.

- **Further refinement:** The actions will require some level of further refinement prior to adoption, which may range from simple logistics (such as developing materials about an existing program) to complicated coordination between multiple internal and external stakeholders (such as implementation of a tax abatement). The refinement period will occur before adoption.
- **Adoption or City Council direction:** This occurs when the City takes official action to adopt an action (or uses another official acknowledgement that the City is going to execute on the strategic action) or gives staff official direction on implementation of an action. The table shows the expected time of adoption in the time period the table.
- **Implementation:** This occurs when the City officially allows the strategic action to be used, represented by a tan color in the table.

Exhibit 16. Implementation Schedule¹⁴

Actions	July 1 2023 through December 2023	2024	2025	2026	2027	2028	2029	2030	2031
A. Evaluate participating in or establishing a land bank.			Evaluate opportunities	Get policy direction from City Council	Implement				
B. Evaluate opportunities to participate in a land trust.		Evaluate opportunities	Get policy direction from City Council	Implement as opportunity arises					
C. Host educational events with the Housing and Human Services Advisory Committee		On-Going							

¹⁴ The City of Ashland expects to comply with the Climate Friendly and Equitable Communities (CFEC) Rules. Implementation of CFEC requirements is likely to affect the timeline for some of the strategies in the HPS including Actions E, G, K, and M.

Actions	July 1 2023 through December 2023	2024	2025	2026	2027	2028	2029	2030	2031
D. Develop an equitable housing plan	Develop Plan	Adopt	Implement						
E. Disallow SFD in High Density R-3 Zone				Develop Ordinance	Adopt	Implement			
F. Evaluate increasing allowances for residential dwellings in commercial and employment zones			Adopt	Implement					
G. Maintain quality and support development of a new manufactured home park	Begin Refining	Adopt	Implement						
H. Increase development capacity of MFR dwellings				Develop Ordinance	Adopt	Implement			
I. Implement the Multiple Unit Property Tax Exemption (MUPTe) to support multifamily or affordable housing					Begin Implementation Steps	Adopt	Implement		
J. Preserve and improve existing low-cost, unregulated, rental housing			Evaluate programs	Get policy direction from City Council	Implement				
K. Work with partners to support development of additional permanent supportive housing		On-Going							
L. Evaluate opportunities to improve energy efficiency and reduce GHG emissions during housing development							Get policy direction from City Council	Implement	
M. Establish a Construction Excise Tax		Evaluate approach	Adopt	Implement					
N. Evaluate using Urban Renewal or other financing tools				Evaluate approach	Develop Plans	Adopt	Implement		

Actions	July 1 2023 through December 2023	2024	2025	2026	2027	2028	2029	2030	2031
O. Identify additional funds to support the Affordable Housing Trust Fund		Evaluate new sources	Get policy direction from City Council	On-Going					

The following actions are under consideration for inclusion in the HPS. This section presents some information about each action. If selected for inclusion in the HPS additional information will be included for each action. In Action A, we show all of the information that will be included in the HPS, with placeholders for information we will fill in later.

A. Participate in or establish a land bank

Rationale

Land control is critical because costs make affordable housing development difficult or financially infeasible. Land banks support low- and moderate-income affordable housing development by reducing or eliminating land cost from development, increasing a nonprofits' capacity to build affordable housing

Description

Through land banking, the City can provide a pipeline of land for future development and control the type of development that may occur on that land. The City could pursue land banking in five ways:

- Designate city-owned land as surplus and contribute that land to the land bank, eventually conveying that land to affordable housing developers for development of housing at agreed-on level of affordability, such as housing affordable below 60% of MFI.
- Purchase properties for the purpose of building affordable housing and convey that land to affordable housing developers for development of housing at agreed-on level of affordability.
- Accept land which is dedicated to the City to satisfy affordable housing requirements associated with annexations, zone changes, or other inclusionary housing standards.
- Accept properties which are either donated to the City for the express purpose of providing for the development of affordable housing.
- Provide funds to support land banking done by another organization, with the purpose of building affordable housing in the future.

Land banking could be used as a strategy to increase housing for renters or homeownership. If used for rental housing, land banking would likely be used for income-restricted affordable housing. If used as a strategy to increase homeownership opportunities, then land banking would be used in conjunction with a community land trust.

City Role

The City could have multiple roles for land banking, including:

- Partner-led project with a nonprofit developer or land trust in which City contributes funds or land to the project. City can contribute land to support the affordable housing development.
- City-led affordable housing development project with city-owned land banking. City can provide funds or land and help with parcel assembly.

The City may participate in multiple projects over time that involve different types of land banking strategy. The City's role may vary on different projects, such as contributing city-owned surplus land for development, assisting with land purchase and assembly, providing funding to support land purchase, or partnering in an affordable housing development project that includes land banking as well as other strategies.

Partners and their Role

Lead Partner. City of Ashland Planning Division

Partners. Nonprofit agencies, including faith-based organizations, other governmental agencies, and representatives from the private sector.

Anticipated Impacts

Populations Served	Income	Housing Tenure	Magnitude of New Units Produced
Low- and middle-income households	Up to 80% of Median Family Income	Renter or Owner	Low to moderate

Potential Risks

If public land is used for affordable housing, it cannot be used for other city functions. However, the land would have been identified as surplus and not needed for city functions. Funds spent on affordable housing will be unavailable for other city services. If the City does not ensure that housing will be affordable at below 80% of MFI for the foreseeable future, the housing costs may increase, making the housing less affordable.

Implementation Steps

- Get policy direction from City Council on the role the City should take in land banking.
- Inventory publicly and privately-owned properties (including properties owned by faith-based organizations) in areas well-suited for a land bank purpose.
- Partner with and contribute funds or land to an existing non-profit land bank or participate in the formation of a new non-profit land bank if one does not exist with sufficient capacity to serve Ashland.
- Incorporate publicly owned land into a bank or acquire new land to incorporate to the land bank.
- Partner with and contribute land to a community land trust that is led by an existing entity, often a nonprofit organization.
- Acquire land or maintain existing land until it can be made available to developers through a Request for Proposals to develop as affordable housing.

Implementation Timeline

Timeline for Adoption	Implementation to Commence	Timeframe of Impact
Get policy direction from Council - 2026	2027; on-going	On-going; as land is identified

Funding or Revenue Implications

Partnering is the most administratively efficient and cost-efficient approach to implementing this strategy. If the City is contributing land to the land bank at low- or no-cost, then the City is forgoing realizing the value of the land if it was sold on the open market. If the City contributes funds to a land bank or land trust, the City will need to identify a source of funding for the contributions.

B. Participate in a land trust

Rationale

Land trusts support affordable housing development by reducing or eliminating land cost from development. Land trusts hold land in perpetuity and sell or lease the housing on the land at below-market rate prices. Land trusts most frequently provide opportunities for homeownership that remain affordable over the long-term.

There are currently 49 units within Ashland that are operated under the land trust model. Beginning in 2000 the Ashland Community Land Trust developed 18 land trusted affordable housing units, which are currently administered by ACCESS Inc. Ashland Community Land Trust has since dissolved. Rogue Valley Community Development Corporation developed 31 units under the land trust model which were transferred to NeighborWorks Umpqua for administration.

Description

The City may participate in a community land trust that is operated by an existing entity, often a nonprofit organization. The City's role in a community land trust could be as a partner, possibly assisting the trust with land acquisition through land banking (Action A) or through providing funding to support housing development.

A land trust is typically managed by a nonprofit organization that owns land and sells/leases the housing on the land to income-qualified buyers. Because the land is not included in the housing price for tenants/buyers, land trusts can achieve below-market pricing. Land trusts are most commonly used as a method for supporting affordable home ownership goals. The City's role would be one of supporting and partnering with the nonprofit that runs the land trust.

City Role

Partner with and contribute funds or land to an existing non-profit land trust or participate in the formation of a new non-profit land trust if one does not exist with sufficient capacity to serve Ashland.

Partners and their Role

Lead Partner. City of Ashland Planning Division

Partners. ACCESS Inc, Neighborworks UMPQUA, other nonprofits involved in the creation of affordable housing.

Anticipated Impacts

Populations Served	Income	Housing Tenure	Magnitude of New Units Produced
Low- and middle-income households	Up to 80% of Median Family Income	Renter or Owner	Low to moderate

Potential Risks

If public land is used for affordable housing, it cannot be used for other city functions. However, the land would have been identified as surplus and not needed for city functions. Funds spent on affordable housing will be unavailable for other city services. If the City does not ensure that housing will be affordable at below 80% of MFI for the foreseeable future, the housing costs may increase, making the housing less affordable.

Implementation Steps

- Get policy direction on implementing this action from City Council.
- Identify a community land trust that is interested in operating in Ashland.
- Partner with and contribute land to a community land trust that is led by an existing entity, often a nonprofit organization.

Implementation Timeline

Timeline for Adoption	Implementation to Commence	Timeframe of Impact
Get policy direction from Council - 2025	2026; on-going	On-going; as opportunity arises

Funding or Revenue Implications

Partnering is the most administratively efficient and cost-efficient approach to implementing this strategy. If the City is contributing land to the land trust at low- or no-cost, then the City is forgoing realizing the value of the land if it was sold on the open market. If the City contributes funds to a land trust, the City will need to identify a source of funding for the contributions.

C. Host educational events with the Housing and Human Services Advisory Committee or other organizations.

Rationale

Education around housing issues is important to preventing and addressing housing discrimination, ensuring rights are protected, and connecting residents with housing resources.

Description

The City can work with the Housing and Human Services Advisory Committee or other organizations to host educational events. Trainings could focus on topics such as fair housing and housing discrimination, foreclosure, eviction, tenant and landlord rights, trainings to serve vulnerable populations, or other information needs as they arise. Fair Housing education events could be held for residents, property owners, property managers, realtors, lenders and others involved with real estate transactions.

City Role

The City can work with the Housing and Human Services Advisory Committee or organizations to identify information needs and training ideas. Regular meetings or coordination with the City and partners could occur to discuss needs and opportunities. The City could also contract with trainers or area experts to provide trainings and host educational events.

Partners and their Role

Lead Partner. City of Ashland Planning Division

Partners. Housing and Human Services Advisory Committee, Fair Housing Council

Anticipated Impacts

Populations Served	Income	Housing Tenure	Magnitude of New Units Produced
Low- and middle-income households; others involved with real estate	All levels of income, primarily households with incomes of less than 80% of Median Family Income (MFI).	Renter	None

Potential Risks

Impacts are likely to be minor or have no negative impact.

Implementation Steps

- Work with partners to identify education needs and target populations.
- Develop presentation materials
- Identify city-led presentation calendar for each year
- Work with partners to plan, advertise, and convene educational events.
- Participate in city-led presentations
- Work with partners to execute on outreach on topics that are not city-led, such as Fair Housing outreach.

Implementation Timeline

Timeline for Adoption	Implementation to Commence	Timeframe of Impact
Begin in 2024	On-going	On-going

Funding or Revenue Implications

Staff time and available Planning Division tools and resources will be relied on to accomplish this strategy.

D. Develop an equitable housing plan

Rationale

The City's 2020-2024 Fair Housing Analysis of Impediments to Fair Housing Choice Update for the City of Ashland identified impediments to fair housing such as: limited community awareness about fair housing protections and resources, instances of discrimination in housing transactions, and a lack of affordable housing. An equitable housing plan could address the issues identified in this report by outlining initial steps, action plans with goals and methods to measure progress to achieve more equitable housing and continuously examine ways to make improvements to the housing system to achieve equity.

Description

An equitable housing plan could implement strategies from the *Fair Housing Analysis of Impediments Report*, including:

- Offering education and training to City Staff, Elected and Appointed Officials, and the community.
- Reviewing City policies for disparate impact and biased language.
- The adoption of a tool to ensure inclusivity in decision making process regarding City grant funding.

The action described in the third bullet above, adoption of a tool to ensure inclusivity in decision making, could be tied to a broader City effort to adopt a Social and Environmental Equity matrix.¹⁵ For housing, this matrix could help guide City decisions around grants, funding for housing, and other city policies focusing on developing and preserving housing. The City could also include questions in the matrix to help assess potential impacts from other City decisions around housing and displacement risk, and to promote Universal Design policies and address equity for people with disabilities.

¹⁵ The Housing and Human Services Advisory Committee has considered developing a social and environmental equity matrix, similar to Eugene's triple bottom line, to help evaluate grant funding decisions. Eugene's Triple Bottom line is a framework in that helps the City assess the environmental, equity and economic impacts, benefits and trade-offs of decisions.

City Role

Develop and adopt an equitable housing plan and implement projects.

Partners and their Role

Lead Partner. City of Ashland Planning Division

Partners. Housing and Human Services Advisory Committee, Fair Housing Council of Oregon, La Clinica – Learning Well, affordable housing providers, Social Equity and Racial Justice Commission, Rogue Valley Council of Governments Lifelong Housing Division

Anticipated Impacts

Populations Served	Income	Housing Tenure	Magnitude of New Units Produced
Low-income people, seniors, people with disabilities, People of Color, other vulnerable or historically marginalized populations	All levels of income, primarily households with incomes of less than 80% of Median Family Income (MFI).	Renter and Owner	None

Potential Risks

If the adoption of a Social and Environmental Equity matrix requires an additional review for certain planning and development procedures, it could create a development barrier by adding review time. Additionally, depending on how the Social and Environmental Equity matrix is applied, it could potentially create additional costs. For example, if an affordable housing development received funding from the City, and the matrix requires developments receiving city funding to include accessibility improvements, it could add to development costs.

Implementation Steps

- Work with the Housing and Human Services Advisory Committee to develop the Equitable Housing Plan.
- Work with Ashland’s Work with Ashland’s Planning Commission and City Council to adopt the plan.
- Implement actions identified in the Plan.

Implementation Timeline

Timeline for Adoption	Implementation to Commence	Timeframe of Impact
2024	2025	On-going

Funding or Revenue Implications

Staff time and available Planning Division tools and resources will be relied on to accomplish this strategy. Third party consultant services may be required to prepare plan and carrying out implementation steps (such as hosting staff trainings).

E. Disallow SFD in High Density R-3 Zone

Rationale

Efficient use of Ashland’s residential land is key to ensuring that Ashland has adequate opportunities to grow from 2021 to 2041 and beyond. The City’s Housing Capacity Analysis shows that Ashland has sufficient land within the UGB to accommodate growth over the 2021-2041 period but has very limited capacity (and nearly a deficit of land) for housing in the High-Density Residential zone. Disallowing single-family detached housing in the High Density Residential Plan Designation (R-3 zone) would preserve this zone for higher-density housing.

Description

The City can evaluate changes to Ashland’s zoning code to disallow single-family detached housing in the High Density Residential Plan Designation (R-3 zone). Such a change may not include very small existing lots, where single-family detached housing is all that is buildable. The City should also consider compatibility in historic districts within R3 zones that are largely developed as single-family. The changes could be written such that they do not apply to properties within a historic district.

City Role

The City would amend the zoning code to remove single-family detached housing from the allowed uses in the R-3 zone.

Partners and their Role

Lead Partner. City of Ashland Planning Division

Partners. None

Anticipated Impacts

Populations Served	Income	Housing Tenure	Magnitude of New Units Produced
All residents	All levels of income	Owner and Renter	Indirect, low

Potential Risks

Disallowing single-family detached housing in existing residential neighborhoods may cause concern for existing residents. Additionally, residents could be concerned if this amendment has the potential to impact historic districts.

Implementation Steps

- Draft code amendment.
- Work with Ashland’s Planning Commission and City Council to get public input on and adopt the code revisions.

Implementation Timeline

Timeline for Adoption	Implementation to Commence	Timeframe of Impact
2027	2028	On-going

Funding or Revenue Implications

Staff time and available Planning Division tools and resources will be relied on to accomplish this strategy.

F. Evaluate increasing allowances for residential dwellings in commercial and employment zones

Rationale

Lowering or eliminating barriers to residential development in commercial or mixed-use zones can help encourage the development of more dense multifamily housing in these zones, helping to meet the City's projected housing needs.

This action is intended to increase the supply of needed housing by promoting the development of mixed-use buildings, utilizing vacant commercial floor areas as regulated affordable rental housing, maintaining an inventory of employment parcels to attract new business development, and jumpstarting redevelopment in areas near public transit and daily services. The goal of this activity would be to allow the City to be responsive to changes in the economy and housing demand by providing more opportunities to develop housing in commercial areas.

Description

The City could evaluate increasing allowances for residential dwellings in commercial and employment zones, such as removing residential density caps and allowing an increased amount of residential uses in ground floor commercial spaces. Ashland City Council recently considered, but did not approve, an ordinance that included these types of amendments.¹⁶ Instead, Council directed City staff to evaluate this action after the next Economic Opportunities Analysis (EOA), which will calculate the City's employment and commercial land needs and projected employment growth. The next Economic Opportunities Analysis is scheduled for 2024.

City Role

The City would evaluate potential amendments to commercial and employment zones that would encourage more housing development in these zones. The City would amend the zoning code to increase residential allowances and remove multifamily barriers in these zones.

Partners and their Role

Lead Partner. City of Ashland Planning Division

¹⁶ In 2023, Ashland City Council considered but did not approve Ordinance 3205, which presented land use code amendments to the residential standards for mixed-use development in the Commercial (C-1) and Employment (E-1) zones. The proposed ordinance included a series of amendments to AMC Title 18 Land Use relating to the residential standards for mixed-use development located in the Commercial (C-1) and Employment (E-1) zones. Specifically, the proposed code amendments would increase the allowance for residential uses from 35 to 65 percent of the ground floor in multi-story, mixed-use buildings and developments located in the C-1 and E-1 zones and outside of the Downtown Design Standards overlay. Additionally, the development of flexible Commercial Ready Residential Space would allow residential uses within the 35% commercially designated floor area provided an agreement is executed with the City, or deed restriction is recorded on the property, demonstrating that the residential use will be in conformance with the Ashland Affordable Housing Program as affordable rental housing for households earning 80% AMI or less.

Partners. None

Anticipated Impacts

Populations Served	Income	Housing Tenure	Magnitude of New Units Produced
All residents	All levels of income	Owner and Renter	Moderate

Potential Risks

If this action resulted in removal of requirements for commercial or retail ground floor uses in areas intended for mixed use development; it could reduce the amount of available commercial or retail space available to meet the city’s economic needs. Additionally, the removal of mixed-use requirements could result in more uniformly residential development in these areas, potentially reducing the amount of nearby services or amenities and impacting the walkability of the area.

Implementation Steps

- Draft code amendment.
- Work with Ashland’s Planning Commission and City Council to get public input on and adopt the code revisions.

Implementation Timeline

Timeline for Adoption	Implementation to Commence	Timeframe of Impact
2025	2026	On-going

Funding or Revenue Implications

Staff time and available Planning Division tools and resources will be relied on to accomplish this strategy.

G. Maintain quality and support preservation of existing manufactured home parks and support development of new manufactured home parks

Rationale

Preserve and support development of new manufacturing housing parks because they play a significant role in providing naturally occurring affordable housing.

Description

Ashland has four manufactured home parks, as of November 2020, with a total of 255 spaces. Manufactured home parks provide opportunities for affordable housing for homeowners of a type that is not otherwise present in the housing market. Closure of manufactured home parks was common in Oregon during the mid-2000's and new manufactured home parks have not been developed in Oregon cities in the last decade or more.

Oregon regulates closure of manufactured home parks (in ORS 90.645). The State requires owners of manufactured home parks to give notice of closure or conversion of a manufactured home park. Manufactured home park owners are required to pay households a fee (of between about \$6,000 and \$10,000) when closing manufactured home parks.

In the face of closure or sale of a manufactured home park, preservation of manufactured home parks can be accomplished through a range of approaches, such as resident owned cooperatives or non-profit ownership. Since 2007, 30 manufactured home parks have been preserved statewide. In 2019, the Legislature funded a manufactured dwelling park loan program through OHCS specifically preserve manufactured home parks. Oregon Housing and Community Services (OHCS) works with Community Development Financial Institutions (CDFI) to preserve manufactured home parks through this loan fund.

Organizations that provide support for preservation of manufactured home parks includes: OHCS, Network for Oregon Affordable Housing, Banner Bank, and CDFIs. Nonprofits like CASA of Oregon and St. Vincent de Paul of Lane County have assisted with preservation of many of the 30 manufactured home parks.¹⁷ Between 2019 and September 2021, OHCS' manufactured dwelling park loan program supported preservation of a manufactured home park in Newport

Another approach is adopting a zone that allows manufactured home parks as a permitted use and prohibits other types of single-family detached or multifamily housing. Cities such as Cornelius and Portland have taken this approach.¹⁸

The City can also support repair and rehabilitation of manufactured home parks as part of Action I.

Ashland could work with owners of manufactured home parks, especially those where redevelopment is being considered, to identify opportunities to preserve manufactured home parks through these approaches.

The City could support development of new manufactured home parks by changing zoning to allow their development more easily, such as:

¹⁷ Based on information from the report *Washington County's Manufactured Housing Communities: Facts, Risks, and Resource*, Final Report, April 2022.

¹⁸ *Washington County's Manufactured Housing Communities: Facts, Risks, and Resource*, Final Report, April 2022.

- Allow Manufactured Housing Developments in residential zones where it is not currently allowed such R1, CM, and NN.
- Allow Manufactured Housing Developments without requiring a subdivision.

The City could also review the Land Use Ordinance for barriers to resident land ownership in manufactured home parks. The Cottage Housing Ordinance may work for this purpose, but the City would need to evaluate the code for any adjustments necessary to allow small lots for manufactured homes.

Zoning changes should be carefully designed to avoid Measure 49 claims, which allow some property owners to file a claim for compensation if regulations reduce their property value.

City Role

Working with owners and nonprofit organizations to support preservation efforts. Changing the zoning code to more easily allow new manufactured home park development.

Partners and their Role

Lead Partner. City of Ashland Planning Division

Partners. Oregon Housing and Community Services (OHCS), owners of manufactured home parks

Anticipated Impacts

Populations Served	Income	Housing Tenure	Magnitude of New Units Produced
Extremely-low, very-low, low-income households; existing residents of manufactured home parks	Households with incomes below 80% of MFI	Renter or Owner	Low to Moderate

Potential Risks

Impacts are likely to be minor or have no negative impact. If zoning changes were implemented in such a way that property owners can demonstrate the land use regulations reduce the fair market value of their property, the property owner could file a Measure 49 claim and the city could be required to compensate the property owner based on the reduction in the fair market value of the property resulting from the land use regulation.

Implementation Steps

To support development of new manufactured home parks:

- Draft code amendment to:
 - Allow Manufactured Housing Developments in residential zones where it is not currently allowed such R1, CM, and NN.
 - Allow Manufactured Housing Developments without requiring a subdivision.
- Work with Ashland’s Planning Commission and City Council to get public input on and adopt the code revisions.

To support preservation of existing manufactured home parks:

- Partner with nonprofits, the housing authority, and manufactured home park owners to support preservation efforts. Offer financial support where possible.

Implementation Timeline

Timeline for Adoption	Implementation to Commence	Timeframe of Impact
2024	2025	On-going

Funding or Revenue Implications

If no specific funding or revenue source is identified at this time, staff time and available Planning Division tools and resources will be relied on to provide support in the form of letters of support, research on preservation options, and acting as a convener of stakeholders. Providing monetary resources to encourage development of new manufactured home parks or to help preserve existing parks could result in a higher-cost strategy.

H. Increase development capacity of MFR dwellings through changes to the Land Use Ordinance

Rationale

Amending the Land Use Ordinance to allow for a wider range of development will help ensure there are development opportunities for needed housing types. Zoning changes that could remove barriers to the development of multifamily housing include increased density, increased allowable height, and reduced parking requirements. Prior analysis shows that two to three times as many units per acre as allowed under the current density standards can potentially fit on a typical site with limited changes to other development standards.¹⁹ Higher densities are especially important for small infill sites where efficiency is at a premium. Allowing more housing on a given infill site helps the City meet its housing needs with less land.

Description

The City could evaluate several amendments to the land use ordinance:

- Increasing the maximum allowed densities in the Multi-Family Residential (R-2), High Density Residential (R-3), and parts of the Normal Neighborhood and Croman Mill District designations.
- Increasing allowed height in the R-2 and R-3 multi-family residential zones, outside of designated historic districts, from 2 1/2 to 3 stories and from 35 to at least 40 feet, and up to 50 feet.
- Increasing lot coverage allowances slightly in the R-2 and R-3 zones to support the other code amendments
- Evaluating the code to identify and remove unintentional barriers to density, such as the certain elements of the solar ordinance, parking or driveway requirements.

City Role

Draft amendments to the land use ordinance and work with Ashland’s Planning Commission and City Council to adopt the revised standards.

Partners and their Role

Lead Partner. City of Ashland Planning Division

Partners. Area developers and stakeholders

Anticipated Impacts

Populations Served	Income	Housing Tenure	Magnitude of New Units Produced
All residents	All levels of income	Owner and Renter	Indirect, low

Potential Risks

Allowing greater density in existing residential neighborhoods may cause disruption and concern for existing residents.

¹⁹ ECONorthwest, *Ashland Housing Strategy Implementation Plan*, June 2019.

Implementation Steps

- Review development code to identify potential amendments that could allow greater density and remove barriers to density in the Ashland's high-density zones.
- Draft code amendments.
- Work with Ashland's Planning Commission and City Council to get public input on and adopt the revised definitions.

Implementation Timeline

Timeline for Adoption	Implementation to Commence	Timeframe of Impact
2027	2028	On-going

Funding or Revenue Implications

Staff time and available Planning Division tools and resources will be relied on to accomplish this strategy.

I. Implement the Multiple Unit Property Tax Exemption (MUPTE) to support multifamily or affordable housing

Rationale

The Multiple Unit Property Tax Exemption (MUPTE) program is flexible and eligibility criteria can be set locally, allowing the City to target the program to meet its needs. It offers an incentive for preservation and development of housing for low- to moderate-income households. It can offer an incentive for mixed-income housing, providing a way to leverage private, market-rate development to expand affordable housing.

Description

MUPTE allows cities to offer a partial property tax exemption (limited to the value of the housing, not the land) for multifamily development that meets specific locally established criteria, such as having an affordability agreement with a public agency. The terms of the affordability agreement can be set by the City—there are no specific income / affordability requirements in the state statute that enables the program.

The City could explore using MUPTE in two possible ways:

- To incentivize mixed income development through inclusion of below-market units (units affordable below 80% of MFI) in otherwise market-rate developments.
- To incentivize owners of existing low-cost market rate housing to rehabilitate properties without displacing existing tenants or escalating rents.

What does the exemption apply to? It applies to rental housing that is affordable at incomes at or below 120 percent, often in a mixed-income multifamily building. The exemption applies only to improvement value of the housing.

How long does it apply? The property tax exemption can be granted for up to 10 years, except that for low-income housing, exemption can be extended for as long as the housing is subject to the public assistance contract.

What taxing districts would participate? The property tax exemption only applies to city property taxes (which account for about 27% of property taxes in Ashland) unless the City gets affirmative support from at least 51% of overlapping taxing districts for the exemption to apply to their tax collections.

City Role

Implement the exemption and execute on annual reporting and administration procedures.

Partners and their Role

Lead Partner. City of Ashland Planning Division

Partners. Ashland Finance Department, School Districts, Jackson County and other overlapping Taxing Districts

Anticipated Impacts

Populations Served	Income	Housing Tenure	Magnitude of New Units Produced
Middle-income renter households	60 – 80% of Median Family Income	Renter	Moderate

Potential Risks

The City and participating taxing districts will lose property tax income for the duration of the exemption, reducing revenue for city services and revenue for participating taxing districts.

Implementation Steps

To implement the exemption, the City would take the following steps:

- Determine desired eligibility criteria (percentage of affordable or workforce housing or other public benefits, where the program applies, etc.).
- Seek agreement from taxing districts representing 51% or more of the combined levying authority on the property to include all the taxing jurisdictions in the abatement. If the City is unable to get agreement from other taxing districts, the abatement will only apply to the City's portion of property taxes.
- Establish annual reporting and administration procedures.

Implementation Timeline

Timeline for Adoption	Implementation to Commence	Timeframe of Impact
2028	2029	The property tax exemption can be used after adoption for as long as the City offers the tax exemption.

Funding or Revenue Implications

MUPTE reduces general fund revenues for all overlapping taxing districts. The City of Ashland must weigh the loss of tax revenue against value of the rent discounts offered by qualifying development.

J. Preserve and improve existing low-cost, unregulated, rental housing

Rationale

Keeping low-cost unregulated housing both habitable and affordable reduces the need for subsidized new construction. Rental housing that is affordable to low- and moderate-income households and not subject to affordability restrictions is typically older, privately-owned housing. This type of housing may have deferred maintenance issues due to a lack of resources to make improvements and pay for repairs (and, in some cases, owner neglect).

Description

The City can work with property owners of low-cost unregulated rental housing to support needed repairs without displacing tenants. This could include:

- Offer low-interest loans and/or grants to property owners for repairs and major rehabilitation, providing they do not displace residents.
- Evaluate reducing regulatory requirements and permitting challenges for owners seeking to improve older, rental housing.
- Provide information/technical assistance to smaller property owners regarding state and local resources to support weatherization and healthy housing.
- Use the Multiple Unit Property Tax Exemption to support rehabilitation.
- Provide information, resources, and grants to support accessibility upgrades to allow residents to age in place.

The City should consider funding sources available from the state and federal governments to support rehabilitation and weatherization. For instance, the City could consider pursuing grant funding through the Oregon Healthy Homes Program, which provides financial assistance to eligible homeowners and landlords to repair and rehabilitate dwellings.²⁰ The City could pursue funding from other programs that fund rehabilitation or weatherization, such as the federal Weatherization Assistance Program.

City Role

The City could evaluate programs, technical assistance opportunities, regulatory changes, and other options to support property improvements. The City could provide grant funding in support of rehabilitation, weatherization or accessibility upgrades (e.g., through Community Development Block Grant (CDBG) funding, the Oregon Healthy Homes Program, or other programs).

Partners and their Role

Lead Partner. City of Ashland Planning Division

Partners. ACCESS, Ashland Housing Authority, Habitat for Humanity, Rebuilding Together, property owners of low-cost, unregulated, rental housing

²⁰ HB 2842 recently directed the Oregon Health Authority (OHA) to provide grants to third-party organizations to "provide financial assistance to eligible homeowners and landlords to repair and rehabilitate dwellings to address climate and other environmental hazards, ensure accessible homes for disabled residents, and make general repairs needed to maintain a safe and healthy home." Rulemaking is currently underway to allow funding for this program in the fall of this 2023. Cities and other eligible organizations can then apply for grants to fund these types of rehabilitation and repair programs.

Anticipated Impacts

Populations Served	Income	Housing Tenure	Magnitude of New Units Produced
Low and middle-income renters	Households with incomes below 80% of MFI	Renter	Low

Potential Risks

If the City does not ensure that housing will be affordable at below 80% of MFI for the foreseeable future, the rent may increase, making the housing less affordable. Funds spent on this program would be unavailable for other city services.

Implementation Steps

- Get policy direction from City Council on implementing this action.
- Develop a list of lower-cost, unregulated, rental housing, including property locations, number of units per development, and property owner contact information.
- Evaluate programs, technical assistance opportunities, regulatory changes, and other options to support property improvements. This step can include multiple approaches, as noted in the description of this action.
- Reach out to property owners (identified in Step 1). Gauge their interest in improving the safety, health, and stability of their property. Determine what kinds of improvements their properties might need and what resources would be most useful to them.
- Refine and implement programs, technical assistance opportunities, regulatory changes, and other options (identified in Step 2) based on feedback from property owners.
- Develop requirements for maintaining lower cost rent as a condition of receiving financial assistance from this program.
- Connect interested property owners to established programs and opportunities.

Implementation Timeline

Timeline for Adoption	Implementation to Commence	Timeframe of Impact
Get policy direction from Council - 2026	2027	On-going

Funding or Revenue Implications

Staff time and available Planning Division tools and resources will be relied on to accomplish this strategy. Providing low-interest loans or grants will require a funding source to backfill program dollars awarded/loaned. Beyond CDBG funding, no specific funding or revenue sources are identified or secured at this time. Implementation of a Multiple Unit Property Tax Exemption program (described in Strategy H.) would be required before MUPTE could be used to support rehabilitation.

K. Work with partners to support development of additional permanent supportive housing

Rationale

Permanent supportive housing is income-restricted housing that includes services with a goal of ending chronic homelessness. This type of housing is typically built with state funding, with a nonprofit or housing authority taking lead on such development. The City's role is as a partner to support its development. Working with nonprofits is key to meeting Ashland's need for housing and supportive services for people who need ongoing services over the long term.

Description

The City can work with partners, such as the housing authority or nonprofit developers, to support development of housing for households with very low incomes (or no income) that includes services necessary to help a person transition from homelessness into housing. This type of housing is typically multifamily and often funded through state and federal sources. The city can support these types of housing through facilitating the planning process, contributions of land (connected to the land banking action), direct project funding support, grant assistance, reduced fees for affordable housing (such as system development charges), funding off-site infrastructure, or other types of resources or support development for these housing types.

City Role

The City would work with service providers to identify and utilize funding and development assistance opportunities. The City could collaborate with Jackson County and neighboring jurisdictions to develop a regional approach to this strategy.

Partners and their Role

Lead Partner. City of Ashland Planning Division

Partners. Jackson County, Jackson County Continuum of Care, Housing Authority of Jackson County, Columbia Care, Maslow Project, ACCESS, Rogue Community Health, Asante, Jackson Care Connect, faith-based partners, neighboring jurisdictions

Anticipated Impacts

Populations Served	Income	Housing Tenure	Magnitude of New Units Produced
Homeless community; Extremely low-income to low-income households, as well as underserved communities.	0-30% of Median Family Income	Renter	Low

Potential Risks

The largest risk is that more permanent supporting housing is not built.

Implementation Steps

The City should work with nonprofit agencies and developers in conjunction with the Continuum of Care to identify additional resources that the City may be able to provide support for, such as supportive housing and services to people experiencing homelessness in Ashland.

Building more permanent supportive housing is likely to be dependent on completion of other actions, such as use of land from a land bank (Action A), increase density allowed in multifamily buildings (Action G), and community education about need for income-restricted housing (Action C). In addition, funding from a potential CET (Action L) and potential Urban Renewal District (Action M) maybe crucial to developing this housing.

Implementation Timeline

Timeline for Adoption	Implementation to Commence	Timeframe of Impact
2024	On-going	On-going

Funding or Revenue Implications

Staff time and available Planning Division tools and resources will be relied on to accomplish this strategy. If the City is contributing land, then the City is forgoing realizing the value of the land if it was sold on the open market. If the City is contributing funding directly to project or funding off-site infrastructure, the City will need to identify sources of funding. If the City offers reduced fees for affordable housing, the City must weigh the loss of revenue against the value offered by qualifying development.

L. Evaluate opportunities to improve energy efficiency and reduce greenhouse gas emissions during housing development

Rationale

The City of Ashland adopted its Climate and Energy Action Plan (CEAP) in March of 2017 “to reduce its emissions and improve its resilience to future impacts of climate change on its environment, infrastructure, and people. Housing that is developed with energy-efficient processes, uses energy-efficient materials, and operates in an energy efficient way over time can help the City meet its CEAP goals and can lower long term household energy costs.

Description

The City can incorporate elements of the CEAP into housing developments, including increased energy efficiency, solar access, electrical vehicle parking and charging opportunities, reduction of fossil fuels dependency, and increased resilience to natural hazards resulting from a changing climate (such as the risk of wildfire). The City could offer or facilitate energy efficiency incentives for new buildings, whether for sale or rental.

City Role

The City can evaluate opportunities to incorporate elements of the CEAP into housing developments. The City could also facilitate access to energy efficiency incentives available from the federal and state government, particularly for development of affordable housing. The City could also partner with the Conservation Division, which offers energy efficiency audits and a variety of incentives to homeowners.

The City expects to comply with the Climate Friendly and Equitable Communities Rules. The implementation of these rules may dovetail with and refine this strategy.

Partners and their Role

Lead Partner. City of Ashland Planning Division

Partners. Ashland Climate Policy Commission, Ashland Conservation Division, Ashland Electric Department, Ashland Building Division, local developers

Anticipated Impacts

Populations Served	Income	Housing Tenure	Magnitude of New Units Produced
All residents	All levels of income	Renter or Owner	Low

Potential Risks

Impacts are likely to be minor or have no negative impact.

Implementation Steps

- Evaluate opportunities and approach.
- Get policy direction from City Council on implementing this action.

- Implementation steps would depend on the specific incentives or requirements identified through the evaluation.

Implementation Timeline

Timeline for Adoption	Implementation to Commence	Timeframe of Impact
Get policy direction from Council - 2029	2030	On-going

Funding or Revenue Implications

Staff time and available Planning Division tools and resources will be required to evaluate opportunities to improve energy efficiency and reduce greenhouse gas emissions during housing development. If incentives are provided in exchange for certain green building practices or certifications, this could require funding or reduce revenue.

Funding Sources

M. Establish a Construction Excise Tax

Rationale

Construction Excise Tax (CET) is one of few options to generate additional locally-controlled funding for affordable housing. A CET is intended to provide funding to support development of affordable housing. The funds from the CET are required by State law to be spent on developer incentives, supporting affordable housing programs, and homeownership programs. Ashland does not collect a Construction Excise Tax for affordable housing as allowed by SB 1533.

Description

CET is a tax assessed on construction permits issued by local cities and counties. The tax is assessed as a percent of the value of the improvements for which a permit is sought unless the project is exempted from the tax. The City could use CET revenue funds to support the development or re-development of affordable housing. Affordable housing itself is typically exempt from a CET, and as such this tax on new construction does not impact regulated affordable housing development.

In 2016, the Oregon Legislature passed Senate Bill 1533 which permits cities to adopt a construction excise tax (CET) on the value of new construction projects to raise funds for affordable housing projects. CETs may be residential only, commercial only, or residential and commercial. If the City were to adopt a CET, the tax would be up to 1% of the permit value on residential construction and an uncapped rate on commercial and industrial construction. The allowed uses for CET funding are defined by the state statute. The City may retain 4% of funds to cover administrative costs. The funds remaining must be allocated as follows, if the City uses a residential CET:

- 50% must be used for developer incentives (e.g. fee and SDC waivers, tax abatements, etc.)
- 35% may be used flexibly for affordable housing programs, as defined by the jurisdiction.
- 15% flows to Oregon Housing and Community Services for homeowner programs.

If the City implements a CET on commercial or industrial uses, 50% of the funds must be used for allowed developer incentives and the remaining 50% are unrestricted. The rate may exceed 1% if levied on commercial or industrial uses.

City Role

Develop and implement the plans for using CET funds for affordable housing development.

Partners and their Role

Lead Partner. City of Ashland Planning Division

Partners. Local developers, Chamber of Commerce, major employers, and the Ashland business community

Anticipated Impacts

Populations Served	Income	Housing Tenure	Magnitude of New Units Produced
Depends on how revenue is used, but would be for extremely low, very low, and low-income and underserved communities.	Depends on how revenue is used, but most likely directed toward 0-60% of Median Family Income, however, could be used to meet other income groups, such as contribution to homeownership for households at 61-80% of Median Family Income.	Renter or Owner	Moderate to high

Potential Risks

Homebuyers and businesses that pay the CET will have slightly higher costs for their homes and for commercial or industrial development. The increase in home prices will not exceed 1% because of the CET and may be smaller if the City establishes a CET below 1%.

Implementation Steps

- Evaluate potential approach. Include projections on potential revenue and what programmatic goals could be accomplished with revenue. Include SWOT analysis for both residential and commercial/industrial.
- Engage with developers, major employers, and the business community in Ashland to evaluate tolerance for a CET on commercial and industrial development and where there are shared interests in supporting local housing production.
- Seek direction on whether to proceed with adoption from City Council at work sessions.
- Ashland City Council could impose the CET by adoption of an ordinance or resolution that conforms to the requirements of ORS 320.192–ORS 320.195.
- If directed, create a plan for the use of CET funds.

Implementation Timeline

Timeline for Adoption	Implementation to Commence	Timeframe of Impact
2025	2026	If a CET is implemented, it may take several years for funds to accumulate to an amount that could be used to support development of housing.

Funding or Revenue Implications

Adopting a CET would provide funding for other strategies. Because a percentage (4%) of the revenue can be applied to the City’s costs for administering the program, there should be minimal additional cost for the City.

N. Evaluate using Urban Renewal

Rationale

Urban renewal provides a flexible funding tool that can support many of the key strategies identified in the Housing Production Strategy. Urban renewal funds can be used to support development of off-site infrastructure necessary to support new housing development. In addition, urban renewal funds could be used to support rehabilitation of existing housing in poor condition, possibly with future requirements that it remain affordable at an income level like 80% or less of MFI.

Description

Ashland does not have an Urban Renewal District for Tax Increment Financing. Urban renewal can be used to support to support development of affordable housing, most likely in commercial areas.

The City could use Urban Renewal to support development of infrastructure necessary to support housing development. The City could coordinate Capital Improvements Program and Transportation System Plan infrastructure investments in areas identified for multi-family, mixed-use and transit-oriented housing developments.

The City will need to decide how to use the funding. The best use of funding may be in coordination with other actions in the HPS, such as with land banking and support of development of income-restricted housing.

City Role

Evaluate the potential to use Urban Renewal to support infrastructure and affordable housing, including developing a set aside share of Tax Increment Financing (TIF) revenue to support infrastructure development necessary for new housing. The City would need to develop and implement an Urban Renewal Plan, establish an Urban Renewal Agency, and select projects to fund through Urban Renewal.

Partners and their Role

Lead Partner. Ashland Planning Division

Partners. Ashland Finance Department, Ashland Public Works Department, and property owners within the Urban Renewal Area.

Anticipated Impacts

Populations Served	Income	Housing Tenure	Magnitude of New Units Produced
Low- and middle-income householders	All levels of income	Renter or Owner	Moderate

Potential Risks

The City and participating taxing districts will forgo revenue increases from increasing property value for the duration of the Urban Renewal district(s), decreasing property tax revenues in the district(s).

Implementation Steps

- As part of Urban Renewal planning for a potential new district, evaluate whether a housing set-aside is an appropriate expenditure for the district and how much can be allocated while balancing the need for infrastructure investments.
- Should a new Urban Renewal district be deemed appropriate, proceed with creating and adopting an Urban Renewal Plan. Establish priorities for the area, identify a project list, consult with taxing districts, prepare a feasibility study, prepare required plan documents, and hold adoption hearings.

Implementation Timeline

Timeline for Adoption	Implementation to Commence	Timeframe of Impact
Evaluate approach – 2026 Develop plans – 2027 Adopt – 2028	2029	After implementation, it would likely be several years before there is sufficient revenue in the Urban Renewal District to have enough funds to make significant investment in housing.

Funding or Revenue Implications

TIF results in foregone tax revenue for the City and other overlapping taxing districts for several decades, though it can (and should) grow the tax base in the long-term by supporting development that would not otherwise have occurred.

O. Identify additional funds to support the Affordable Housing Trust Fund

Rationale

Identifying additional funding sources for Ashland's Affordable Housing Trust Fund would support the development of affordable housing. Affordable housing trust funds are public sector tools used to provide direct financial resources to the development of affordable housing for low income households.

Description

The Ashland Affordable Housing Trust Fund was formed in 2008 with the goal of encouraging the creation of housing for homeownership or rent at a cost that will enable low and moderate income families to afford quality housing while paying no more than thirty per cent of gross household income on housing. To be successful in this goal a dedicated and sustainable source of revenue is needed for the AHTF.

One option is a General Obligation (GO) Bond, which could provide a stable, dedicated revenue source to fund infrastructure to support affordable housing, land acquisition, property acquisition, and direct project subsidies through increased property tax rates. GO bonds are issued for a specific dollar amount and paid for over the period of the bond through increased property taxes. Because they are legally limited to use for capital investments and require a public vote to enact, these bonds are typically used for major infrastructure investments (such as roadway improvements that benefit all, or nearly all, of a city's residents). However, GO bonds can be used for land acquisition or affordable housing development if the city's residents agree to fund them. Bonds cannot be used for supportive services or for operations. GO bonds are not subject to Measure 5 and 50 rate limits. They can be structured to provide revenue in increments over time, rather than in one large up-front amount.

Other funding sources could also be considered such as transfer of development density fees, transient occupancy tax, continuing the use of Marijuana tax funds, or providing one time contributions to the fund through bequests or the sale of surplus city property. The City does not currently have a mechanism for accepting funding through bequests and private donations, and would need to work with their legal and accounting departments to set this mechanism up. The City may want to lobby the Legislature to allow for other mechanisms for funding affordable housing, such as allowing a Real Estate Transfer Tax.

City Role

The City would develop a funding plan, conduct polling/engagement, develop ballot initiative, implement projects (if successful). The City could also evaluate opportunity for use of other funding sources.

Partners and their Role

Lead Partner. City of Ashland Planning Division

Partner 2. City of Ashland Finance Department, Legal Department, Ashland City Council, Ashland residents

Anticipated Impacts

Populations Served	Income	Housing Tenure	Magnitude of New Units Produced
Extremely and very-low-income households	Households up to 60% of the Median Family Income	Renter or Owner	Moderate to High

Potential Risks

Funds spent on affordable housing will be unavailable for other city services and may require additional resources to sustain the ongoing operations of new projects. Community support for some of these options, such as a GO bond, may be weak, resulting in no action on issuing a bond.

Implementation Steps

- Identify and evaluate new sources of funding for income-restricted affordable housing.
- Get policy direction from City Council on implementing this action.
- Implement suitable funding sources. This step will vary by funding source (an example is provided below).

General Obligation Bond Implementation Steps:

- The City of Ashland will need to evaluate the types of projects they wish to include on the ballot (and their costs) to determine a bond rate. The bond funds may only be used to pay for capital costs related to construction; acquisition or rehabilitation of residential buildings for affordable housing; other capital construction costs; predevelopment costs; and administrative costs.
- The City should vet projects with the general public to gauge acceptability. They should also educate the public about the proposed projects' value.
- General obligation bonds are issued with long-term, fixed rates. The City of Ashland should evaluate the type of bond it will pursue (20-year or 30-year).
- General obligation bonds must be approved by a simple majority through a ballot measure.

Implementation Timeline

Timeline for Adoption	Implementation to Commence	Timeframe of Impact
Get policy direction from Council - 2025	2026	It may take several years before there is sufficient revenue to have enough funds to make significant investment in housing.

Funding or Revenue Implications

Depends on funding source implemented; it is recommended that the City consider using general obligation bond revenue to leverage additional funds (from potential partners or grantors) to support development of affordable housing. This action will generate new funding, likely for capital costs, but will require additional staff time to administer the new revenue. The GO Bond funds could cover administrative costs related to the capital costs funded by the bond.

Recommendations for Future Actions

The following actions, while important and useful, will not be included as strategies in the HPS. Instead, the HPS will include them as recommendations that the City may want to consider in the future or as part of another process. The City will not have to report on progress towards these actions.

- **Develop pre-approved plan sets for Middle Housing Typologies and Accessory Dwelling Units.** As a follow-up to HB 2001 implementation, the City should develop pre-approved plans for middle housing typologies, such as cottage clusters, townhomes, and other middle-income housing types as well as accessory dwelling units. The plans should be highly efficient, designed for constrained lots and low-cost solutions, and would allow for streamlined permitting. The city could consider adopting pre-approved plans developed by other cities or working with other cities to develop pre-approved plans. For pre-approved plan sets, the Building Department may decrease the charges (plan check fee) by as much as 50% and decrease the approval time (possibly as short as three days).
- **Consider staff capacity for implementation of the HPS.** Staff has the capacity and expertise to implement some, but not all, of the strategies included in the HPS. For instance, the City may need to hire consultant services for grant writing, zoning amendments, or strategies that require specific technical expertise, such as implementation of a TIF district. The City should review the HPS to consider staff capacity and assess where additional assistance would be needed in order to implement the HPS. The City should also do an assessment of staff capacity on a case-by-case basis at the beginning of each strategy

4. Evaluation: Achieving Fair and Equitable Housing Outcomes

This chapter presents an evaluation of the goals and strategic actions for achieving fair and equitable housing outcomes. It also includes a discussion of monitoring the outcomes of Ashland's HPS.

Evaluation of the Policies and Strategic Actions

OAR 660-008 requires an evaluation of all the HPS for achieving the following types of outcomes. The discussion below provides a brief evaluation of each of the expected outcomes for the policies and actions of the HPS, with a focus on housing opportunities for federal and state protected classes.²¹ This is not intended to be an exhaustive evaluation of how each action addresses these outcomes but a high-level overview of the HPS as a whole.

- **Affordable Homeownership.** This criteria focuses on actions that support production of housing affordable for homeownership and includes actions to support development of housing affordable at less than 120% of MFI. Many of the actions in the HPS support development of affordable housing for homeownership through supporting development of lower-cost ownership housing, removing regulatory barriers to development of affordable ownership housing, supporting Fair Housing, and making capital improvements necessary to support affordable ownership housing. Some of the actions within the HPS that support affordable homeownership include:
 - *Existing actions and programs*
 - Zoning amendments to allow a broader array of more affordable unit types in a wider variety of zones including middle housing, live-work, tiny homes, small lots, cottage housing, garden apartments, and higher residential density development.
 - Ashland scales SDCs so that smaller units pay lower SDCs, potentially increasing affordability.
 - Ashland provides a density bonus for development of for energy-efficient housing.
 - *Actions in the HPS*

²¹ Federal protected classes are: race, color, national origin, gender, familial status, and disability. Oregon's additional protected classes are: marital status, source of income, sexual orientation, and status as a domestic violence survivor. Under Fair Housing laws, it is illegal to deny access to housing in based on the characteristics of people within these protected classes.

- Participate in or establish a land bank
 - Participate in a land trust
 - Disallow SFD in High Density R-3 Zone
 - Maintain quality and support preservation of existing manufactured home parks and support development of new manufactured home parks
 - Increase development capacity of MFR dwellings through changes to the Land Use Ordinance
 - Establish a Construction Excise Tax
 - Evaluate using Urban Renewal
 - Identify additional funds to support the Affordable Housing Trust Fund
- **Affordable Rental Housing.** Supporting affordable rental housing includes actions to support production of both income-restricted affordable housing (affordable to households with incomes below 60% of MFI) and privately developed affordable housing (affordable for households with incomes between 61% and 80% of MFI). Actions within the HPS that support affordable rental housing development include:
 - *Existing actions and programs*
 - Zoning amendments to allow a broader array of more affordable unit types in a wider variety of zones including middle housing, live-work, tiny homes, small lots, cottage housing, garden apartments, and higher residential density development.
 - Ashland scales SDCs so that smaller units pay lower SDCs, potentially increasing affordability.
 - Ashland provides density bonuses for development of affordable housing at higher densities and for energy-efficiency.
 - Affordable Housing Standards Ordinance and removal of other regulatory barriers to encourage development of new smaller units and multifamily units.
 - Financial incentives to encourage development of affordable housing.
 - Affordable Housing Trust Fund
 - Inclusionary zoning as part of new residential annexations.
 - *Actions in the HPS*
 - Participate in or establish a land bank
 - Participate in a land trust
 - Disallow SFD in High Density R-3 Zone
 - Maintain quality and support preservation of existing manufactured home parks and support development of new manufactured home parks

- Increase development capacity of MFR dwellings through changes to the Land Use Ordinance
- Implement the Multiple Unit Property Tax Exemption (MUPTE) to support multifamily or affordable housing
- Establish a Construction Excise Tax
- Evaluate using Urban Renewal
- Identify additional funds to support the Affordable Housing Trust Fund
- **Housing Stability.** Increasing housing stability includes actions that increase the stability of existing households and prevent displacement, mitigating gentrification resulting from public investments or redevelopment. Actions within the HPS that address housing stability include:
 - *Existing actions and programs*
 - Tenants Rights Ordinance
 - Ordinances to preserve existing housing supply
 - Ashland regulates conversion of rental housing to condominiums.
 - *Actions in the HPS*
 - Host educational events with the Housing and Human Services Advisory Committee or other organizations.
 - Develop an equitable housing plan
 - Maintain quality and support preservation of existing manufactured home parks and support development of new manufactured home parks
 - Preserve and improve existing low-cost, unregulated, rental housing
- **Housing Options for People Experiencing Homelessness.** Increasing options for people experiencing homelessness includes working with partners and identifying ways to address homelessness and actions that reduce the risk of households becoming homeless (especially for households with income below 30% of MFI). The HPS includes the following options for people experiencing homelessness:
 - *Existing actions and programs*
 - Community Development Block Grant funding towards affordable housing and shelter and funding to service providers benefiting extremely low-income individuals.
 - Affordable Housing Trust Fund contributions to affordable housing development and safety net housing.
 - *Actions in the HPS*

- Work with partners to support development of additional permanent supportive housing
- Identify additional funds to support the Affordable Housing Trust Fund
- **Housing Choice.** Increasing housing choice involves increasing access to housing for communities of color, low-income communities, people with disabilities, and other state and federal protected classes. Increasing housing choice also means increasing access to existing or new housing that is located in neighborhoods with healthy and safe environments and high-quality community amenities, schooling, and employment and business opportunities. Actions within the HPS that increase housing choice include:
 - *Existing actions and programs*
 - Zoning amendments to allow middle housing, live-work, tiny homes, small lots, higher residential density and clustered residential development.
 - *Actions in the HPS*
 - Participate in or establish a land bank
 - Participate in a land trust
 - Disallow SFD in High Density R-3 Zone
 - Maintain quality and support preservation of existing manufactured home parks and support development of new manufactured home parks
 - Increase development capacity of MFR dwellings through changes to the Land Use Ordinance
 - Implement the Multiple Unit Property Tax Exemption (MUPTE) to support multifamily or affordable housing
 - Preserve and improve existing low-cost, unregulated, rental housing
 - Identify additional funds to support the Affordable Housing Trust Fund
- **Location of Housing.** Diversifying the location of housing requires increasing options for residential development that is compact, in mixed-use neighborhoods, and available to people within state and federal protected classes. This measure is intended, in part, to meet statewide greenhouse gas emission reduction goals. Actions within the HPS that support development of compact, mixed-use neighborhoods include:
 - *Existing actions and programs*
 - Zoning amendments to allow a broader array of more affordable unit types in a wider variety of zones including middle housing, live-work, tiny homes, small lots, cottage housing, garden apartments, and higher residential density development.
 - Transit Triangle Overlay allowed more housing development in this transit-supportive area.

- Ashland gives parking credits in areas with transit facilities.
- Ashland established a Vertical Housing Development Zone.
- ***Actions in the HPS***
 - Disallow SFD in High Density R-3 Zone
 - Increase development capacity of MFR dwellings through changes to the Land Use Ordinance
 - Evaluate using Urban Renewal
- **Fair Housing.** Supporting Fair Housing is accomplished by increasing access to housing for people in state and federal protected classes, Affirmatively Furthering Fair Housing, addressing disparities on access to housing opportunity for underserved communities, and decreasing patterns of segregations or concentrations of poverty. Actions within the HPS that further Fair Housing policies include:
 - ***Existing actions and programs***
 - Education, outreach, and compliance enforcement through partnership with the Fair Housing Council of Oregon,
 - Educational events with elected and appointed officials and for the public.
 - Past support for the Center for Non-Profit Legal Services for fair housing assistance through the City's Social Service Grant fund.
 - ***Actions in the HPS***
 - Production of affordable rental and homeownership housing, increasing housing stability, identifying housing options for people experiencing homelessness, and increasing housing choice are all part of supporting Fair Housing. These issues are addressed above.
 - Host educational events with the Housing and Human Services Advisory Committee or other organizations.
 - Develop an Equitable Housing Plan

Taken together, the policies and actions included in Ashland’s Housing Production Strategy are intended to work together to achieve equitable outcomes for all residents of Ashland, with an emphasis on improving outcomes for underserved communities, lower-income households, and people in state and federal protected classes.

Monitoring Outcomes of the HPS

This is Ashland’s first HPS. As a result, the City is required to describe how it will measure the implementation and progress of the HPS. This section focuses on these issues.

Ashland is required to report progress on implementation of the HPS to DLCDC every four years.²² This report must include:

- **A summary of the actions taken to implement the HPS.** If there are actions that the City has not implemented on the schedule for the first four years of the HPS (i.e., actions expected to be adopted by December 31, 2024), the City needs to provide an explanation of the barriers to implementation and a plan for addressing the need that the action was intended to address. That plan could include identification of other actions in the HPS that will meet the identified need or it could include development of a new action to meet the need.
- **A reflection of the efficacy of the actions the City has implemented.** This reflection should discuss the outcomes the City is observing from the actions they have implemented to date and could include expectations for future outcomes.
- **A reflection of the efficacy of the actions in the context of the outcomes described above.** This section evaluates the goals and actions in the HPS for expected outcomes such as increasing housing options for affordable homeownership, affordable rental housing, housing stability, housing options for people experiencing homelessness, housing choice, location of housing, and Fair Housing. The report should describe whether the goals and actions implemented have resulted in the outcomes described above.

In addition, Ashland is required to report about actions that will not be adopted on the schedule presented in Exhibit 16. The City must notify DLCDC that it will be unable to adopt the action within 90 days of the end of the timeline to implement the action. This notice must identify the actions or combinations of actions that the City will take to address the need that the action was intended to address. This could include identification of other actions in the HPS that will meet the identified need or it could include development of a new action to meet the need.

The City will review its progress toward the plan on an annual basis, coinciding with Council work planning. During the review, the City will report on the implementation actions taken over the previous year for the strategies in progress or scheduled to begin that year, along with the housing development activity that has occurred. Every four years, these annual updates will be combined into a report. Key questions that Council can consider in its assessment include:

- Are additional actions needed to address new or changing conditions?

²² This report is due to DLCDC no later than December 31 four years after Ashland adopts its HPS.

- Is staff capacity sufficient to meaningfully advance the strategies?
- What benefits has the City seen from its efforts to date? Are the City’s residents, and especially its lower-income residents and communities of color, seeing a return on the investments that the City has made?

In addition, the City can track indicators of plan progress in Exhibit 17.

Exhibit 17. Monitoring by Strategy

Strategies	Annual monitoring
Overall Monitoring	<ul style="list-style-type: none"> ▪ Number of affordable units developed by income range ▪ Number of affordable projects developed
Evaluate participating in or establishing a land bank.	<ul style="list-style-type: none"> ▪ Number of acres acquired for land banking ▪ Number of dwelling units developed on land from land banking ▪ Amount of funding contributed to land bank
Evaluate opportunities to participate in a land trust.	<ul style="list-style-type: none"> ▪ Number of partnerships with land trusts ▪ Number of acres contributed to land trusts ▪ Amount of funding contributed to land trust ▪ Number of dwelling units developed in land trusts
Host educational events with the Housing and Human Services Advisory Committee	<ul style="list-style-type: none"> ▪ Number of events hosted ▪ Number of attendees at events ▪ Demographics of attendees ▪ Topics of events, such as affordable housing or Fair Housing
Develop an equitable housing plan	<ul style="list-style-type: none"> ▪ Equitable housing plan developed and adopted.
Disallow SFD in High Density R-3 Zone	<ul style="list-style-type: none"> ▪ Ordinance developed and approved. ▪ Comparison of newly developed housing in R-3 with historical densities
Maintain quality and support development of a new manufactured home park	<ul style="list-style-type: none"> ▪ Ordinance developed and approved. ▪ Number of partnerships established to support preservation efforts. ▪ Amount of funding contributed to support preservation. ▪ Changes in manufactured park ownership
Increase development capacity of MFR dwellings	<ul style="list-style-type: none"> ▪ Ordinance developed and approved. ▪ Comparison of newly developed multifamily housing with historical densities
Implement the Multiple Unit Property Tax Exemption (MUPTe) to support multifamily or affordable housing	<ul style="list-style-type: none"> ▪ Exemption developed and implemented ▪ Number of inquiries about tax exemption ▪ Number of projects (and units) granted tax exemption
Preserve and improve existing low-cost, unregulated, rental housing	<ul style="list-style-type: none"> ▪ Amount of funding used for rehabilitation or preservation ▪ Number of units where funding was given for rehabilitation or preservation ▪ New partnerships established or expanded for preservation
Work with partners to support development of additional permanent supportive housing	<ul style="list-style-type: none"> ▪ New partnerships established or expanded ▪ Number of permanently supportive housing projects (and units) developed
Evaluate opportunities to improve energy efficiency and reduce GHG emissions during housing development	<ul style="list-style-type: none"> ▪ Number of new ordinances or policies that encourage energy efficiency ▪ Number of new housing units developed under those policies.
Establish a Construction Excise Tax	<ul style="list-style-type: none"> ▪ Ordinance adopted ▪ Plan developed for the use of CET funds. ▪ Use of CET funds ▪ Number and types of units developed supported by CET; affordability levels
Evaluate using Urban Renewal	<ul style="list-style-type: none"> ▪ Urban Renewal Plan developed and adopted ▪ Amount of funding investments made with urban renewal dollars to support affordable housing ▪ Number of all units and of affordable units built using urban renewal dollars

Identify additional funds to support the Affordable Housing Trust Fund	<ul style="list-style-type: none"> ▪ Additional funding sources identified. ▪ Amount of additional funding directed to the Affordable Housing Trust Fund. ▪ Use of AHTF funds Number and types of units developed supported by AHTF; affordability levels
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In addition, the City could monitor current market conditions to help the Council understand the context in which the overall Affordable Housing Strategy is operating:

- Number and type of new homes produced and total within the city over time - tenure, size, sales price/asking rent, and unit type
- Share of rent-burdened residents
- Sales prices and rents for existing homes
- Number, location, and expiration date of regulated affordable units with change in units provided over time

When Ashland produces its next HPS in eight years, the City will be required to summarize the efficacy of each action included in this HPS. The information resulting from these measures will help Ashland to summarize the outcomes and efficacy of the actions in this HPS.

Appendix A: Contextualizing Ashland's Housing Needs

This chapter provides information to contextualize Ashland's housing needs. It provides an understanding of the issues, before solutions are proposed. This appendix draws its information and findings from other planning efforts, described in the main report. Where appropriate, this appendix also draws on information gathered through the City of Ashland's past engagement efforts with housing producers and consumers, including underrepresented communities.

As a part of providing context to better understand Ashland's housing needs, this appendix presents information about housing in Ashland for race, ethnicity, age, disability status, and other characteristics of the community to understand disproportionate housing impacts on different groups.

Demographic and Socio-Economic Characteristics Affecting Ashland's Housing Needs

This section describes unmet housing needs for people in Ashland by age, race and ethnicity, disability, household size and composition, and household income.

Data Used in this Analysis

Throughout this analysis data is used from multiple well-recognized and reliable data sources. One of the key sources for housing and household data is the U.S. Census. This report primarily uses data from two Census sources:²³

- The **Decennial Census**, which is completed every ten years and is a survey of *all* households in the U.S. The Decennial Census is considered the best available data for information such as demographics (e.g., number of people, age distribution, or ethnic or racial composition), household characteristics (e.g., household size and composition), and housing occupancy characteristics. As of 2020, the Decennial Census does not collect

²³ It is worth commenting on the methods used for the American Community Survey. The American Community Survey (ACS) is a national survey that uses continuous measurement methods. It uses a sample of about 3.54 million households to produce annually updated estimates for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long-form sample. It is also important to keep in mind that all ACS data are estimates that are subject to sample variability. This variability is referred to as "sampling error" and is expressed as a band or "margin of error" (MOE) around the estimate.

This report uses Census and ACS data because, despite the inherent methodological limits, they represent the most thorough and accurate data available to assess housing needs. We consider these limitations in making interpretations of the data and have strived not to draw conclusions beyond the quality of the data.

more detailed household information, such as income, housing costs, housing characteristics, and other important household information.

- The **American Community Survey (ACS)**, which is completed every year and is a *sample* of households in the U.S. The ACS collects detailed information about households, including demographics (e.g., number of people, age distribution, ethnic or racial composition, country of origin, language spoken at home, and educational attainment), household characteristics (e.g., household size and composition), housing characteristics (e.g., type of housing unit, year unit built, or number of bedrooms), housing costs (e.g., rent, mortgage, utility, and insurance), housing value, income, and other characteristics.

This report primarily uses data from the 2014-2018 and 2015-2019 ACS for Ashland and comparison areas.²⁴ Where information is available and relevant, we report information from the 2000 and 2010 Decennial Census.²⁵ Among other data points noted throughout this analysis, this report also includes data from Oregon’s Housing and Community Services Department, the United States Department of Housing and Urban Development, Costar, and other sources.

Age of People in Ashland

Population growth is the primary driver of growth in housing. Between 2000 and 2021, Ashland’s population grew by 2,032 people (10%) with most of the growth occurring between 2010 and 2021 where Ashland’s population grew by 1,476 new residents. Between 2000 and 2021, Ashland grew at a slower rate than Jackson County.²⁶

Growth in Ashland’s senior population, as well as other age cohorts, will continue to shape the city’s housing needs. Seniors account for 31% of Ashland’s existing population and Jackson County expects to have more than 18,458 more people over 60 years old by 2040 than in 2020.²⁷

Growth in the number of seniors will result in demand for housing types specific to seniors, such as small and easy-to-maintain dwellings, assisted living facilities, or age-restricted developments. Senior households will make a variety of housing choices, including remaining in their homes as long as they are able, downsizing to smaller single-family homes (detached

²⁴ Five-year 2020 ACS data was not available when this report was compiled.

²⁵ The 2020 Census was completed at the end of 2020. However, extenuating circumstances brought on by the COVID-19 pandemic has led to some challenges with the data. The Census Bureau is undergoing a post-enumeration survey to understand the accuracy of the 2020 Census which was not complete as of February 2022. The 2020 Decennial Census data is more limited than usual as a result of the COVID-19 pandemic.

²⁶ Certified Population Estimates July 1, 2021, prepared by the Population Research Center at Portland State University.

²⁷ Final Population Forecast for Jackson County, prepared by the Population Research Center at Portland State University, June 20, 2017.

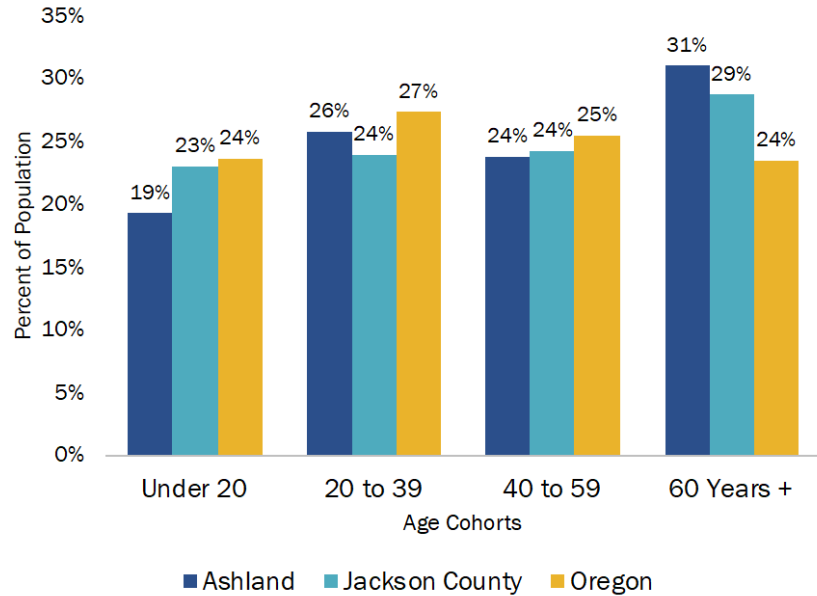
and attached) or multifamily units, moving in with family, or moving into group housing (such as assisted living facilities or nursing homes), as their health declines.

50% of Ashland’s residents were between the ages of 20 and 59 years.

Ashland had a larger share of people over the age of 60 than the county and state and a smaller share of residents under the age of 20.

Exhibit 18. Population Distribution by Age, Ashland, Jackson County, and Oregon, 2014-2018

Source: U.S. Census Bureau, 2014-2018 ACS, Table B01001.

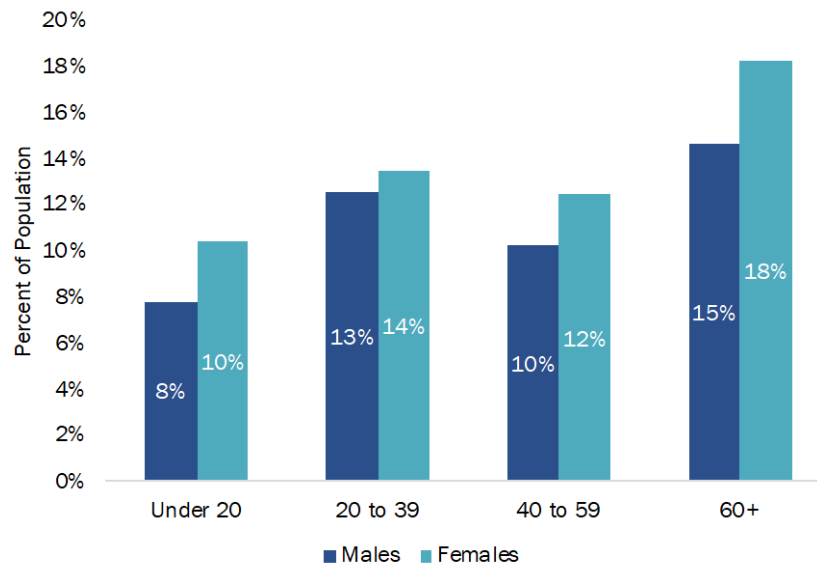


About 55% of Ashland’s population is female and 45% is male.

Females account for a larger share of population among each age group, with the largest different for people 60 years and older.

Exhibit 19. Population by Age and Sex, Ashland, 2015–2019

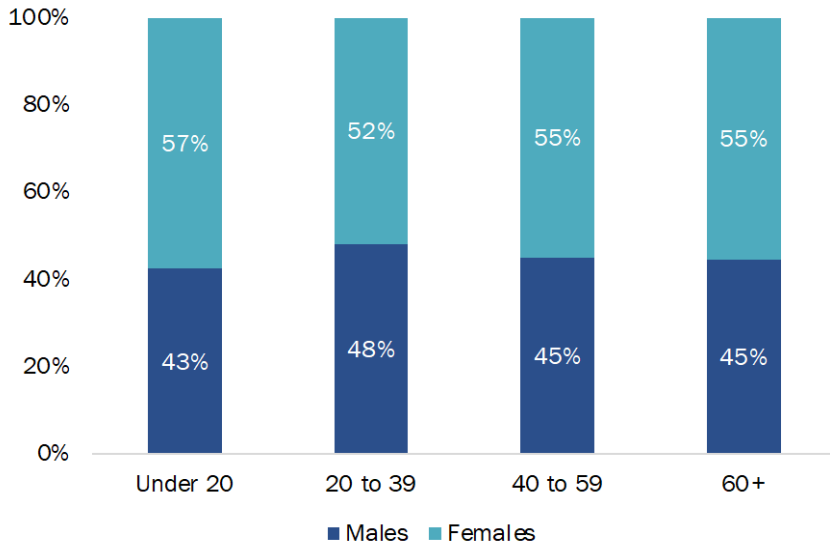
Source: U.S. Census Bureau, 2014–2018 ACS, Table B01001.



There are more females in every age group than males.

Exhibit 20. Population Distribution by Sex for Each Age Group, Ashland, 2015-2019

Source: U.S. Census Bureau, 2015-2019 ACS, Table B01001.

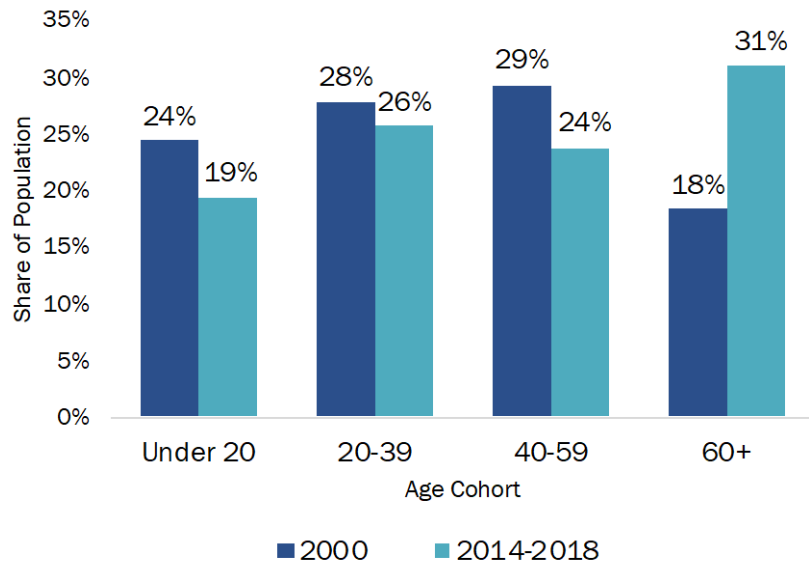


Between 2000 and 2018, the population aged 60 and older grew the most.

In this time, those aged 60 years and older grew by 2,909 people (from 3,509 people in 2000 to 6,499 people in 2018).

Exhibit 21. Population Growth by Age, Ashland, 2000, 2014-2018

Source: U.S. Census Bureau, 2000 Decennial Census Table P012 and 2014-2018 ACS, Table B01001.



Race and Ethnicity

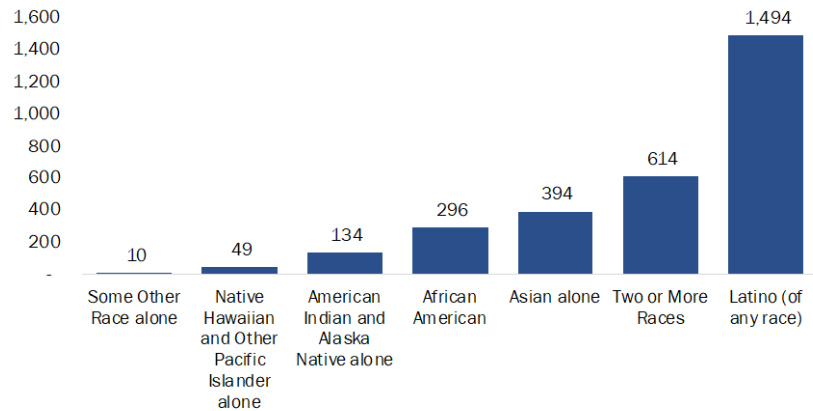
Understanding the race and ethnicity characteristics²⁸ in Ashland is important for understanding housing needs because people of color often face discrimination when looking for housing.

About 3,000 people identify as a race or ethnicity other than White, non-Hispanic in Ashland. Nearly 1,500 people identify as Latino.

Not shown in the exhibit are the 18,065 people identifying as White, non-Hispanic in Ashland.

Exhibit 22. Population by Race/Ethnicity, Ashland, 2015-2019

Source: U.S. Census Bureau, 2015-2019 ACS, Table B03002.

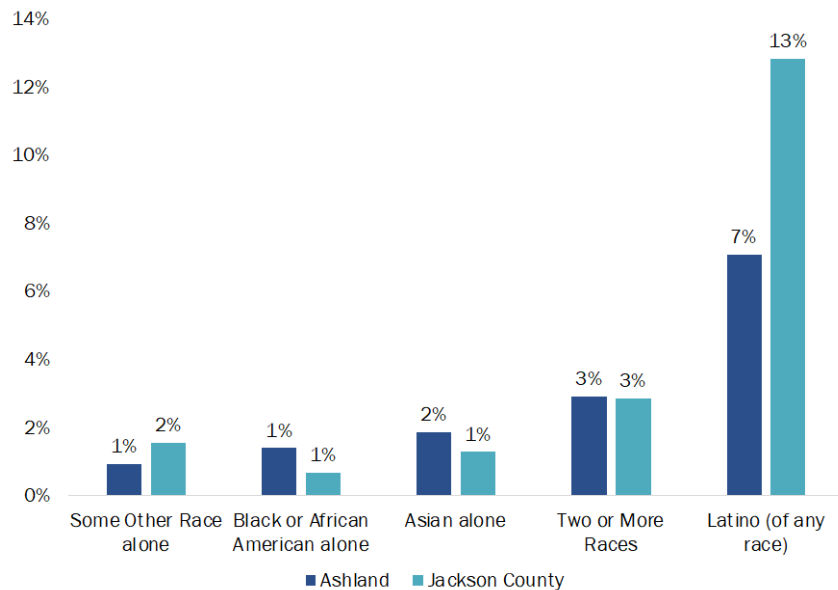


Residents who identify as Latino (of any race) account for 7% of Ashland's population. The largest racial group in Ashland besides White, non-Hispanic are Two or More Races accounting for 3% of Ashland's population.

Not shown in the exhibit, is about 86% of Ashland's population and 81% of the Jackson County's population identifying as White, non-Hispanic.

Exhibit 23. Population Distribution by Race and Ethnicity, Ashland, 2015-2019

Source: 2015-2019 ACS, Table B03002.

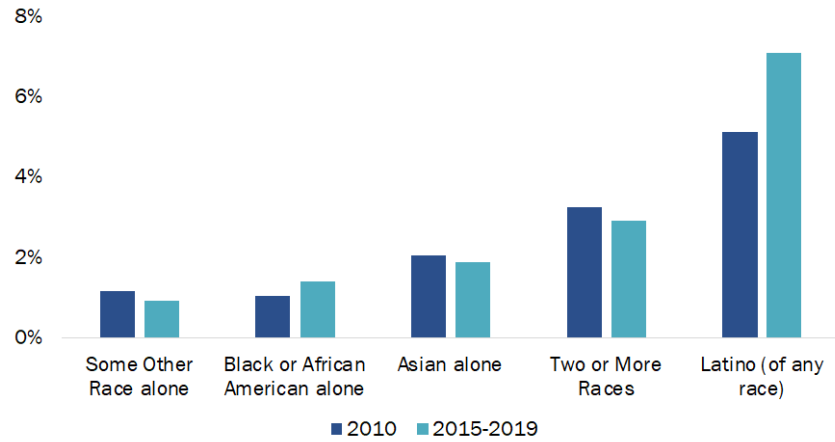


²⁸ The U.S. Census Bureau considers race and ethnicity as two distinct concepts. Latino is an ethnicity and not a race, meaning individuals who identify as Latino may be of any race.

The share of Ashland’s households that identified as Latino (of any race) increased from 1,028 people in 2010 to 1,494 people in 2018, consistent with regional trends.

Exhibit 24. Change in Population by Race and Ethnicity as a Percent of the Total Population, Ashland, 2010 and 2015–2019

Source: U.S. Census Bureau, 2010 Decennial Census Table P005001, 2015–2019 ACS Table B03002.



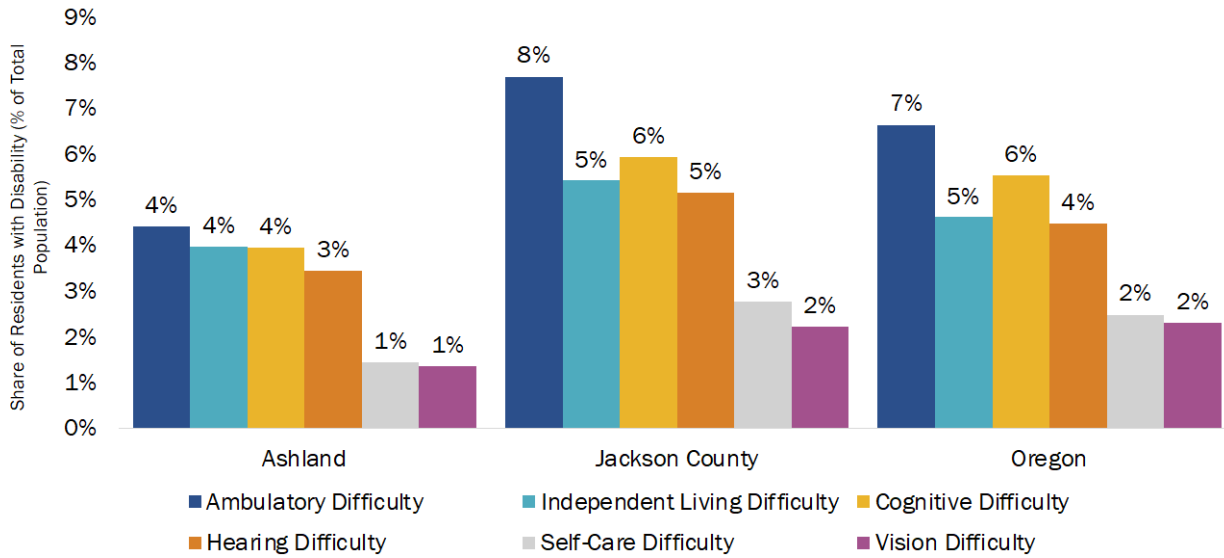
People with a Disability

People with one or more disabilities have special housing needs because they may need housing that is physically accessible, housing that meets the needs of people with cognitive disability, or housing with specialized services.

About 10% of Ashland’s population has one or more disabilities (about 2,100 people).

Exhibit 25. Persons Living with a Disability by Type and as a Percent of Total Population, Ashland, Jackson County, Oregon, 2014-2018

Source: U.S. Census Bureau 2014-2018 ACS, Table S1810.



Household Size and Composition

Housing need varies by household size and composition. The housing needs of a single-person household are different than those of a multi-generational family. On average, Ashland's households are smaller than Jackson County's and Oregon's.

Ashland's average household size was smaller than Jackson County's and Oregon's.

Exhibit 26. Average Household Size, Ashland, Jackson County, Oregon, 2014-2018

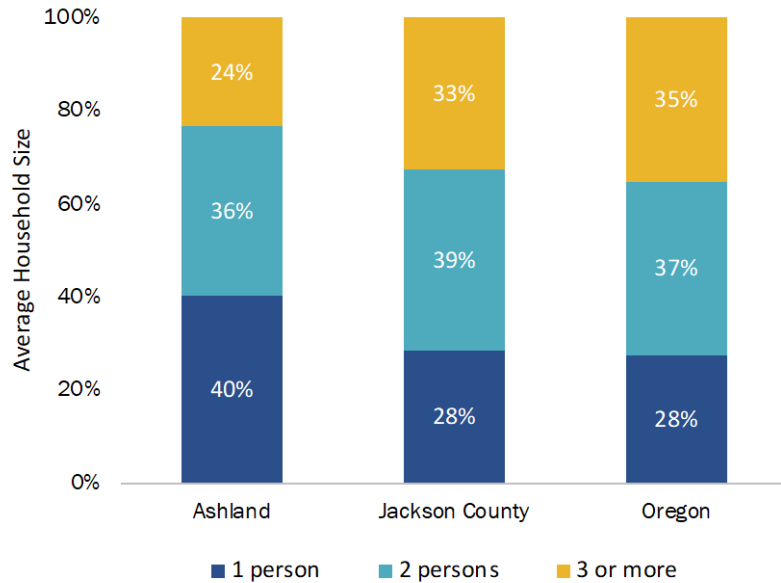
Source: U.S. Census Bureau, 2014-2018 ACS 5-year estimate, Table B25010.



Ashland had a larger share of one-person households compared to the County and State.

Exhibit 27. Household Size, Ashland, Jackson County, and Oregon, 2014-2018

Source: U.S. Census Bureau, 2014-2018 ACS 5-year estimate, Table B25010.

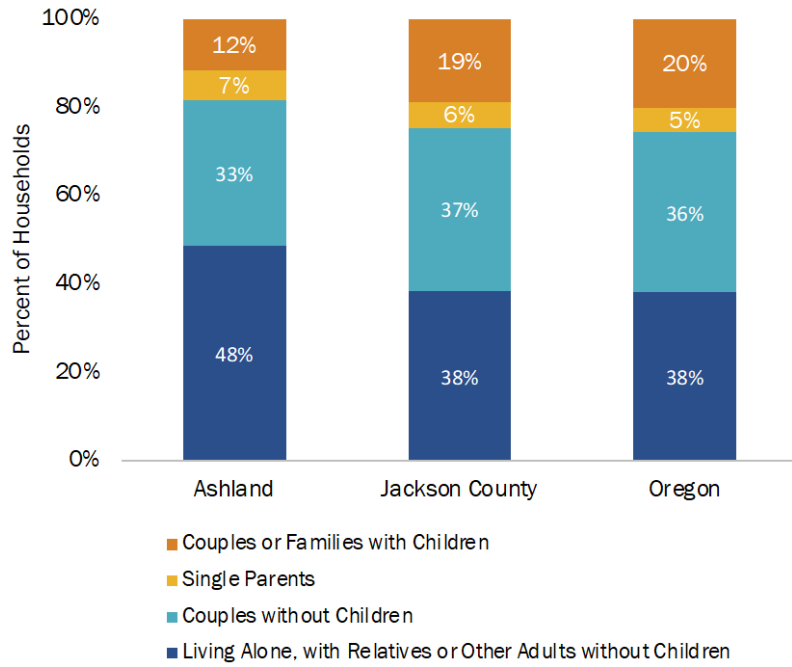


Ashland has a larger share of households with adults only that live alone or with others (non-couples) than Jackson County and Oregon.

About 19% of Ashland’s households have children, compared with 25% of Jackson County households and 25% of Oregon households.

Exhibit 28. Household Composition, Ashland, Jackson County, and Oregon, 2015-2019

Source: U.S. Census Bureau, 2015-2019 ACS 5-year estimate, Table DP02.



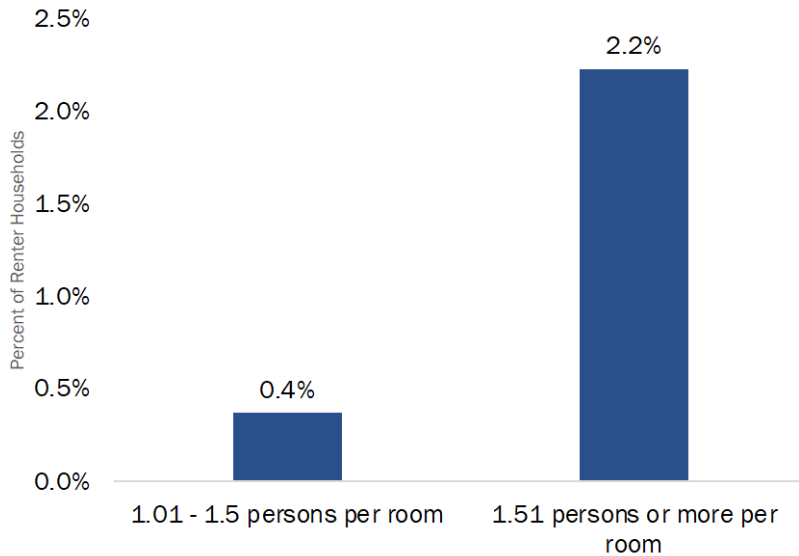
Overcrowding

Overcrowding occurs when the relatively high cost of housing either forces a household to double-up with another household or live in a smaller housing unit to afford food and other basic needs. An overcrowded household is defined by the Census as one with more than one person per room, excluding bathrooms, kitchens, hallways, and porches. Severely overcrowded households are households with more than 1.5 persons per room. Overcrowding can indicate that community does not have adequate supply of affordable housing, especially for larger families.

Approximately 2.6% of all renter households (118 households) in Ashland are overcrowded. No owner households are overcrowded.

Exhibit 29. Overcrowding by Tenure, City of Ashland, 2015-2019

Source: U.S. Census Bureau, 2015-2019 ACS 5-year estimate, Table B25014.



Household Income

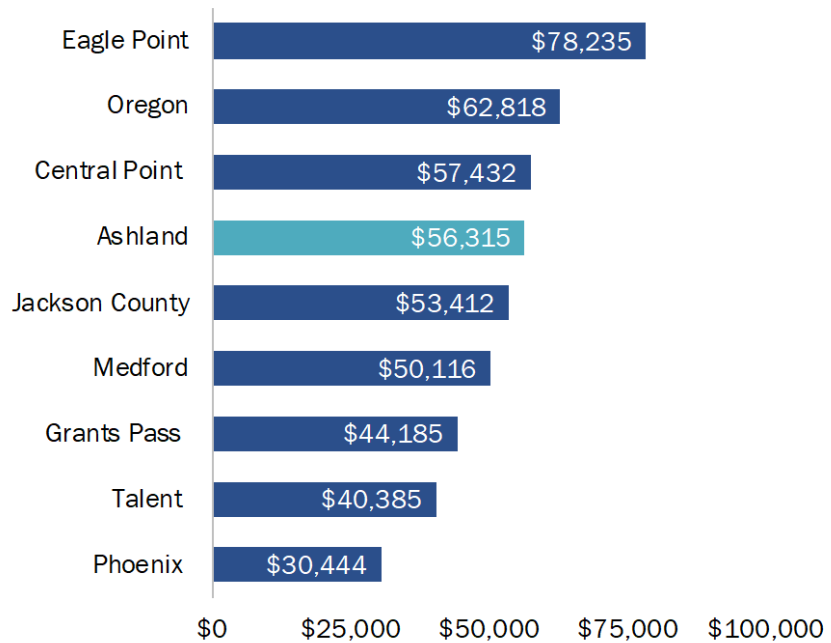
Income is one of the key determinants in housing choice and households' ability to afford housing. Income for residents living in Ashland was slightly lower than the Jackson County median household income and the state's median household income.

Median household income or median earning data is available for many groups of people, as shown in the exhibits below, but is not available by sex at the city level. Median earnings is available by sex for the U.S. as a whole. On average, median earnings for males is \$52,989, compared with \$43,215 for females, \$9,774 less than males' incomes on average.²⁹

Ashland's median household income (\$56,315) was similar to the county's, but about \$6,500 less than the state's median household income (MHI).

Exhibit 30. Median Household Income, Ashland, Jackson County, Oregon, Comparison Cities, 2015-2019

Source: U.S. Census Bureau, 2015-2019 ACS 5-year estimate, Table B25119.



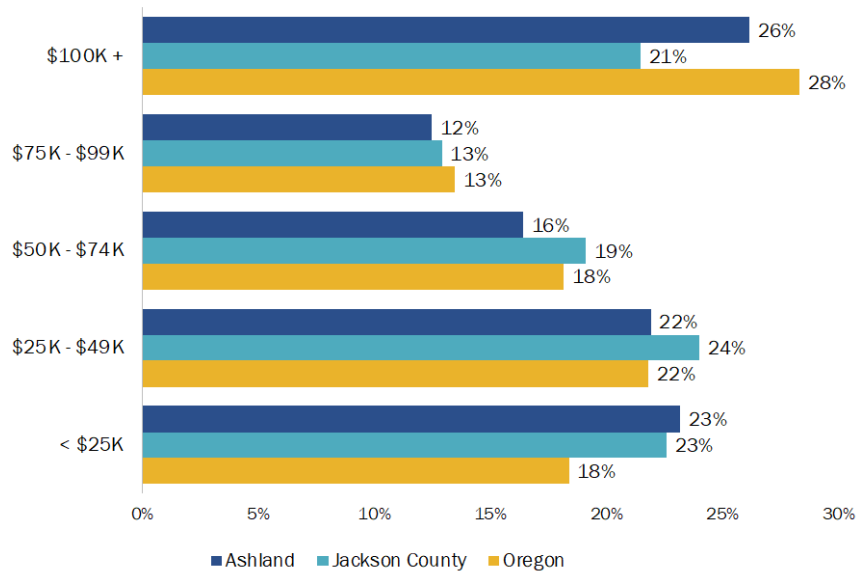
²⁹ U.S. Census Bureau, 2019 ACS 1-year estimate, Table S2002.

45% of all households in Ashland earned less than \$50,000, compared to 47% of Jackson County households, and 40% of Oregon households.

Ashland has more households earning \$75,000+ compared to Jackson County.

Exhibit 31. Household Income Distribution, Ashland, Jackson County, Oregon, 2015-2019

Source: U.S. Census Bureau, 2015-2019 ACS 5-year estimate, Table B19001.

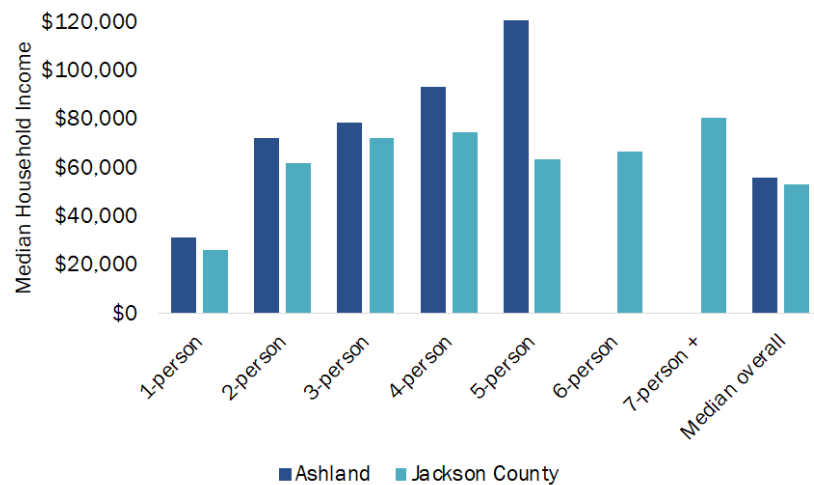


Median household income in Ashland tends to increase with household size and peaks with 5-person households.

Exhibit 32. Median Household Income by Household Size, Ashland, Jackson County, 2015-2019

Source: U.S. Census Bureau, 2015-2019 ACS 5-year estimate, Table B19019

Note: Exhibit 32 displays median household income for households in Ashland, with Jackson County information providing additional context. Data for 6- and 7-person households was not available at the City level.

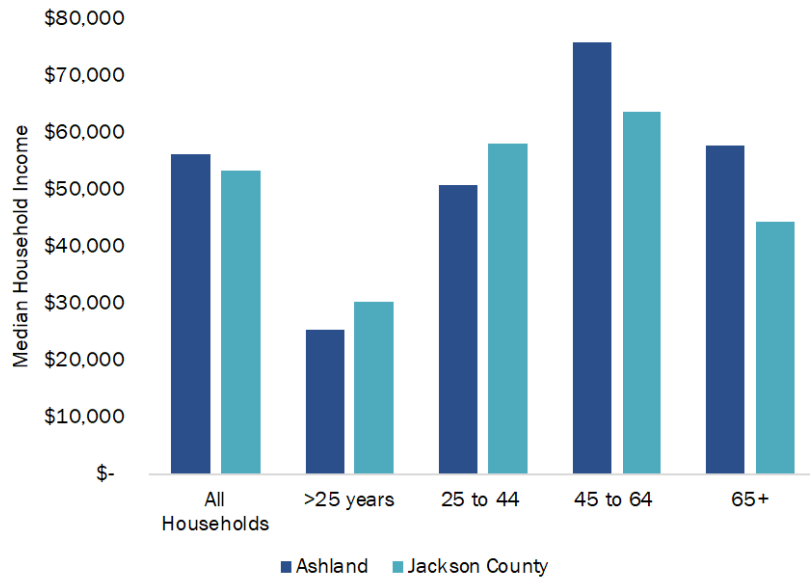


In Ashland, households with a householder under the age of 45 make less than the city median income.

Household income peaks between ages 45 and 65 and declines after age 65.

Exhibit 33. Median Household Income by Age

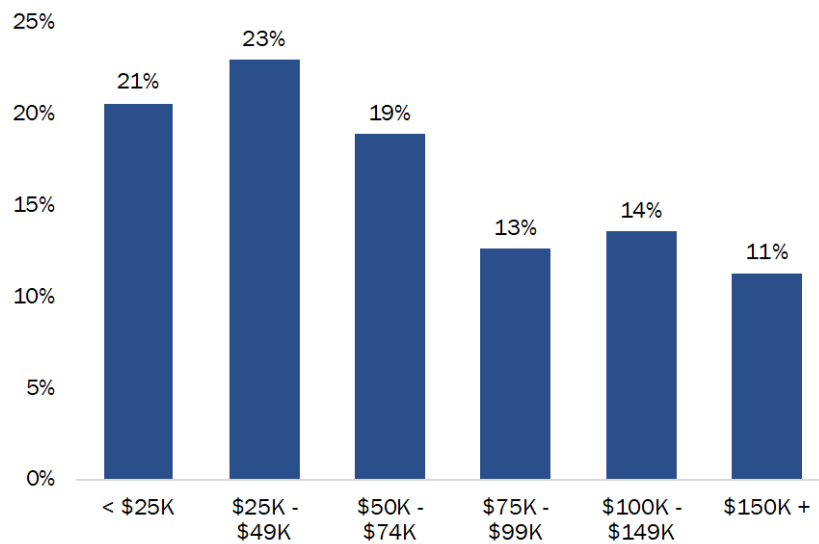
Source: U.S. Census Bureau, 2015-2019 ACS 5-year estimate, Table B19049.



Forty-four percent of households with a head of householder aged 65 or older earned less than \$50,000 per year.

Exhibit 34. Household Income Distribution for Householders Aged 65 Years and Older, Ashland, 2015-2019

Source: U.S. Census Bureau, 2015-2019 ACS 5-year estimate, Table B19037.



Latino and some other race alone households had incomes below the City's median.

Exhibit 35. Median Household Income by Race and Ethnicity for the Head of Household, Ashland, 2015-2019

Source: U.S. Census Bureau, 2015-2019 ACS 5-year estimate, Table S1901.
 Note: Black/African American, American Indian/Alaska Native, Asian, and two or more races were not included for Ashland due to high margins of error. Black bars denote the potential upper and lower bound of the estimate using the margin of error reported by the Census.

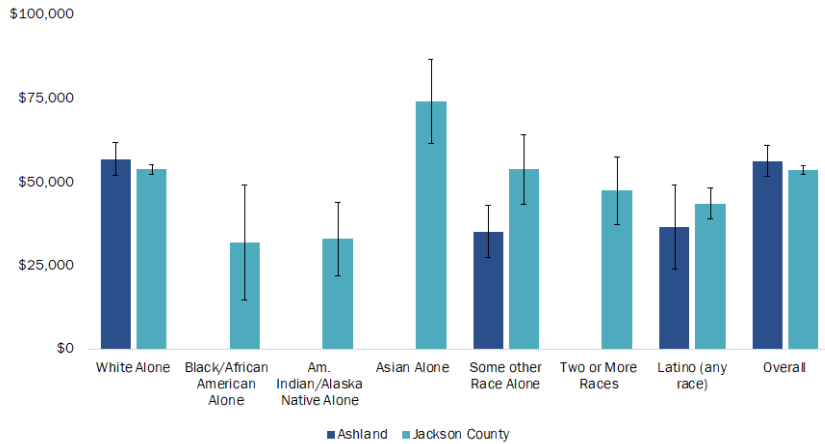


Exhibit 36 to Exhibit 38 compare household income for POC households with White non-Hispanic households to show disparities in come levels. The income levels shown in these graphs are the same used throughout this report:

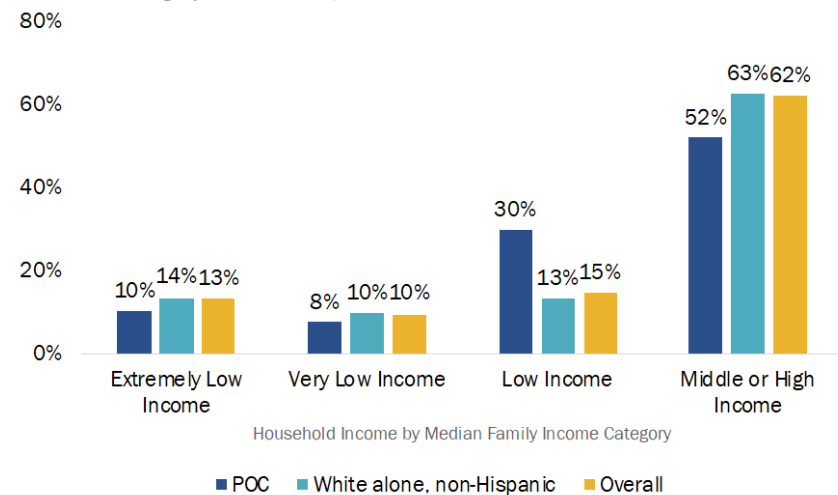
- Extremely Low Income: Less than 30% MFI
- Very-Low Income: 30% to 50% of MFI
- Low Income: 50% to 80% of MFI
- Middle Income: 80% to 120% of MFI
- High Income: 120% of MFI or more

Households headed by a person of color were more likely to be low income than the average household in Ashland.

About 48% of households headed by a person of color had an income below 80% median family income compared to 37% of households with a head of household who identifies as White.

Exhibit 36. Household Income by Income Grouping POC, White non-Hispanic, and All Households, Ashland, 2014-2018

Source: CHAS, Table 2.
Note: POC category includes Hispanic.

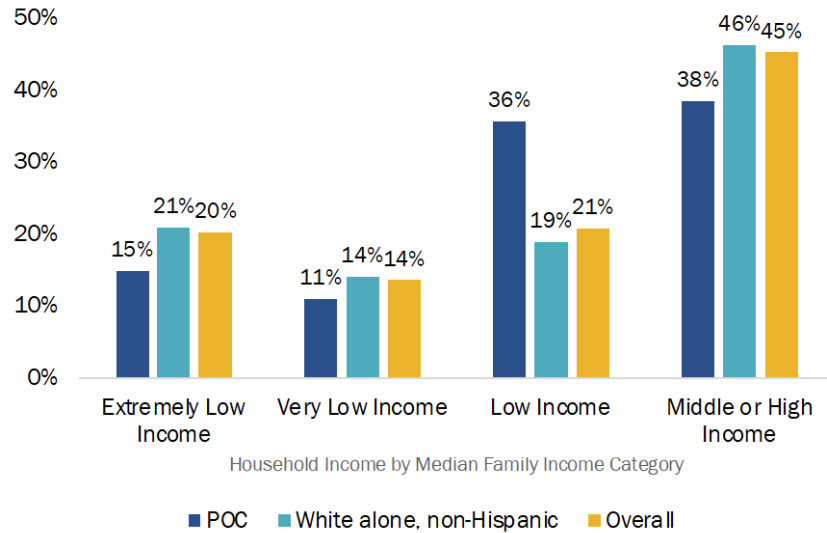


Over 50% of all renter households make below 80% MFI (have low, very low, or extremely low income).

Sixty-two percent of POC renter households are low income compared to 54% of White households.

Exhibit 37. Renter Income by Income Grouping for POC, White non-Hispanic, and All Households, Ashland, 2014-2018

Source: CHAS, Table 2.
Note: POC category includes Hispanic.

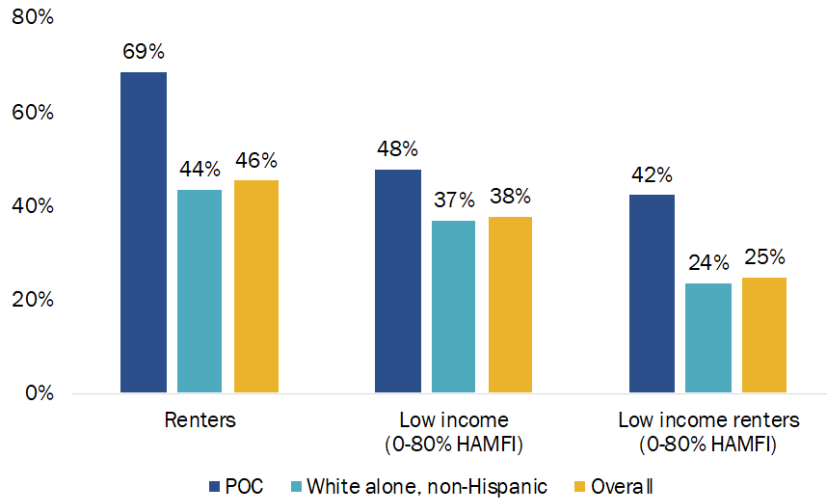


Nearly 70% of POC households are renters compared to 44% of White households.

Over 40% of POC households that rent are low income.

Exhibit 38. Comparison by Tenure and Income POC, White non-Hispanic, and All Households, Ashland, 2014-2018

Source: CHAS, Table 2.
Note: POC category includes Hispanic.



Housing Market Conditions and Trends

An analysis of housing market conditions and trends in Ashland provides insight into the functioning of the local housing market. The housing types used in this analysis are consistent with needed housing types as defined in ORS 197.303:

- **Single-family detached** includes single-family detached units, manufactured homes on lots and in mobile home parks, and accessory dwelling units.
- **Single-family attached** is all structures with a common wall where each dwelling unit occupies a separate lot, such as row houses or townhouses.
- **Multifamily** is all attached structures (e.g., duplexes, tri-plexes, quad-plexes, and structures with five or more units) other than single-family detached units, manufactured units, or single-family attached units. This analysis groups multifamily units into two sub-categories: (1) duplexes, triplexes, and quadplexes and (2) multifamily units in buildings with five or more units per structure.

Existing Housing Stock

According to the 2014-2018 American Community Survey (ACS) from the U.S. Census, Ashland had 10,705 dwelling units, an increase of 1,634 dwelling units from 2000. Most new units built were single-family units.

About 66% of Ashland's housing stock was single-family detached housing.

Ashland had a larger share of multifamily housing than Jackson County.

Exhibit 39. Housing Mix, Ashland, Jackson County, and Oregon, 2014-2018

Source: U.S. Census Bureau, 2014-2018 ACS Table B25024.

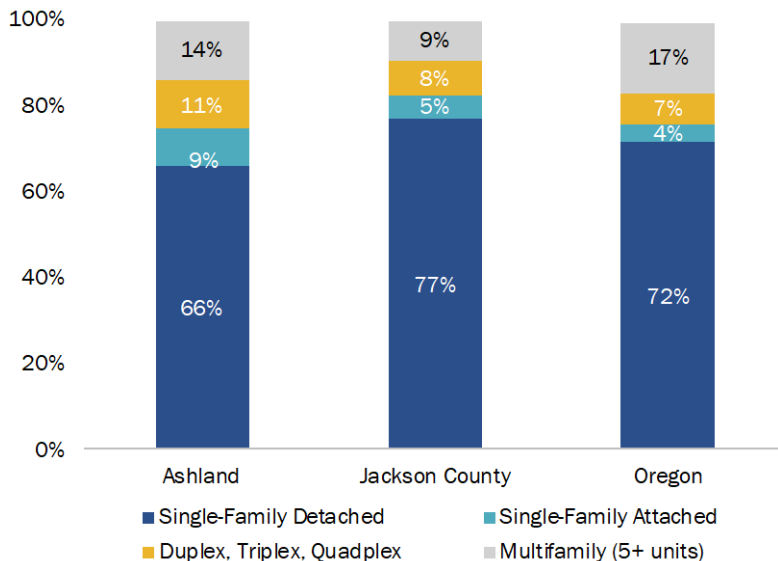


Exhibit 40 shows the types of dwelling units by race and ethnicity in Ashland. It shows that households that identified as Asian Alone were most likely to live in single-family detached housing (78%). Households that identified as Black/African American Alone or Some other Race

Alone were most likely to live in multifamily housing. Of any race, about 41% of the households that identified as Latino lived in single-family detached housing.

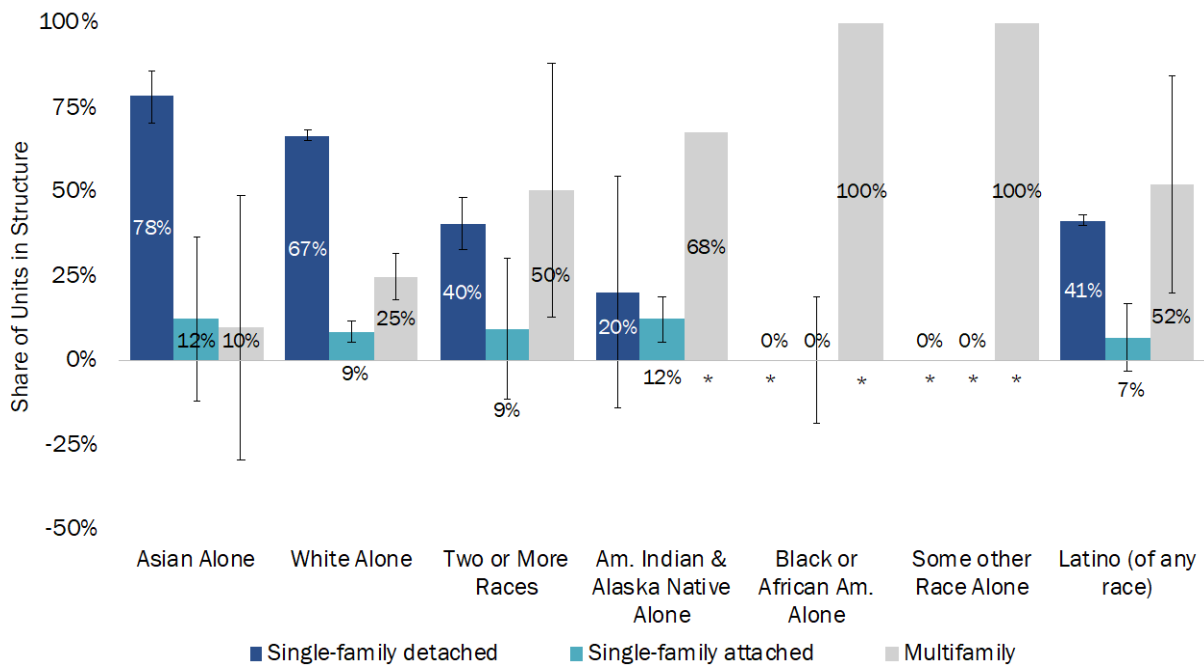
Exhibit 40 includes an indication of margin of error (the “whisker” lines shown in the graph). The number of people of color in Ashland is relatively small. Exhibit 22 shows that groups like Black or American Indian include a small number of people living in Ashland. Exhibit 40 shows a high margin of error in the data for these groups, with either a long “whisker” line or an asterisk (*) to indicate that the margin of error exceeds 50% (indicating high uncertainty about the data).

The take-away point from Exhibit 40 is that some people of color (not including Asians) are more likely to live in multifamily housing than the Ashland average in Exhibit 39, which shows that 14% of households live in multifamily housing.

Exhibit 40. Occupied Housing Structure by Race and Ethnicity, Ashland, 2014-2018

Source: U.S. Census Bureau, 2014-2018 ACS Table B25032 A-I.

Note: Margin of errors marked with an asterisk (*) indicate the value exceeds 50%.



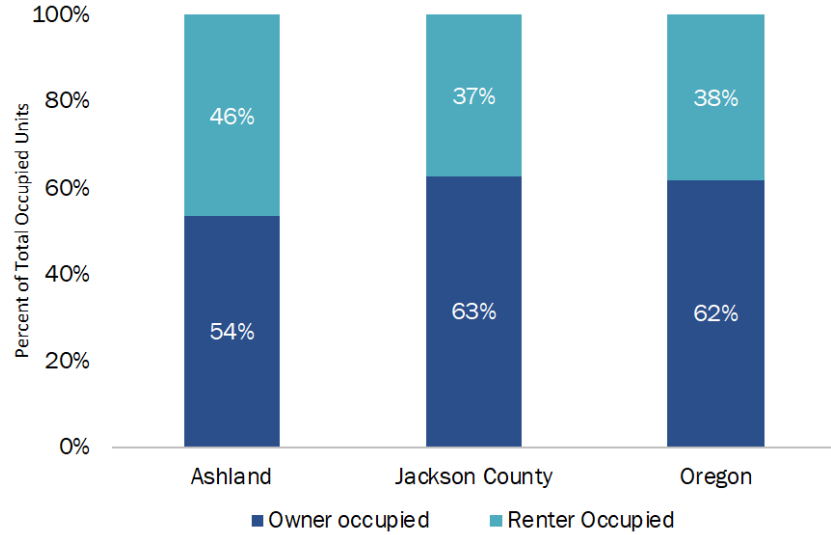
Housing Tenure

Housing tenure describes whether a dwelling is owner- or renter-occupied. In the 2014-2018 period, about 54% of Ashland’s housing stock was owner occupied and 46% was renter occupied. Ashland’s homeownership rate increased by two percentage points since 2000.

Ashland had a lower homeownership rate than Jackson County and Oregon.

Exhibit 41. Tenure, Occupied Units, Ashland, Jackson County, and Oregon, 2014-2018

Source: U.S. Census Bureau, 2014-2018 ACS 5-Year Estimates, Table B24003.

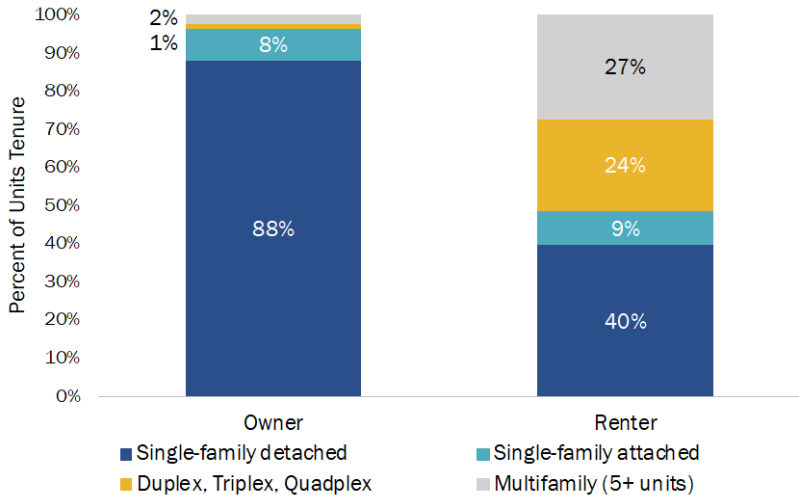


The majority of homeowners (88%) lived in single-family detached housing.

In comparison, less than half of Ashland’s renters (40%) lived in single-family detached housing; over half lived in some form of multifamily housing (51%).

Exhibit 42. Housing Units by Type and Tenure, Ashland, 2014-2018

Source: U.S. Census Bureau, 2014-2018 ACS Table B25032.

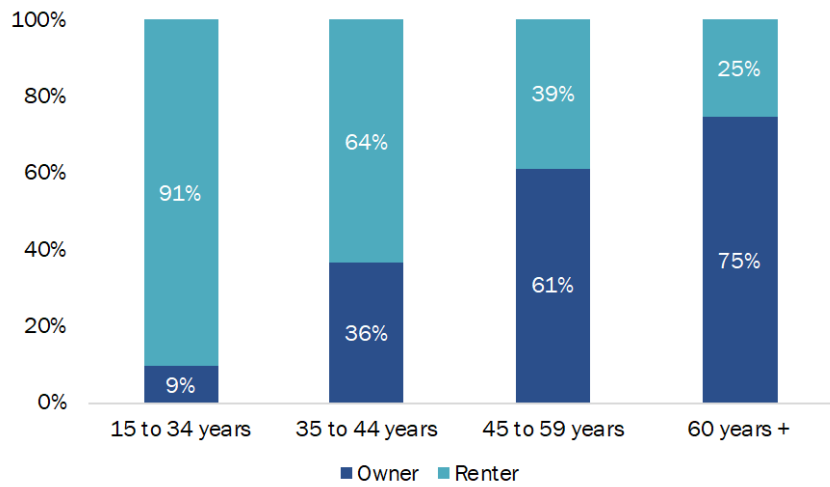


Ashland's homeownership rate increased with the age of the household.

In Ashland, about 75% of householders sixty years of age or older owned their homes.

Exhibit 43. Housing Tenure by Age of the Head of Household, Ashland, 2015-2019

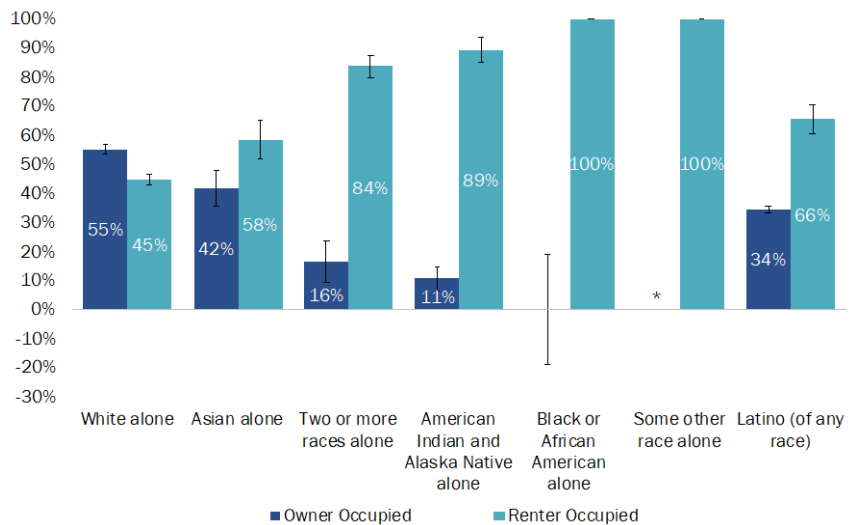
Source: U.S. Census Bureau, 2015-2019 ACS Table B25007.



Households of color are more likely to rent their housing than White households.

Exhibit 44. Tenure by Race and by Ethnicity, Ashland, 2014-2018

Source: U.S. Census Bureau, 2014-2018 ACS Table B25003A-I. Black bars denote the potential upper and lower bound of the estimate using the margin of error reported by the Census. Margin of errors marked with an asterisk (*) indicate the value exceeds 50%.



Rent-Restricted and Emergency Housing

There are 10 government-assisted housing developments in Ashland with a total of 267 dwelling units. Over three quarters of the 267 dwelling units (79%) are units with one- or two-bedrooms. About 26 of Ashland’s rent-restricted dwelling units (10%) were larger units with three- or four-bedrooms.

Ashland had approximately 10,705 dwelling units in the 2014-2018 period. Rent-restricted units accounted for about 2.5% of Ashland’s total housing stock.

In addition, the following government-assisted housing developments are under development or recently completed in Ashland:

- Snowberry Brook 2, which has 60 units of affordable housing
- Rogue Ridge, which has 30 units of affordable housing

These new developments increase the affordable housing in Ashland by 90 units, bringing the total to 357 units of affordable housing in Ashland.

Exhibit 45. Government-Assisted Housing, Ashland, 2019

Source: Oregon Health and Human Services, Affordable Housing Inventory in Oregon.

Development Name	Total Affordable Units	Studio units	1-bedroom units	2-bedroom units	3-bedroom units
Chestnut Apts	40		8	28	4
Ashley Senior Center Apts	83	29	54		
Bridget Street	4			2	2
Chestnut Apts	4			2	2
Grant Street Apts	2			2	
Hyde Park	6		3	1	2
Parkview Apts	6	2		3	1
Snowberry Brook	60		12	38	10
Star Thistle Apts	11		11		
Stratford Apts	51		17	29	5
Total	267	31	105	105	26

People experiencing homelessness in Ashland have access to 198 emergency shelter beds (84 of which are voucher/seasonal/overflow beds), 272 transitional shelter beds, and 538 permanently supportive housing beds.

Exhibit 46. Facilities and Housing Targeted to Households Experiencing Homelessness in Ashland, 2020

Source: Ashland’s 2020-2024 Consolidated Plan.

Population Served	Emergency, Safe Haven, and Transitional Beds		Permanent Supportive Housing Beds
	Emergency Shelter	Transitional Housing	
Households with Adult(s) and Children	57	69	247
Households with Only Adults	116	143	190
Chronically Homeless Households	-	-	68
Veterans	10	58	33
Unaccompanied Youth	15	2	-

Manufactured Homes

Manufactured homes provide a source of affordable housing in Ashland. They provide a form of homeownership that can be made available to low- and moderate-income households. Cities are required to plan for manufactured homes—both on lots and in parks (ORS 197.475-492). Ashland has five manufactured home parks within its UGB. Within these parks, there are a total of 255 spaces (of which 21 spaces were vacant as of November 2020).

Exhibit 11. Inventory of Mobile/Manufactured Home Parks, Ashland UGB, 2020

Source: Oregon Manufactured Dwelling Park Directory.

Community Name	Location	Type	Total Spaces	Vacant Spaces	Comprehensive Plan Designation
Pines Mobile Home & RV	1565 Siskiyou Blvd	Family	52	1	Commercial
Siskiyou Village	2799 Siskiyou Blvd	Family	49	10	Employment
Tolman Creek Park	215 Tolman Creek Rd	Family	38	-	Residential - Suburban
Wingspread	321 Clay St	Family	116	-	Residential - Low Density Multiple Family
Total		-	255	21	-

People Experiencing Homelessness

According to HUD’s 2021 Annual Homeless Assessment Report (AHAR), across the United States, the number of people experiencing *sheltered* homelessness has been decreasing since 2015, but the drop between 2020 and 2021 was steeper than in recent years.³⁰ It is likely that some of this decline is due to COVID-related precautions that resulted in fewer beds available (due to the need to have more space between beds). Other factors include people being unwilling to use shelter beds due to health risks as well as eviction moratoria and stimulus payments which may have prevented people from needing emergency shelter.

Pandemic-related disruptions to *unsheltered* homelessness counts made it difficult to determine if this population is increasing or decreasing in communities. Many communities chose not to conduct unsheltered PIT counts due to the risk of increasing COVID-19 transmission. While the communities that conducted unsheltered counts seem to indicate that this population did not increase, trends on unsheltered homelessness are known for only half of communities.

The Oregon Statewide Homelessness Estimates 2021 report from the Oregon Housing and Community Services presented two counts in their report – estimated and reported counts. The estimated counts were developed to address concerns that data limitations imposed by the COVID-19 pandemic resulted in an undercount.³¹ This report uses the estimated count.

The following exhibits provide more localized estimates of homelessness in Ashland’s region.

Jackson County’s Point-in-Time Homeless count increased by 31% from 2017 to 2021.

Exhibit 47. Number of Persons Homeless, Jackson County, Point-in-Time Count, 2015, 2019, and 2020

Source: Oregon Housing and Community Services and Annual Homeless Assessment Report (AHAR) data.

Note: OHCS reported two counts in 2021 – estimated and reported counts. This report uses the estimated counts.

633 Persons 2017	712 Persons 2019	831 Persons 2021
----------------------------	----------------------------	----------------------------

³⁰ The U.S. Department of Housing and Urban Development (2021). The 2021 Annual Homeless Assessment Report (AHAR) to Congress. Office of Community Planning and Development.

³¹ The *reported* count for sheltered homelessness is what was collected/reported while the *estimated* count is the largest sheltered count reported during 2019-2021 in Jackson County. For unsheltered, the 2021 PIT count is not available for all counties, so the report modeled it by adding the predicted 2019-2021 change, determined through analysis of past trends and other homelessness data, to the 2019 PIT count.

In 2021, an estimated 831 people experienced homelessness in Jackson County, the majority of which were unsheltered.

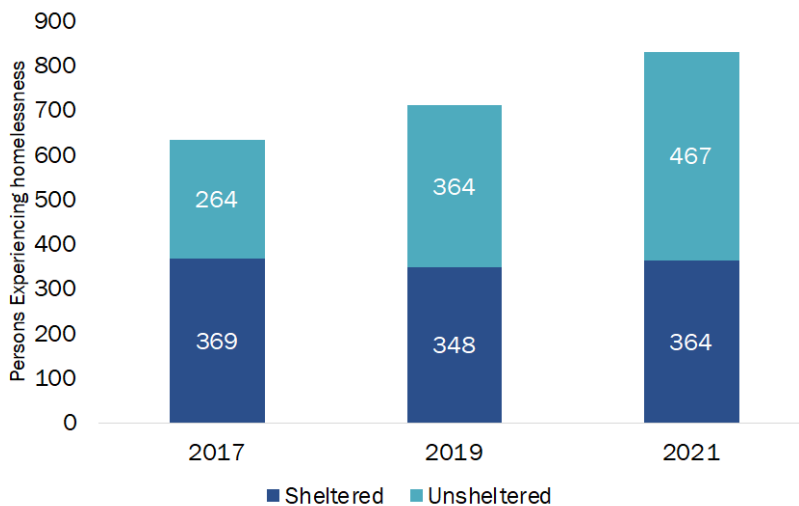
Oregon Housing and Community Services presented two counts in 2021 – estimated and reported counts. The estimated counts were developed to address concerns that data limitations imposed by the COVID-19 pandemic resulted in an undercount. This report uses the estimated count.

About 10% of people experiencing homelessness in Jackson County are in Ashland.

Exhibit 48. Point-in-Time Homelessness Estimates, Ashland, Jackson County CoC, 2017-2021

Source: Oregon Housing and Community Services and Annual Homeless Assessment Report (AHAR) data.

Note: OHCS reported two counts in 2021 – estimated and reported counts. This report uses the estimated counts.

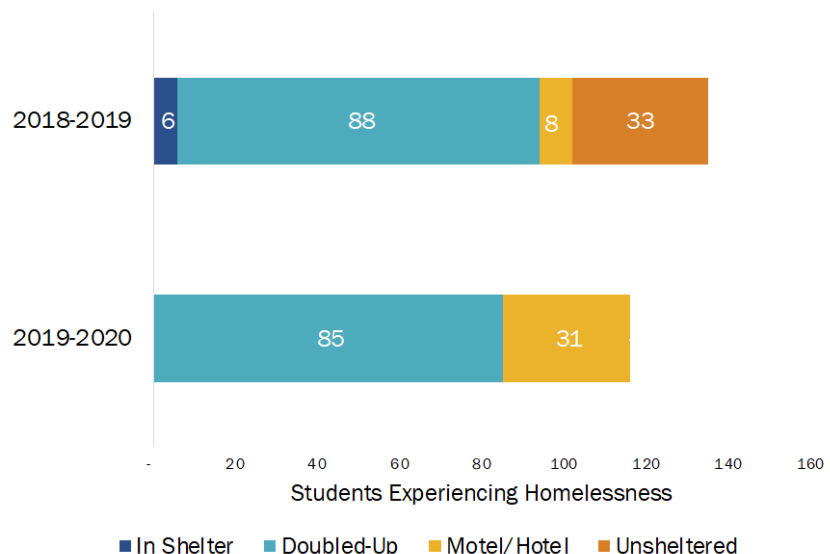


From the 2018-19 school year to the 2019-20 school year, student homelessness decreased from 135 students to 125 students, a decrease of 10 students.

Of the 125 students in 2019-20 experiencing homelessness, 24 were unaccompanied.

Exhibit 49. Students Homeless by Living Situation, Ashland School District, 2018-2019 and 2019-2020

Source: McKinney Vento, Homeless Student Data.



Based on the Oregon's Regional Housing Capacity Analysis, Ashland will need about 310 housing units to accommodate people experiencing homelessness in the 2020-2040 period.

Exhibit 50. Estimate of Future Housing Need for People Experiencing Homelessness, Ashland, 2020 to 2040

Source: From the Report *Implementing a Regional Housing Capacity Analysis Methodology in Oregon: Approach, Results, and Initial Recommendations* by ECONorthwest, August 2020.

310 Dwelling Units

16 Dwelling Units

New Units Needed for People Experiencing Homelessness (2020-2040)

Annual Average

Housing Affordability Considerations

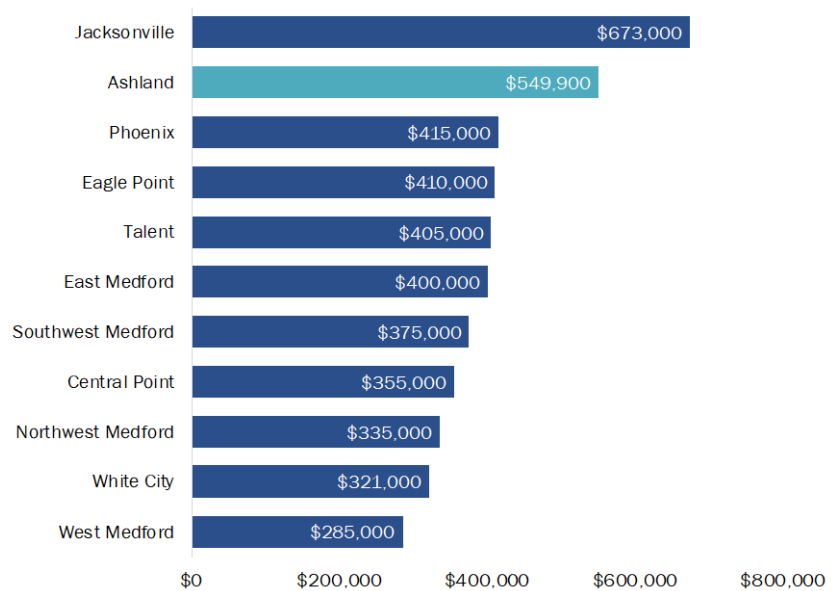
This section describes changes in sales prices, rents, and housing affordability in Ashland and a comparison of geographies. Both housing sale prices and rents have increased steadily in Ashland and the greater region over the last several years.

Housing Sale Prices

Ashland's median home sales price was higher than most other Southern Oregon submarkets.

Exhibit 51. Median Home Sale Price, Ashland and Comparison Cities, November 2021 – January 2022

Source: Southern Oregon Multiple Listing Service.

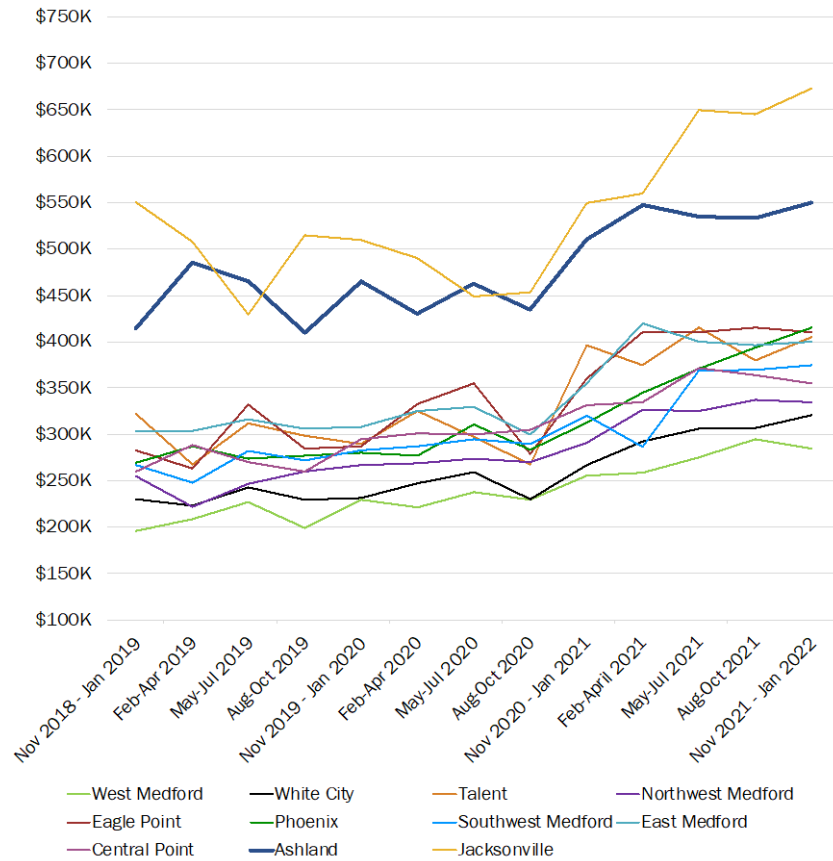


The median price of a home in Ashland increased 33% from \$415,000 in the November 2018 to \$550,000 in November 2021.

Increases in other comparable cities over the same period ranged from \$80,000 (Northwest Medford) to \$146,000 (Phoenix).

Exhibit 52. Median Sales Price, Ashland, and Comparison Cities, 2018 through 2022

Source: Southern Oregon Multiple Listing Service.



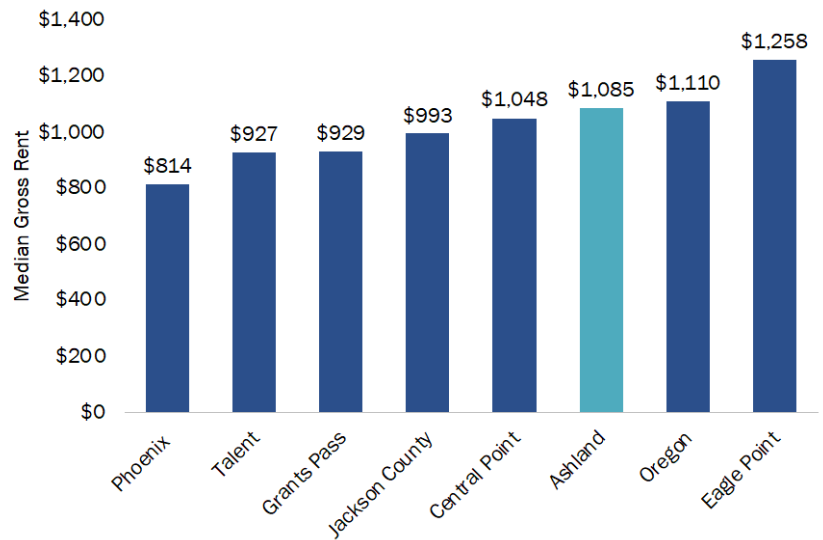
Rental Costs

The median gross rent in Ashland was \$1,085 in the 2015-2019 period, up from \$582 in 2000. However, additional research shows that asking rents for currently available rental properties in Ashland in December 2020 were \$1,145 to \$1,560 for a 2-bedroom unit and \$1,595 to \$1,995 for a 3-bedroom unit.³²

According to the 2015-2019 ACS, the median rent in Ashland was similar to the median rent in Jackson County as a whole.

Exhibit 53. Median Gross Rent, Ashland, Jackson County, Oregon, and Comparison Cities, 2015-2019

Source: U.S. Census Bureau, 2015-2019 ACS 5-year estimate, Table B25064.



³² CMP Real Estate Services, Inc., December 2020.

Housing Cost Burden

Financially attainable housing costs for households across the income spectrum in Jackson County are identified in In Ashland, a household would need to earn \$137,000 to \$157,000 (187% to 215% of MFI for a family of four) to afford the median sales price of a home in Ashland. A household would need to earn about \$62,000 (85% of MFI for a family of four) to afford the median gross rent (\$1,550).

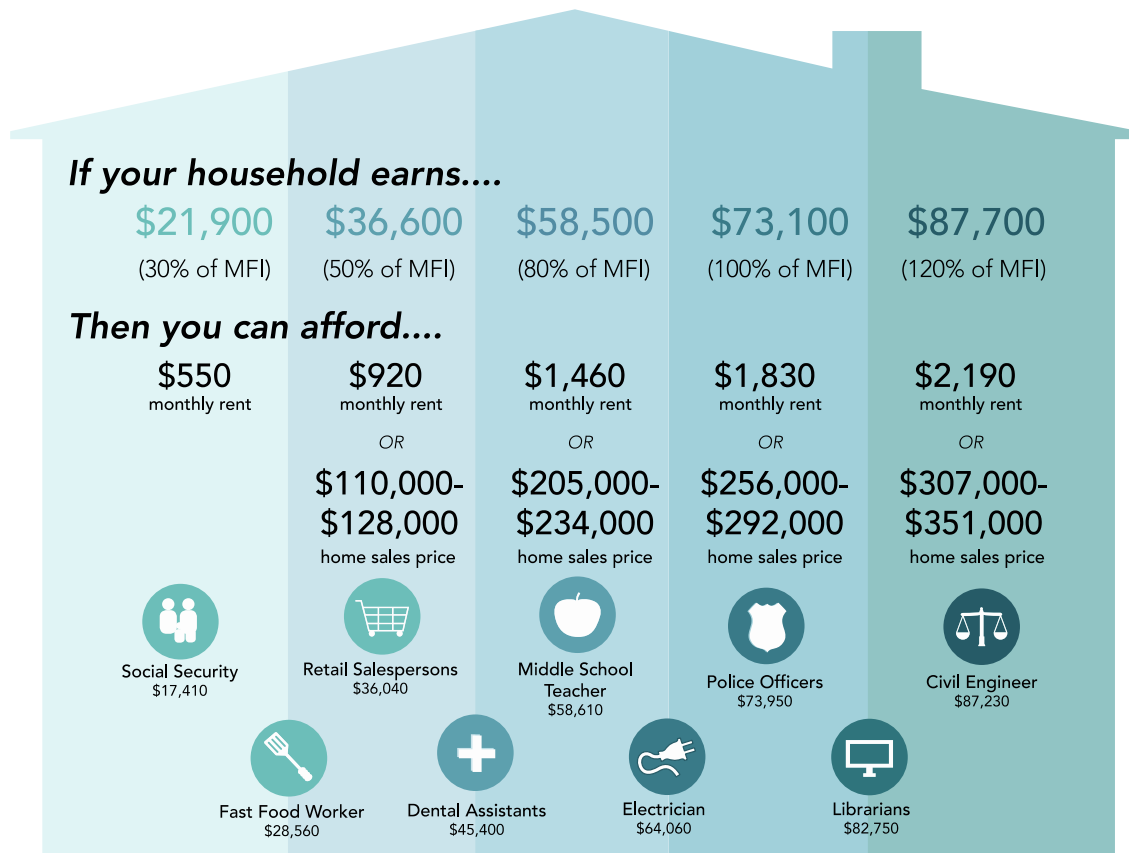
Exhibit 54. For example, a household earning median family income in Jackson County (about \$73,100 per year)³³ can afford a monthly rent of about \$1,830 or a home roughly valued between \$256,000 and \$292,000 without cost burdening themselves.

In Ashland, a household would need to earn \$137,000 to \$157,000 (187% to 215% of MFI for a family of four) to afford the median sales price of a home in Ashland. A household would need to earn about \$62,000 (85% of MFI for a family of four) to afford the median gross rent (\$1,550).

³³ Note that Median Family Income for the region is different than Median Household Income (MHI) for Ashland (see Exhibit 27). MFI is determined by HUD for each metropolitan area and non-metropolitan county. It is adjusted by family size – in that, 100% MFI is adjusted for a family of four. MHI is a more general term. MHI includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not.

Exhibit 54. Financially Attainable Housing, by Median Family Income (MFI) for Jackson County (\$73,100), Ashland, 2021

Source: U.S. Department of Housing and Urban Development, Jackson County, 2021. Oregon Employment Department.



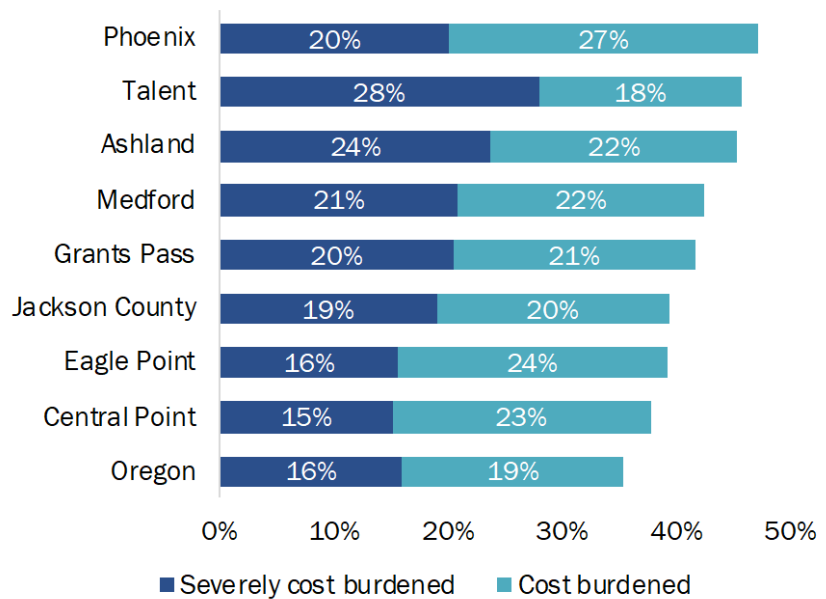
Because the local housing market cannot produce income-restricted, subsidized affordable housing at sufficient levels – and because it cannot often produce middle income/workforce housing without subsidy, many households in Ashland are cost burdened (as Exhibit 55 through Exhibit 60 show). A household is defined as cost burdened if their housing costs exceed 30% of their gross income. A household that spends 50% or more of their gross income on housing costs is said to be severely cost burdened.

Overall, about 46% of all households in Ashland were cost burdened.

Ashland had a higher share of cost burdened households compared to Jackson County and the state.

Exhibit 55. Housing Cost Burden, Ashland, Jackson County, Oregon and Other Comparison Cities, 2014-2018

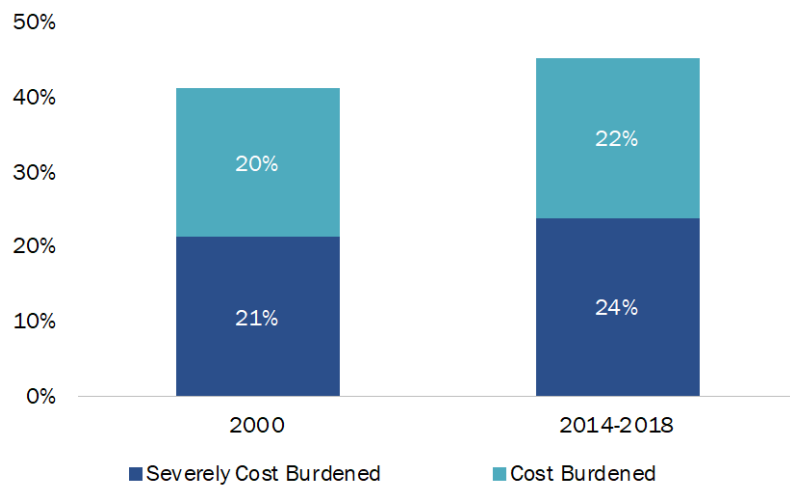
Source: U.S. Census Bureau, 2014-2018 ACS Tables B25091 and B25070.



From 2000 to the 2014-2018 period, the number of cost-burdened and severely cost-burdened households increased slightly.

Exhibit 56. Change in Housing Cost Burden, Ashland, 2000 to 2014-2018

Source: U.S. Census Bureau, 2000 Decennial Census, Tables H069 and H094 and 2014-2018 ACS Tables B25091 and B25070.

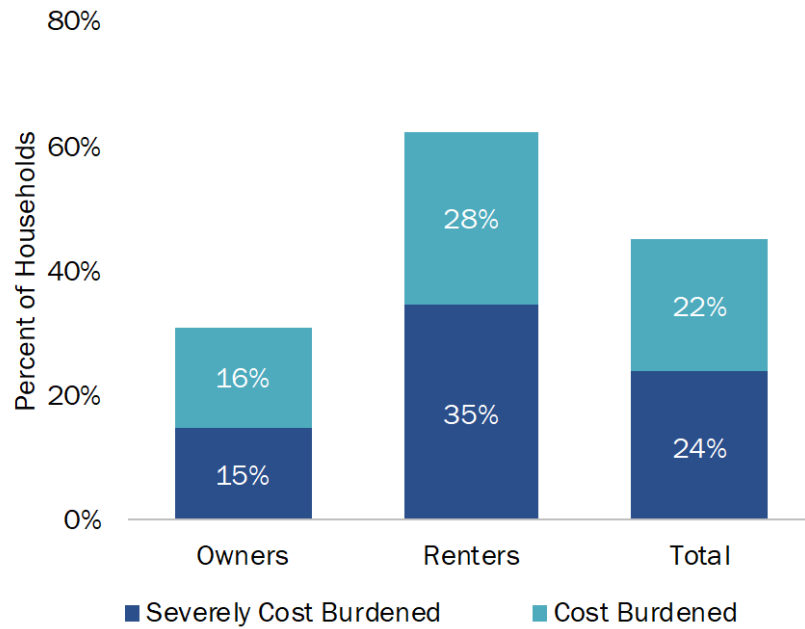


Renters were much more likely to be cost burdened than homeowners in Ashland.

About 63% of Ashland’s renters were cost burdened or severely cost burdened, compared to 31% of homeowners.

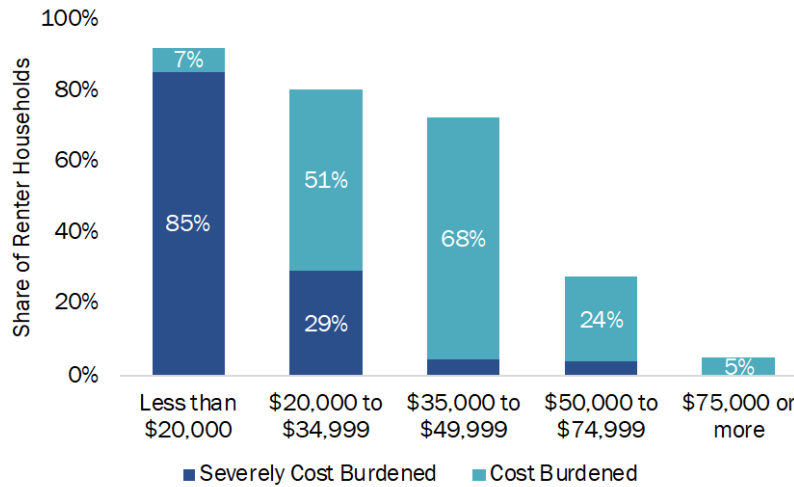
About 35% of Ashland’s renters were severely cost burdened, meaning they paid 50% or more of their gross income on housing costs.

Exhibit 57. Housing Cost Burden by Tenure, Ashland, 2014-2018
Source: U.S. Census Bureau, 2014-2018 ACS Tables B25091 and B25070.



Most households earning less than \$50k are cost burdened.

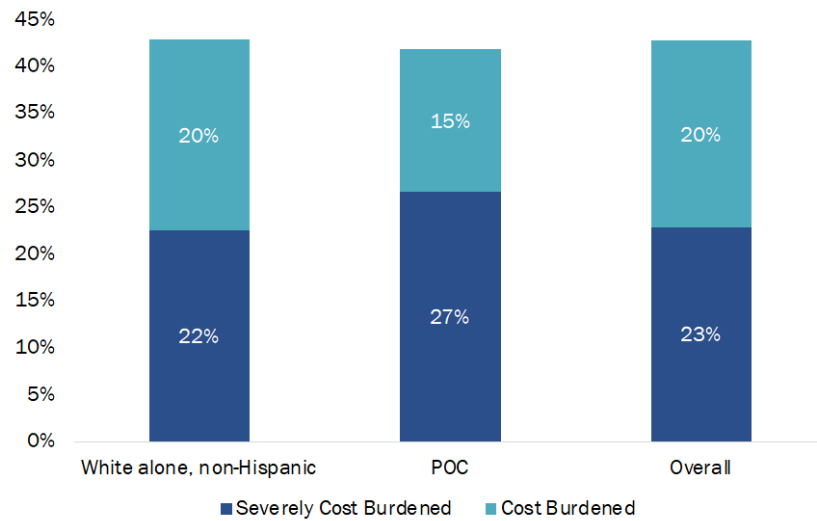
Exhibit 58. Cost Burdened Renter Households, by Household Income, Ashland, 2015-2019
Source: U.S. Census Bureau, 2015-2019 ACS Table B25074.



The difference in rates of cost burden for POC is smaller than in many of Oregon's communities. Part of the reason for this may be the small population of POC in Ashland.

Exhibit 59. Cost Burdened for POC, White non-Hispanic, and All Households, Ashland, 2014-2018

Source: CHAS Table 9.



The difference in rates of cost burden for POC, both as renters and owners, is smaller than in many of Oregon's communities.

Part of the reason for this may be the small population of POC in Ashland.

Exhibit 60. Cost Burdened by Tenure for POC, White non-Hispanic, and All Households, Ashland, 2014-2018

Source: CHAS Table 9.

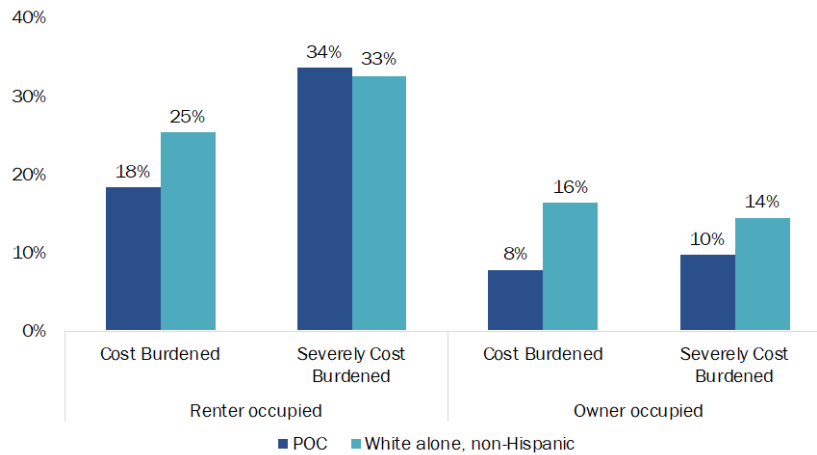


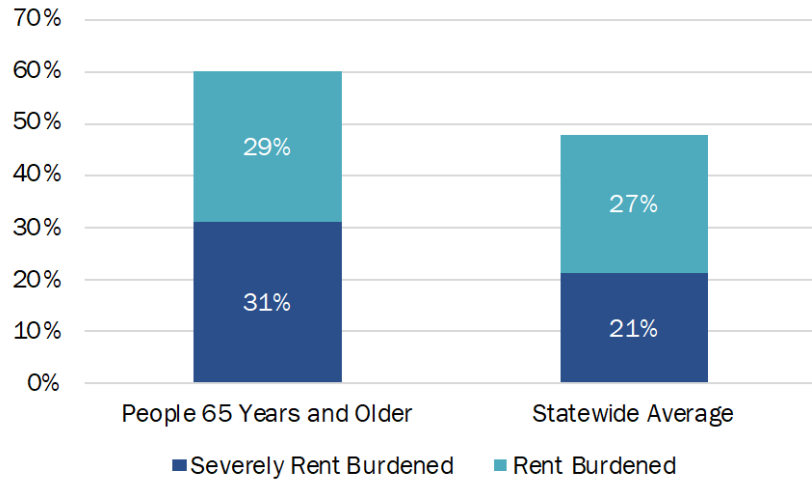
Exhibit 61 to Exhibit 62 show cost burden in Oregon for renter households for seniors, people of color, and people with disabilities.³⁴ This information is not readily available for a city with a population as small as Ashland, which is why we present statewide information. These exhibits show that these groups experience cost burden at higher rates than the overall statewide average.

Renters 65 years of age and older were disproportionately rent burdened compared to the state average.

About 60% of renters aged 65 years and older were rent burdened, compared with the statewide average of 48% of renters.

Exhibit 61. Cost Burdened Renter Households, for People 65 Years of Age and Older, Oregon, 2018

Source: S. Census, 2018 ACS 1-year PUMS Estimates. From the Report *Implementing a Regional Housing Needs Analysis Methodology in Oregon: Approach, Results, and Initial Recommendations* by ECONorthwest, August 2020.

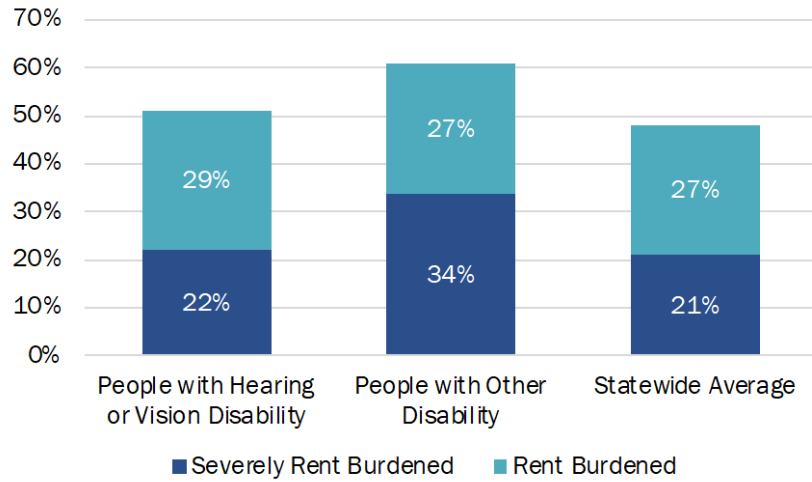


³⁴ From the report *Implementing a Regional Housing Needs Analysis Methodology in Oregon*, prepared for Oregon Housing and Community Services by ECONorthwest, March 2021.

Renters with a disability in Oregon were disproportionately cost burdened.

Exhibit 62. Cost Burdened Renter Households, for People with Disabilities, Oregon, 2018

Source: S. Census, 2018 ACS 1-year PUMS Estimates. From the Report *Implementing a Regional Housing Needs Analysis Methodology in Oregon: Approach, Results, and Initial Recommendations* by ECONorthwest, August 2020.



Findings from Outreach and Engagement

The City has conducted extensive engagement on housing related issues, including targeted outreach to students and low-income households. The full summary of recent engagement and community feedback is included as Appendix D. Based on the comments provided, it appears that off-campus housing in Ashland for SOU students is generally expensive and difficult to find. Many students are struggling to afford housing and are forced to take on multiple jobs or rely on financial aid in order to pay for rent. Some students have resorted to living in hotels or with roommates in order to save money. There is a lack of affordable apartment options in the area, and the high cost of rent often forces students to choose between affording housing or transportation. Some students have also reported being evicted or scammed while searching for housing on websites like Craigslist. Additionally, the feedback received indicates there are a number of unhoused college students in the area who are couch surfing or living in hotels due to the high cost of rent. It is suggested that increasing the supply of housing options in Ashland could potentially lower prices and make housing more affordable for students. Similarly, respondents to community questionnaires administered through an online format, through tabling events, and at the Annual Rent Burden forum, also identified housing price as the most pressing housing issue in Ashland.

Key Terms in the HPS

This appendix presents applicable key terms used in Ashland’s Contextualizing Housing Needs report. Per the Department of Land Conservation and Development, the following key terms will be incorporated into the Definitions section of OAR 660-008 (if they are not already):

- **Consumers of Needed Housing:** any person who inhabits or is anticipated to inhabit Needed Housing, as described in the definition of “Needed Housing” in ORS 197.303.
- **Housing Production Strategy Report:** the report cities must adopt within one year of their deadline to complete an updated Housing Capacity Analysis, pursuant to OAR 660-008-0050.
- **Housing Production Strategy:** a specific tool, action, policy, or measure a city will implement to meet the housing needs described in an adopted Housing Capacity Analysis. A Housing Production Strategy is one component of a Housing Production Strategy Report.
- **Needed Housing:** housing types determined to meet the need shown for housing within an urban growth boundary at particular price ranges and rent levels, including (but not limited to) renter and owner-occupied attached and detached single-family housing, multifamily housing, and manufactured homes.
- **Producers of Needed Housing:** developers, builders, service providers, or other persons or entities providing materials and funding needed to build housing. Producers of Needed Housing may include non-profit organizations or public entities.
- **Unmet Housing Needed:** occurs when housing need determined pursuant to subsection(3)(b) is greater than the housing capacity (i.e., buildable, residential land is insufficient to accommodate demand for housing).

Appendix B: Trends in Gentrification and Displacement Risk

This appendix presents an analysis of trends in gentrification and displacement risk developed for Ashland as part of the HPS.

DATE: July 18, 2022

TO: Brandon Goldman and Linda Reid

FROM: Beth Goodman, Emmanuel Lopez, and Justin Sherrill

SUBJECT: Trends in Gentrification and Displacement Risk in Ashland

As the City of Ashland sets the stage for its Housing Production Strategy, staff are interested in understanding current trends in gentrification and displacement risk in Ashland. The Housing Production Strategy Project Team will use this information to inform potential actions that the City could take to mitigate the risk that the city's most vulnerable populations would be displaced from their housing.

The initial, high-level results of our analysis reveal that:

- **Highway 99 is a dividing line when it comes to socioeconomic vulnerability.** In general, more vulnerable and gentrifying areas are to the north of the highway, and more stable or very late-stage gentrified areas to the south.
- **Most Ashland residents live in neighborhoods that are not currently at risk of gentrification.** Approximately 90% of households live in tracts that are either already gentrified or have remained demographically and economically unchanged since 2010.
- **Ashland has a substantial number of households that are at-risk of displacement and vulnerable, especially in the northern parts of the city.** 39% of Ashland households live in tracts that display high rates of socioeconomically vulnerability and risk of displacement *should gentrification start occurring*, such as people with less than a Bachelor's degree, Hispanic population, and People of Color.

In the following sections, we will examine results and trends in further detail. An overview of the methodologies used in this analysis are within this memorandum.

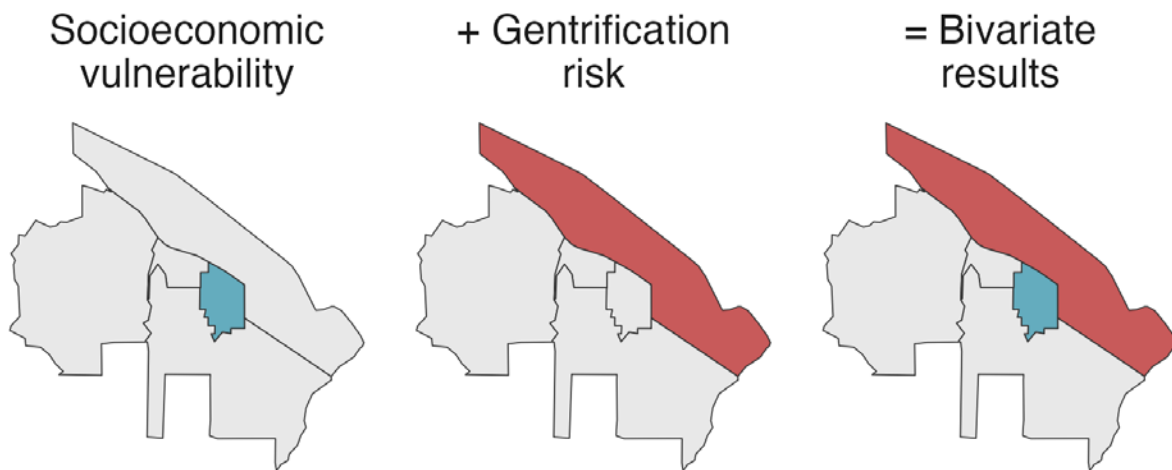
Analysis Methodology

ECONorthwest conducted this analysis by combining two parallel models that look at 1) where the city's most **socioeconomically vulnerable populations** are currently clustered and (2) where **gentrification** has been most rapidly advancing within Ashland since 2010.

Within the **socioeconomic model**, we designed a model that identified the Southwestern Oregon region's most disproportionately cost-burdened demographic groups (such as households with children present or households with people of color, or households with people with a disability) using 2016-2020 ACS PUMS data, then compiled Census tract-level estimates of these demographic groups.

Within the **gentrification model**, we used Dr. Lisa Bates' 2018 gentrification and displacement methodology that the Portland Bureau of Planning and Sustainability (BPS) used for the city of Portland, which identifies areas in different stages of gentrification, from stable (low risk of gentrification) to early-stage gentrification to late-stage gentrification. The data we used was similar to the data Dr. Bates used but shifted over a few years for ease of accessibility, for example: rather than using decennial census, we used American Communities Surveys for the years of 2006-2010, 2011-2015, and 2016-2020. For housing market conditions, we utilized Property Radar data to capture median sale prices within a census tract for the years of 2010 and 2020.

Exhibit 63. Bivariate Analysis Outline



Socioeconomic Vulnerability Methodology

In this part of the analysis, ECONorthwest answers the question, “Who is most likely to be displaced if housing market conditions were to further appreciate in price or stay the same?”

We began with identifying groups that are inequitably burdened by housing costs, meaning that these groups have higher rates of cost burden compared to all households. First, we developed a weighted vulnerability indexing analysis, based on Oregon’s 2019 Public-Use Microdata Survey (PUMS) data at the state level to identify demographic groups that are unequally burdened by housing costs. This means that a given group’s share of the state’s cost-burdened households is greater than its total share of all state households. For example, households with a Hispanic/Latino head comprise 8.6% of the state’s households, but 13.4% of the state’s cost-burdened households – a difference of 4.8% points.

Our analysis identified six demographic groups that were most disproportionately burdened:

- Households with children present
- People of Color (neither White non-Hispanic, nor Hispanic/Latino people are included in this group)
- People of Hispanic/Latino origin, any race
- People five years and older with limited English proficiency (LEP)
- People with one or more disabilities
- People 25 years and older who have an educational attainment of less than a Bachelor’s degree

Disproportionate cost burdening varies across the state. To capture this variation, ECONorthwest compared disproportionate cost burdening among these groups for six geographic areas of the state and compared levels of disproportionate cost burden among the demographic groups for Census tracts in Ashland with state and regional results.³⁵

The result of this analysis is identification of Census tracts with lower and higher percentages of people in vulnerable groups. Census tracts with higher vulnerability levels would indicate places where it is more likely that not only current, but where future housing cost burdening and possible displacement are more likely to occur.

³⁵ ECONorthwest rank-ordered vulnerable demographic groups by six geographic areas of the state. We used the rank (1 through 6) as a weighting factor. Based on this rank-ordered list, we next used tract-level 2019 ACS estimates of all six demographic groups to calculate each tract’s percentage of its region’s total number of vulnerable groups. This share was then converted to decile ranks, and each decile rank was multiplied by the rank-ordered weighting factor. These “scores” were then summed for each tract, with total scores ranging between 21 to 210. Lastly, this score was then divided by the maximum possible value to compute a more intuitive percentage value, with “100%” indicating tracts with the **highest** levels of **all** vulnerable demographic groups.

Gentrification & Displacement Methodology

Gentrification has many definitions such as *“a process of neighborhood change that includes economic change in a historically disinvested neighborhood —by means of real estate investment and new higher-income residents moving in – as well as demographic change – not only in terms of income level, but also in terms of changes in the education level or racial make-up of residents.”*³⁶ This analysis uses the methodology developed by Dr. Lisa Bates at Portland State University in tandem with the City of Portland’s Bureau of Planning and Sustainability (BPS) in their [“2018 Gentrification And Displacement Neighborhood Typology Assessment.”](#)³⁷

The analysis identifies Census tracts in Ashland where gentrification is taking place or may take place in the future. These tracts where place-specific ordinances and location-specific research can serve to protect vulnerable populations and determine how much the data matches the lived experience of residents on the ground.

The Gentrification and Displacement Risk Analysis methodology used in this analysis mirrors closely to what BPS and Dr. Lisa Bates utilized in 2018 with an additional typology, explained below.³⁸ The analysis considers the following characteristics:³⁹

- **Vulnerable populations** are ones with:
 - High rates of renting households relative to the region
 - Large shares of communities of color relative to the region
 - Large shares of adults (25 years and older) without a four-year degree relative to the region

³⁶ Chapple, K., & Thomas, T., and Zuk, M. (2021). Urban Displacement Project website. Berkeley, CA: Urban Displacement Project.

^{**} The Stable – Low Vulnerability typology was developed to show tracts that have historically not had a vulnerable population (between 2010 and 2020) while also experiencing low amounts to no demographic change.

³⁷ In previous anti-displacement in gentrification analysis, Dr. Lisa Bates of Portland State University and BPS used a large sample of 168 census tracts (as of 2019 Census Tract estimates) to measure and compare statistics. In this analysis ECONorthwest sought to maintain consistency with the previous methodology. Given that the City of Ashland has just 9 tracts, we used regional level data to calculate the baseline statistics for each of the indicators of gentrification and social vulnerability analysis. We compared Ashland against the regional analysis. The intention behind this was to provide a more robust picture for what the City of Ashland should compare itself to. It would not have been effective to compare the city of Ashland to the city of Medford or Grants Pass, but instead to compare it to the entire region to provide a more accurate depiction of housing market conditions, socioeconomic vulnerability, and other considerations in the analysis.

³⁸ The methods used by ECONorthwest draw from the work of Dr. Lisa Bates and BPS, but used the observation years of 2010, 2015, and 2020 for both Census and American Communities Surveys years.

³⁹ More information about the definitions for the “Vulnerable Population”, “Demographic Change”, and “Housing Market Condition” can all be found in the [2018 report here](#).

- Large shares of low-income households (below 80% Median Family Income) relative to the region
- **Demographic changes** (over the last decade or so) require three of the following four conditions being true or the **two bolded** were true:
 - Share of homeowners increased or decreased slower than the regional average
 - **Share of white population increased or decreased slower than the regional average**
 - **The share of adults with a four-year degree increased faster than the regional average**
 - Median household income increased faster than the regional average
- **Housing market conditions** are Census tracts with the following conditions:
 - **Adjacent tracts:**
 - Had low or moderate 2010 home values/rents
 - Experienced low or moderate 2010-2020 appreciation (or 2015-2020 rental appreciation)
 - Touched the boundary of at least one tract with high 2020 values and/or high 2010 appreciation (or 2010-2020 rental appreciation)
 - **Accelerating tracts:**
 - Had low or moderate 2020 home values/rents
 - Experienced high 2010-2020 appreciation (or 2010-2020 rental appreciation)
 - **Appreciated tracts:**
 - Had low or moderate 2010 home values/rents
 - Had high 2020 home values/rents
 - Experienced high 2010-2020 appreciation

This analysis of change (in populations, demographics, and housing markets) over time is completed at the regional and Census-tract levels, rather than at the household level. A basic limitation of census and ACS data is that they cannot provide longitudinal data on individual households between surveys (e.g., over +10 year spans of time). Whether or not low-income families in Ashland have been displaced from other neighborhoods in that time (tracts labeled Late: Type 1 or Dynamic) requires a much deeper level of analysis and qualitative analysis done by either academics or the City.

Exhibit 64 shows a summary of the typologies used in this analysis. They are:

- **Early-Stage Gentrification.** These tracts have not started to gentrify or show early signs that they could be gentrifying.

- **Susceptible.** These tracts have higher shares of vulnerable populations but have not yet experienced demographic changes. Their housing market sales and rents were low or moderate in costs, but they are adjacent to tracts whose housing costs are already high or are increasing rapidly.
- **Early: Type 1.** These tracts have higher shares of vulnerable populations but have not yet experienced demographic changes. Their housing market is still low or moderate in cost but has experienced high appreciation since 2010.
- **Early: Type 2.** These tracts have higher shares of vulnerable populations but have experienced demographic changes showing the loss of vulnerable populations. Their housing market is low or moderate in costs, but they are adjacent to tracts whose housing costs are already high or are increasing rapidly.
- **Mid-Stage Gentrification.**
 - **Dynamic.** These tracts are currently undergoing gentrification. They have higher shares of vulnerable populations and have experienced demographic changes by losing vulnerable populations. Their housing market is still low or moderate in costs but has experienced high appreciation since 2010.
- **Late-Stage Gentrification.** These tracts have mostly gentrified but vulnerable populations may still reside in there. The housing market has completely shifted from low or moderate to high housing costs.
 - **Late: Type 1.** These tracts have higher shares of vulnerable populations but have experienced demographic changes by losing vulnerable populations proportionally. Their housing market used to be low or moderate in 2010 but has appreciated rapidly since, and now values are high.
 - **Late: Type 2.** These tracts no longer have high shares of vulnerable populations like they used to in 2010. They have experienced demographic changes by losing their once-high share of vulnerable populations. Their housing market is still low or moderate but has experienced high appreciation since 2010.
 - **Continued loss .** These tracts no longer have high shares of vulnerable populations like they used to in 2010 or in 2015. The share of white people is growing and/or the share of people with a four-year degree is growing. Their housing market used to be low or moderate in 2010 but has appreciated rapidly since, and now values are high.
- **Stable Low-Vulnerability Communities.** These tracts are ones that have had historically low levels of vulnerable populations relative to the region (from 2010-2020).

Exhibit 64. Gentrification/Displacement Methodology

Typology	Vulnerable Population?	Demographic Change?	Housing Market Condition
Early-Stage Gentrification			
Susceptible	Yes	No	Adjacent
Early: Type 1	Yes	No	Accelerating
Early: Type 2	Yes	Yes	Adjacent
Mid-Stage Gentrification			
Dynamic	Yes	Yes	Accelerating
Late-Stage Gentrification			
Late: Type 1	Yes	Yes	Appreciated
Late: Type 2	Used to be in 2010 or 2015	Yes	Accelerating
Continued Loss	Used to be in 2010 or 2015	Increasing share of white people and adults with bachelor's degree	Appreciated
Stable - Low Vulnerability **	No	No	Any**

What neighborhoods are at most risk of gentrification and displacement?

The most at-risk neighborhoods are in the central east areas of Ashland, while the more stable, low-risk neighborhoods makeup the rest.

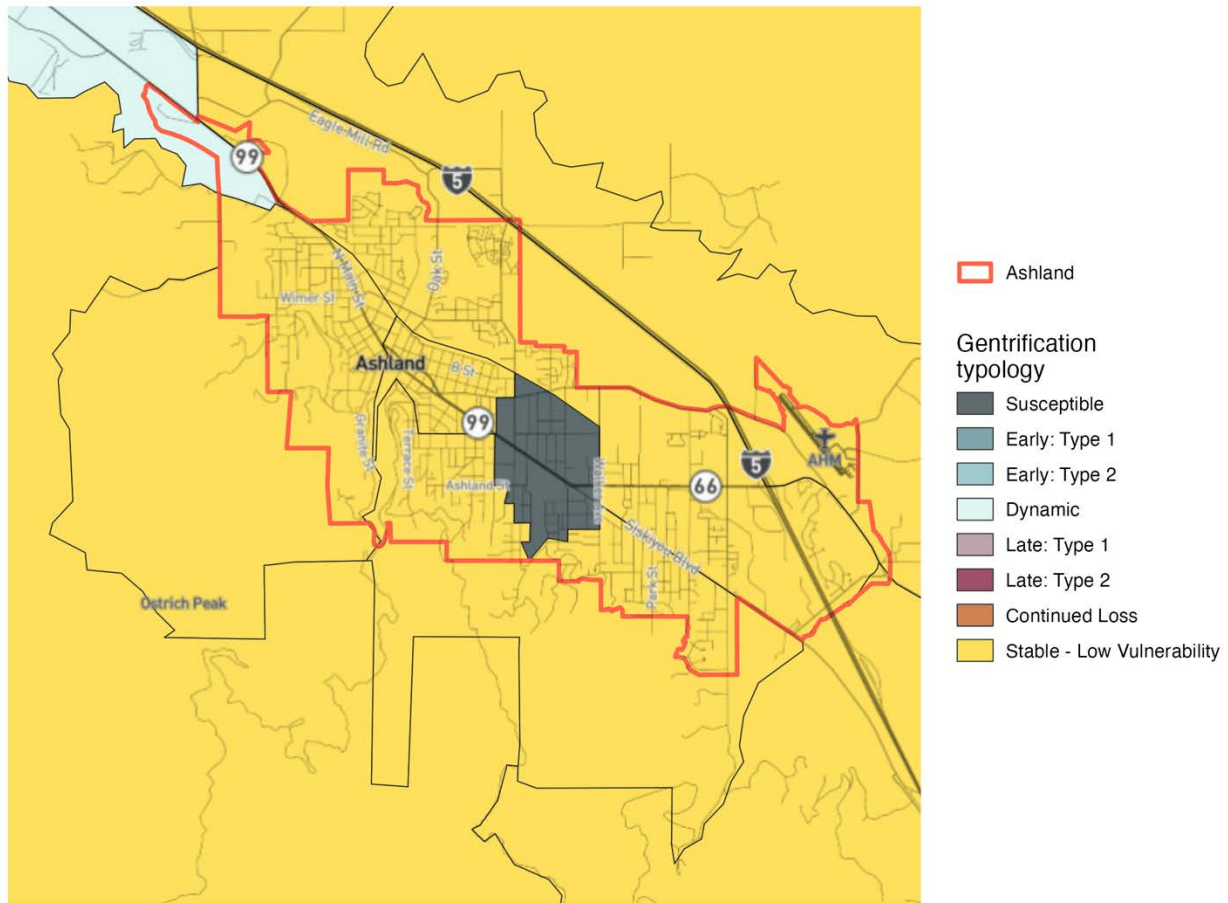
The majority of households (~90%) live in Census tracts that are stable and not showing recent signs of gentrification, while around 10% are in susceptible areas (see Exhibit 66).

Only one tract in Ashland can be considered Susceptible (see Exhibit 65). Central Ashland (along the junction of Highway 99 and West of the Highway 66) have a census tract that is considered Susceptible to gentrification, meaning that it has a high share of economically vulnerable households while also being around census tracts that have had high rates of home sale appreciation or rent appreciation.

Exhibit 65 shows Ashland’s gentrification typology by census tract.

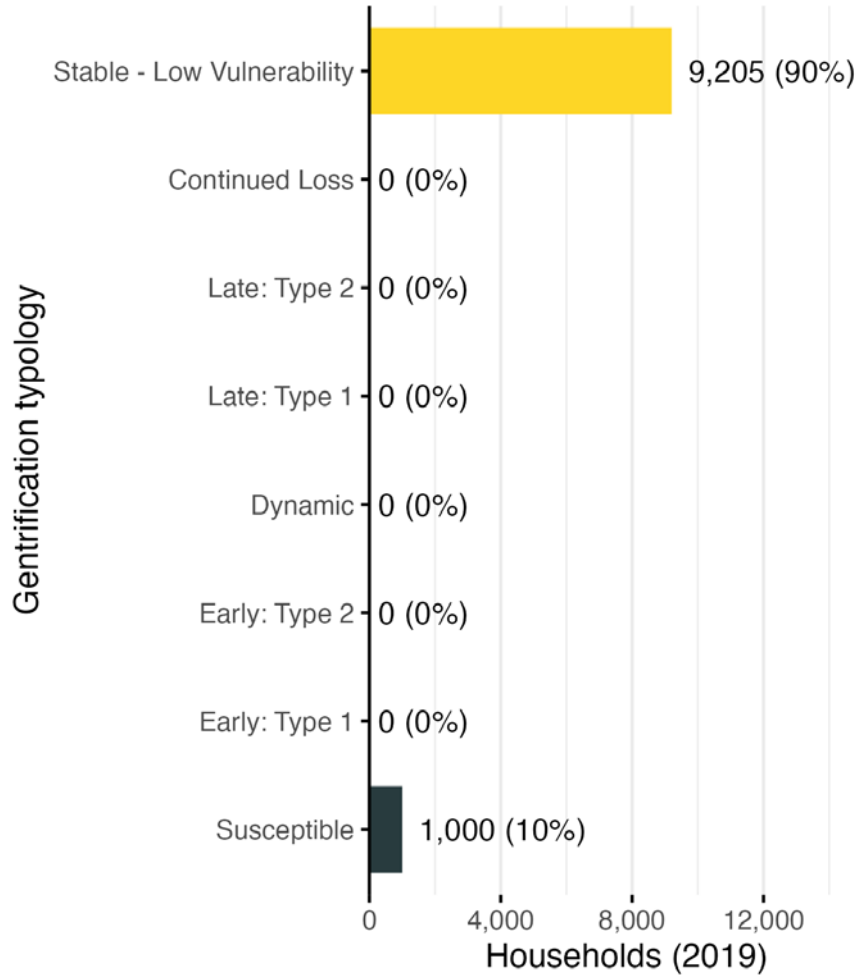
Exhibit 65. Gentrification Typology by Tract

Source: ACS 2010, 2015, 2019 (5-year), RLIS, ECONorthwest, Bates/BPS



About 10% in Ashland live in one tract that is classified as in the **Susceptible** stages of gentrification, as shown in Exhibit 66. While this does not necessarily indicate that 10% of *all households* are at risk of gentrification, it indicates that the majority of Ashland shows signs of housing stability relative to its surrounding region. The tract in Ashland’s northwest corner does contain a few dozen houses close to Highway 99, but the majority of this tract is within Talent and has therefore been omitted from our summary tables.

Exhibit 66. Total Ashland Households by Tract Gentrification Typology
 Source: ACS 2010, 2015, 2019 (5-year), RLIS, ECONorthwest



Neighborhood-Level Observations Results

Gentrification can be quite a nuanced topic. While the data presents one story about an entire census tract, Ashland’s neighborhoods that are in the process of being gentrified may be a much smaller portion of that Census tract.

For Ashland, one tract falls under the definition of **Susceptible**. This typology is characterized by having high levels of economic vulnerability, low rates of demographic change, and having nearby tracts (called “adjacent” tracts) becoming more valuable (rents and/or sale prices appreciating quickly) between 2010 and 2020. This tract is one where the City may want to focus active monitoring to make sure that residents who are already cost-burdened are not forced to leave due to gentrification. Given that a portion of this tract is taken up by Southern Oregon University, this area is likely to have a high student concentration, both in dorms and student housing, as well as other households in Ashland.

Most tracts in and around Ashland are classified as **Stable – Low Vulnerability**. This typology is characterized by low levels of economic vulnerability, little to no recent demographic change, and a housing market that has already appreciated or has stayed relatively flat in the last 10 years.

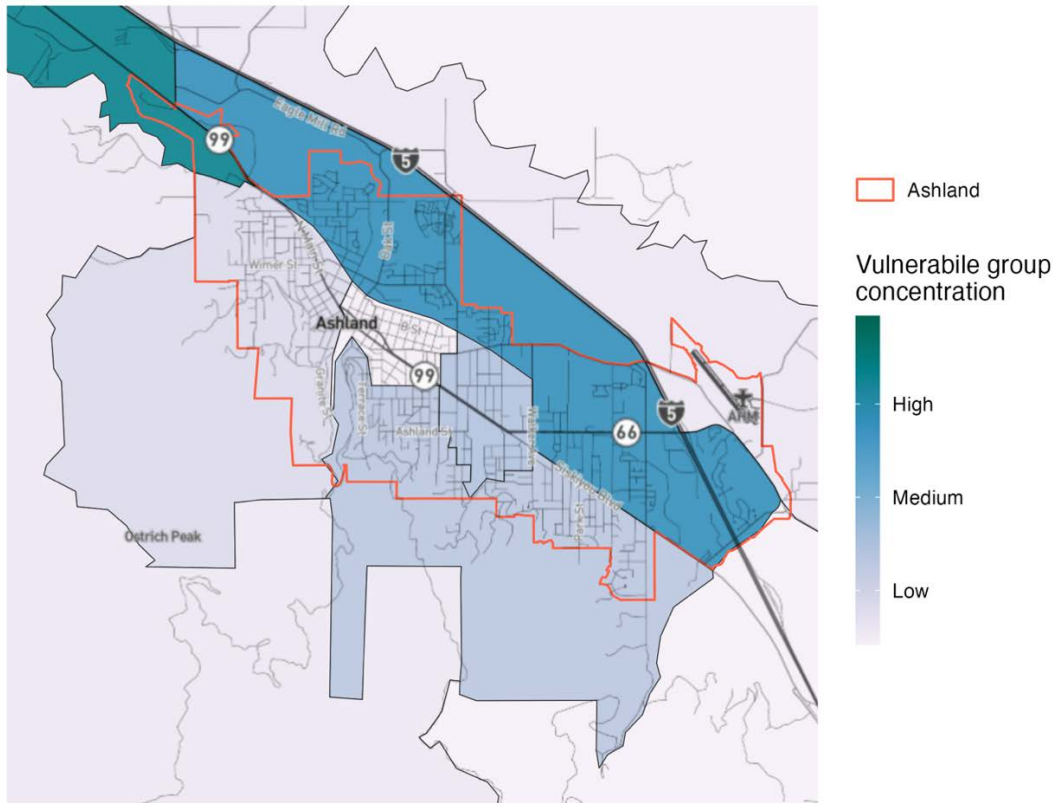
Where do Ashland’s most vulnerable residents live?

While the previous section provides information on how tracts in Ashland have or have not gentrified, based in part on the Dr. Bates/BPS methodology, this does not answer the question of which neighborhoods and demographic groups are most disproportionately burdened by housing costs. To address this issue, ECONorthwest developed a separate model (described on page 87) using ACS/census datasets to determine which tracts in Ashland are most acutely and unequally burdened by housing prices – the implication being that, should trends hold, the most burdened households today will likely be the first to be displaced tomorrow.

Tracts showing the highest levels of vulnerability are mainly clustered around Ashland’s northern boundary.

Exhibit 67 shows the results of the Socioeconomic Vulnerability model. These “high-vulnerability” tracts contain the combined largest shares of the region’s most disproportionately cost burdened demographic groups, such as people without a bachelor’s degree or higher, people of color, and people living with one or more disabilities. Low-vulnerability tracts in Ashland are mostly found in the south and central areas of the city. Ashland’s most vulnerable tract is one that spans along the north side of Highway 99, but the demographic groups that could be impacted by rising housing prices can be found across Ashland.

Exhibit 67. Overall Socioeconomic Vulnerability by Tract
Source: ACS 2010, 2015, 2019 (5-year), RLIS, ECONorthwest



Who is most likely to be displaced if housing market conditions continue to appreciate or stay the same?

Some interesting trends include a noticeable clustering of all demographic groups along Ashland’s northeastern boundary, along with a higher POC, LEP, and Hispanic household shares in Ashland’s central east neighborhood area. Exhibit 68 shows the results of our Socioeconomic Vulnerability analysis, broken out by each demographic group examined.

Across the state of Oregon, having less than a Bachelor’s degree was the strongest determinant of cost-burdened households. Ashland’s largest vulnerable group is Less than a Bachelor’s degree as well, though this group can also include relatively more financially secure elder or retired residents.

Exhibit 68. Vulnerable Group Concentration by Tract
Source: ACS 2010, 2015, 2019 (5-year), RLIS, ECONorthwest

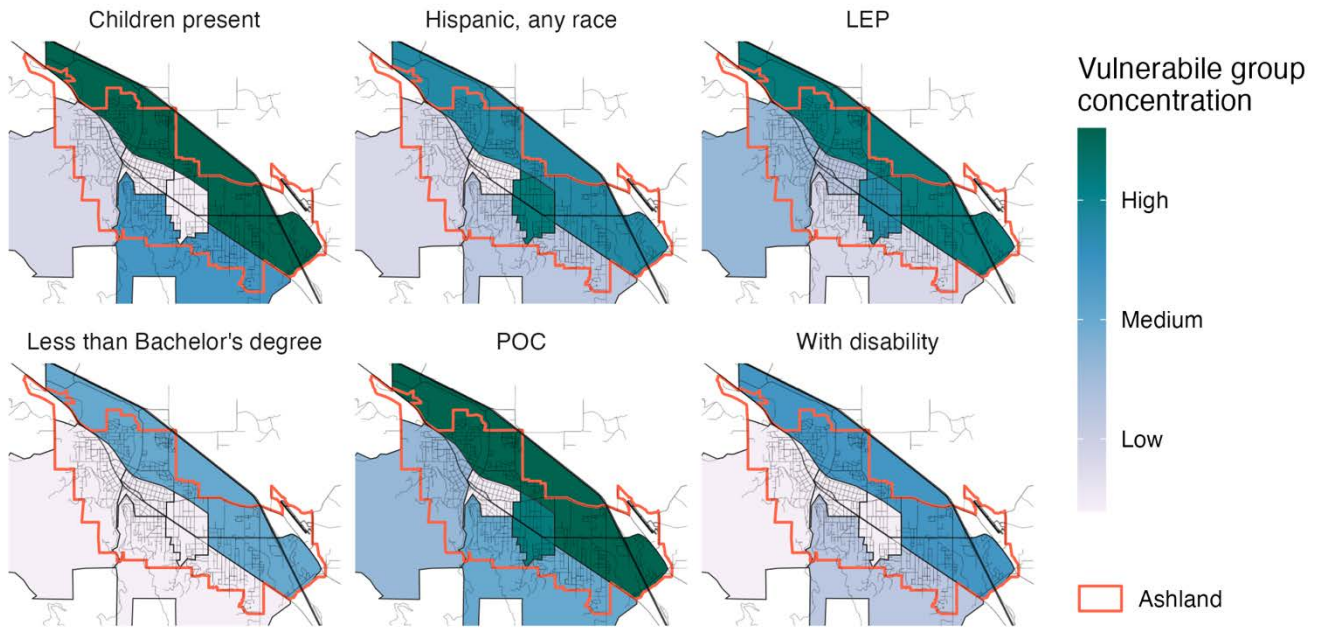


Exhibit 69 depicts the combined Socioeconomic Vulnerability model results in terms of number of households that reside in tracts with intersecting gentrification typologies and socioeconomic vulnerability groupings. For instance, we find that the most common intersection of our model are the 5,651 people living in Stable – Low Vulnerability tracts and having an educational attainment of less than a bachelor’s degree. These demographic groups are not mutually exclusive, so many households would be counted in multiple groups (i.e., a POC individual with a disability would be counted twice).

Exhibit 69. Estimated Households or Population by Vulnerability Group and Gentrification Typology
 Source: ACS 2010, 2015, 2019 (5-year), RLIS, ECONorthwest

Gentrification Typology	Stable - Low Vulnerability	1,774	1,005	100	5,651	1,102	1,730
	Continued Loss	0	0	0	0	0	0
	Late: Type 2	0	0	0	0	0	0
	Late: Type 1	0	0	0	0	0	0
	Dynamic	0	0	0	0	0	0
	Early: Type 2	0	0	0	0	0	0
	Early: Type 1	0	0	0	0	0	0
	Susceptible	149	563	51	842	419	130
		Children present (Households)	Hispanic, any race (Population)	LEP (Population)	Less than Bachelor's degree (Population)	POC (Population)	With disability (Population)
Vulnerable Group							

Most socioeconomically vulnerable residents in Ashland are in the “Less than Bachelor’s Degree” group, which falls in line with high degrees of housing cost-burdening across the state of Oregon. This sub-group is the most common within Ashland’s **Susceptible** tract,⁴⁰ followed by Hispanic and POC residents. In Ashland’s **Stable – Low Vulnerability** tracts, residents with less than a Bachelor’s degree are again the most common, followed by households with children present and people living with one or more disabilities.

⁴⁰ This tract contains Southern Oregon University and a high concentration of college students in university housing.

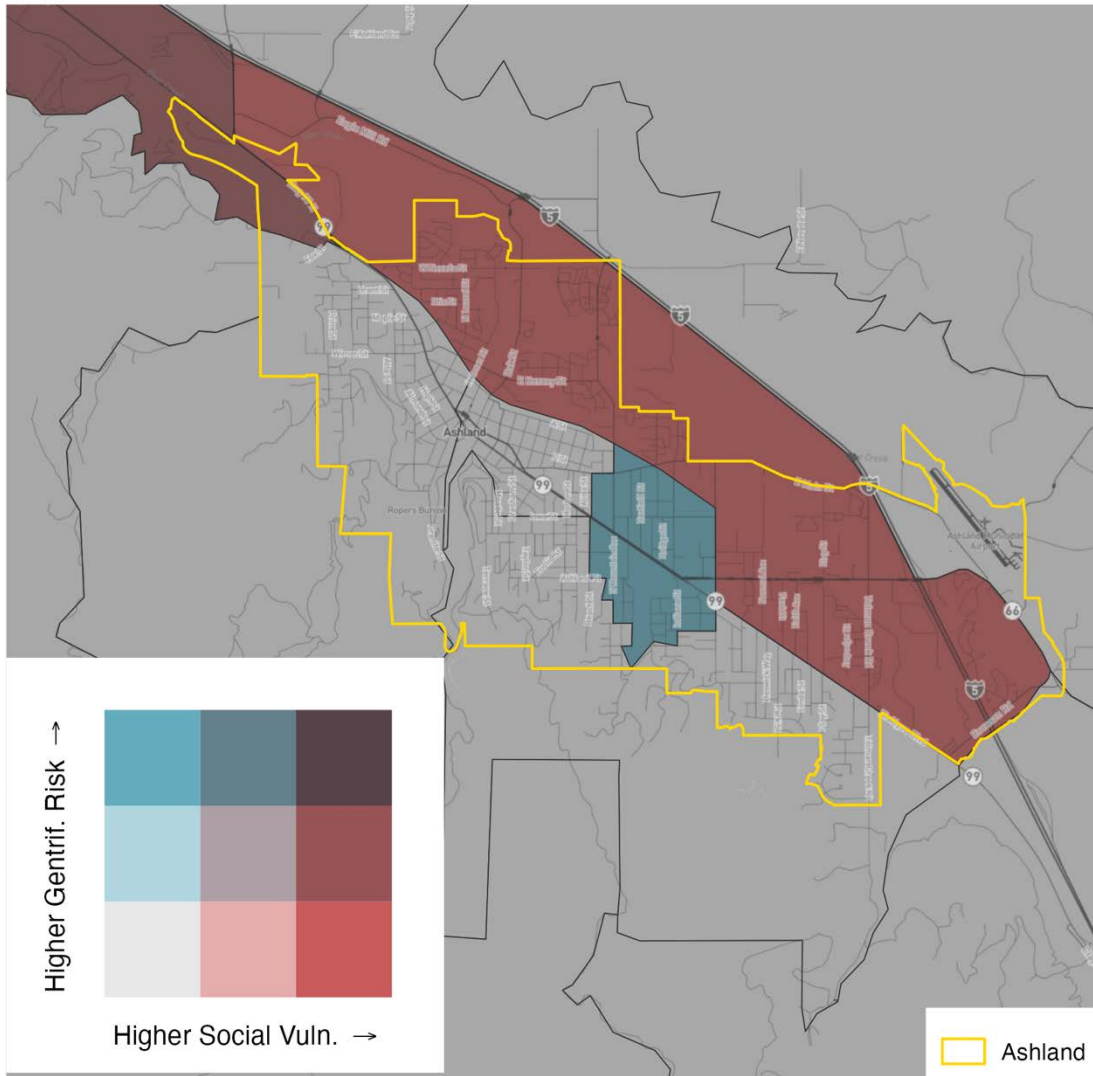
Where do areas with higher gentrification risk and vulnerable populations intersect?

Highway 99 is a dividing line when it comes to gentrification and vulnerability.

Ashland, along with portions of nearby Talent, contain significant amounts of the region's most vulnerable tracts when considering displacement risk, but only one tract in Ashland has been classified as Susceptible to gentrification. Interestingly, our model does not show an intersection between gentrifying and more socioeconomically vulnerable tracts in Ashland.

Exhibit 70 shows areas with higher gentrification risk and areas with higher social vulnerability.

Exhibit 70. Composite Gentrification & Socioeconomic Vulnerability Risk, by Tract
 Source: ACS 2010, 2015, 2019 (5-year), RLIS, ECONorthwest



Indicators of **higher gentrification risk** include:

- high shares of low-income households,
- changing socioeconomic demographics as compared to the region
- rising prices of housing for sales and rent

Indicators of **higher social vulnerability** include:

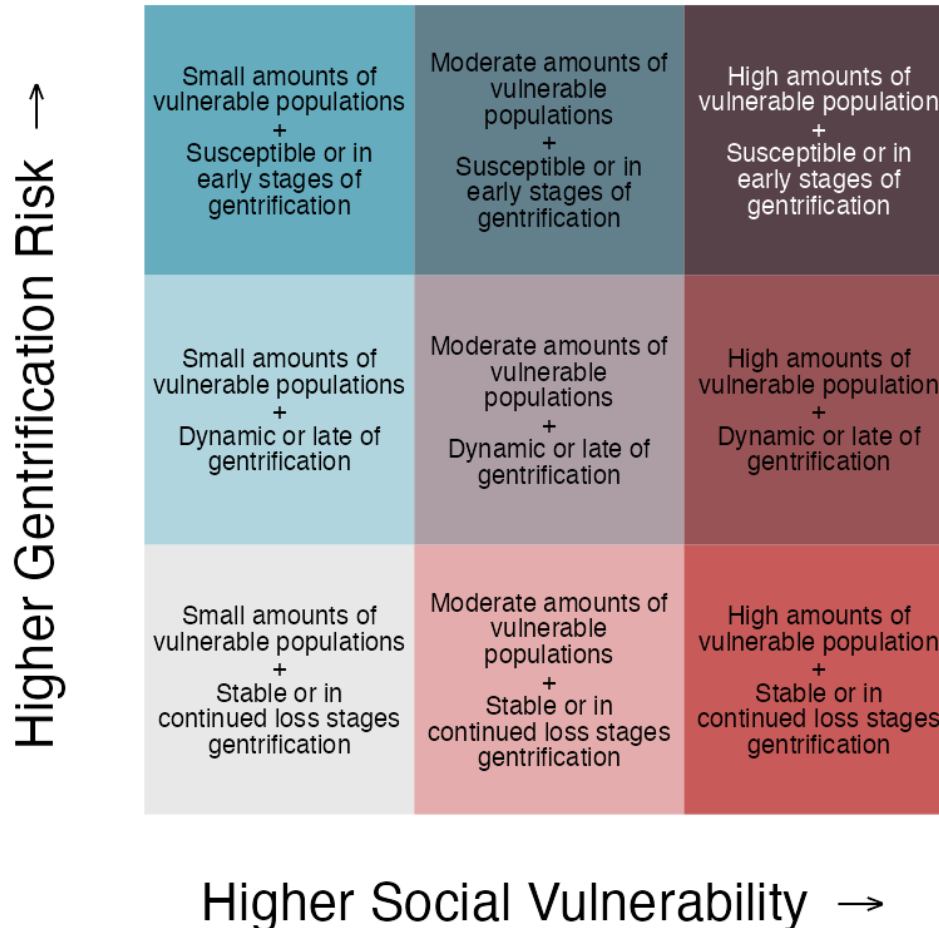
- higher shares of the region's POC or Hispanic population
- higher shares of the region's population without a bachelor's degree or higher

Exhibit 71 provides more context about the risk for gentrification and the level of social vulnerability in Exhibit 70. The following describes the gentrification risk and social vulnerability at each corner of the matrix in Exhibit 71.

- **Top row, left side – in blue.** These areas are at risk of displacing existing populations but the populations in these areas are generally less vulnerable as compared to the region. This may also indicate that neighborhoods nearby are experiencing appreciations in home sales and rents.
- **Top row, left side – in dark grey.** These areas are the highest risk of displacement of existing vulnerable population, such as lower-income households, people of color, Latino households, or other vulnerable populations.

- **Bottom row, left side – in light grey.** These are areas with little risk of displacement and few vulnerable populations.
- **Bottom row, right side – in pink.** These areas have little existing risk of displacement but are home to vulnerable populations.

Exhibit 71. Gentrification & Socioeconomic Vulnerability Risk Matrix



Most Ashland residents live in neighborhoods that are not currently at risk of gentrification

Just over half (51%) of Ashland residents live in Census tracts that combine a low gentrification risk and a low socioeconomic vulnerability level.

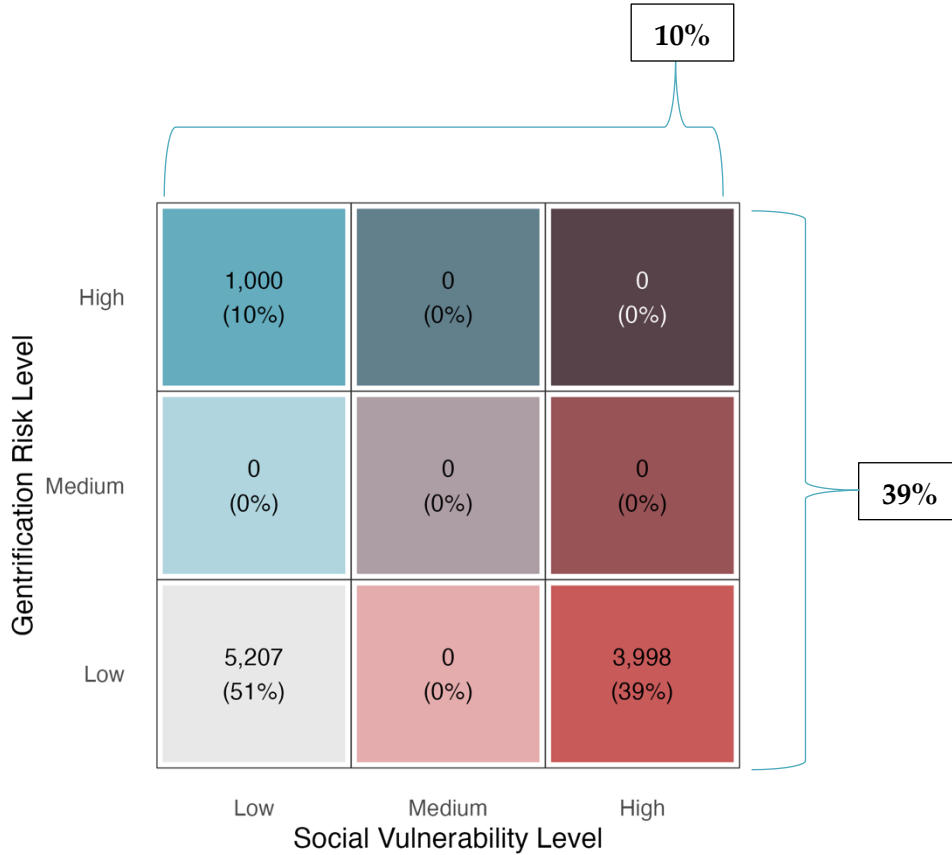
Exhibit 72 shows a more simplified version of the percentage of population in Ashland in each of the groupings shown in Exhibit 70 and Exhibit 71.

- 10% of Ashland households reside within a tract identified as at high risk of gentrification (either in early or susceptible stages), but this same tract does not display high rates of socioeconomic vulnerability according to our model.

- 39% of households reside in tracts identified as at high socioeconomic risk of housing displacement, but low risk of gentrification.

Exhibit 72. Ashland Households Within Composite Gentrification & Socioeconomic Vulnerability Tracts

Source: ACS 2010, 2015, 2019 (5-year), RLIS, ECONorthwest



Implications and Next Steps for the Housing Production Strategy

This analysis shows that one central area of Ashland is in early stages of gentrification or at-risk of gentrification. As neighborhoods that were once low-income begin to appear as appealing to new residents, it is important to recognize that the people living in those neighborhoods may not have the same economic opportunities as the people moving in.

For the City of Ashland to validate what is happening on the ground, it is important to consider neighborhood characteristics and design community charettes to accurately represent what change looks like to the residents there now. Ashland may want to take steps to further understand potential for gentrification and potential displacement of vulnerable population, such as conducting additional research about areas at risk for gentrification to better understand the demographic characteristics of people who may be displaced.

The HPS may include actions to preserve existing affordable housing, stabilize households, and prevent future displacement and gentrification.

Appendix C. Housing Developer Interview Summaries

This appendix summarizes the interviews conducted as part of the Housing Production Strategy with stakeholders in the Ashland development community.

DATE: September 12th, 2022
TO: Brandon Goldman, Linda Reid, City of Ashland
FROM: Kaitlin La Bonte, Mackenzie Visser, ECONorthwest
SUBJECT: Summary of Developer Interviews

Purpose of Interviews

ECONorthwest collected input from stakeholders in Ashland, including developers, builders, planners, and architects. The goal of these meetings was to collect feedback on potential strategies and get insight into development barriers in Ashland. Five interviews were conducted over the course of August, 2022.

Interview Structure

Interviews were conducted in a semi-structured interview style, where conversations included the following topics and questions:

Barriers to development:

- What are the biggest challenges to development in Ashland?
- Are there specific barriers to housing development you've encountered in the development code?
- Are there specific barriers to housing development you've encountered in the review process?

Initiatives proposed in the HPS, including:

- Encourage development of low- and moderate-income affordable rental housing.
- Increase opportunities for affordable homeownership.
- Encourage development of income-restricted affordable housing units.
- Preserve existing of low- and moderate-income affordable housing.

Potential strategies, including:

- Increasing development capacity of MFR dwellings through changes to the Land Use Ordinance.
- Disallowing SFD in High Density R-3 Zone.
- Implementing the Multiple Unit Property Tax Exemption (MUPTE) to support multifamily or affordable housing.
- Exploring the potential of Inclusionary Zoning.
- Establishing a Construction Excise Tax.
- Evaluating using Urban Renewal.

Stakeholder Interviews Summary

Key feedback and themes from the stakeholder interviews are summarized in the table below:

Themes	Stakeholder Feedback
Barriers to Development	
<p>Stakeholders agreed that the cost of land in Ashland was a major driver of development costs.</p>	<ul style="list-style-type: none"> ▪ There is a shortage of available land to develop on in Ashland, pushing up land prices. ▪ The price of land is a major barrier to development in the City, leading to increased housing costs. ▪ Existing land can be difficult to build on due to slope, solar ordinances, wetlands, and other factors.
<p>Some administrative processes create barriers to development.</p>	<ul style="list-style-type: none"> ▪ The pre-application waiting period can be a barrier to development. An expedited permitting process for experienced developers could shorten the development process by several months. ▪ Increased communications between City departments (such as engineering, permitting, etc.) could facilitate the application process. ▪ Planning Commission procedures, such as reviewing planning decisions only once a month and delaying adoption of findings until a second hearing, add substantial time to review procedures. ▪ Additional City staff could facilitate development by expediting review times, helping developers navigate the code, and providing other supports.

Themes	Stakeholder Feedback
Decreasing SDCs could incentivize development in Ashland.	<ul style="list-style-type: none"> Stakeholders felt that SDCs were a barrier to providing affordable, workforce, and multifamily housing. Respondents believed that SDC fees and permit fees are more expensive than neighboring jurisdictions, which may deter development in Ashland.
Parking requirements	<ul style="list-style-type: none"> Parking minimums add to development costs.
Certain code requirements create de facto density limitations.	<ul style="list-style-type: none"> Two stakeholders cited the Solar Ordinance as a requirement that limits buildable area on a site. One stakeholder mentioned that driveway spacing requirements as a barrier to density. Other limitations on density that stakeholders cited included tree preservation requirements, stormwater retention facility requirements, requirements for gravel barriers around houses, and the lot coverage limitations in woodland zones.
Certain code requirements create confusing and unpredictable review processes.	<ul style="list-style-type: none"> Stakeholders cited the annexation process, the solar ordinance, the modified flood zone, and street standard requirements as challenges to navigating Ashland’s development code.

Feedback on Initiatives

Stakeholders agreed that housing costs were too high for many Ashland households.	<ul style="list-style-type: none"> Stakeholders generally agreed that building more affordable and workforce housing is an important priority for the City. Stakeholders generally supported increasing density and vertical development in Ashland, but recognized the difficulties associated with doing so.
Stakeholders gave mixed feedback on the City’s performance.	<ul style="list-style-type: none"> Two stakeholders expressed they would like the City to use more of the zoning and urban planning tools at its disposal. Two stakeholders expressed that they were satisfied with the work the City is doing, especially compared to neighboring jurisdictions.

Feedback on Strategies

Urban Renewal	<ul style="list-style-type: none"> Two stakeholders were engaged with Urban Renewal efforts in other jurisdictions and reported that it was helpful in facilitating development.
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Themes	Stakeholder Feedback
	<ul style="list-style-type: none"> Another stakeholder was not confident that Urban Renewal would be successful in Ashland and felt the City should focus more on other strategies.
ADUs	<ul style="list-style-type: none"> Under current conditions, ADUs are generally not feasible to develop as rental units, as high development and materials costs require higher revenues to pencil. Requirements for separate water meters, sewer, power, and storm systems for ADUs drive up costs. Reducing SDCs based on size could encourage ADU development.
Annexation	<ul style="list-style-type: none"> Two stakeholders mentioned the Grant Terrace project and felt it was a positive development for Ashland, though noted the challenges involved in the annexation process. Multiple stakeholders felt easing the annexation process could increase the amount of buildable land in Ashland, lowering costs. Some stakeholders felt the City should annex additional land to increase development, rather than increasing density.
Increasing development capacity of MFR dwellings through changes to the Land Use Ordinance	<ul style="list-style-type: none"> Two stakeholders felt increasing lot coverage allowances would support development. Two stakeholders doubted whether this strategy would have much of an impact because there is not sufficient demand for higher density MF developments
Land banking	<ul style="list-style-type: none"> One builder expressed interest in building more workforce housing if they could do so feasibly and would be interested in partnering with the City if the city had land available.

Stakeholder Recommendations

To promote housing development	<ul style="list-style-type: none"> Evaluate opportunities to streamline development review. Increase Cottage Housing SF allowances to 850 feet. The 800 SF maximum limits flexibility for an amenity such as a ½ bath or powder room, and limits tenant type to single users and not families or single adult and one child. Allow temporary residential use of future commercial spaces to provide affordable housing while the market adjusts. It
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Themes	Stakeholder Feedback
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can be difficult to get financing for commercial spaces, limiting overall mixed-use development.

To encourage density

- Push for Vertical Housing Tax Credits in all R-3 and Mixed-Use Zones, including the Downtown, by eliminating unnecessary regulation and providing staff assistance with the application materials;
- Review the code for unintended barriers to density.

To increase feasibility of ADU development

- Amend code to increase “lot coverage” allocations with ADU proposals. For instance, allow an extra 15% of lot coverage for ARU’s less than 350 sq. ft.
- Reduce or eliminate current building separation requirements for structures on the same lot, specifically main house and ARU units

Appendix D. HPS Summary of Past Engagement and Community Feedback on Housing Related issues.

Meeting Name	Meeting Date	Purpose	Who participated	Summary of Input
Middle Housing Public Meeting (ORD 3199)	10/13/2020 12/22/2020 2/23/2021 4/27/2021	Review and discussion of ORD 3199- Middle Housing policies	Planning Commission 3 members of the public 1 professional planner	Discussion and information regarding State requirements and changes. Recommendation for the City to provide pre-approved plans such as other cities have done. Parking concerns. https://www.ashland.or.us/Agendas.asp?AMID=7599&Display=Minutes https://www.ashland.or.us/Agendas.asp?AMID=7656&Display=Minutes https://www.ashland.or.us/Agendas.asp?AMID=7698&Display=Minutes https://www.ashland.or.us/Agendas.asp?AMID=7738&Display=Minutes
Middle Housing Public Hearing (ORD 3199)	5/11/2021	Public input on Ordinance establishing middle housing policies	Planning Commission	Planning Commission recommended approval of the ordinance.
Development Round Table Meeting	4/21/2021	Provide information and obtain comments on proposed	35 development professionals: developers, planners, design professionals, contractors	Thirty-five development professionals including planners, design professionals, contractors and developers attended a developer round table to learn about HB2001, and to review and discuss proposed code

		code amendments		changes to support the development of Accessory Residential Units and Duplexes within Ashland.
Middle Housing Public Meeting (ORD 3199)	4/22/2021	Review, discussion, and recommendation of ORD 3199- Middle Housing policies	Housing and Human Services Commission ⁴¹	Supported recommendations for duplex and ARU code Changes. https://www.ashland.or.us/Agendas.asp?AMID=7737&Display=Minutes
Middle Housing Public Meeting (ORD 3199)	5/5/2021	Review, discussion, and recommendation of ORD 3199- Middle Housing policies	Historic Commission	No recommendations https://www.ashland.or.us/Agendas.asp?AMID=7744&Display=Minutes
HCA Advisory Group meetings	01/11/2021 03/01/2021 04/26/2021 12/07/2020	Review of assumptions, review and discussion of policies/actions,	Planning, housing, climate action commission members, Ashland School Board member, and private and affordable housing developers	https://www.ashland.or.us/SIB/files/Ashland_Housing_Strategy_Draft_02_19_21.pdf https://www.ashland.or.us/SIB/files/Ashland_HCA_AC_%232_Meeting_Notes.pdf https://www.ashland.or.us/SIB/files/Ashland_HCA_PAC_%231_Meeting_Notes.pdf

⁴¹ The Housing and Human Services Commission has since changed its name to the Housing and Human Services Advisory Committee.

Housing Capacity Analysis Virtual Open House	4/1-4/16/2021	Provide information and obtain public comments to better understand and address the communities housing needs.	394 community members attended	https://www.ashland.or.us/SIB/files/HCA_openhouse_Survey_Results_20210416.pdf
Housing Capacity Analysis Public Hearings	05/19/2020 05/17/2021 08/17/2021 08/03/2021	Review and Recommendations for the HCA data, assumptions, policies, and actions	City Council	Approved HCA as presented. https://www.ashland.or.us/Agendas.asp?AMID=7530&Display=Minutes https://www.ashland.or.us/Agendas.asp?AMID=7760&Display=Minutes https://www.ashland.or.us/Agendas.asp?AMID=7832&Display=Minutes https://www.ashland.or.us/Agendas.asp?AMID=7820&Display=Minutes
Housing Capacity Analysis Public Hearings	07/13/2021 03/23/2021	Review and Recommendations for the HCA	Planning Commission	Commissioner Thompson shared her concern on building smaller units that seemed more suited for retirees and not families. She was interested in strategies for larger units that were affordable. Chair Norton was encouraged that 400 people attended the virtual meeting and they received 300 surveys. https://www.ashland.or.us/Agendas.asp?AMID=7803&Display=Minutes https://www.ashland.or.us/Agendas.asp?AMID=7714&Display=Minutes

Housing Capacity Analysis Public Hearings	03/25/2021 06/24/2021	Review and Recommendations for the HCA	Housing and Human Services Commission Joint Housing and Planning Commission	https://www.ashland.or.us/SIB/files/2021_6_24_draft_minutes.pdf https://www.ashland.or.us/Agendas.asp?AMID=7715&Display=Minutes Commission discussed aging population and urban renewal. Commission voted to accept and support the HCA.
2020-2024 Consolidated Plan-priorities questionnaire	2/1-3/1/2020	Evaluation of spending priorities for the CDBG program over the five-year period between 2020-2024	134 community members and DHS staff	Citizens identified which types of activities were high or low priorities for the limited CDBG resources. Affordable housing was the highest priority identified.
2020-2024 Consolidated Plan Public Hearing	3/26/2020	Review, discussion, and recommendation of the 2020-2024 Consolidated Plan	Housing and Human Services Commission	Recommended approval of 5- year strategic Plan for the use of CDBG funding. https://www.ashland.or.us/Agendas.asp?AMID=7519&Display=Minutes
2020-2024 Consolidated Plan Public Hearing	4/21/2020	Review, discussion, and recommendation of the 2020-2024 Consolidated Plan	City Council	Approved adoption of the 5-year strategic Plan for the use of CDBG funding. https://www.ashland.or.us/Agendas.asp?AMID=7522&Display=Minutes

Housing Element Housing Forum	3/8/2017	Discussion policies, priorities and narrative	20 community members/developers/service providers	Support of environmental and conservation measures, concerns and support of more goals/policies that support affordable housing, support of universal design/accessibility/aging in place. Comments about using vernacular language (not technical) tables and references and assumptions are dated and some are no longer accurate.
Housing Element Questionnaire	1/2017 9/2018	Feedback on policies and priorities	357 visits, 144 responses 553 visits, 221 responses	https://www.ashland.or.us/SIB/files/adopted-housing-policy-questionnaire-2017-all.pdf
Housing Element Public Hearing	11/15/2018	Review, discussion, and recommendation	Housing and Human Services Commission	Recommended approval with no changes. https://www.ashland.or.us/Agendas.asp?AMID=7119&Display=Minutes
Housing Element Public Hearing	11/27/2018	Review, discussion, and recommendation	Planning Commission	Recommended approval of the document with some alterations: Suggested an additional policy under proposed Goal 1 to encourage the retention and development of rental housing. Suggested that a definition for universal housing/universal design, suggested wording and policy changes to improve clarity. https://www.ashland.or.us/Agendas.asp?AMID=7124&Display=Minutes
Housing Element Public Hearing	06/04/2019 06/18/2019	Review, discussion, and recommendation, and approval	City Council	Concerns about density and parking. HE approved as presented. https://www.ashland.or.us/Agendas.asp?AMID=7293&Display=Minutes https://www.ashland.or.us/Agendas.asp?AMID=7306&Display=Minutes

Rent Burden	9/26/2019	Public Forum to discuss rent burden	Housing and Human Services Commission	https://www.ashland.or.us/Agendas.asp?AMID=7382&Display=Minutes
Rent Burden	12/10/2020	Public Forum to discuss rent burden	Housing and Human Services Commission	https://www.ashland.or.us/Agendas.asp?AMID=7650&Display=Minutes
Rent Burden	08/25/2022	Public Forum to discuss rent burden and HPS strategies	Housing and Human Services Commission	https://www.ashland.or.us/Agendas.asp?Display=Agenda&AMID=8134
Housing and Human Services commission Regular Monthly Meeting	4 th Thursday of the month	To provide public comment and recommendation s and information to the City Council regarding policy and funding strategies relating to housing and human services, Community Development Block Grants, and Affordable	Housing and Human Services Commission is comprised of nine volunteer members and their regular monthly meetings are public meetings where the continuum of housing and human services needs of the community are discussed.	https://www.ashland.or.us/CCBIndex.asp?CCBID=239

		Housing Trust Fund allocations.		
SOU tabling and focus group meeting to discuss housing issues and HPS strategies	5/23/2022	Obtain targeted community feedback regarding housing needs and strategic priorities	46 students completed surveys 3 students participated in a focus group	<p>SOU Family Housing is dealing with competition for space—students, some staff/faculty. Policy is changing to make it harder for staff/faculty to get units, putting higher priority on veterans, students with families. Housing staff are also contending with increasing costs for maintenance/repairs/materials as well as a staff shortage. These students all report a monthly income 1000-2000/mo. Very low income. Students report running into caps in rental agreements on the number of persons who can share bedrooms.</p> <p>Additional way some people raise rent money: dealing drugs. S. reported that the people she knows who have the most money to live on are dealers.</p> <p>Suggestions for what City policy could do to help: N. suggested more flexibility for allowing domes or other alternative housing structures in the city, encourage more innovative/unconventional housing types that would be affordable. Adding a City fee/tax on vacant/unoccupied houses.</p> <p>SOU workforce housing issues some employees get SOU apartments as part of their compensation. Jason noted that the only way he could afford to take this job was that it came with living quarters. Both said their annual income was around \$35K annually, in addition to the campus supplied housing.</p>

Open City Hall online survey	8/24/22-10/14/2022	Obtain community feedback regarding housing needs and strategic priorities	339 attendees 236 responses	https://www.ashland.or.us/Page.asp?NavID=13461&pd_url=https%3A%2F%2Fwww.opentownhall.com%2Fportals%2F89%2FIssue_12081#peak_democracy
Virtual Open House	10/19/2020	Obtain community feedback regarding housing needs and strategic priorities	7 attendees	