

# NEWBERG AFFORDABLE HOUSING COMMISSION MINUTES

Tuesday, August 26, 2014, 1:30 PM

Newberg City Hall Permit Center Conference Room  
414 E. First Street

## CALL MEETING TO ORDER

Chairman Stuart Brown opened the meeting at 1:30 PM.

## ROLL CALL

Members Present: Stuart Brown, Chair Steve Comfort Terry Emery

Staff Present: David Beam, Associate Planner  
Steve Olson, Interim Building and Planning Director  
Sue Ryan, Interim City Recorder  
Jacque Betz, City Manager

## APPROVAL OF MINUTES

Approval of April 22, 2014, Newberg Affordable Housing Commission Meeting Minutes.

**MOTION:** Emery/Comfort approved the affordable housing commission minutes for April 22, 2014.  
Motion carried (3Yes/0 No).

## TRUST FUND ACTIVITY

Rental housing loan program – presentation materials – Associate Planner David Beam gave an update on the rental housing loan program referring to a handouts from the packet (Exhibit A and B). He said the materials were to talk about how the trust fund was established and how the loan program operates.

There was discussion on testing procedures for determining applicant and property owner eligibility, the affordable housing requirements, demonstrating sufficient equity and guidelines for determining it, background on the housing fund and its current balance and the purpose of the commission.

Chairman Brown suggested having a more detailed standard on eligibility in the document (Exhibit A). There was a discussion on how that could impact rental units versus individually owned properties. Chairman Brown expressed a concern about how to reach individuals about the program and not just agencies. There was discussion on how the housing agencies could reach the targeted audience. There was discussion on how the City could promote the program.

AP Beam said the program does have limited funds. There was discussion on how to proceed with allocation, the rate at which to loan out the money, how to prioritize use and whether they should give it out as loans or grants.

City Manager Betz asked who the loan officer was. AP Beam said one had not been established yet for the trust fund. He said the department does use Mid-Willamette Valley COG for another program for small businesses and there had been some discussion about using that agency as the loan officer.

There was a discussion on definitions for the different programs and the materials purpose being to explain the trust fund. Commissioner Emery asked about the timeframe for beginning the program. AP Beam said he thought they could start in late October. Chairman Brown suggested the Commission set a limit of how much

they would loan out the first year such as one-third of the trust fund amount. There was a discussion on loan terms and amounts. The commission decided to bring up the topic again at their next meeting to have more time to review the material. Chairman Brown asked if they could also discuss at the next meeting eligibility and qualifying and establishing the measures and standards for these two items.

Next Notice of Funding Availability/Review of Application and review process: This item was discussed under the rental housing loan program topic.

Growing the trust fund – next actions: AP Beam said the Commission needed to consider if grants continue to be part of the program that it could over time deplete the fund, which has a finite amount. He suggested prioritizing the fund to use it for loans first that will pay back into the fund and it can grow over time. There was discussion on how grants are allowed but not required under the program and to delay awarding grants until a plan for replenishing the fund has been developed.

AP Beam handed out a list of potential avenues to grow the housing trust fund. These ideas included property transaction fees through title companies, donations by real estate agents per transaction, unclaimed properties, code enforcement fines, rental housing violation fines, County lottery funds for economic development, grants and charitable gifts. Chairman Brown said he thought the topic should be the subject for an entire meeting.

**MOTION:** Chairman Brown moved, seconded by Commissioner that they delay awarding grants until such time as a strategy is developed for replenishing the fund. There was discussion on the motion. AP Beam clarified some points. Motion carried 3-0.

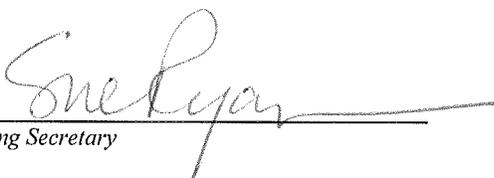
Future Commission work – Chairman Brown said the next meeting they will focus on the presentation materials. He said the commission needs to understand the materials before they approach the community and begin the program.

There was discussion on items for 2015. Chairman Brown said he would like the Commission to consider the issue of Accessory Dwelling Units. AP Beam passed out a handout (Exhibit C) showing a Zoning Use table where Accessory Dwelling Units are allowed. Chairman Brown said he was in favor of this because it added housing units and increased density but is generally affordable housing. He said one population that needs more housing is students.

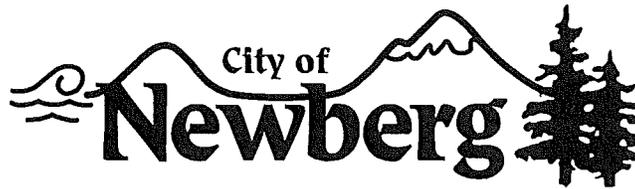
**NEXT MEETING – OCTOBER 28, 2014**

**ADJOURNMENT** – The meeting adjourned at 2:30 p.m.

**Approved by the Newberg Affordable Housing Commission on October 28, 2014.**

  
\_\_\_\_\_  
Recording Secretary

  
\_\_\_\_\_  
Affordable Housing Commission Chair



## **Newberg Affordable Housing Trust Fund Rental Rehabilitation Loan Program**

In 2012, the city of Newberg established the Newberg Affordable Housing Trust Fund (NAHTF). The purpose of the Fund is to keep the community diverse and healthy by facilitating the production and preservation of affordable housing throughout Newberg.

One of the programs that operate under the NAHTF is the Rental Rehabilitation Loan Program. The purpose of this program is to provide financial assistance to local landlords so they can rehabilitate dwellings and make them safe and decent for rent to low or very low income families.

The following provides more details about the program.

### **Eligibility**

- (1) The dwelling must be within the Newberg city limits.
- (2) The dwelling must be rented to low or very low income families or individuals, according to income guidelines established by the Affordable Housing Commission. Preference will be given to units to be rented to very low income families or individuals.
- (3) Repairs shall improve the overall livability of the dwelling by addressing health and safety issues and by making the home more energy efficient and affordable. Priority is placed on the repairs needed to make the home safe and to prevent further deterioration and escalated costs if left unattended. Typical examples of these projects include new roofs, new windows, new electrical wiring, heating system repair/replacement, and utility repairs.
- (4) The applicant shall demonstrate sufficient equity in the property and sufficient ability to repay the loan.
- (5) The applicant shall demonstrate that the rehabilitation could not be accomplished using conventional loan programs.
- (6) Preference shall be given to landlords who live in Newberg or the Newberg area, and who own 10 or fewer rental units, and who own the property outright or have substantial equity in the property.

### **Loan Terms**

- (1) Loans are available in amounts ranging between \$5,000.00 and \$15,000.00. This amount may be increased up to \$25,000.00 if the need for repairs is justified and adequate equity

CITY OF NEWBERG  
RENTAL REHABILITATION LOAN PROGRAM

Program Overview  
Local Property Owners  
and Property Managers  
(Date?)

# CITY OF NEWBERG RENTAL REHABILITATION LOAN PROGRAM

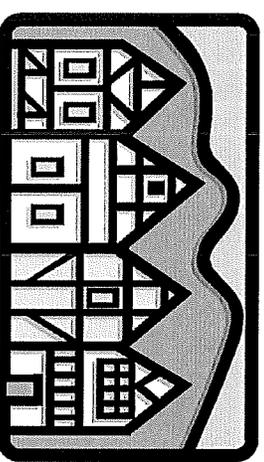
➤ On March 5, 2012, the City Council established the Newberg Affordable Housing Trust Fund through Ordinance No. 2012-2749.

➤ Trust Fund adoption part of City Council's Affordable Housing Action Plan.

May 4, 2009



**Affordable  
Housing  
Action Plan**



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P.O. Box 970  
Newberg, OR 97132  
Phone: 503-537-1246  
Website: [www.ci.newberg.or.us](http://www.ci.newberg.or.us)

# CITY OF NEWBERG RENTAL REHABILITATION LOAN PROGRAM

## Purpose of Trust Fund

➤ The purpose of the Trust Fund is to contribute resources to partner organizations with an interest in increasing the available number of affordable housing units in the community as well as maintaining the existing stock of affordable housing.

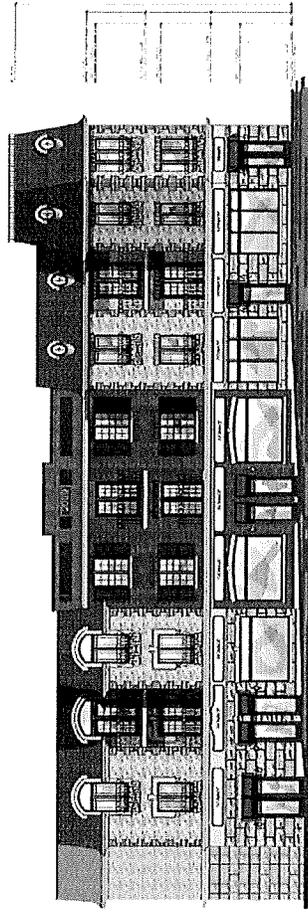


PHOTO COURTESY  
CLARK HUBBARD ARCHITECT - AUGUSTA, GEORGIA

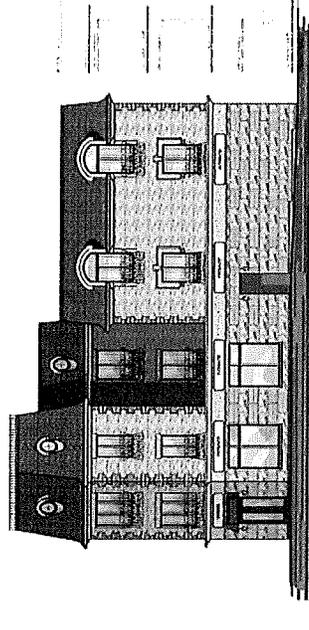


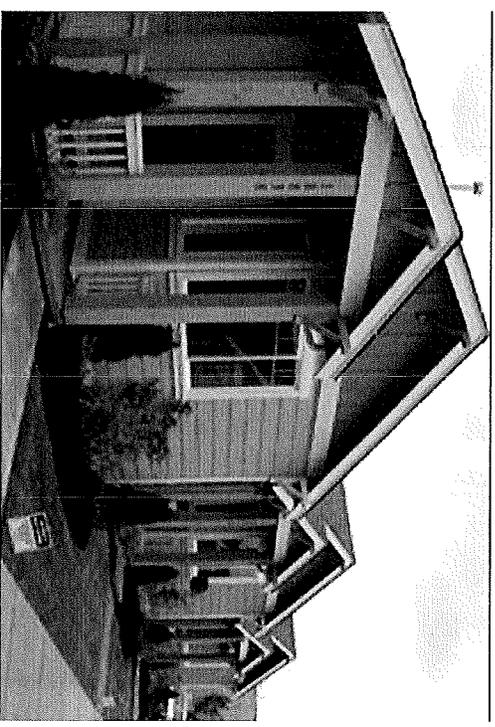
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# CITY OF NEWBERG RENTAL REHABILITATION LOAN PROGRAM

## Program Targets

- > Affordable housing where households pay no more than 30% of gross household income on housing costs.
- > Family households that do not exceed 100 % of area median income. Income thresholds determined by Planning and Building Director, using the best available data.
- > Affordable housing partners: public agencies, private non-profits, private for-profits and private landlords.



# CITY OF NEWBERG RENTAL REHABILITATION LOAN PROGRAM

## Fund Programs

- Small grants/loans competitive program to existing organizations
  - Support for existing affordable housing programs (e.g. Love Inc., YCAP, Habitat for Humanity, etc.)

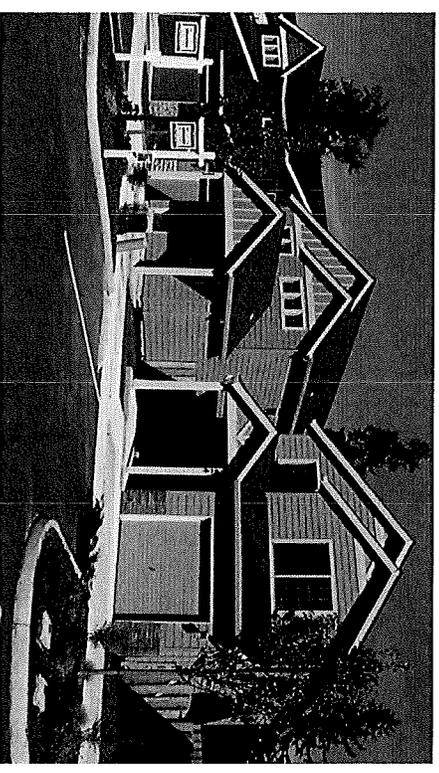
\* Grant awards for less than 50% of project cost. Loans can be for 100% of project cost.



CITY OF NEWBERG  
RENTAL REHABILITATION LOAN PROGRAM

Fund Programs

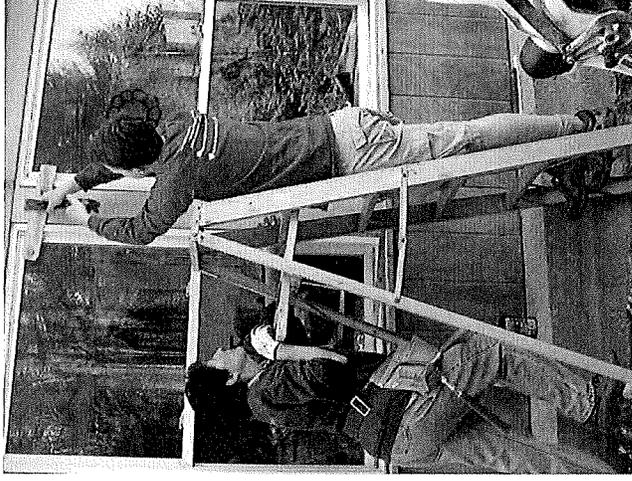
- Time sensitive loan program
  - Example: FUHIL Project



# CITY OF NEWBERG RENTAL REHABILITATION LOAN PROGRAM

## Fund Programs

- Rental rehabilitation loan program
  - HAYC programs don't cover rentals
  - Relative short-term loans – reinvest in other projects



# CITY OF NEWBERG RENTAL REHABILITATION LOAN PROGRAM

## Who is eligible?

- Dwelling in Newberg
- Serves low or very low income families
- Repairs make housing more affordable
- Conventional financing not available



# CITY OF NEWBERG RENTAL REHABILITATION LOAN PROGRAM

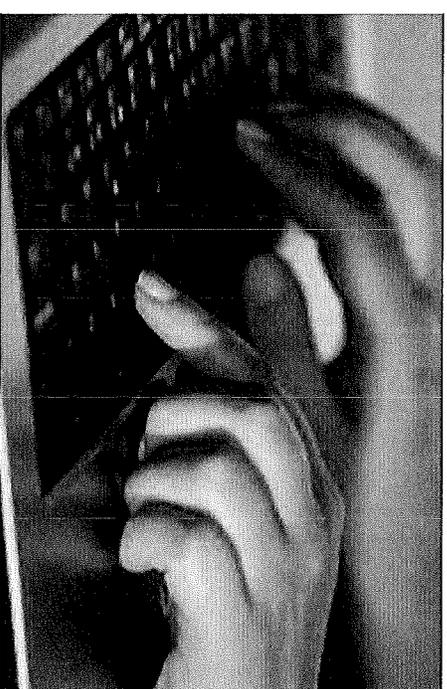
- ▶ Loan terms
- ▶ Loans of \$5k to \$25k
- ▶ Rate: 2% below prime
- ▶ Standard term is 7 years
- ▶ Housing remains affordable for loan term



# CITY OF NEWBERG RENTAL REHABILITATION LOAN PROGRAM

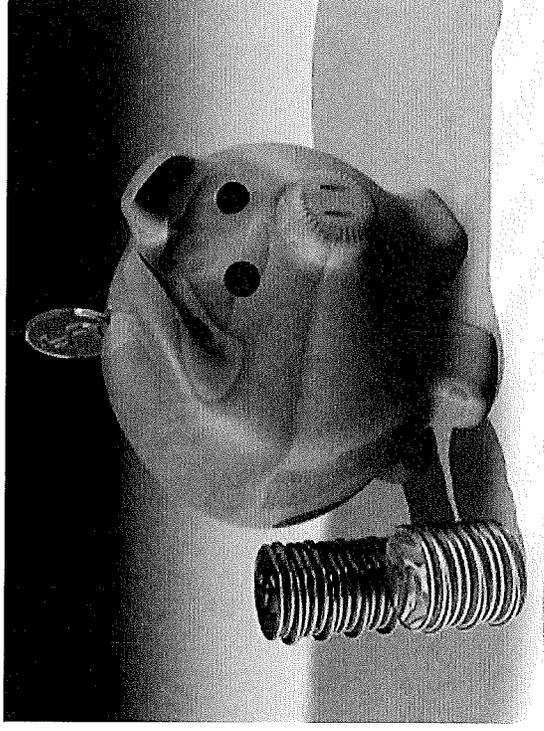
## Application process?

- Apply to city loan officer
- AHC makes recommendation
- City Council makes decision



CITY OF NEWBERG  
RENTAL REHABILITATION LOAN PROGRAM

Questions?





15.305.020 Zoning use table.

Newberg Development Code – Zoning Use Table

#	Use	R-1	R-2	R-3	R-4	RP	C-1	C-2	C-3	C-4	M-1	M-2	M-3	M-4-I	M-4-C	CF	I	AR	AI	Notes and Special Use Standards
100	AGRICULTURAL USES																			
Def.	Horticulture	P	P	P(1)	P(1)	P(1)	P(1)	P(1)	P(1)	P(1)	P(1)	P(1)	P(1)	P(1)	P(1)	P(1)	P(1)	P(1)	P(1)	
Def.	Livestock and poultry farming	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
Def.	Home gardening	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	
Def.	Home livestock and poultry raising	S	S															S		NMC Title 6
200	RESIDENTIAL USES																			
Def.	Dwelling, single-family detached	P(2)	P	P(3)		P		C(4)	C(5)								P	P(6)		Subject to density limits of NMC 15.405.010(B)
Def.	Dwelling, single-family attached	S(2)	S	S(3)		S		C(4)	C(5)								P	P(6)		NMC 15.415.050; subject to density limits of NMC 15.405.010(B)
Def.	Manufactured home on individual lot	S(2)	S	S(3)	P(7)	S												P(6)		NMC 15.445.050 – 15.445.070; subject to density limits of NMC 15.405.010(B)
Def.	Manufactured dwelling park		S	S	S															NMC 15.445.075 – 15.445.160
Def.	Mobile home park		S	S	S															NMC 15.445.075 – 15.445.160
Def.	Manufactured home subdivision		S	S	S															NMC 15.445.075 – 15.445.160
Def.	Dwelling, two-family (duplex)	P(2)	P	P	C	P		C(4)	P(8)/C(5)								P			Subject to density limits of NMC 15.405.010(B)
Def.	Dwelling, multifamily	C	P	P	C	P		C(4)	P(8)/C(5)								P			Subject to density limits of NMC 15.405.010(B)
Def.	Dwelling, accessory	C	S	S	S	S											S			Chapter 15.445 NMC,



The Newberg Municipal Code is current through Ordinance 2769 and legislation passed through December 2, 2013.

08-26-14  
AHC Exhibit C

at the time of planting, and spaced not more than 15 feet apart. Trees and shrubs in the vicinity of guy wires shall be of a kind that would not exceed 20 feet in height or would not affect the stability of the guys, should they be uprooted, and shall not obscure visibility of the anchor from the transmission building or security facilities and staff.

3. In lieu of these standards, the approval authority may allow use of an alternate detailed plan and specifications for landscaping, screening, plantings, fences, walls, structures and other features designed to camouflage, screen and buffer towers and accessory uses. The plan shall accomplish the same degree of screening achieved in subsections (H)(1) and (2) of this section, except as lesser requirements are desirable for adequate visibility for security purposes.

4. Grounds maintenance, including landscaping, shall be provided and maintained for the duration of the use, to encourage health of plant material and to protect public health and safety. The maintenance shall be the responsibility of the property owner, and/or the lessee of the property, and/or the owner of the tower.

I. Utility Pole Setback. When a telecommunications facility is located on an existing utility pole, the standards identified in subsections (A) through (D) and (F) through (H) of this section do not apply. [Ord. 2709 § 1, 2-17-09; Ord. 2536, 11-6-00. Code 2001 § 151.674.]

#### **15.445.230 Removal standards.**

Telecommunication equipment facility removal is required if the equipment is out of use for more than 90 days. [Ord. 2536, 11-6-00. Code 2001 § 151.675.]

#### **15.445.240 Exemptions.**

The following uses are exempt from all requirements of this section:

- A. All portable, hand-held and vehicular transmission sources.
  - B. Industrial, scientific, and medical equipment operating at frequencies designated for that purpose by the FCC.
  - C. Radio frequency machines:
    - 1. Which have an effective radiated power of seven watts or less;
    - 2. Which are designated and marketed as consumer products, such as microwave ovens, citizen band radios, and remote control toys, or which are in storage, shipment or on display for sale, provided such machines are not operated;
    - 3. Amateur intermittent sole source emitters of less than one KW average output.
- [Ord. 2536, 11-6-00. Code 2001 § 151.676.]

### **Article V. Accessory Dwelling Units**

#### **★ 15.445.250 Purpose.**

This article provides clear and objective standards for the establishment of accessory dwelling units in existing and new detached single-family residences to achieve the following:

- A. Increase the number of affordable housing units in the community.
- B. Increase residential densities with minimal impact on the quality or character of existing neighborhoods.
- C. Allow small and/or older households to retain large homes as residences.

D. Permit young households to achieve home ownership by using the rent from the accessory unit to offset mortgage costs.

E. Provide needed space for elderly family members, teenagers, and/or returning adult children. [Ord. 2505, 2-1-99. Code 2001 § 151.678.1.]

#### **15.445.260 Development standards.**

A. Location. Accessory dwelling units are permitted as conditional uses in the R-1 zone and as outright permitted uses in the R-2 and R-3 zones.

B. Limitations. An accessory dwelling unit is permitted, providing there is compliance with all of the following standards:

1. An accessory dwelling unit may be created within or as an addition to a detached or attached single-family structure or as a freestanding accessory building.

2. An accessory dwelling unit may not exceed 50 percent of the size of the primary unit, up to a maximum of 1,000 square feet.

3. The number of residents permitted to inhabit the accessory dwelling unit is regulated by the current edition of the Oregon Residential Specialty Code.

4. In addition to the number of parking spaces required for the primary residence, as established in NMC 15.440.030, one on-site parking space shall be provided for the accessory dwelling unit. This parking space shall be paved and/or covered.

5. The front door of the accessory dwelling unit shall not be located on the front facade of the primary residence unless the door is already existing.

6. Second story windows 10 feet or less from the property line must be made of privacy glass.

7. There shall be compliance with all of the development standards established in the base zone. [Ord. 2730 § 1 (Exh. A (15)), 10-18-10; Ord. 2505, 2-1-99. Code 2001 § 151.678.2.]

#### **15.445.270 Approval.**

To obtain approval to create an accessory dwelling unit, the applicant must demonstrate compliance with all of the requirements of NMC 15.445.260. The application shall be processed as a Type II procedure as regulated by NMC 15.100.140. [Ord. 2730 § 1 (Exh. A (15)), 10-18-10; Ord. 2505, 2-1-99. Code 2001 § 151.678.3.]

### **Article VI. Amateur Radio**

#### **15.445.280 Amateur radio and citizen band antenna.**

A. Amateur radio and citizen band antenna support structures and amateur radio and citizen band antennas, which themselves are deemed structures under the Oregon Structural Specialty Code or the Oregon Residential Specialty Code, that are located in a residential district, shall require a development permit. All other amateur radio and citizen band antennas that are located in residential districts shall not require a development permit but shall conform to the applicable provisions of this code.

B. When a development permit is required, the application shall be processed under the Type I procedure. The application shall be found to be consistent with the requirements of subsections (B)(1) through (9) of this section. The Type II procedure shall apply when the applicant requests consideration under subsection (B)(10) of this

