

REQUEST FOR COUNCIL ACTION



Date Action Requested: (July 5, 2022)

Order <input type="checkbox"/> Ordinance <input type="checkbox"/> Resolution <input type="checkbox"/> Motion <input type="checkbox"/> Information <input checked="" type="checkbox"/>	
Subject: Housing Production Strategy Project Update	Staff: Mary Heberling-Creighton Department: Community Development File No.
Work Session <input checked="" type="checkbox"/> Business Session <input type="checkbox"/>	Order On Agenda:

Recommendation: Information Only

Executive Summary:

Since the last update with City Council, there have been two meetings held with the project consultants, ECONorthwest and the Affordable Housing Commission who is acting as the Citizen Advisory Committee (CAC). These meetings are summarized below:

[April 12th HPS CAC Meeting #1:](#)

On April 12th, city staff and the project consultants at ECONorthwest, met with the Affordable Housing Commission for the first CAC meeting. This first meeting discussed and reviewed the desired outcomes of the HPS, Newberg's key housing needs, and Newberg's existing housing measures and gaps. A few things to note from this presentation:

- The process for the housing production strategy includes, understanding Newberg's future housing need and stakeholder engagement which will support the development of strategies to meet the future housing needs. Those strategies will be evaluated to make sure they achieve fair and equitable housing outcomes. This will all be finalized into the HPS report with policies or actions that Newberg will use to implement the housing strategies.
- Based on the prices of rent and homes sold in Newberg:
 - A household would need to earn an annual income of \$48,500 (for a family of 4) to afford multifamily rent of \$1,200/month.
 - A household would need to earn around an annual income of \$126,600 (for a family of 4) to afford the cost of a house for sale, around \$443,000.
- HPS strategies to meet Newberg's future housing needs will also address: people experiencing homelessness, racial or ethnic groups, people over 65 years old, people with disabilities.

Attached is the PowerPoint from the CAC Meeting #1 for reference on what information was presented and discussed.

[May 17th HPS CAC Meeting #2:](#)

On May 17th, city staff and the project consultants at ECONorthwest, met with the Affordable Housing Commission for the second CAC meeting. This meeting discussed and reviewed a brief review of the unmet housing needs in Newberg and discussion of potential strategies to meet housing need. In particular, the CAC discussed particular strategies to look into further and others to hold off for now. The strategies discussed are listed below:

Strategies the CAC moved to look more into as part of the HPS:

- Develop a land bank strategy
- Reduced/waive building permit fees and planning fees
- Reduce System Development Charges (SDCs) for regulated affordable housing
- Multi-unit Limited Tax Exemption Program (MULTE)
- Endorse cooperative housing models
- Urban renewal for public infrastructure to serve housing
- General fund and general obligation bonds
- Expedited/fast-tracked building permits
- Revise density transfer policies
- Revise density transfer policies
- Establish maximum lot size/minimum density standards
- Evaluate expanding density bonuses
- Develop pre-approved plan sets for ADUs and middle housing
- Support access to emergency shelter
- Inspection of short-term rentals and consider restrictions/limitations
- Support preservation of regulated affordable rental housing
- Ordinances to preserve existing affordable housing supply
- Support preservation of manufactured homes and mobile home parks
- Implement all housing policies through a lens of social and racial equity
- Adopt affirmatively furthering fair housing as a housing policy in the Comprehensive Plan and provide fair housing education, referral, and other services
- Newberg Workforce Housing Consortium – continue partnership

Strategies the CAC recommended to hold off for now, but may come back up during this project:

- Homebuyer Opportunity Limited Tax Exemption
- Develop a navigation center
- Add restrictive covenants to ensure affordability

Attached is the memorandum from the CAC Meeting #2 for more detailed information on the particular housing strategies listed above.

Questions for City Council to discuss based off information from the two previous CAC meetings:

- Are we missing anything?
- Are we headed in the right direction?
- Do you have any input or questions regarding the housing strategies that have been moved forward to investigate further with the consultants?

Project Tasks & Updated Schedule:

- Task 1: Project Kick-Off (January 1, 2022 – March 14, 2022)
- Task 2: Contextualized Housing Needs (Feb 2 – April 30)
- Task 3: Strategies to Accommodate Future Housing Needs (January 1 – Nov 30, 2022)

- Task 4: Draft and Final Report (Nov 1 – Feb 28, 2023)
- Task 5: Adoption (March 1 – April 28, 2023)

Continued project updates and feedback on Tasks 2 and 3 with the City Council are expected in December 2022.

Fiscal Impact: N/A

Strategic Assessment: City Council Goal 3: Promote development of housing affordability



Newberg: Housing Production Strategy

Citizen Advisory Committee Meeting #1

April 12, 2022

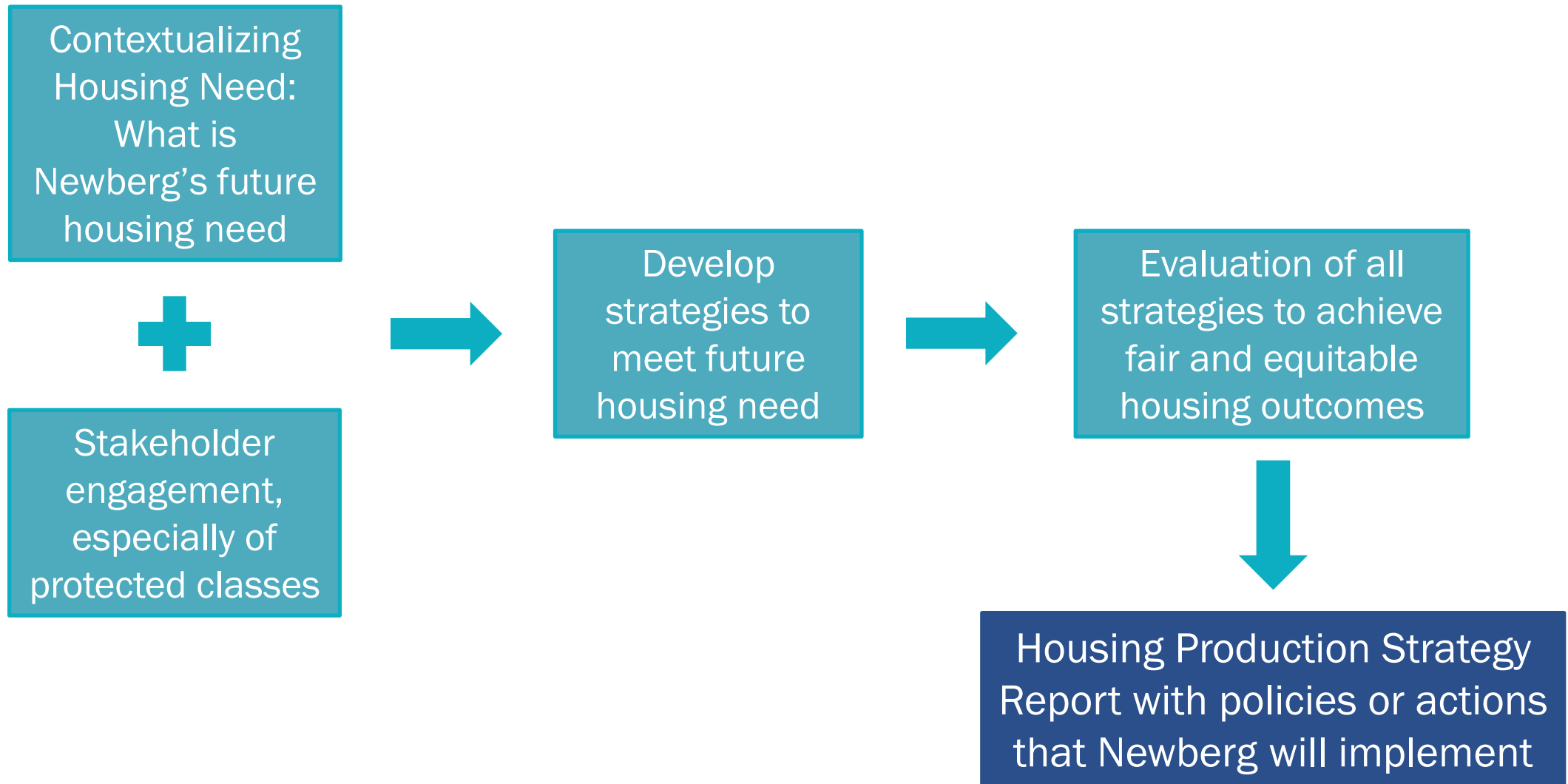
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Project Overview

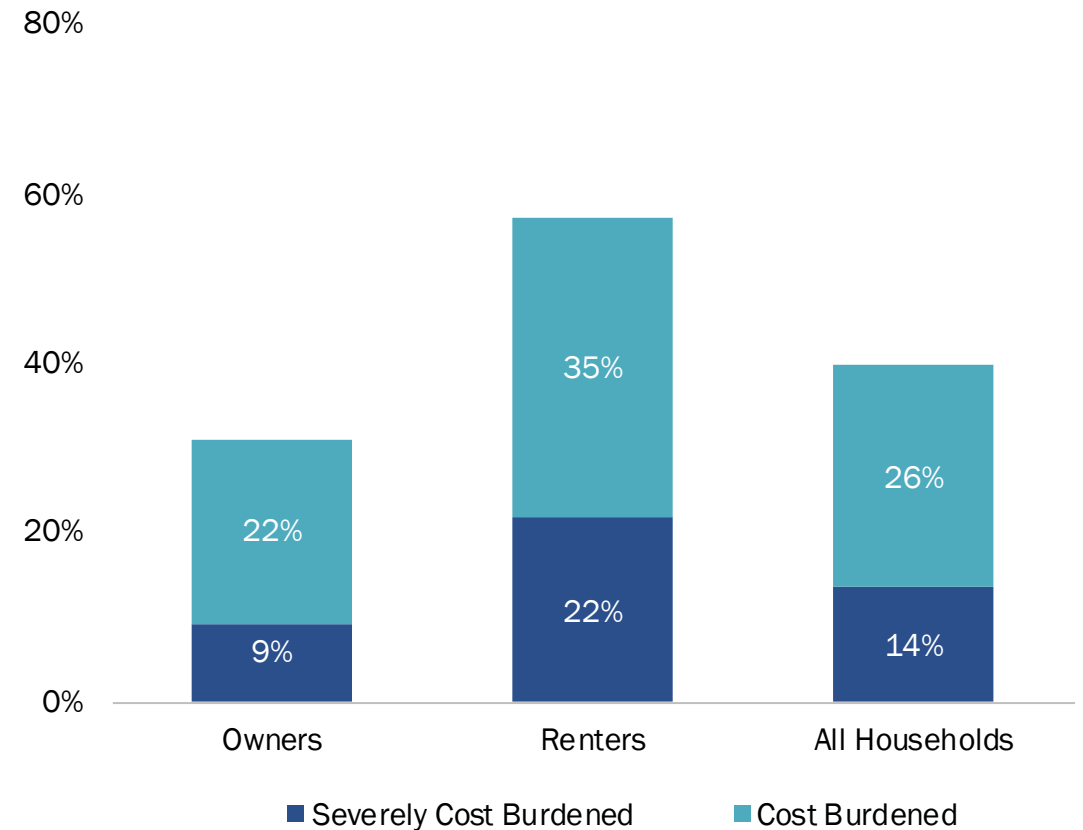
A Housing Production Strategy is an 8 Year Action Plan



Why is Newberg Conducting an HPS?

- Build on Newberg efforts to meet the city's housing needs
 - Housing Needs Analysis
 - Newberg Housing Strategy
 - Middle Housing – Community Outreach
 - Housing Newberg Group
 - Affordable Housing Task Force
- The City was given a grant by DLCD to complete the HPS

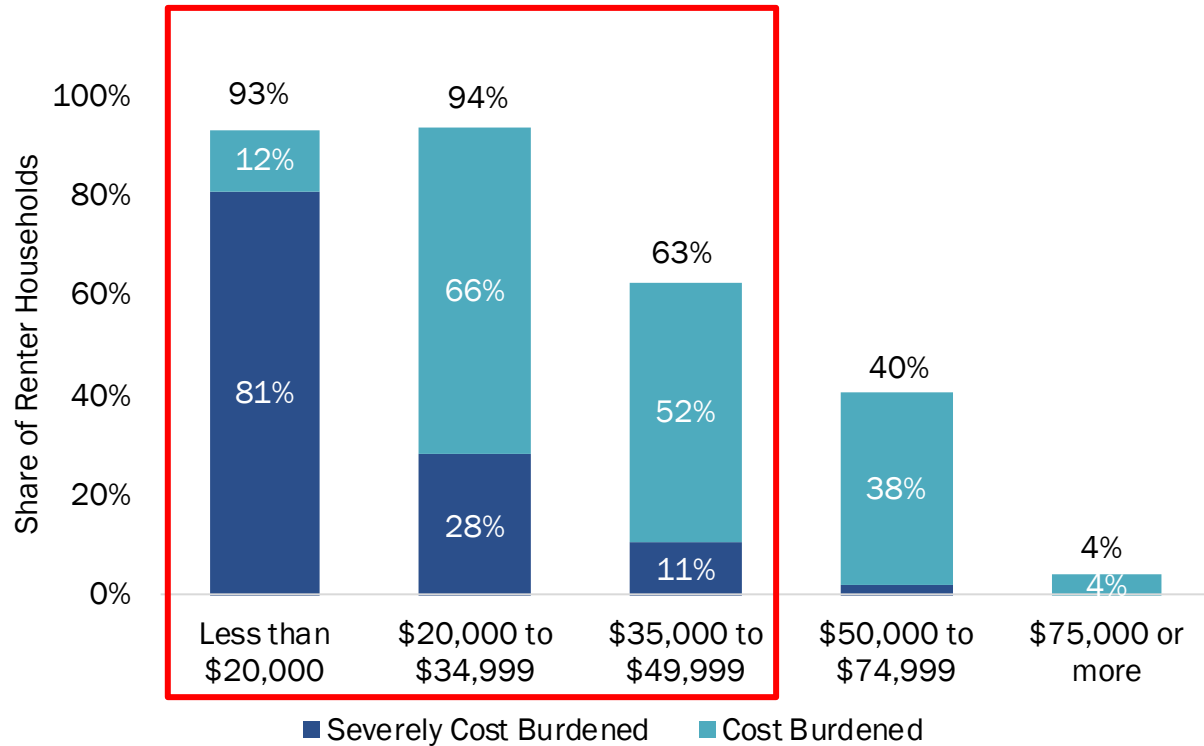
Cost Burden by Tenure, Newberg, 2015-2019



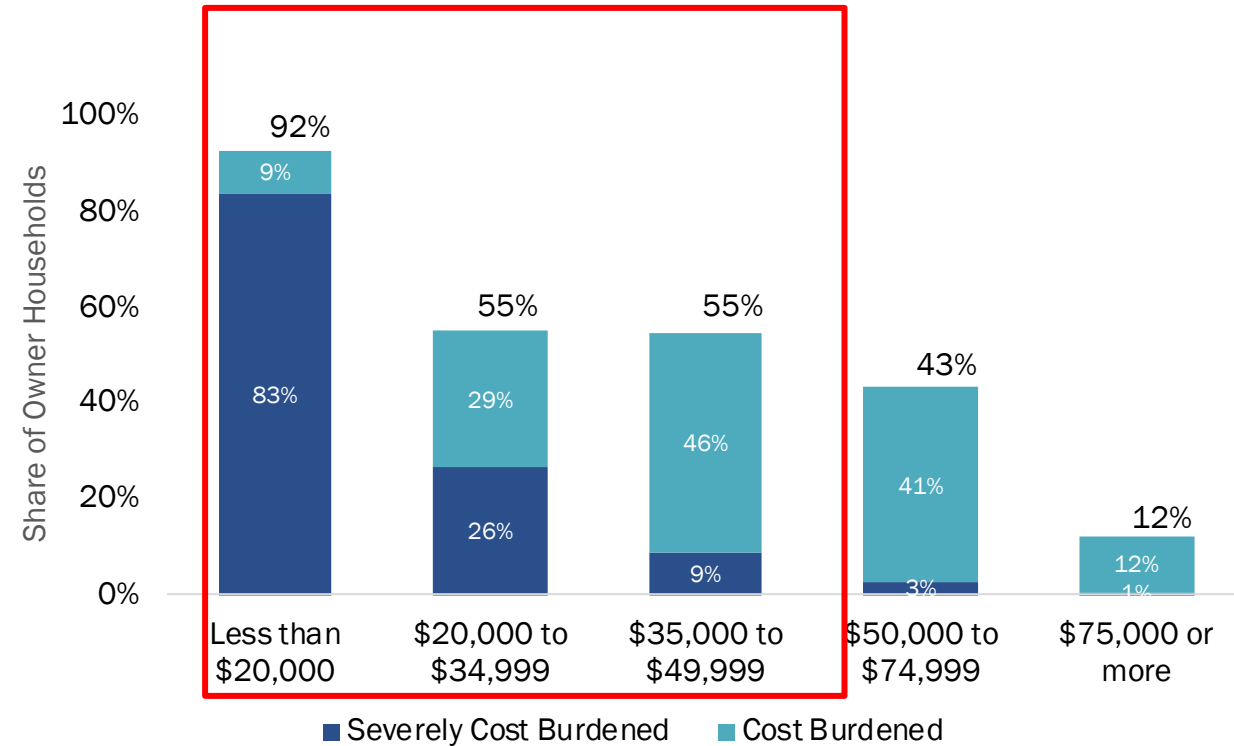
Source: U.S. Census, American Community Survey 2015-2019

Cost Burden by Tenure and Income, 2015-2019

Cost Burden by Income for **Renter** Households, Newberg, 2015-2019



Cost Burden by Income for **Owner** Households, Newberg, 2015-2019



How is the HPS Connected to the HNA?

Housing Needs Analysis

- Buildable lands inventory
- Housing market
- Demographics & socioeconomic characteristics
- Housing affordability
- Forecast of new housing
- Assessment of land sufficiency
- Housing Strategy

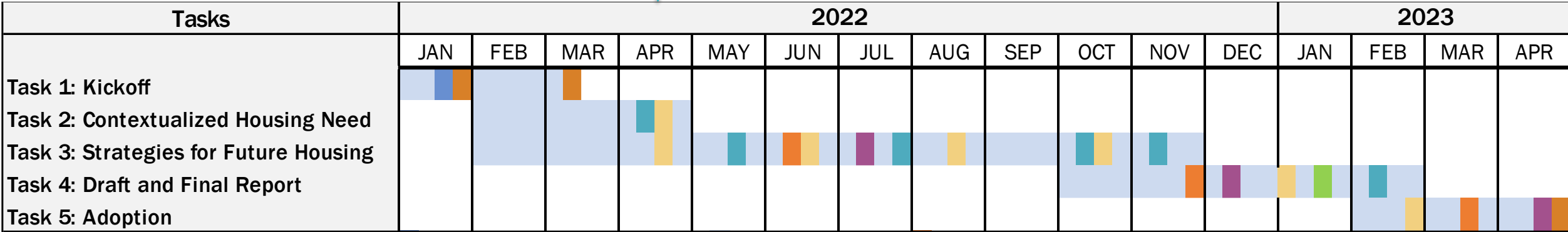


Housing Production Strategy

- Refined understanding of housing need
- Evaluation of gaps in existing policies
- Identification of potential strategies
- Evaluation of new strategies
- Assessment of whether the strategies help achieve fair and equitable outcomes

Project Schedule and Primary Tasks

We are here



- Kickoff Meeting with City Staff
- Ongoing Task
- Planning Commission meeting
- Citizens Committee Meeting
- Draft Product
- Open House
- City Council Meeting
- Final Product

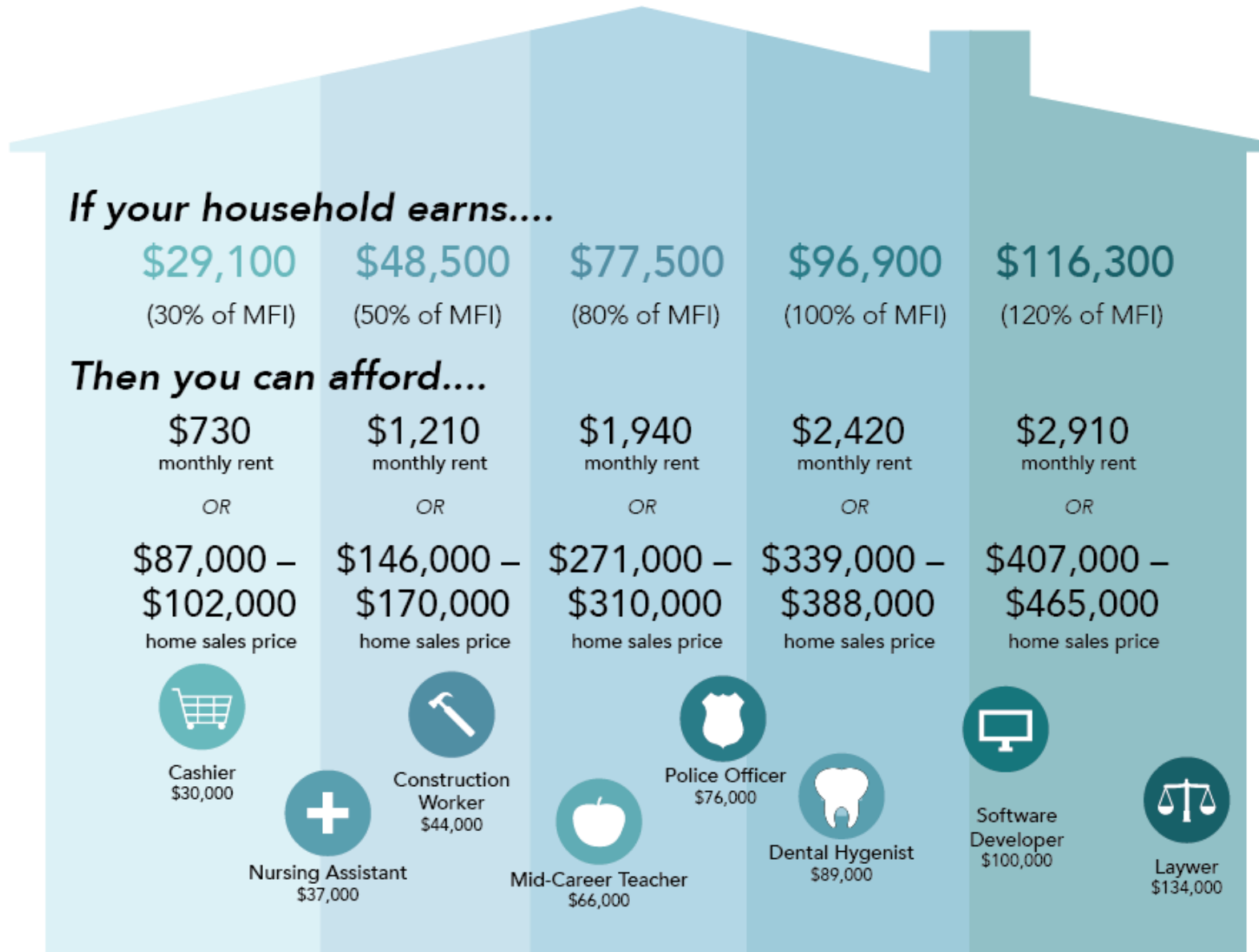


Key Housing Needs in Newberg

What is Housing Need?

- Housing that is affordable based on income
 - Access to housing where housing costs are less than 30% of a households' gross income
 - HUD standard that does not account for wealth, debts, special costs
- Access to housing that meets the unique needs of a household
 - Size and household composition
 - Location relative to work and school, "high opportunity" areas
 - Characteristics of unit and neighborhood
 - Access without discrimination (Fair Housing)

Financially Attainable Housing



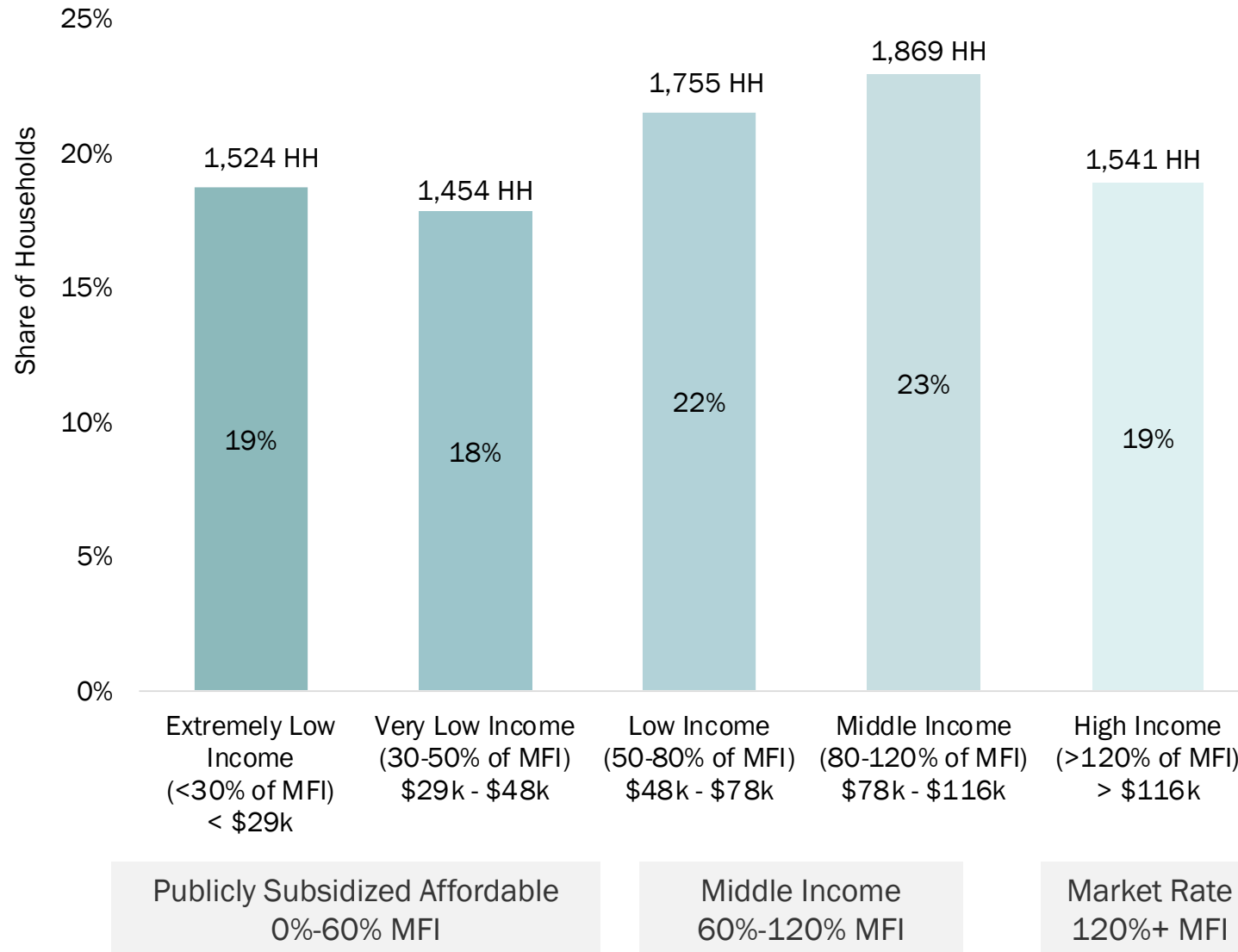
Median Home Sale Price in Newberg:
\$443,000.

A household would need to earn about \$126,600 (131% of MFI) to afford these prices.

Average Asking Rent in Newberg (2021):
\$1,200 (not including utilities)

A household would need to earn about \$48,500 or 50% of MFI to afford this rent.

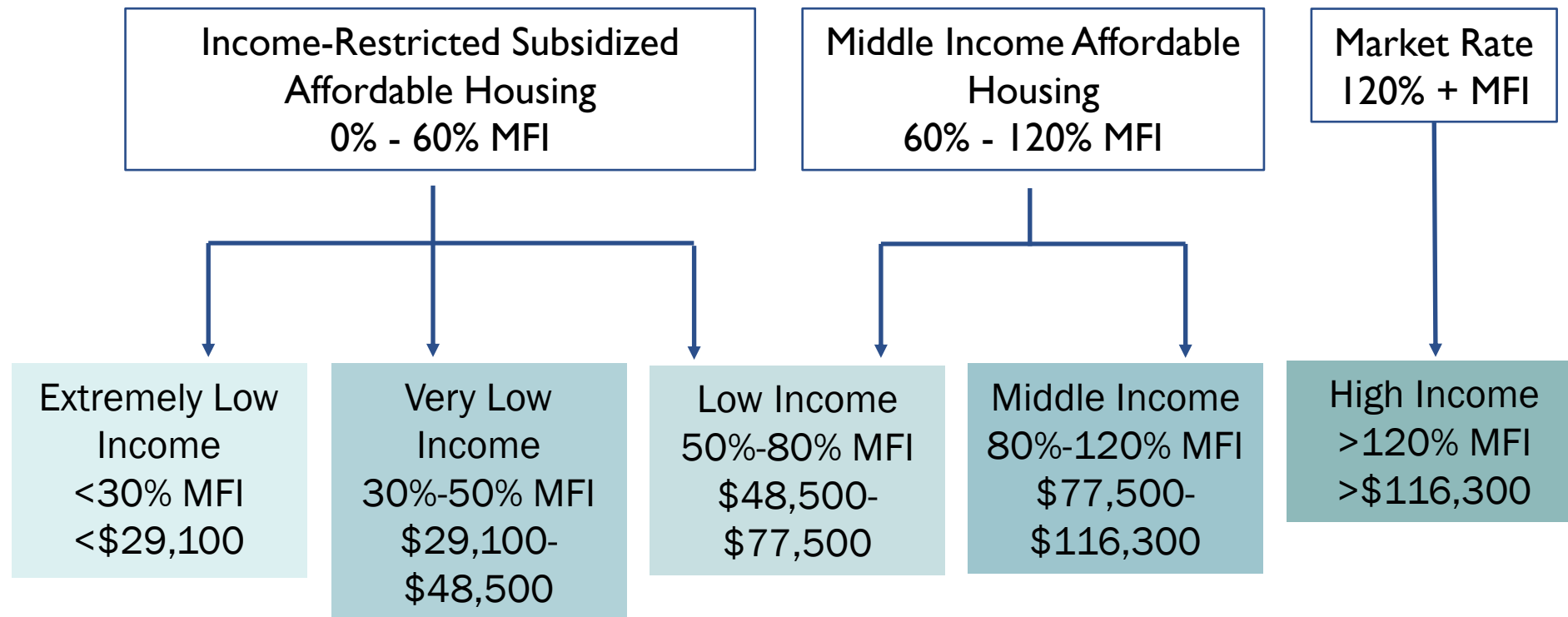
Share of Households by Income Level, Newberg



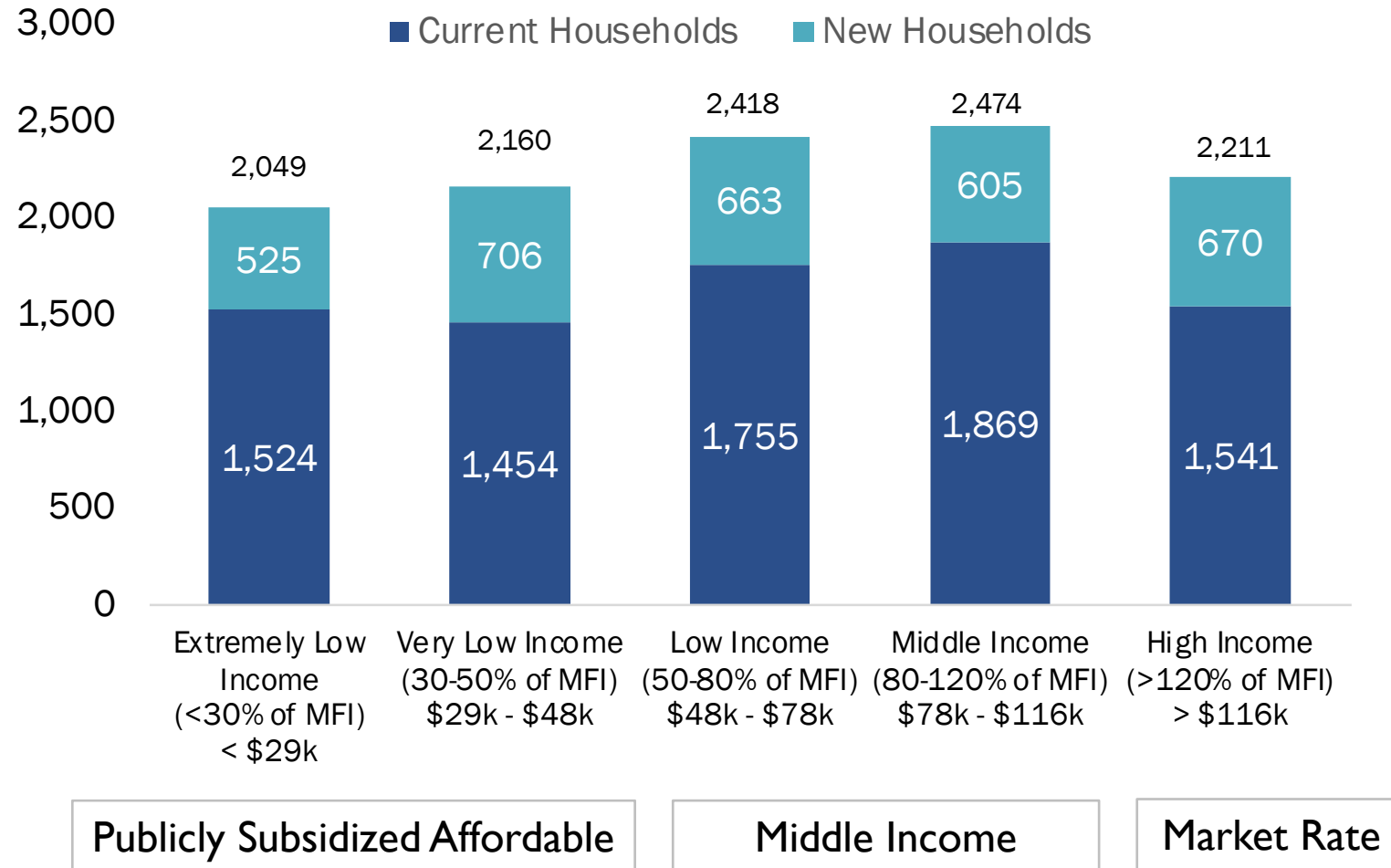
This chart is based on the HUD MFI for Yamhill County and the ACS household income distribution for Newberg.

Housing Affordability by Income Levels

The housing market cannot produce income-restricted, subsidized affordable housing and often does not produce middle income affordable housing without subsidy.



Newberg' Current & Future Households by Income



Source: 2015-2019 ACS, U.S. Census; PRC at PSU (2020-2040); and U.S. Department of HUD 2021 MFI.
Median Family Income (MFI) is estimated for a family of 4.

Summary of Housing Affordability Based on Income

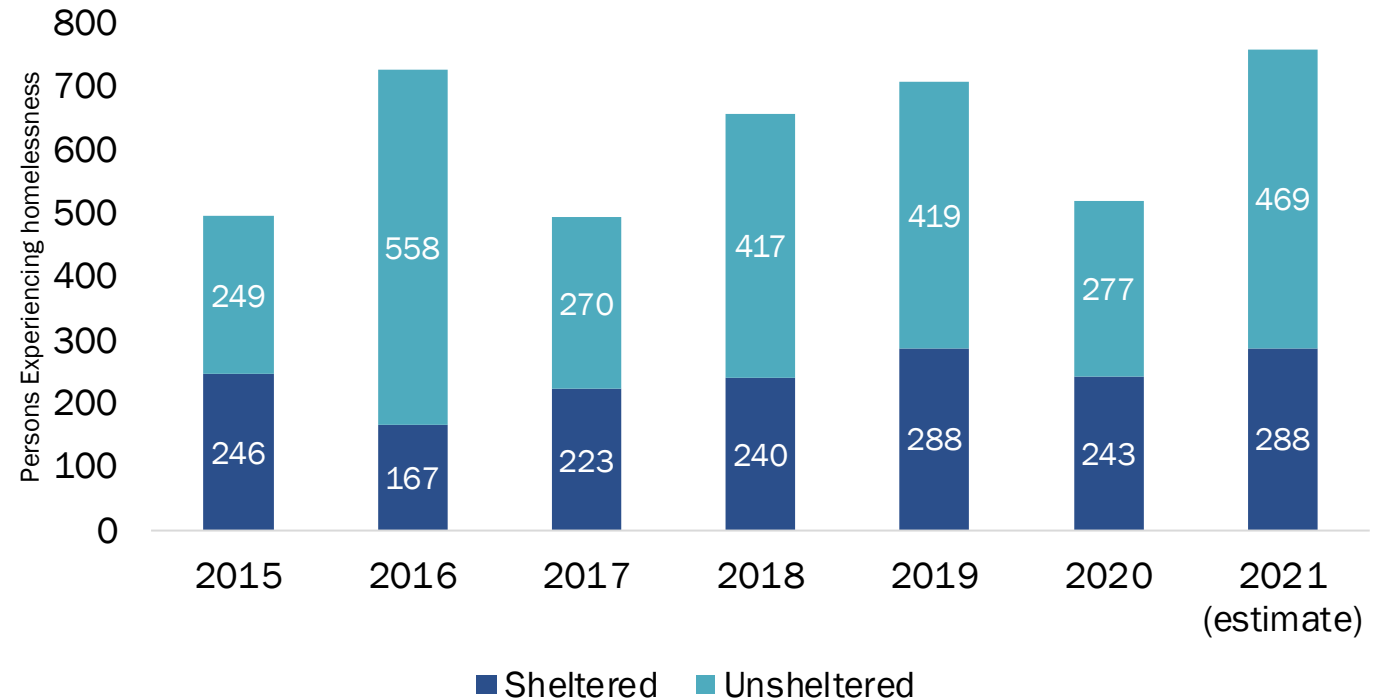
- A household would need to earn **\$48,500** to afford multifamily rent of **\$1,200** (50% of MFI for a family of four)
- A household would need to earn around **\$126,600** to afford the cost of a **house** around **\$443,000** (131% of MFI for a family of four)



Housing Needs Often Differ by Group

- People experiencing homelessness:
 - Temporarily or chronically
 - Alone or with children
- Racial or ethnic groups
- People over 65 years old
- People with disabilities

Point-in-Time Homelessness Estimates, Yamhill County, 2015-2021



Source: Oregon Housing and Community Services.

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

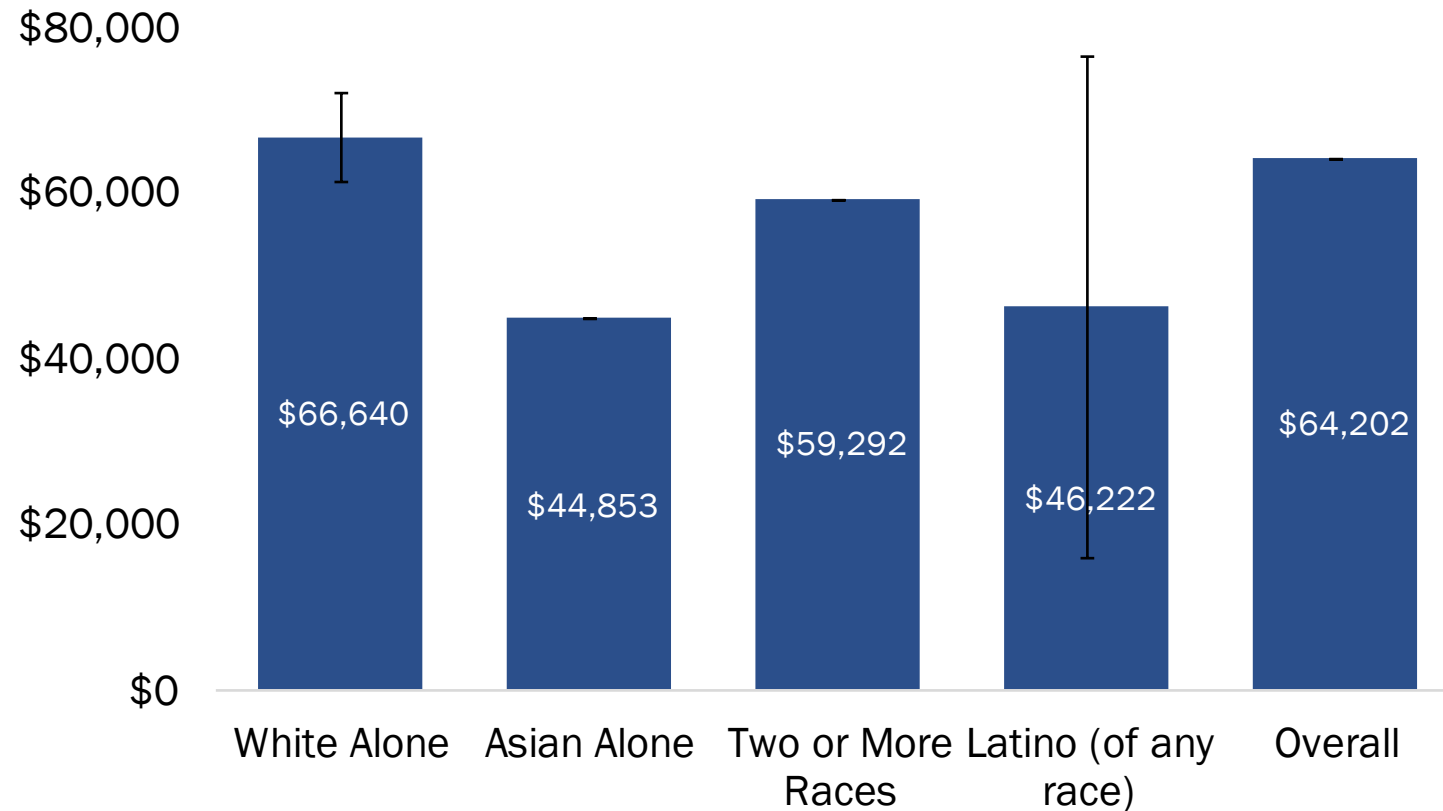
Conclusion: Housing Need for People Experiencing Homelessness

- Little data exists about the income of people experiencing homelessness
- Statewide income* for people experiencing homelessness is:
 - 89% have income below 30% of MFI
 - 8% have income of 30% to 50% of MFI
 - 3% have income of 50% to 80% of MFI
- People experiencing homeless are unable to afford market-rate housing
 - 757 persons were identified as homeless in Yamhill County in the 2021 estimated PIT Count
- Unique housing need that varies by reason for homelessness
 - Emergency assistance, including rent support
 - Permanent supportive housing, with services
 - Access to an affordable unit

* Source: OHCS data from EHA/SHAP

Ability to Pay for Housing by Race and Ethnicity

Median Household Income by Selected Race and Ethnicity, 2015-2019



The largest racial and ethnic groups in Newberg are:

White alone: 18,144 people, 78% of population

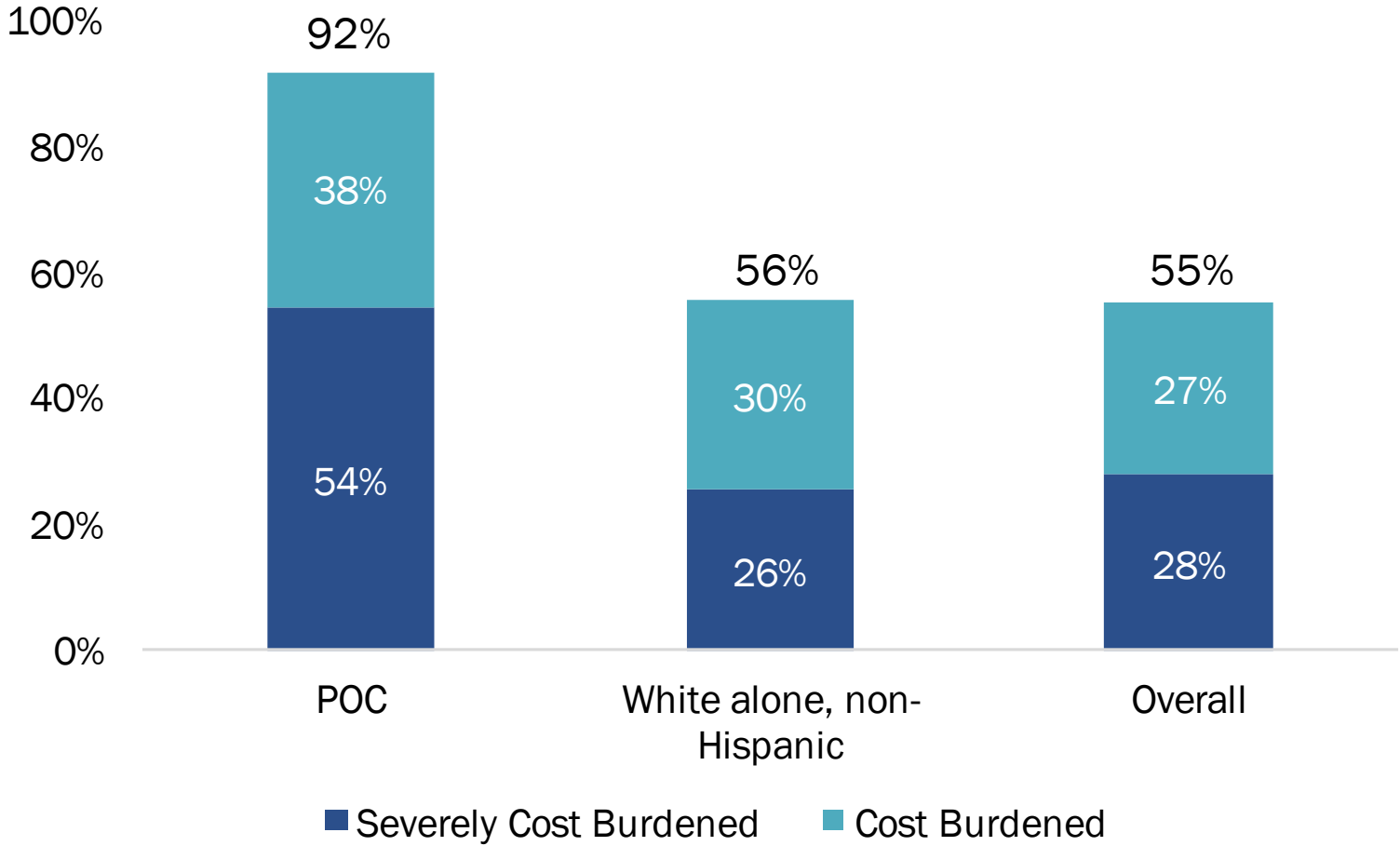
Latino: 3,355 people, 14% of population

Source: U.S. Census, American Community Survey 2015-2019

Note: Other races not included due to lack of data and / or high margins of error

Cost Burden by Race and Ethnicity

Cost Burdened Households by Race and Ethnicity, 2014-2018



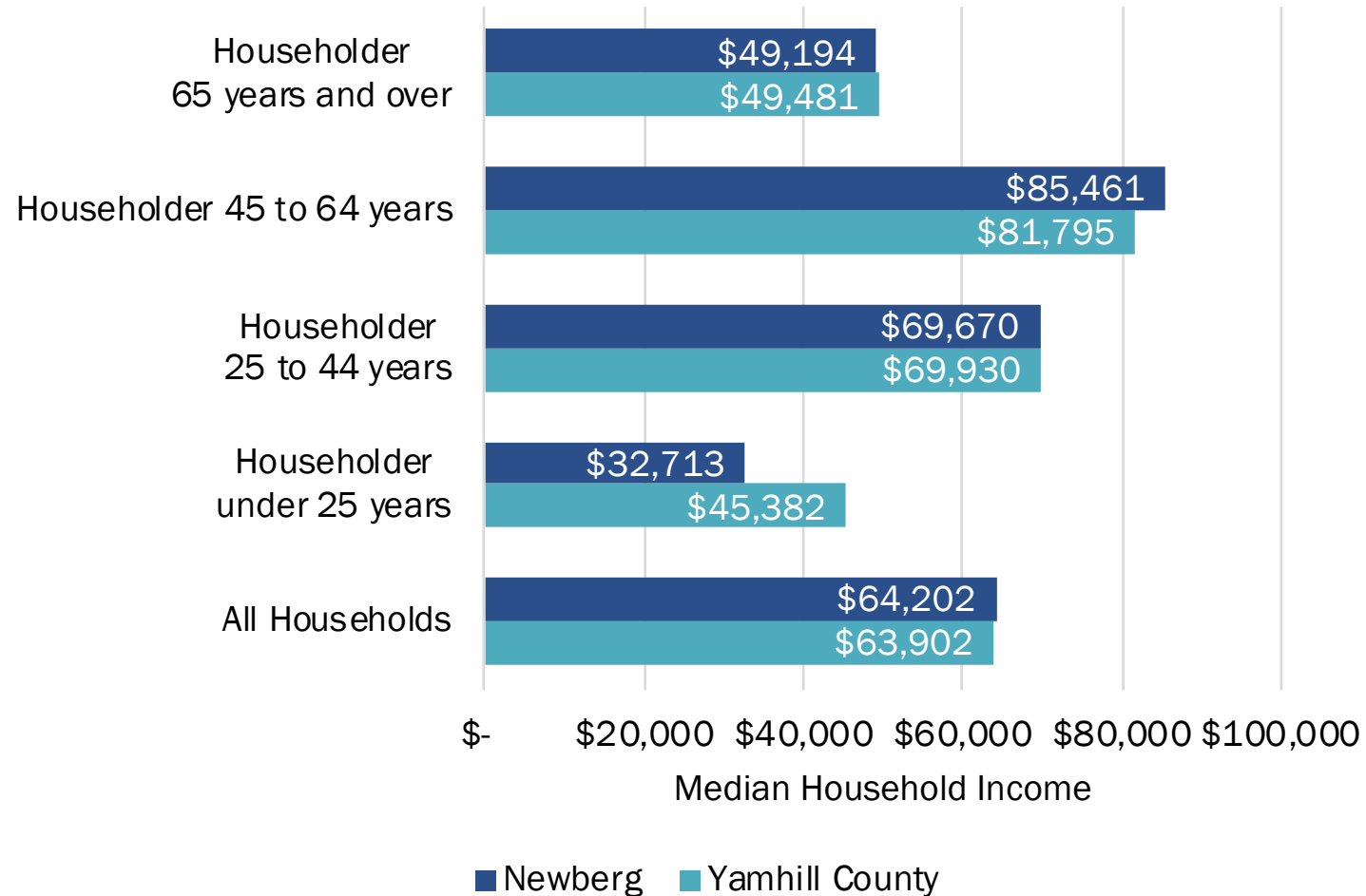
Source: CHAS 2014-2018, Table 9
Note: POC includes Latino

Conclusion: Housing Need by Race and Ethnicity

- Racial and ethnic groups have disproportionate cost burden
 - In Newberg, households that identified as people of color (POC) were disproportionately cost burdened compared to the city's average.
 - Latino (any race) is the largest ethnic or racial Community of Color in Newberg (14% of the population) and has a median income lower than the city's average.
- Unique housing need
 - Access to affordable unit
 - Access to housing in locations with “high opportunity,” such as access to jobs, transit, services, or high-quality education
 - Access to housing without discrimination
- Uncertain housing preferences
 - Do some racial or ethnic groups rent at higher rates because of preference or because of lack of affordable homeownership opportunities?

People Aged 65 Years and Older: Ability to Pay for Housing

Median Household Income by Age



In Newberg, median household income for people over 65 years is 77% of the overall average.

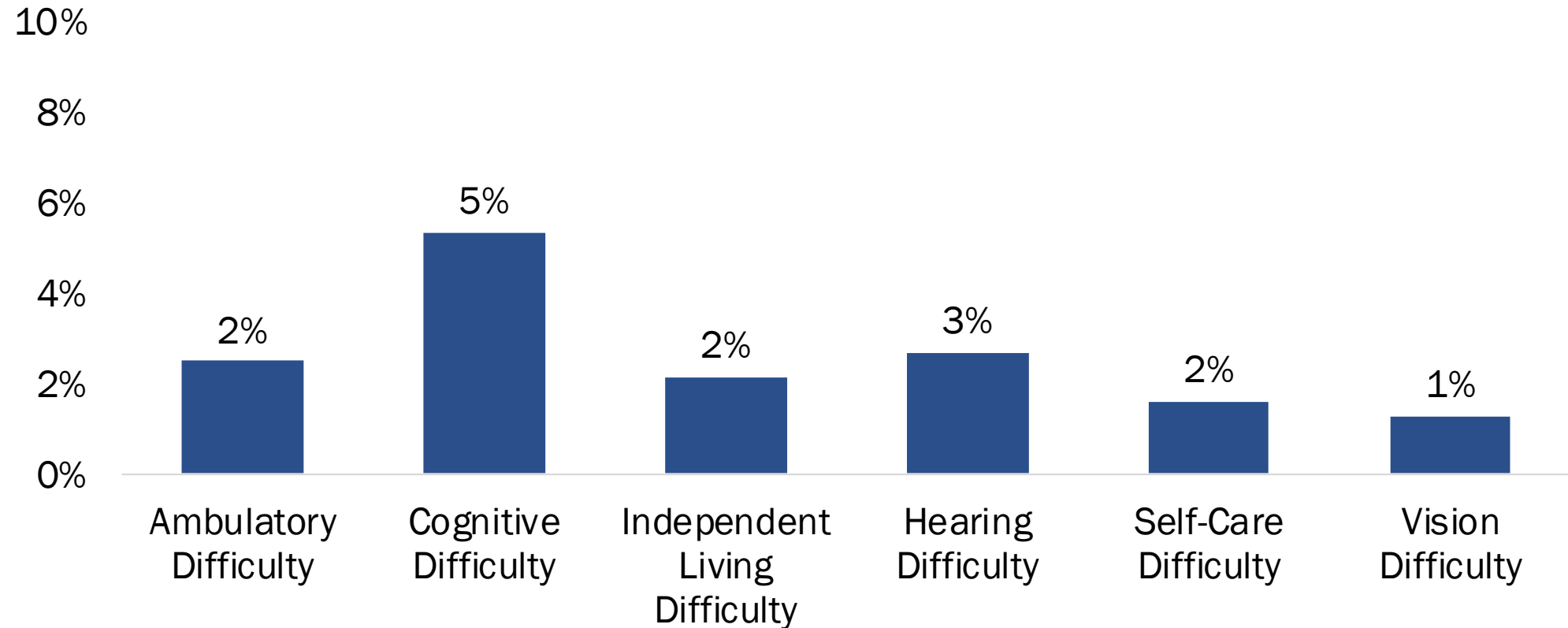
Conclusion: Housing Need for People 65 Years and Older

- People 65 years of age and older are disproportionately cost burdened
 - 67% in the Willamette Valley Region* are cost burdened
 - 4,204 people are over 65 years of age in Newberg and forecast to grow.
- Unique housing need that varies for seniors
 - Physically accessible housing
 - Access to affordable unit
 - Access to housing with needed services
 - Access to housing without discrimination

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

Persons with a Disability

Share of Persons with a Disability by Type (% of Total Population),
Newberg, 2015-2019



Conclusion: Housing Need for People with a Disability

- People with a disability have disproportionate cost burden
 - 61% in the Willamette Valley Region* are cost burdened
 - In Newberg, 2,187 residents have one or more disabilities and likely to grow with an aging population
- Unique housing need that varies by disability
 - Physically accessible housing
 - Access to affordable unit
 - Access to housing with needed services
 - Access to housing without discrimination

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Next Step: Developing the Housing Production Strategy (HPS)

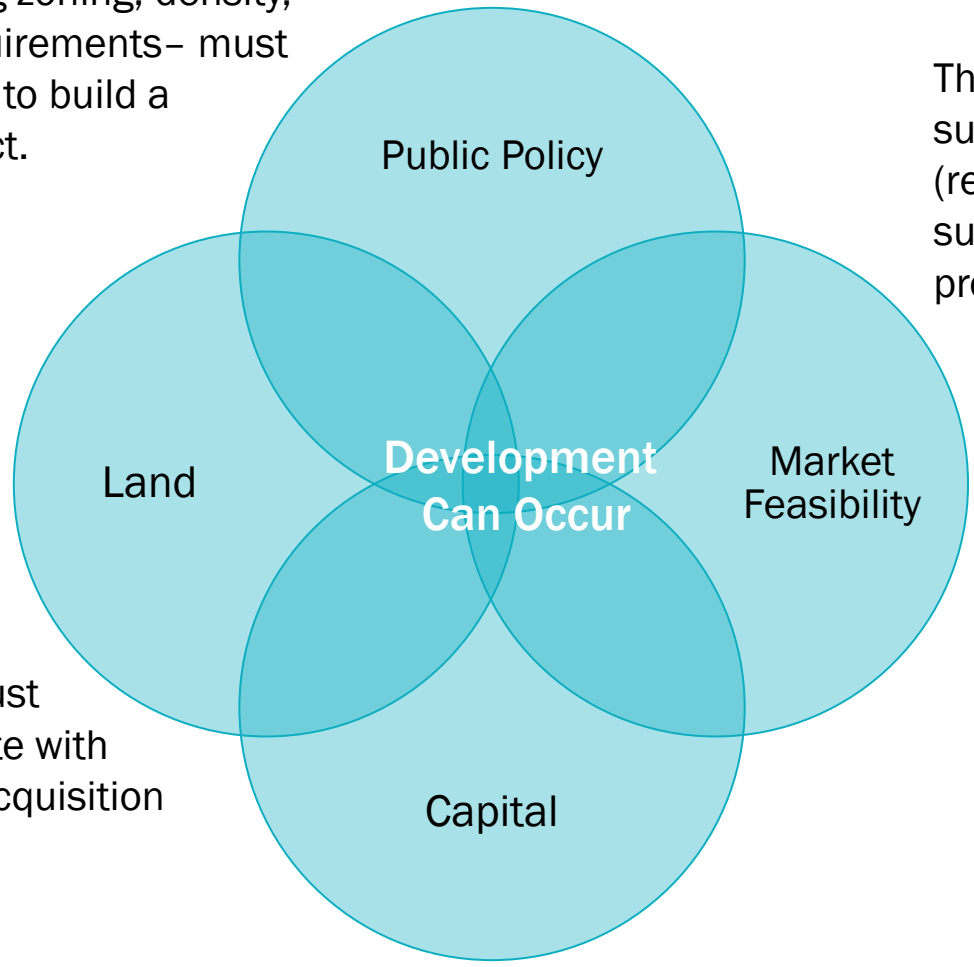
What is a city's role housing development?

Cities can directly influence public policy, land, and infrastructure.

Cities may have limited influence on market feasibility

Policy—including zoning, density, and design requirements— must allow developer to build a profitable project.

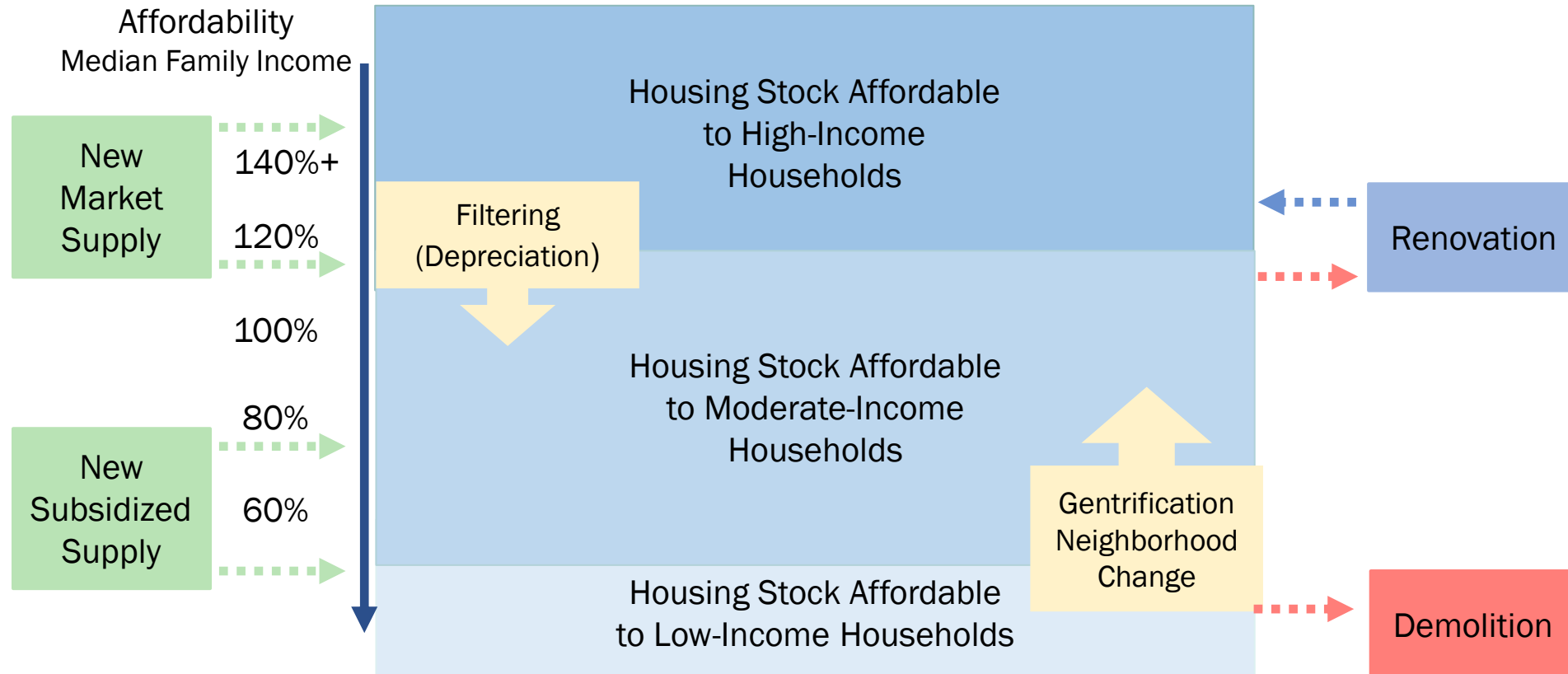
There must be sufficient demand (rents, sales prices) to support a profitable project



Developer must control the site with reasonable acquisition costs

Developer must be able to access resources for investment (e.g., equity investment, bank loans)

Housing Market Dynamics



Develop Strategies to Meet Future Housing Need

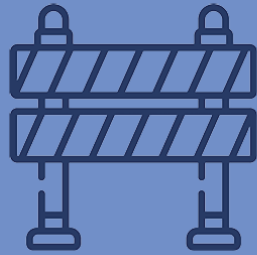
Types of Strategies to Support Housing Production



Produce
Informational
Resources



Partner to
Leverage Efforts
and Resources



Remove
Regulatory
Barriers



Waive or
Reduce Upfront
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Allocate
Funding



Land
Acquisition and
Disposition

Less Impactful

More Impactful

Requirements of Strategies in the HPS

- For strategies identified in the final HPS, the City of Newberg will:
 - Commit to implementation
 - Be required to update DLCD on implementation progress, and be required to comment on its effectiveness in the future
- Strategies not identified in the HPS may still be implemented by the City, but the City will not be held to specific action by the State.



Evaluating the strategies together

Do the strategies achieve fair and equitable housing outcomes?

- Affordable homeownership and affordable rental housing
- Gentrification, displacement, and housing stability
- Housing options for residents experiencing homelessness
- Location of housing, within compact, mixed-use areas
- Housing Choice, in safe neighborhoods with high-quality amenities
- Fair Housing, especially for federal and state protected classes



Distributional
Equity



Process
Equity



Cross-generational
Equity

Existing Strategies in Newberg

- Amendments to Accessory Dwelling Units – 2018
- Residential use in first floor in C-3 –2019
- Removed ADU Parking requirements –2020
- Housing Needs Analysis – 2021
- Middle Housing Code Updates – Duplexes – 2021
- Middle Housing Code Updates – Triplexes, Quadplexes, Townhomes, & Cottage Clusters– 2022
- Fee-in-lieu Parking for Residential Development in Downtown – 2020
- Establish a Vertical Housing Development Zone (VHDZ) for Tax Abatement – 2021
- CDBG Manufactured Home Repair Grant – 2016 and 2020
- Establish a CET – 2020
- Adjust timing on payment of SDC – 2020
- Annual Affordable Housing Trust Fund Notice of Funding Availability – ongoing

Potential Categories of Strategies for the HPS

- Provide support and safe housing options for people experiencing homelessness
- Expand affordable housing options for low-income renters (with income less than 60% MFI)
- Preserve and maintain existing housing and newly developed affordable to low- and moderate-income households (with income between 60% and 80% MFI)
- Support opportunities to achieve and maintain homeownership by moderate-income households (with income between 80% to 120% of MFI)



Categories of Strategies (continued)

- Expand accessible housing options for people with disabilities and seniors
- Address regulatory issues to support development, preservation, and redevelopment of housing, including in commercial and mixed-use neighborhoods.
- Plan for and develop transportation and public infrastructure to support housing development
- Identify funding sources to implement the HPS



Draft Housing Advisory Committee Work Plan Strategies

- The Newberg Housing Strategy provides a starting point for the HPS
- Summary of potential strategies for the HPS
 - Revise zoning code to increase allow smaller lot sizes
 - Evaluate tax exemptions for affordable housing
 - Consider using Urban Renewal
 - Consider establishing a Construction Excise Tax
 - Consider reducing or waiving fees for affordable housing
 - Evaluate options to fund affordable housing

What are the barriers to developing affordable housing?

- Infrastructure necessary to support housing development
- Funding and resources (such as land) to support development of affordable housing
- Support from the community for development of affordable housing, including regulated affordable housing
- Capacity of the development community for development of diverse housing types
- Regulatory barriers to developing multifamily housing
- Establishing or broadening needed partnerships

Are there other barriers to developing affordable housing in Newberg?

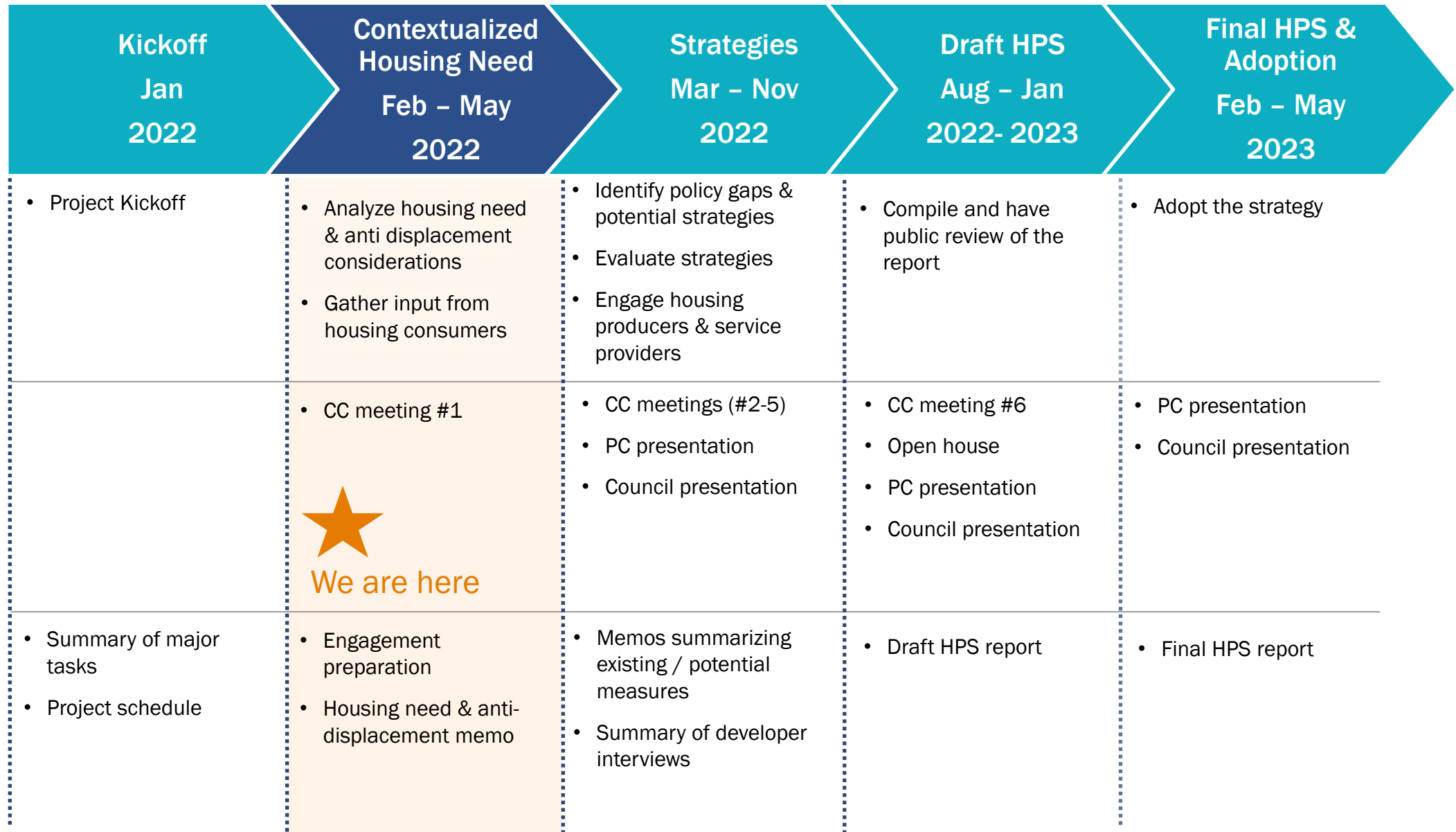
Next Steps

TECHNICAL ANALYSIS

ANALYSIS

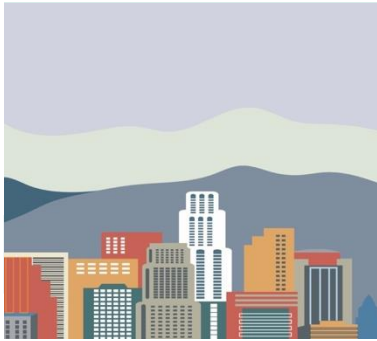
OUTREACH

DELIVERABLES

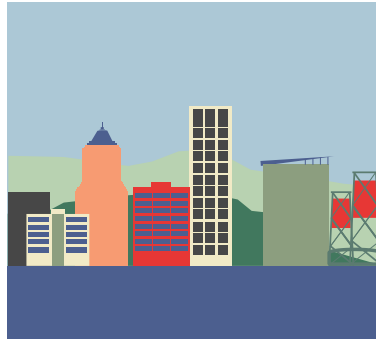


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Los Angeles



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Newberg: Housing Production Strategy

City Council Meeting

July 5, 2022

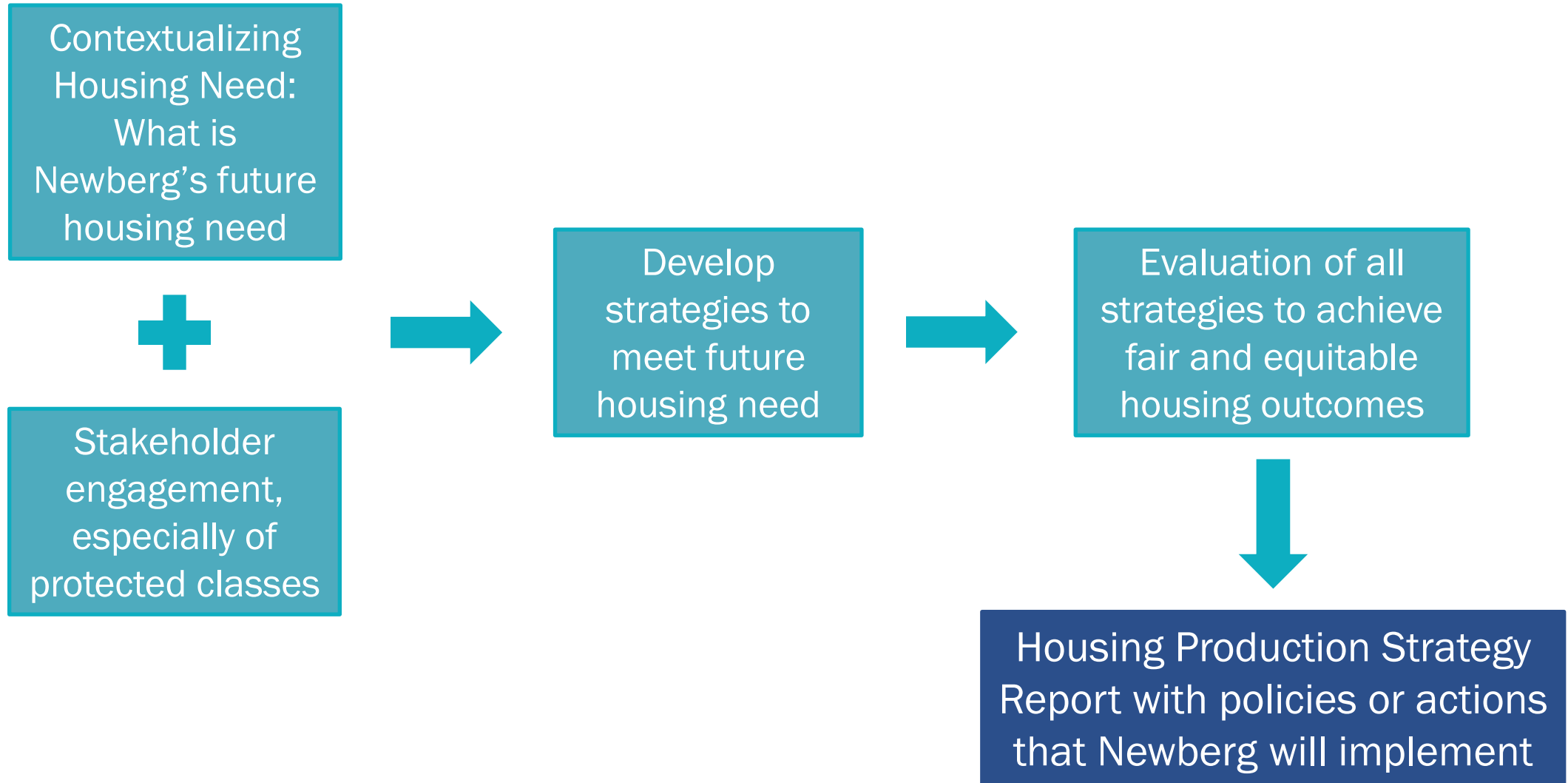
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Project Overview

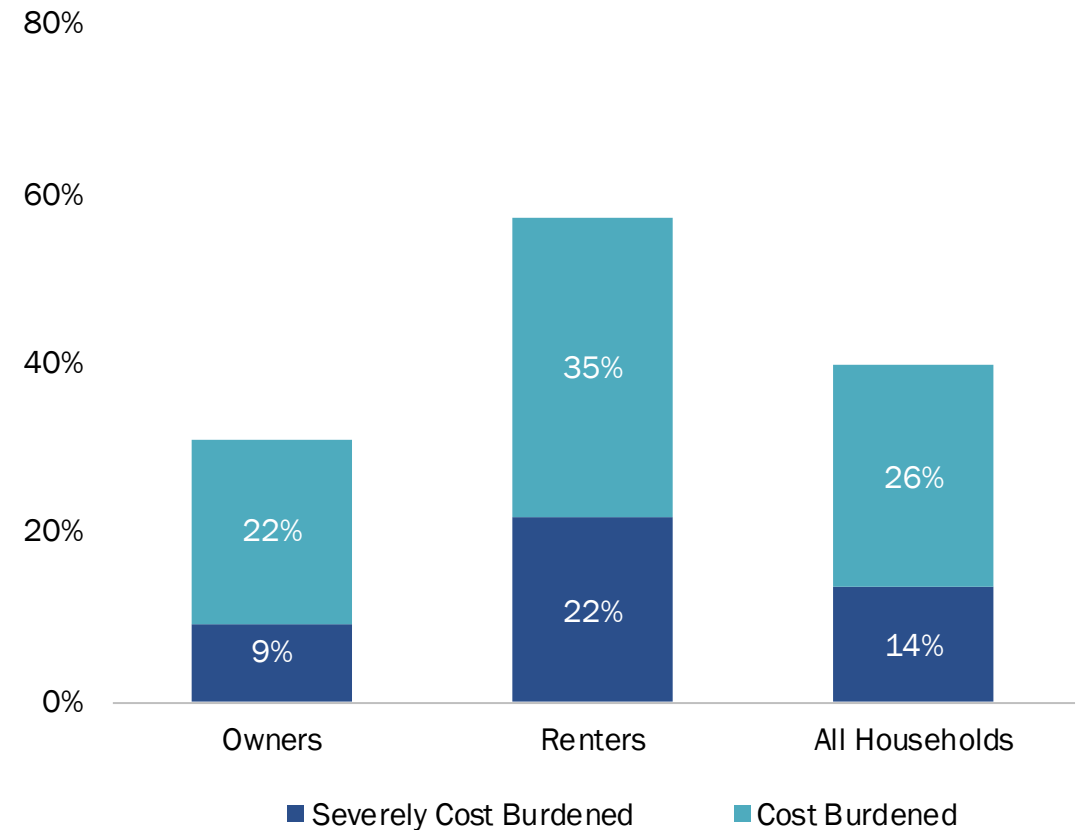
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- Build on Newberg efforts to meet the city's housing needs
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- The City was given a grant by DLCD to complete the HPS

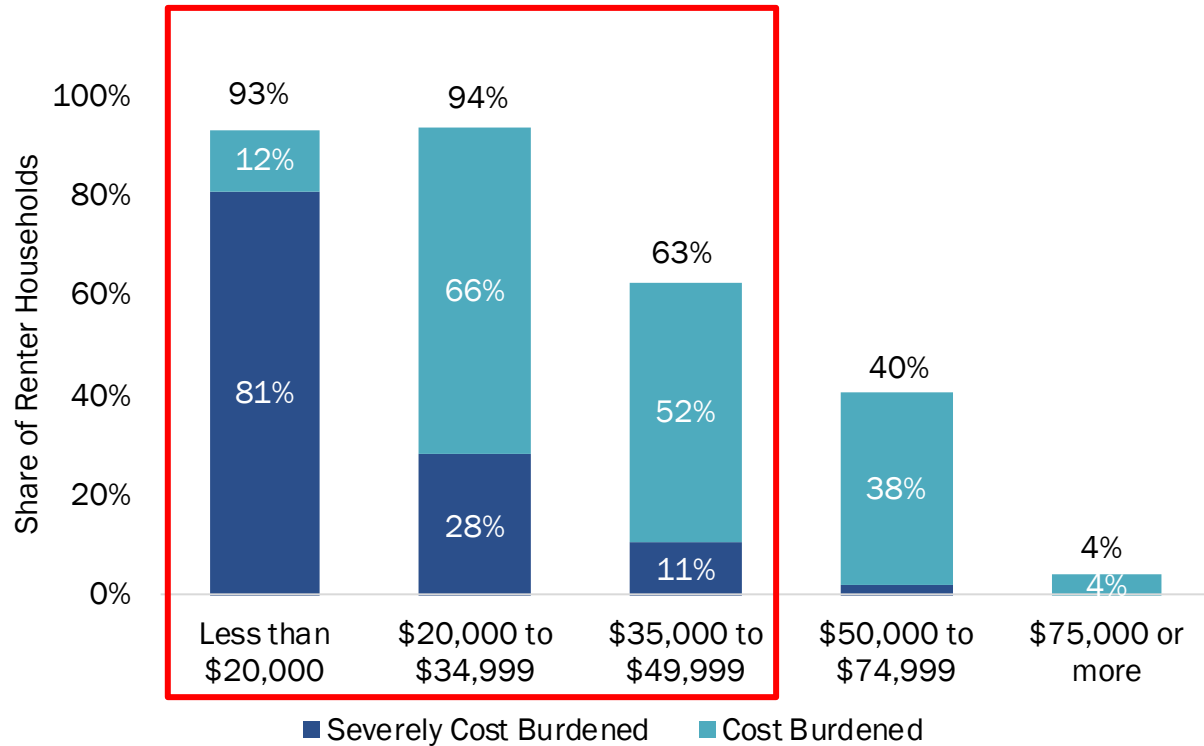
Cost Burden by Tenure, Newberg, 2015-2019



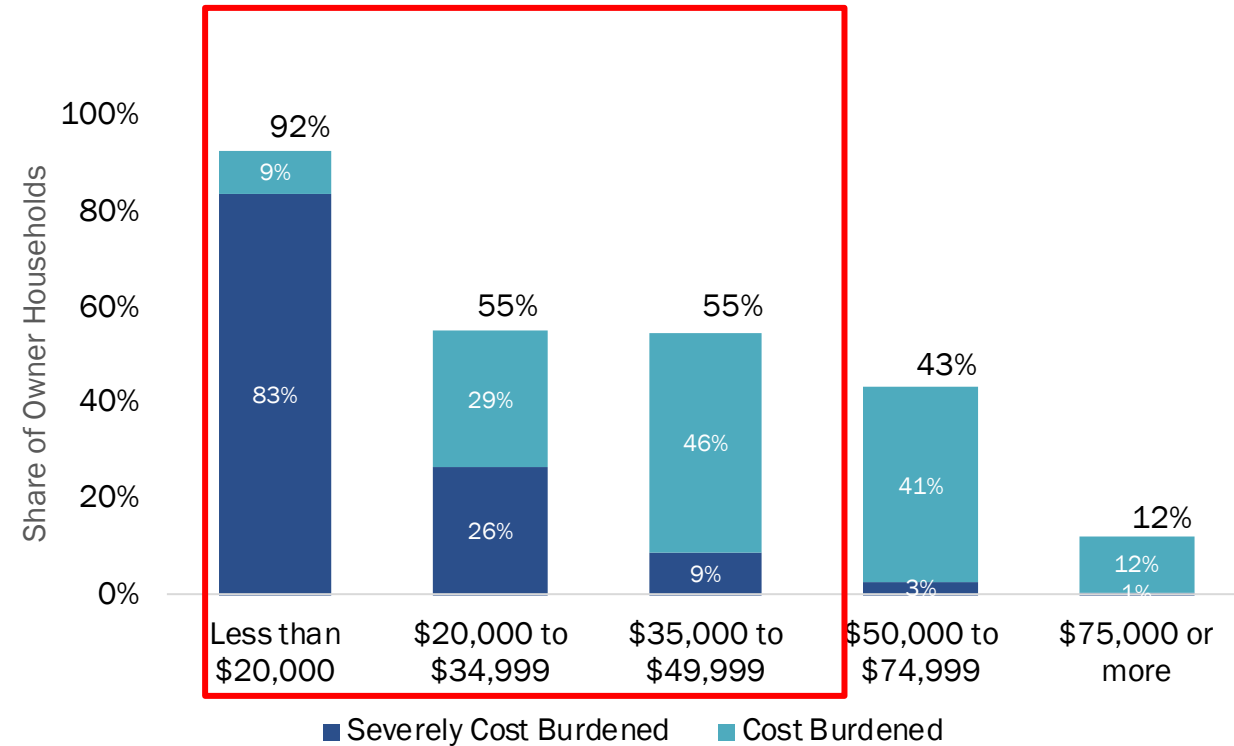
Source: U.S. Census, American Community Survey 2015-2019

Cost Burden by Tenure and Income, 2015-2019

Cost Burden by Income for **Renter** Households, Newberg, 2015-2019

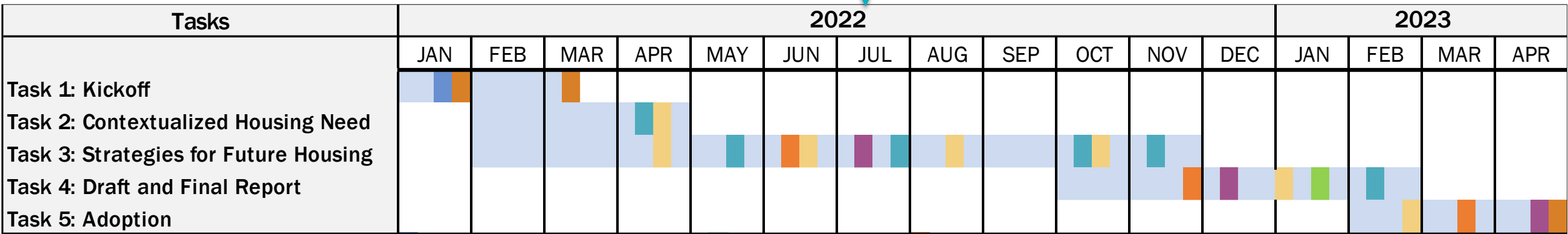


Cost Burden by Income for **Owner** Households, Newberg, 2015-2019



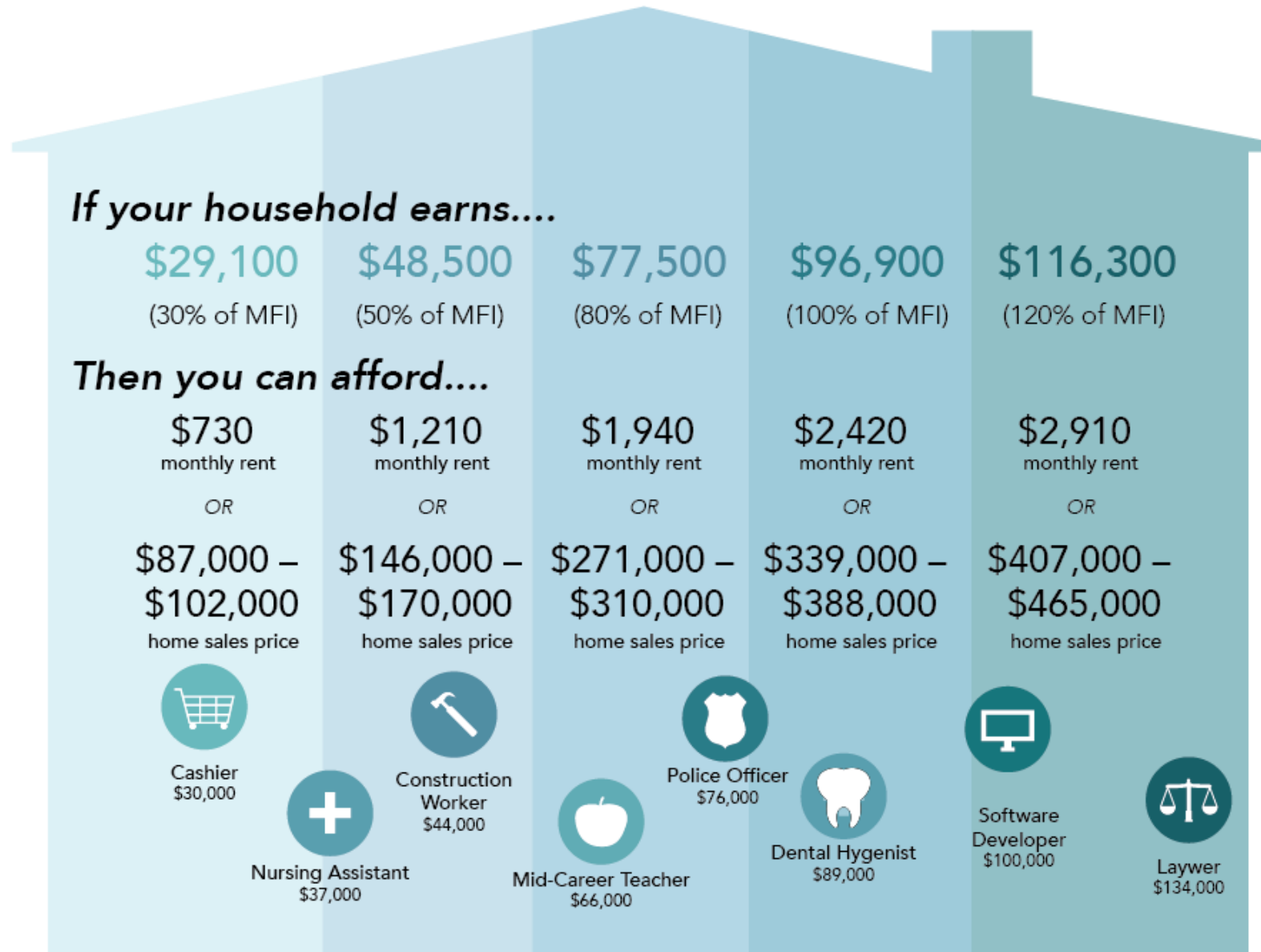
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Financially Attainable Housing



Median Home Sale Price in Newberg: **\$443,000**

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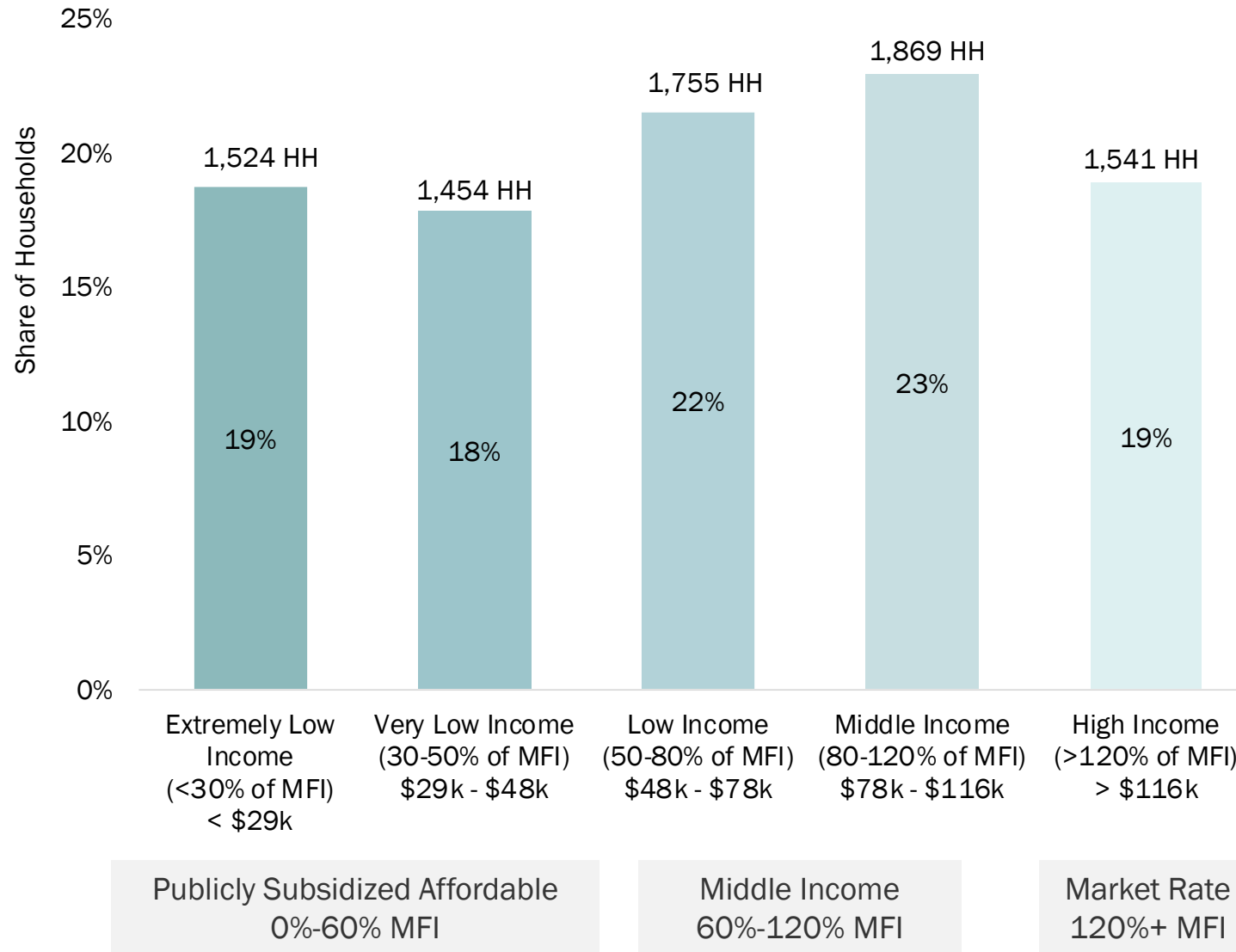
2-bedroom rent in newly built multifamily in Newberg (2022): **\$1,700***

A household would need to earn about \$67,800 or 70% of MFI to afford this rent.

**includes \$1,450 per month for rent and \$250 for utilities*

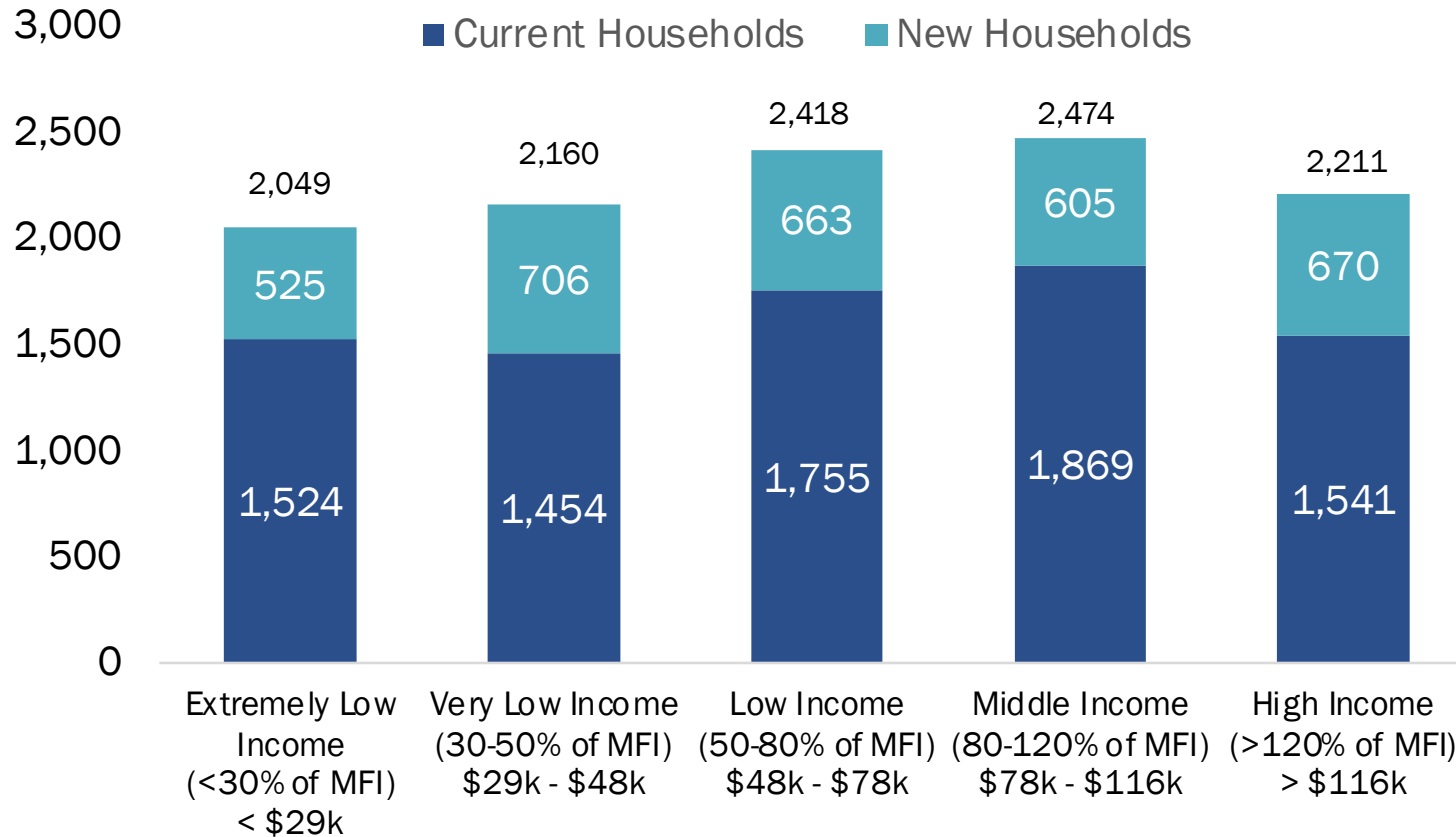
Source: U.S. Census Bureau, ACS 2015-2019, Table B19001; HUD, FY 2021 MFI.

Share of Households by Income Level, Newberg



This chart is based on the HUD MFI for Yamhill County and the ACS household income distribution for Newberg.

Newberg' Current & Future Households by Income



Existing households and forecast of new household growth from 2021-2041

Publicly Subsidized Affordable

Middle Income

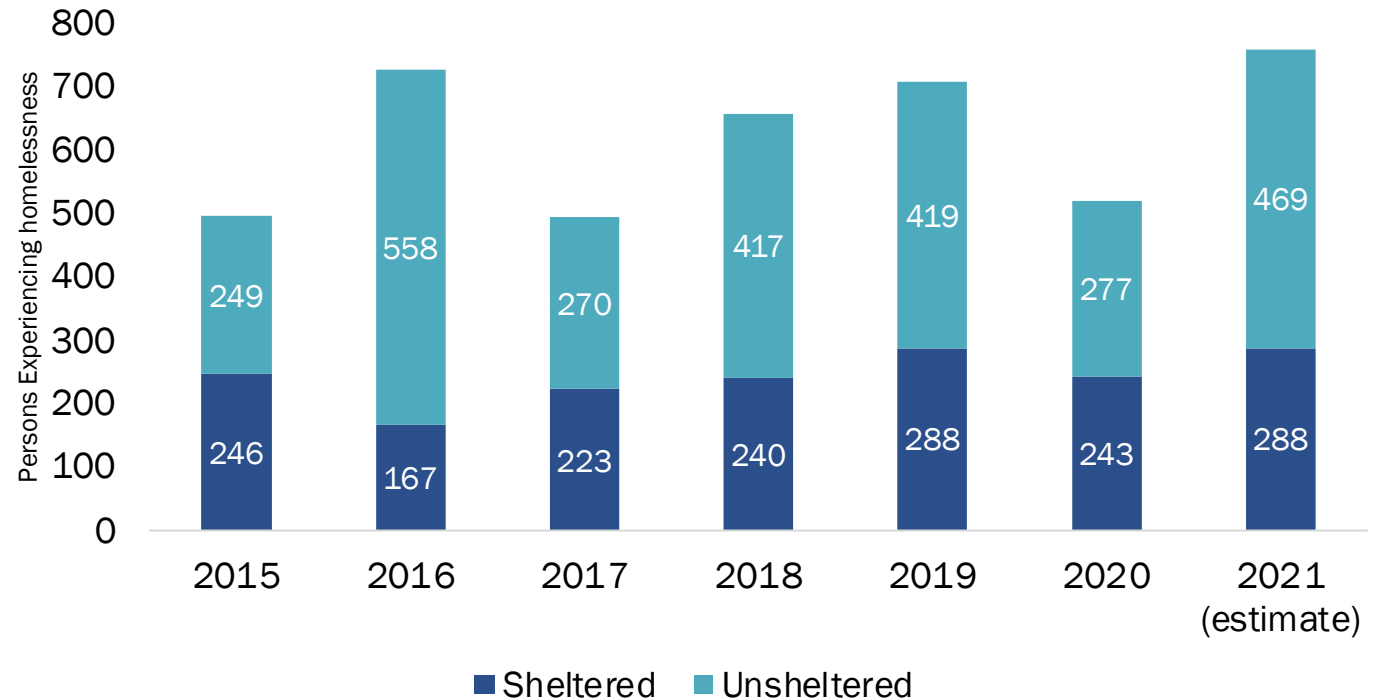
Market Rate

Source: 2015-2019 ACS, U.S. Census; PRC at PSU (2020-2040); and U.S. Department of HUD 2021 MFI. Median Family Income (MFI) is estimated for a family of 4.

Housing Needs Often Differ by Group

- People experiencing homelessness:
 - Temporarily or chronically
 - Alone or with children
- Racial or ethnic groups
- People over 65 years old
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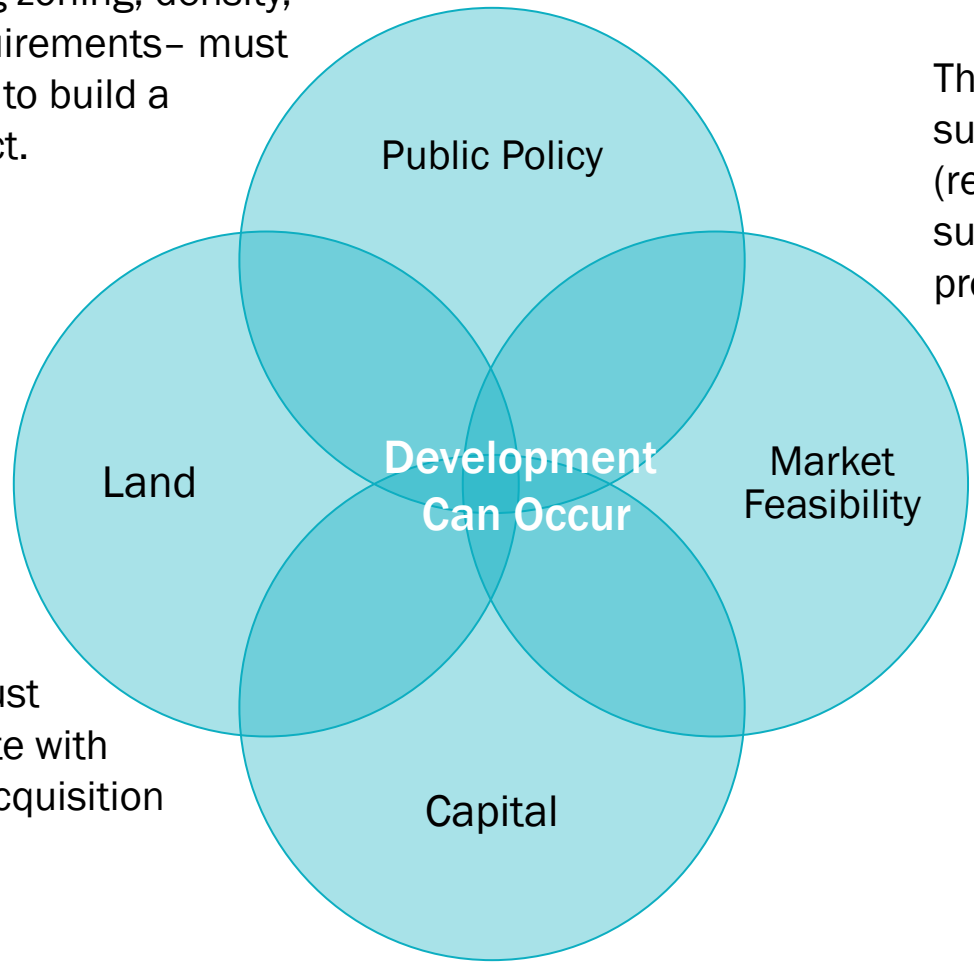
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Developer must be able to access resources for investment (e.g., equity investment, bank loans)

Develop Strategies to Meet Future Housing Need

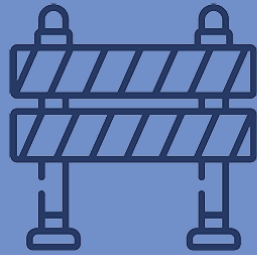
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Waive or
Reduce Upfront
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Allocate
Funding



Land
Acquisition and
Disposition

Less Impactful

More Impactful

Strategies Under Discussion

- Develop a land bank and land trust partnership
- Provide density bonuses for affordable housing development
- Support development of income-restricted affordable housing
- Reduce SDCs for income-restricted affordable housing
- Support preservation of manufactured home parks
- Support Development of Market-Rate Affordable Housing
- Implement the Multiple Unity Property Tax Exemption

Strategies Under Discussion

- Use Urban Renewal to support housing and infrastructure development
- Issue a general obligation bond to support housing and infrastructure development
- Establish maximum lot sizes or minimum density standards
- Develop pre-approved lands for ADUs and Middle-Housing
- Consider restrictions on short-term rentals
- Support access to emergency shelter

Requirements of Strategies in the HPS

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- Housing Choice, in safe neighborhoods with high-quality amenities
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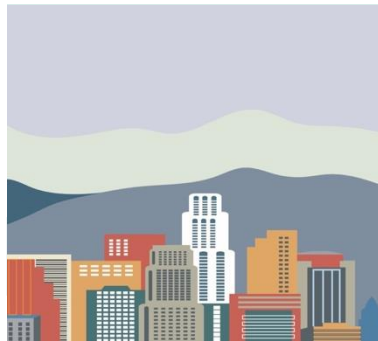
Process
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Cross-generational
Equity

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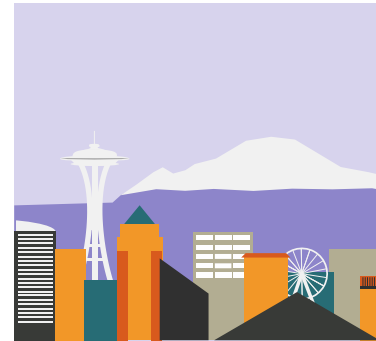
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DATE: June 15, 2022
TO: Newberg Housing Production Strategy Citizen Advisory Committee
CC: Mary Heberling-Creighton and Doug Rux
FROM: Beth Goodman
SUBJECT: HOUSING STRATEGIES AND ACTIONS FOR DISCUSSION

This memorandum provides range of strategies and actions that the City could use to address the City’s housing needs. These strategies and actions have been used in other cities to address their housing needs. The strategies in this memorandum are intended to provide a starting point for discussions with the Citizen Advisory Committee (CAC) about strategies that could be included in the Newberg Housing Production Strategy (HPS). It builds from the “Newberg Housing Strategy – 2020 Update” (dated January 4, 2021).

This memorandum discusses housing affordability. It distinguishes between two types of affordable housing: (1) housing affordable to very low-income and extremely low-income households and (2) housing affordable to low-income and middle-income households. The following describes these households, based on information from the HUD and the U.S. Census’ American Community Survey.

- **Very low-income and extremely low-income households** are those who have an income of 50% or less of Yamhill County Median Family Income (MFI)¹ which is an annual household income of \$48,500. Development of housing affordable to households at this income level is generally accomplished through development of government-subsidized income-restricted housing.
- **Low-income and middle-income households** are those who have income of 50% to 120% of Yamhill County’s MFI or income between \$48,500 to \$116,300. The private housing market may develop housing affordable to households in this group, especially for the higher income households in the group.

¹ Median Family Income is determined by the U.S. Department of Housing and Urban Development. In 2021, Yamhill County’s MFI was \$96,900 for a family of four.

Housing Policies and Actions

This memorandum provides the City with information about potential policies that could be implemented in the City to address the City's housing needs. It provides a range of housing policy options for the City to consider as it addresses its housing needs. These policy options are commonly used by cities in Oregon and other states. Policy options are categorized as follows:

- Lower Development or Operational Costs
- Funding Sources to Support Residential Development
- Land Use Regulations
- Increase Housing Types
- Strategies to Manage Short-Term Rental Housing
- Strategies to Address Homelessness
- Approaches to Maintain Long-Term Affordability
- Policies to Support Housing Equity
- Programs that Provide Financial Assistance

The intention of this memorandum is to provide a toolbox of potential policies and actions that the City can use to address strategic issues. Newberg has already implemented some of the strategies listed in this memorandum and the "Newberg Housing Strategy – 2020 Update" identifies some of these strategies for implementation. CAC members may have suggestions for strategies not included in this memorandum that could and should be implemented in the Newberg HPS.

For many of the policy tools described below, we give an approximate scale of impact. **The purpose of the scale of impact is to provide some context for whether the policy tool generally results in a little or a lot of change in the housing market.** The scale of impact depends on conditions in the City, such as other the City's other existing (or newly implemented) housing policies, the land supply, and housing market conditions. We define the scale of impact as follows:

- A **small** impact may not directly result in development of new housing or it may result in development of a small amount of new housing, such as 1% to 3% of the needed housing. In terms of housing affordability, a small impact may not improve housing affordability in and of itself. A policy with a small impact may be necessary but not sufficient to increase housing affordability.
- A **moderate** impact is likely to directly result in development of new housing, such as 3% to 5% of needed housing. In terms of housing affordability, a moderate impact may not improve housing affordability in and of itself. A policy with a moderate impact may be necessary but not sufficient to increase housing affordability.

- A **large** impact is likely to directly result in development of new housing, , such as 5% to 10% (or more) of needed housing. In terms of housing affordability, a **large** impact may improve housing affordability in and of itself. A policy with a large impact may still need to work with other policies to increase housing affordability.

Summary of Potential Strategies

The following is a summary of potential strategies to include in the HPS. This list was developed based on discussions with City staff and the consultants, as well as including strategies not yet completed by the City from the “Newberg Housing Strategy – 2020 Update.” The City would like to include a limited number of strategies in the HPS, focusing on strategies that can reasonably be implemented in the eight-year period of the HPS. This may be limited to 10 to 15 strategies.

Strategy Name	Included in the Housing Strategy	Level of Affordability Addressed				Complexity to Implement			Scale of Impact for Housing Development or Preservation		
		<30% MFI	30%-50% MFI	50%-80% MFI	80%-120% MFI	Low	Medium	High	Small	Moderate	Large
Strategies to lower the cost of development											
Develop a Land Bank Strategy, possibly partnering with a nonprofit land trust	No	X	X	X	X			X	Depends on scale of land bank		
Reduced / Waived Building Permit fee and Planning fees	Yes	X	X	X	X		X		X		
Reduced SDCs for regulated affordable housing	Yes	X	X				X		X		
Multiple-Unit Limited Tax Exemption Program	Yes, in progress			X	X		X		X		
Endorse Cooperative Housing Models	No			X	X	X			X		
Funding Sources to Support Residential Development											
Urban Renewal for <u>public infrastructure</u> to serve housing.	Yes, in progress	X	X	X	X			X			X
General Fund and General Obligation (GO) Bonds	Yes	X	X	X	X			X			X
Land Use Regulations											
Establish maximum lot size / minimum density standards	Yes	X	X	X	X						
Evaluate expanding density bonuses	Yes	X	X	X			X				
Increase Housing Types											
Develop Pre-Approved Plan Sets for ADUs and Middle Housing Typologies	No	X	X	X	X	X			X		
Strategies to Address Homelessness											
Support access to emergency shelter	No	X	X					X	can provide opportunities to transition from homelessness		

Strategy Name	Included in the Housing Strategy	Level of Affordability Addressed				Complexity to Implement			Scale of Impact for Housing Development or Preservation		
		<30% MFI	30%-50% MFI	50%-80% MFI	80%-120% MFI	Low	Medium	High	Small	Moderate	Large
Strategies to Manage Short-Term Rental Housing											
Inspections of STRs and consider restrictions/limitations	No			X	X		X		X		
Approaches to Maintain Long-term Affordability											
Support Preservation of Regulated Affordable Rental Housing	No	X	X	X		X			X		
Ordinances to Preserving Existing Affordable Housing Supply	No	X	X	X		X			X		
Support Preservation of Manufactured Home and Mobile Home Parks	No	X	X	X		X			X		
Policies to Support Housing Equity											
Implement all Housing Policies through a Lens of Social and Racial Equity	No	X	X	X	X	X			Depends on the changes in policy making processes		
Adopt Affirmatively Furthering Fair Housing as a Housing Policy in Comprehensive Plan and Provide Fair Housing Education, Referral, and Other Services	No	X	X	X	X	X			Will not result in housing development or preservation		
Programs that Provide Financial Assistance											
Newberg Workforce Housing Consortium. Partnership - businesses and government for housing solutions	No	X	X	X	X	X			X		

Lower Development or Operational Costs

The following policies focus on ways in which the City and other entities involved in development can provide financial assistance to lower development or operational costs in a city in order to increase housing affordability and available housing stock.

Strategy Name	Description	Scale of Impact
Programs or policies to lower the cost of development		
Expand Land Banking, Parcel	Land banks support housing development by reducing or eliminating land cost from development, with the goal of increasing the affordability of housing. They can take several forms. Many are administered by a	Small to large.

<p>assembly, and Public Land Disposition Efforts</p>	<p>non-profit or non-governmental entity with a mission of managing a portfolio of properties to support affordable housing development over many years or decades. Ideally, a land bank is set up to manage financial and administrative resources, including strategic property disposal, for the explicit purpose of supporting affordable housing development. Cities can partner with non-profits or sometimes manage their own land banks. Cities may also donate, sell, or lease publicly-owned land for the development of affordable housing even without a formal 'land bank' organization.</p> <p>Parcel assembly involves the city's ability to purchase lands for the purpose of land aggregation or site assembly. It can directly address the issues related to limited multifamily lands being available in appropriate locations. Typical goals of parcel assembly programs are: (1) to provide sites for rental apartments in appropriate locations close to services and (2) to reduce the cost of developing multifamily rental units</p> <p>Parcel assembly can lower the cost of multifamily development because the City is able to purchase land in strategic locations over time. Parcel assembly is often associated with development of affordable housing (affordable to households with income below 60% of MFI), where the City partners with nonprofit affordable housing developers.</p> <p>The public sector sometimes controls land that has been acquired with resources that enable it to dispose of that land for private and/or nonprofit redevelopment. Land acquired with funding sources such as tax increment, EB-5, or through federal resources such as CDBG or HUD Section 108 can be sold or leased at below market rates for various projects to help achieve redevelopment objectives. This increases development feasibility by reducing development costs and gives the public sector leverage to achieve its goals via a development agreement process with the developer. Funding can come from Tax Increment, CDBG/HUD 108, or EB-5.</p> <p><i>Cities across Oregon use publicly land to support affordable and market-rate of housing development. In some cases, municipalities put surplus public land into land banks or land trusts.</i></p> <p><i>Tri-Met is evaluating re-use of construction staging sites for future affordable housing and/or transit-orient development sites.</i></p> <p><i>Cottage Grove worked with the school district to discuss and plan for use of surplus school district land for future housing development.</i></p> <p><i>The City of Hood River purchased a property at 780 Rand Road and is currently working on parcel assembly with Hood River County & the adjacent landowner.</i></p>	<p>A land bank will have the biggest impact on production of low- and moderate-income affordable housing. Considering how difficult it is to build this type of affordable housing and the level of need for affordable housing, a land bank could increase nonprofits' capacity to build affordable housing.</p> <p>Parcel assembly is most likely to have an effect on a localized area, providing a few opportunities for new multifamily housing development over time.</p>
<p>Land Trusts</p>	<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. 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.</p>	<p>Scale of Impact - Small to large. A land trust will have the biggest impact on production of low- and moderate-income affordable housing. Considering how difficult it is to build this type</p>

	<p>Land trusts are purposed for long-term stewardship of lands and buildings. Lands / buildings acquired may have need for remediation or redevelopment. Lands / buildings may have also been acquired to preserve affordability, prevent deferred maintenance, or protect against foreclosure.</p> <p>A City could support a land trust in several ways, including land write-downs (in parallel with a city land disposition strategy), permit fee or SDC waivers, and outright subsidies.</p> <p><i>Proud Ground (Portland Metro Area) was founded in 1999 and has grown into one of the largest community land trusts in the country. The organization focuses on affordable homeownership and controls ground leases associated with 270 homes in Multnomah, Washington, Clackamas, and Clark County.</i></p> <p><i>Big River Community Land Trust (BLCLT) was formed in 2020 to develop a supply of permanently affordable housing in the central Gorge area. Columbia-Cascade Housing Corporation also recently formed a Community Land Trust. BRCLT serves households earning 80 to 120 % MF while CCHC land trust serves households earning up to 100 % AMII. The City of Hood River is exploring partnership opportunities with local land trusts.</i></p> <p>Newberg does not currently have a land trust.</p>	<p>of affordable housing and the level of need for affordable housing, a land trust could increase nonprofits' capacity to build affordable housing.</p>
<p>Reduce / Waived Building Permit fee and Planning fees</p>	<p>Programs that reduce various development fees as an incentive to induce qualifying types of development or building features. There are a number of avenues to seek reduced or waived fees. For example, stormwater improvements can be made through the Commercial Stormwater Fee Reduction. There are commonly used tools, often implemented in conjunction with development agreements or other development negotiation processes.</p> <p><i>City of Portland offers SDC exemptions for affordable housing. Portland's SDC Exemption Program exempts developers of qualifying affordable housing projects from paying SDCs levied by the City of Portland for transportation, water, parks and environmental services. Eligible rental projects must serve households earning at or below 60% of the AMI for a 60-year period. Portland also offers SDC waivers for development of ADUs.</i></p> <p><i>City of McMinnville offers SDC exemptions and reduced permit fees for affordable housing. Building and planning permit fees for new or remodel housing construction projects are reduced by 50% for eligible projects and SDCs for transportation, wastewater and parks are exempted at 100%.</i></p> <p><i>Reductions/exemptions are prorated for mixed use or mixed-income developments. The property must be utilized for housing for low-income persons for at least 10 years or the SDCs must be paid to the city.</i></p>	<p>Scale of Impact – Small. Can improve development feasibility.</p>
<p>Reduce SDCs for regulated affordable housing</p>	<p>Reduce or offer waivers for SDCs for regulated affordable housing to help increase the financial feasibility. If the city waives SDCs for regulated affordable housing, the city will need to backfill the cost of the SDCs from another funding source.</p>	<p>Scale of Impact – Small to Moderate. Can incentivize development of regulated affordable housing.</p>
<p>Tax abatement programs that decrease operational costs by decreasing property taxes</p>		

<p>Multiple-Unit Limited Tax Exemption Program (Locally Enabled and Managed)</p>	<p>Through the multifamily tax exemption, a jurisdiction can incent diverse housing options in urban centers lacking in housing choices or workforce housing units. Through a competitive process, multi-unit projects can receive a property tax exemption for up to ten-years on structural improvements to the property. Though the state enables the program, each City has an opportunity to shape the program to achieve its goals by controlling the geography of where the exemption is available, application process and fees, program requirements, criteria (return on investment, sustainability, inclusion of community space, percentage affordable or workforce housing, etc.), and program cap. The City can select projects on a case-by-case basis through a competitive process.</p> <p>The passing of HB 2377 - Multiunit Rental Housing Tax Exemption allows cities and counties to create a property tax exemption for newly rehabilitated or newly constructed multi-unit rental housing within their boundaries depending on the number of units made available to low-income households, for up to 10 consecutive years. The bill was crafted to strengthen the connection to affordability by requiring cities and counties to establish a schedule in which the number of years an exemption is provided increases directly with the percentage of units rented to households with an annual income at or below 120 percent of MFI, and at monthly rates that are affordable to such households. While not specifically referenced in the measure, ORS 308.701 defines “Multi-unit rental housing” as: “(a) residential property consisting of four or more dwelling units” and; “does not include assisted living facilities.”</p> <p>All new multifamily units that are built or renovated that offer rent below 120% of AMI are potentially eligible for this tax exemption. In a city with an AMI of \$55,000 (common outside of Portland), that's rent of \$1,650 per month or less. The tax exemption is for all taxing districts which is administered by the City. Due to this, smaller jurisdictions may have more trouble managing this program.</p> <p>Local taxing jurisdictions that agree to participate—cities, school districts, counties, etc.</p> <p><i>The City of Eugene offers a ten-year Multi-Unit Property Tax Exemption (MUPTE) for projects in its eastern downtown core. Eugene’s criteria for granting MUPTE include: Project must provide 5 or more units of housing (not including student housing), development must meet minimum density standards, development must comply with minimum green building requirements, a portion of construction and other contracting requirements must be through local business, the development must provide 30% of the units affordable at 100% of AMI or pay a fee of 10% of the value of the tax abatement toward supporting moderate income housing development, demonstrate that the project would not be financially feasible without the exemption by providing 10-year pro forma with and without MUPTE and comply with other criteria.</i></p> <p><i>The City of Salem’s Multi-Unit Housing Tax Incentive Program (MUHTIP) was adopted in 2012 to spur the construction of “transit supportive”² multi-unit housing in the city’s downtown core. In order to qualify for the exemption, projects must consist of at least two dwelling units, be located in the city’s “core area,” and include at least one public benefit.</i></p>	<p>Scale of Impact – Small to moderate. The design of the tax abatement program will impact whether and how many developers use the tax abatement, which will affect the scale of the impact.</p>
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² City of Salem, “Multi Unit Housing Tax Incentive Program,” <https://www.cityofsalem.net/Pages/multi-unit-housing-tax-incentive-program.aspx>.

Endorse Cooperative Housing Models	A housing cooperative, along with a condominium, is one of two legal structures available to allow resident-ownership of multifamily property. Cooperatives provide a flexible and accessible homeownership model. Instead of an individual family owning a single-family home or a condominium, a cooperative corporation, or co-op, formed by the residents, owns housing, most often in the form of a multifamily building. Each resident household buys a share in the co-op building at a price that can be far below the cost of a down payment for a market rate single family home; this is called a “share price.” Purchasing this share makes the household a member of the co-op and entitles the household to live in a unit with a proprietary lease.	Small to Moderate.
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Funding Sources to Support Residential Development

The following policies focus on ways to pay for the costs of implementing the affordable housing programs and infrastructure development.

Strategy Name	Description	Scale of Impact
<p>Urban Renewal / Tax Increment Finance (TIF)</p>	<p>Tax increment finance revenues are generated by the increase in total assessed value in an urban renewal district from the time the district is first established. As property values increase in the district, the increase in total property taxes (i.e., City, County, school portions) is used to pay off the bonds. When the bonds are paid off, the entire valuation is returned to the general property tax rolls. TIFs defer property tax accumulation by the City and County until the urban renewal district expires or pays off bonds. Over the long term (most districts are established for a period of 20 or more years), the district could produce significant revenues for capital projects. Urban renewal funds can be invested in the form of low-interest loans and/or grants for a variety of capital investments:</p> <ul style="list-style-type: none"> • Redevelopment projects, such as mixed-use or infill housing developments • Economic development strategies, such as capital improvement loans for small or startup businesses which can be linked to family-wage jobs • Streetscape improvements, including new lighting, trees, and sidewalks • Land assembly for public as well as private re-use • Transportation enhancements, including intersection improvements • Historic preservation projects • Parks and open spaces <p>Urban renewal is a commonly used tool to support housing development in cities across Oregon.</p> <p>Cities can create a TIF set-aside for affordable housing development programs within designated Urban Renewal Areas. The target could be to set aside funds for affordable housing projects as a medium-term action, over the next 5 years or so. For example: Portland City Council designates 45% of the gross amount of TIF for designated housing purposes (rental housing for households under 60% of Area Median Income (AMI) and homeownership for households under 80% of AMI).</p> <p><i>Portland City Council designates 45% of the gross amount of TIF for designated housing purposes (rental housing for households under 60% of Area Median Income (AMI) and homeownership for households under 80% of AMI).</i></p> <p>Newberg is in the process of establishing an Urban Renewal District, which includes public infrastructure projects to support housing development.</p>	<p>Scale of Impact – Moderate to Large. Urban Renewal funding is a flexible tool that allows cities to develop essential infrastructure or provides funding for programs that lower the costs of housing development (such as SDC reductions or low interest loan programs). Portland used Urban Renewal to catalyze redevelopment across the City, including the Pearl District and South Waterfront.</p>

Strategy Name	Description	Scale of Impact
General Fund and General Obligation (GO) Bonds	<p>Allows funding for a project that is not dependent on revenue from the project to back the bond. City can use general fund monies on hand or can issue bonds backed by the full faith and credit of the city to pay for desired public improvements.</p> <p>Property taxes are increased to pay back the GO bonds.</p> <p>General Obligation (GO) bonds provide a stable, dedicated revenue source through increased property tax rates. Cities or other jurisdictions can issue bonds backed by the full faith and credit of the jurisdiction to pay for capital construction and improvements. GO bonds are issued for a specific dollar amount and paid for over the period of the bond through increased property taxes. They can be structured to provide revenue in increments, over time, rather than in one large up-front amount. 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 development if the city's residents agree to fund them and at least one jurisdiction in Oregon – the City of Portland – is using this tool to construct affordable housing. Bonds cannot be used for supportive services or for operations.</p>	<p>Scale of Impact – Moderate to large. GO Bonds can be used to develop essential infrastructure or provides funding for programs that lower the costs of housing development (such as SDC reductions or low interest loan programs).</p>

Increase Housing Types

The following policies focus on ways in which the City can increase the types of housing available in order to increase housing affordability. Policies focus on increasing housing density or the number of residents within existing City lots.

Strategy Name	Description	Scale of Impact
Develop Pre-Approved Plan Sets for ADUs and Middle Housing Typologies	<p>Provide a pre-approved set of plans for Accessory Dwelling Units (ADU) and middle housing typology (i.e., cottage clusters, townhomes, and other middle-income housing types) designs that, if used by a developer or homeowner, would lead to automatic approvals and reduced permitting schedule. Pre-approved plans would reduce the need for architectural costs and reduce barriers to development of these housing types.</p> <p>The plans should be highly efficient, designed for constrained lots and low-cost solutions, and would allow for streamlined permitting. Consider adapting pre-approved plans developed by other cities or working with other cities to develop pre-approved plans.</p>	<p>Scale of Impact – Small to Moderate. Depends on interest from property owners and developers and use of the plans.</p>

Strategies to Address Homelessness

The following strategies focus on ways that the City can address homelessness. Many of the strategies throughout this memorandum support development of affordable housing, which can help minimize homelessness, such as supporting regulated affordable housing. The strategies listed below are a few examples of additional strategies to address homelessness.

Strategy Name	Description	Scale of Impact
Support access to emergency shelter	<p>A City can work with partners to support access to emergency shelter, such as:</p> <ul style="list-style-type: none"> • Low barrier shelters are emergency shelters where identification is not required, pets may be allowed, and sobriety is not a requirement. • Safe sleep options, such as religious organizations and nonprofits that host vehicles on their properties, identifying public areas where overnight parking is allowed, creating a city-sponsored RV park with low or no nightly fees, or allowing homeowners to host a tent or vehicle on their properties. • Alternative shelter options, such as groupings of micro-homes, nonprofit sponsored mobile home park, or nonprofit-owned motel <p>A city can support these types of housing by ensuring that they are allowed in the City's zoning code and through facilitating the planning process. The City may also contribute funds, land, or other resources to support development of these housing types.</p> <p>Newport supports existing warming and cooling shelters.</p>	<p>Scale of Impact – Emergency shelter does not result in development of new housing. But it can have an impact on providing opportunities to transition from homelessness to long-term housing.</p>

Strategies to Manage Short-Term Rental Housing

The following strategies focus on ways that the City can regulate short-term rentals (STRs). Newberg requires a license for STRs but could consider additional policies, such as inspecting or limiting the number or amount of STRs.

Strategy Name	Description	Scale of Impact
Inspections of STRs and consider restrictions/ limitations	<p>To ensure safety and code compliance, the City can inspect facilities for fire safety and compliance with applicable regulations. These inspections could be part of a one-time permitting process, the annual permit renewal, or may be required at an interval such as every two to five years.</p> <p><i>Austin, TX: STR applicants must submit a certificate of occupancy or certify inspection to obtain an operating license.</i></p>	<p>Scale of Impact – Moderate. Many other policies would be improved and supported by regular inspections.</p>
One STR per owner	<p>Each owner may only hold one STR permit, promoting small-scale STR ownership.</p>	<p>Scale of Impact – Low to Moderate. This policy would prevent several or many STRs from being in a single ownership.</p>
“Grandfathering” provisions	<p>Cities often include “grandfathering” provisions in their regulatory structure for STRs, to accommodate existing STRs and create a smooth transition to the new regulatory context. The City could require current STR owners to apply for a non-conforming use permit, wherein owners must successfully prove their historic use. Such permits could have a set expiration date.</p>	<p>Scale of Impact – Low to Moderate. The potential impact in would depend on how many owners are granted “grandfather” status and whether non-conforming use permits expire.</p>
Limitations on the number or percentage of STRs	<p>The City can limit the number or concentration of STRs in specific neighborhoods or areas of the city. The City can limit concentration of STRs through one, or a combination, of the following:</p> <ul style="list-style-type: none"> • Set a maximum percent of units or tax lots citywide that can be STRs • Limit number citywide or per neighborhood • Set a maximum percent of units or tax lots in specific neighborhoods or zones that can be STRs • Set a minimum distance between STRs • Limit number per street segment • Set limits on STRs by census tract <p><i>Cannon Beach, OR: Total vacation rental permits are cap at 92 citywide.</i></p> <p><i>Nashville, TN: Cap on number of non-owner occupied STRs in each Census Tract (</i></p> <p><i>Mendocino County, CA: County must maintain a ratio of "thirteen (13) long term residential dwelling units to one (1) single unit rental or vacation home."</i></p> <p><i>Austin, TX: Limits the percent of STRs by census tract</i></p> <p><i>Durango, CO: Limit of one STR per street segment.</i></p>	<p>Scale of Impact – Moderate to High. Number or concentration limits can provide compromise for STR advocates, neighbors, and concerned citizens. The scale of impact depends on the current concentration of STRs and the imposed concentration limit.</p>

Strategy Name	Description	Scale of Impact
Limits on Rental Periods	<p>The City can place a limit on the number of days per year that a property can be rented. This can be done by prohibiting STRs from being rented more than a certain number of nights per year or set minimum night requirements (e.g., require a minimum of three nights stay).</p> <p><i>Telluride, CO: Short term rentals in the residential zone may be rented no more than a cumulative 29 days and no more than three times per calendar year. "For example, you may rent your property once for 15 days, once for 10 days and once for 4 days total in a calendar year."</i></p>	<p>Scale of Impact – Moderate to High. The impact of this strategy would depend on whether current issues are associated with length or frequency of stays.</p>
Owner-occupied / owner-onsite exemptions	<p>If STRs are prohibited or strongly limited, an exception that would allow STRs would be allowing them in dwellings where the unit owner lives most or all of the year. For example, STR could be allowed in a unit that the owner lives in for a minimum number of months of the year (e.g., an owner who lives in the unit nine months of the year and rents it out three months of the year). STRs could also be limited to properties where the owner lives "onsite," such as rental of one or two rooms in a house that the owner lives in.</p> <p>Portland, OR: Allows short-term rental of housing provided owner lives there more than 9 months per year.</p> <p><i>Newberg has rules specific to STRs where the owner lives on-site.</i></p>	<p>Scale of Impact – Moderate to High. This strategy would primarily affect rentals where the owner lives in the city part of the year or units where individual rooms are rented in an owner-occupied unit.</p>

Approaches to Maintain Long-term Affordability

Strategy	Description	Scale of Impact
Support Preservation of Regulated Affordable Rental Housing	<p>Encourage and support preservation of affordable rental housing for households earning 0-60% Median Family Income, working with the State and affordable housing partners to ensure no net loss of regulated affordable housing units.</p> <p>The City could conduct outreach to LIHTC property owners to establish relationships with them and better understand their intentions when the tax credits are near to expiration.</p> <p>The City could work to identify organizations (e.g., nonprofit affordable housing providers) that might be willing and able to acquire the properties where the owners seek to sell or convert them to market rate. The City could also reach out to the property owner before the end of the affordability period to offer technical assistance with preservation options and make them aware of any City programs or incentives available at that time to support maintaining affordability (e.g., tax exemptions).</p>	Scale of Impact – Small to Moderate.
Ordinances to Preserving Existing Affordable Housing Supply	<p>Housing preservation ordinances typically condition the demolition or replacement of certain housing types on the replacement of such housing elsewhere, fees in lieu of replacement, or payment for relocation expenses of existing tenants. Preservation of existing housing may focus on preservation of smaller, more affordable housing. Approaches include:</p> <ul style="list-style-type: none"> • Housing preservation ordinances • Housing replacement ordinances • Single-room-occupancy ordinances • Regulating demolitions 	Scale of Impact – Small to moderate. Preserving small existing housing can make a difference in the availability of affordable housing in a city but it is limited by the existing stock housing, especially smaller, more affordable housing. Cities with older housing stock are more likely to benefit from this policy.
Support Preservation of Manufactured Home and Mobile Home Parks	<p>Preservation of manufactured home parks can be accomplished through a range of approaches, such as resident owned cooperatives or non-profit ownership. Oregon Housing and Community Services (OHCS) has regularly received lottery bonds or general funds from the Oregon Legislature to preserve manufactured home parks through these approaches. Hood River 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.</p>	Scale of Impact – Small to moderate.

Policies to Support Housing Equity

The following policies focus on ways to increase equity in decision making about housing and further fair housing within the city.

Strategy Name	Description	Scale of Impact
Implement all Housing Policies through a Lens of Social and Racial Equity	Develop a social and racial equity and inclusion lens to evaluate all housing policies.	Scale of Impact – Small to Large. Depends on the changes in policy making processes.
Adopt Affirmatively Furthering Fair Housing as a Housing Policy in Comprehensive Plan and Provide Fair Housing Education, Referral, and Other Services	Amend the comprehensive plan to explicitly make Affirmatively Furthering Fair Housing a Housing Policy. The city may consider whether the Comprehensive Plan is the appropriate location for this policy. A part of this policy is ensuring there are opportunities for education about fair housing to residents, property owners, property managers, realtors, lenders and others involved with real estate transactions with access to Fair Housing information and referrals. Educate city staff on how to identify potential Fair Housing violations and make referrals to the Fair Housing Council of Oregon and state and local enforcement agencies. The city could partner with and fund Fair Housing Council of Oregon to provide periodic Fair Housing Audit Testing, customized outreach and education and other specialized services. Provide residents, property owners, property managers, realtors, lenders and others involved with real estate transactions with access to Fair Housing information and referrals. Educate city staff on how to identify potential Fair Housing violations and make referrals to the Fair Housing Council of Oregon and state and local enforcement agencies. Partner with and fund Fair Housing Council of Oregon to provide periodic Fair Housing Audit Testing, customized outreach and education and other specialized services.	Scale of Impact – Small to Moderate. Depends on the actions and existing and on-going discrimination.
Accessible Design	Provide incentives in the development code to increase the number of units designed to meet Universal Design, Lifelong Housing Certification, and other similar standards. This strategy could include pre-approved plan sets (e.g. single-family detached and townhomes with barrier-free / universal design), within the context of ADA and FHA rules.	Scale of Impact – Small to Moderate. Improve housing accessibility for populations that need special accommodations.

Programs that Provide Financial Assistance

The following policies focus on ways in which the City and other community stakeholders can provide financial assistance to potential residents in order to increase housing affordability and accessibility for multiple income groups.

Strategy Name	Description	Scale of Impact
Housing Rehabilitation Programs	<p>Cities often offer home rehabilitation programs, which provide loans to low- and moderate-income households for rehabilitation projects such as making energy efficiency, code, and safety repairs. Some programs provide funding to demolish and completely reconstruct substandard housing.</p> <p>Newberg has a small rehabilitation program.</p>	<p>Scale of Impact - Small. Limited fund availability means that relatively few households will be able to access housing rehabilitation funds.</p>
Weatherization Funds through Community Action Agencies	<p>Use weatherization funds administered by statewide network of Community Action Agencies to preserve aging housing stock occupied by income-qualified residents. The City could play an active role in supporting this program by providing informational/promotional assistance to residents.</p> <p>Newberg has a small weatherization program for manufactured housing.</p>	<p>Scale of Impact – Low to Moderate. Depends on availability of funding.</p>
Employer-Assisted Housing	<p>Employer-assisted housing (EAH) can be provided directly to the individual employee in the form of mortgage subsidies, down-payment assistance, relocation payments and the like or the city can help to increase the supply of housing by requiring or encouraging employers to participate in the development of additional housing units through such actions as the provision of land, construction financing or purchase/lease guarantees, and down-payment assistance.</p> <p>Newberg has an ongoing partnership with the Newberg Workforce Housing Consortium that is made up of businesses and government entities that look for housing solutions.</p>	<p>Scale of Impact – Small to Moderate. The scale of the impact of EAH programs will depend on the size of the employer, eligibility criteria, and the type of assistance offered. If one or more large employers offers an EAH program with substantial assistance that provides enough assistance to make housing in the city affordable for low- and moderate-income households, then an EAH program can have a sizeable impact.</p>