I. MOTION

Motion to move approval of the Affordable Housing Action Plan.

II. AGENDA ITEM SUMMARY

The Board is hearing a presentation on the Affordable Housing Action Plan as well as receiving and approving the final written Affordable Housing Action Plan.

BACKGROUND/IMPLICATIONS OF ACTION

A. Board Action and Other History

Housing has been a long standing area of concern in Lane County. Specifically, affordable housing became highlighted as a critical area of concern during the community focus group discussions that lead to the creation of the 2018-2021 Lane County Strategic Plan. Lane County’s 2018-2021 Lane County Strategic Plan identifies affordable housing as one of the County’s key strategic initiatives. Specifically the identified Plan activity is to increase housing options for residents to reduce the incidence of homelessness and increase affordability. The Strategic Plan charged the County to convene, sponsor, and implement a collaborative affordable housing action plan.

Lane County convened a meeting in September of 2018 with the City of Eugene, City of Springfield, Homes for Good, Better Housing Together and key Lane County staff to discuss possible next steps to begin a process for a multi-jurisdictional affordable housing action plan. After that meeting, it became apparent that Better Housing Together was a natural convener for this effort. Lane County reached out to Better Housing Together to request specific assistance in this area.
On September 24, 2019, the Board was presented with an overall scope of work and focus areas for the Affordable Housing Action Plan prior to the work beginning in October of 2019.

Work began in October of 2019 and was set to wrap up around May of 2020. Due to COVID-19, for a number of reasons, the project, specifically the community engagement pieces were put on pause. It was ultimately decided that we should continue with the work, knowing that housing issues would only be more pressing and crucial as we moved further into the COVID-19 emergency environment.


B. Board Goals

As part of our 2018-2021 Lane County Strategic Plan, we have identified housing as one of our top initiatives to focus on. Specifically, the initiative is to increase housing options for residents to reduce the incidence of homelessness and increase affordability, which is #1a1 of the 2018-2021 Strategic Plan. The specific activity calls to convene, sponsor, and implement a collaborative multi-jurisdictional affordable housing action plan.

C. Financial and/or Resource Considerations

The financial scale of the recommendations really vary depending on the actions and proposed strategies. Several of the proposed strategies can more easily be done with some new collaborations, programming changes and increased coordination of the overall effort. Some of the proposed strategies, particularly in the capacity building category will take much more collaboration, discussion and resource consideration. Once we complete the framework for prioritizing and identifying phases of implementation, we will have a better sense of the resource needs moving forward.

D. Health Implications

Health implications and housing work go hand in hand. There is a critical need for affordable housing and the effects of any policy work we can do to increase local capacity to deliver housing affordability, diversity and supply will be a step in the right direction. Areas of impact are related to employment and livelihood, family and community structure, access to parks and natural space, safety and transportation. Each of the action categories and strategies of this Affordable Housing Action Plan have multiple health implications.

E. Analysis

Staff have been working with Better Housing Together to come up with a plan that serves as a road map that identifies needs and actionable items to address those needs with a focus on unincorporated areas of Lane County.
Better Housing Together was asked to consider:

- All ideas, “in and outside off our control”
- Land use restrictions
- Factors affecting affordable housing
- Strategies for unincorporated areas
- Revenue generation

The Affordable Housing Action Plan focuses on five primary components:

1. Research & analysis of local needs
2. Community and partner engagement
3. Strategies to meet the different needs
4. Recommendations
5. Housing affordability framework

The work that Better Housing Together did included critical connections to many of our existing efforts such as our current Homelessness Systems Transformation Actions and winter strategies work.

Aspects of the local context were researched and incorporated throughout the plan. Research included housing prices, market actions, household income distribution, renter cost burden, household size and median income. All of which helped to create an affordable housing framework for Lane County.

The final recommendations come in five individual action categories:

- Leverage Land
- Pilot & Partner
- Trade Support
- Rural Innovation
- Build Capacity

Within each of the five categories, several strategies/programs are identified as well. A really informative matrix, found on page 11 of the attached plan, does a great job of laying out each of the action categories, the specific income levels that are assisted, a description, the speed and scale of impact and who we can learn from and partner with moving forward.

In conclusion, this Affordable Housing Action Plan is focused on recommendations that support the creation of new housing and new local capacity to deliver housing affordability, diversity and supply. The next steps will be for staff to complete work on prioritizing actions, identifying roles and responsibilities as well as developing a framework for phased implementation.

F. Alternatives/Options

The Board could request that we make any needed adjustments prior to approving
III. RECOMMENDATION

Staff recommends that the Board move forward with adopting the Affordable Housing Action Plan.

IV. TIMING/IMPLEMENTATION

Staff have been working on next steps to include prioritizing actions, identifying roles and responsibilities as well as developing a framework for phased implementation. All of which will include regular updates back to the Board.

V. FOLLOW-UP

Developing housing options to increase affordability and reduce the instance of homelessness will require policy innovation, new partnerships, dedicated resources, and measurable goal-setting.

Recommended next steps include:

- Integrate High / Immediate Impact Recommendations with Work Plans for Y2021 and Y2022
- Cross-Reference Priority Level Action Items with Adjacent County Plans
- Initiate a Housing Production Plan that includes specific targets and strategies to support different categories of housing production by need and income level, to assist coordination among jurisdictions and track supply targets.

  # Units by Lane County Housing Authority (Homes for Good)
  # Affordable Housing Units by other developers
  # Workforce Housing Units
  # Market-Rate Housing Units

VI. ATTACHMENTS

Board Order In the Matter of Approving the Affordable Housing Action Plan

Attachment A, is the Affordable Housing Action Plan
WHEREAS, the Board of Commissioners recognized the need to increase housing options for residents to reduce the incidence of homelessness and increase affordability; and

WHEREAS, the Board of Commissioners adopted the 2018-2021 Lane County Strategic Plan, calling out the specific activity to convene, sponsor and implement a collaborative affordable housing action plan, and

WHEREAS, the Board of Commissioners consulted with Better Housing Together to create a plan that serves as a road map to identify needs and actionable items to address those needs; and

WHEREAS, the Board of Commissioners were presented with a presentation on August 25, 2020, identifying the five action categories and strategies; and

WHEREAS, the Board of Commissioners received a final Affordable Housing Action Plan on December 15, 2020; and

WHEREAS, the final recommendations of the Affordable Housing Action Plan are bundled within five action categories; Leverage Land, Pilot and Partner; Trade Support; Rural Innovation; and Build Capacity; and

WHEREAS, the final recommendations reflect the desire to see increased housing affordability, diversity and supply serving Lane County’s residents in the near term ultimately increasing housing options for residents to reduce the incidence of homelessness and increase affordability.

NOW, THEREFORE, the Board of County Commissioners of Lane County ORDERS as follows:

1. Adoption of the Affordable Housing Action Plan
2. Creation of a framework for implementation including regular updates to the Board as to the status of the Affordable Housing Action Plan

ADOPTED this 15th day of ____________________, 2020.

Heather Buch, Chair
Lane County Board of Commissioners
AFFORDABLE HOUSING ACTION PLAN

Expanding Housing Affordability, Diversity and Supply in Lane County

LANE COUNTY
December 2020
ACKNOWLEDGMENTS

Lane County Board of Commissioners
Heather Buch, Board Chair, East Lane
Joe Berney, Vice Chair, Springfield
Jay Bozievich, West Lane
Pat Farr, North Eugene
Pete Sorenson, South Eugene

Lane County Administration + Project Support
Steve Mokrohisky, County Administrator
Judy Williams, Strategy and Integration Manager
Austin Ramirez, Community & Economic Development Manager

Thank you to Lane County staff for their assistance in this work.

Better Housing Together is a nonprofit housing advocacy organization based in Lane County. Our mission is to work collaboratively to increase housing affordability, diversity and supply. With a partner network of nearly 50 local organizations and businesses, we pursue a collective impact model to support our community’s future.

Board of Directors + Project Staff
Kaarin Knudson, AIA, Founding Director / Project Contact
Betsy Schultz, President, Eugene/Springfield Realtors
Tiffany Edwards, Treasurer, Lane Transit District
Liz Cawood, Cawood
Peter Keyes, University of Oregon School of Architecture & Environment
Carmel Perez Snyder, AARP Oregon
Darcy Phillips, Cornerstone Community Housing
Brittany Quick-Warner, Eugene Chamber of Commerce

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AFFORDABLE HOUSING ACTION PLAN

Expanding Housing Affordability, Diversity and Supply in Lane County

LANE COUNTY
December 2020
LANE COUNTY STRATEGIC PLAN

How can we increase housing options to reduce the incidence of homelessness and increase affordability?
1 INTRODUCTION

The lack of appropriate, affordable housing is a crisis in Lane County. Here, the combination of high housing costs, relatively low wages, minimal vacancy rates, multiple years of under-production, and a high instance of homelessness present a unique and significant challenge to our community.

Rising to this test, Lane County has made it a priority to “increase housing options for residents to reduce the incidence of homelessness and increase affordability.”

Lane County’s 2018-2021 Strategic Plan identifies affordable housing as one of the County’s key strategic initiatives. Specifically, the identified Plan activity is to increase housing options for residents to reduce the incidence of homelessness and increase affordability. The Plan charged the County to convene, sponsor, and implement a collaborative multi-jurisdictional affordable housing action plan. At a September 2018 meeting convened by the County to carry forward this initiative, the key stakeholders identified a need for specific assistance to develop the required action plan. As the only multi-sector, community-led organization working to address the local housing crisis, Better Housing Together was uniquely situated to assist in this work.

In September 2019, Lane County asked Better Housing Together to complete a nine-month scope of work to assist in addressing this priority. Specifically, Better Housing Together was asked to offer as much comprehensive and big-picture feedback as possible within the limited timeframe, but also to address details such as:

- All ideas, “in and outside our control”
- Options that may seem “out of reach”
- Strategies for unincorporated areas
- Factors affecting affordable housing
- Land use restrictions
- Revenue generation

PROJECT TIMELINE

This work commenced with an introductory presentation of the project scope to the Lane County Board of Commissioners in September 2019, followed by research and workshops among Better Housing Together’s partner network. In February 2020, a rough draft of recommendation categories was presented to the Lane County Board of Commissioners, and a final presentation was scheduled for May 2020. In light of the COVID-19 pandemic, this final presentation of recommendations was rescheduled to August 2020. A final discussion of the written report with the Board of Commissioners was slated for December 2020.

Though outreach plans were retooled to accommodate COVID-19 and a necessary focus on racial justice in spring/summer 2020, these recommendations reflect cycles of input and review by a range of community stakeholders and County staff. Though fall 2020 included emergency response to the Holiday Farm Fire, key input from staff and Better Housing Together partners on draft priorities and future outreach refined the final contents of this report.

REVISED PROJECT SCHEDULE (in light of COVID-19 pandemic)
The Affordable Housing Action Plan includes five categories of strategies recommended for the County’s consideration:

1. Leverage Land for Housing
2. Pilot Projects + Partnerships
3. Trade Support
4. Rural Innovation
5. Build Capacity

Of these, the actions estimated to have the swiftest and highest impact on affordable housing supply include:

- Conceptual Master Planning for Large County-Owned Sites
- Assess Partnership Potential on County-owned and adjacent public lands
- Expanded Property Management First Right of Refusal Program
- Inter-jurisdictional Faith Communities Partnership Program
- Community Land Trust and Limited Equity Cooperative Rural Pilot
- Support for Incremental Development Capacity
- New TRT Increment to Fund Housing Development
- Revolving Loan Fund Seeded by General Reserves
- Lane County Housing Leverage Fund

AFFORDABILITY + THE CONTINUUM OF HOUSING

In this plan, the terms “affordable” or “affordability” refer to monthly housing costs that are no more than 30% of a household’s gross income, including utilities. The affordability of housing varies based in household income. Households spending more than 30% on housing are “cost burdened,” and households spending more than 50% of their gross income on housing costs are “severely cost-burdened.” In Lane County, 54% of renters are cost-burdened by their housing, and 30% are severely cost-burdened (ACS, 2016).

When capitalized, the term “Affordable Housing” refers to the federally subsidized, voucher-based, Section 8 housing that supports neighbors typically earning between 0-80% AMI/MFI (Area Median Income/Median Family Income), and especially those neighbors living on 0-30% AMI/MFI. Affordable Housing is part of a local housing continuum—or “Housing Ladder”—that begins with shelter and extends to Affordable, workforce, and market-rate housing.

“Workforce housing” refers to housing for those neighbors earning average local wages, which situates them as low- to middle-income families. Housing units that are affordable to the workforce of course include Affordable Housing. But older, “naturally occurring affordable housing” (NOAH) also provides significant affordable housing capacity. NOAH units are unsubsidized by any federal program and have become more affordable over time. They are the most common affordable housing in the county.

The County’s ability to facilitate new housing capacity that is affordable and appropriate to community needs is critical to its long-term goal of addressing the high instance of homelessness. Fundamentally, homelessness is a housing crisis. Efforts to address housing needs across multiple income levels must be concurrent with homelessness policy efforts.

NEXT STEPS

Developing housing options to increase affordability and reduce the instance of homelessness will require policy innovation, new partnerships, dedicated resources, and measurable goal-setting. Recommended next steps include:

- Integrate High / Immediate Impact Recommendations with Work Plans for Y2021 and Y2022
- Cross-Reference Priority Level Action Items with Adjacent County Plans
- Initiate a Housing Production Plan that includes specific targets and strategies to support different categories of housing production by need and income level, to assist coordination among jurisdictions and track supply targets.
  - # Units by Lane County Housing Authority (Homes for Good)
  - # Affordable Housing Units by other developers
  - # Workforce Housing Units
  - # Market-Rate Housing Units
RELATED CONCERNS OF (clockwise from top left) housing production, housing affordability, basic inputs to housing cost and price, and the connections among homelessness and attainable housing alternatives. Images: Oregon Department of Employment, National Low Income Housing Coalition, ECONorthwest, TAC Report.
LANE COUNTY HOUSING AFFORDABILITY FRAMEWORK

AN AFFORDABILITY FRAMEWORK COMPARING average wages from a range of Lane County occupational groups to affordable monthly housing costs (30% income or less), median family income levels, affordable homeownership costs, and the size of housing supplied without subsidy illustrates the need to steer housing supply toward smaller, more efficient, more affordable housing units.

* Monthly mortgage estimated based on calculations of 30-year mortgage term with 5% down payment and 3.19% interest rate. Source: Oregon Employment Department, U.S. Department of Housing and Urban Development, Zillow and Trulia mortgage calculators, American Community Survey.

Buyers who put down less than a 20% down payment will also have to pay Private Mortgage Insurance which will vary on cost depending on a borrower’s credit profile and down payment. We have estimated $115/month in the $220,000 price range and $316/month on a mortgage in the $450,000 range.
2 LOCAL CONTEXT

High housing costs, low wages, under-production, low vacancy, racial ownership gap, and a high instance of homelessness characterize Lane County’s housing crisis.

LOW WAGES, LIMITED ASSETS
Most of Lane County’s largest occupation groups are relatively low-paying jobs, and the estimated wage for all occupations in Lane County is somewhat lower than the statewide wage estimate, $48,671 compared to $53,361. According to the United Way of Lane County, 44% of families are ALICE households (Asset Limited, Income Constrained, Employed—earning more than the Federal Poverty Level but less than the basic cost of living). Minimum-wage workers need to work nearly 70 hours/week every week to afford a 2-bedroom apartment.

COST BURDENED BY HOUSING
54% of Lane County renters are cost-burdened by their housing, 1-in-3 homeowners is cost-burdened, and 1-in-3 renting households is severely cost-burdened by their housing (paying more than 50% of gross income for housing).

HOUSING UNDER-SUPPLY
On average, housing in Lane County has been under-built every year since 2010, which correlates to the increase in rental and ownership housing costs as well as long-term under-supply of workforce housing units.

NO VACANCY
Lane County’s most recent vacancy rates are between 1.5-3.5%, at most only half the state average. Low vacancy keeps rental costs high and removes the option for households can move if necessary.

NEED FOR MORE TRANSITIONAL + AFFORDABLE + WORKFORCE HOUSING
For every 100 units of housing needed for extremely low-income families, only 15 units are available. According to the TAC Report, the high instance of local homelessness is driven in part by low vacancy and the under-supply of housing.
3 RECOMMENDATIONS

These recommendations reflect the desire to see increased housing affordability, diversity and supply serving Lane County’s residents in the near term. The plan also suggests several actions and strategies to steer longer-term efforts and resources toward increased affordability.

Many recommendations prioritize smaller, more efficient housing units, local development partners, first-time home ownership programs, the “recycling” of residential parcels for new housing and interim shelter, and innovation in service of systems change.

Each recommendation is bundled within an action category, recognizing that some recommendations fall under multiple categories. Each summary includes:

- NAME OF STRATEGY / PROGRAM
  Simplified title and a brief summary of the work proposed, approaches to consider or needs addressed.

- INCOME LEVELS ADDRESSED
  Estimated income level most directly addressed by strategy.

- SPEED OF IMPACT
  Estimated speed of implementation: Near-term, Mid-range, Long-term, N/A

- SCALE OF IMPACT
  Estimated capacity or impact: High, Moderate, Incremental

- LEARN FROM
  Jurisdictions pursuing similar programs, case studies, model projects

- PARTNERS
  Agency collaborations and partnerships necessary to support success
AFFORDABLE HOUSING ACTION PLAN

**Fund**

- **Barnes Housing Trust**

**Sector**

- **ALL**

**Organizing several housing programs and funding**

- **General Reserves**

**Study development of Lane County, OR; Bend, OR**

- **Tax (TRT) increment to fund**

  - **Adopt new Transient Room Rental Income considered as applicant income, missing partnerships**

- **Propose new additional TRT increment up to 3% to fund**

  - **City of Portland, Portland**

- **Pilot Rural Affordable ADU development**

  - **on County and religious properties for Affordable Housing**

- **Cooperative (LEC) models on rural County land**

- **Ground; Pathway 1000**

**ALL, 0-60% AMI focus**

- **Affordable Housing and incremental development workshops and small homes as interim uses on County-owned property.**

**Support local building culture**

- **Build local development capacity by providing access to materials to local residential construction courses. Site**

**Incremental Development**

- **Affordable Housing and mixed-income housing projects.**

- **Support apprenticeship programs via workforce**

**Public Agencies, Private Institutions, Local Sector**

- **Builders Association; Lane County Home Loan programs for home conversions and additional middle housing appraisal pilot program, and construction support low-income households, particularly BIPOC**

- **Develop and lead local public agencies effort to identify, facilitate, and develop surplus or underutilized religious properties with faith-community partners for Affordable Housing.**

- **Launch County-based homeshare program to assist and Affordable Housing capacity.**

**Affordability Option**

- **Build local development capacity by providing access to materials to local residential construction courses. Site**

- **Incremental Development**

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<th>SCALE OF</th>
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<td><strong>1</strong></td>
<td><strong>Build local development capacity by providing access to materials to local residential construction courses. Site</strong></td>
<td><strong>ALL</strong></td>
<td><strong>Income</strong></td>
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<td><strong>Incremental Development</strong></td>
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<td><strong>Support apprenticeship programs via workforce</strong></td>
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ACTION:
LEVERAGE LAND FOR HOUSING

Land can account for up to 30% of new residential development costs, and limited land supply presents an obvious challenge to increasing housing capacity.

Governmental entities have the unique capacity to plan for, land bank, and facilitate residential redevelopment on both underutilized large sites and smaller parcels. This ability to “find land” is one of the County’s most powerful housing development tools.

Leveraging public land for housing can also allow for incremental stages of residential development and capacity to address the full continuum of housing solutions. By 2022, typical detached residential parcels with large cities’ urban growth boundaries will be suitable for “missing middle housing,” which meaningfully expands the potential to develop a variety of housing types, for both Affordable Housing and as a means to increase housing affordability. These same sites can serve as temporary housing and distributed shelter sites, rather than waiting vacant. New residential development in locations with existing infrastructure, transportation options, and nearby services are best suited to support overall affordability.

1.1 Initiate Required Planning for Large County Sites
Identify large or consolidated County properties that require planning or zoning changes to be considered for housing development or State/federal funding RFPs, and initiate processes. Implement interim housing and shelter uses on public lands.
Area of Public Land in Lane County: 6,642 acres / 323 acres within EUG/SPG UGBs.
Income Levels Addressed: All
Speed of Impact: Mid-range
Scale of Impact: High
Learn From: Local Partners, Developers
Partners: Public Agencies, Local Organizations, Private Sector

1.2 Lead Inter-jurisdictional Siting Collaboration to Prioritize Sites for Affordable Housing RFPs
Lead collaboration among Lane County based public agencies and City partners to increase and coordinate siting for new housing.
Income Levels Addressed: ALL, 0-80% AMI focus
Speed of Impact: Long-Term
Scale of Impact: Moderate
Learn From: Local Partners, Developers
Partners: Public Agencies, Local Organizations, Private Sector

1.3 Assess Public-Partnership and Public-Public development potential on public property
Complete development capacity assessments and identify partner characteristics for new housing on current and future County-owned properties.
Income Levels Addressed: ALL, 0-80% AMI focus
Speed of Impact: Mid-range
Scale of Impact: High
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<td>Assess Public-Partnership and Public-Public development potential on public property</td>
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<td>Local Partners; Milwaukee Cottage Cluster Report; Portland Residential Infill Project Deeper Affordability Option</td>
<td>Public Agencies, Private Sector</td>
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<tr>
<td>Create Property Development and First Right of Refusal Program to support land acquisition and new housing development</td>
<td>ALL, 30-120% AMI focus</td>
<td>Develop coordinated land bank development and foreclosure program with Property Management team to give County the First Right of Refusal for vacant, tax-delinquent, and underutilized properties. Use special powers to clear titles and prepare now-County-owned properties for housing development. Coordinate property development with affordable housing agencies or organizations, mixed-income RFPs, or land bank.</td>
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<td>Local Partners; Multnomah County, OR; Nashville-Davidson County, TN; LA School District; Miami-Dade County; Portland Residential Infill Project Deeper Affordability Option; San Diego</td>
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<td>Expand Land Bank Program to 8-10 sites ready for State RFPs</td>
<td>ALL, 0-80% AMI focus</td>
<td>Aligned to Statewide funding priorities, identify and acquire control of 8-10 sites for competitive and time-constrained RFP processes. Study density bonus program.</td>
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<td>Local Partners; LA School District; Miami-Dade County; Ohio Delinquent Tax Assessment Collection</td>
<td>Public Agencies</td>
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<tr>
<td>Pursue Transit Oriented Development (TOD) housing partnerships with agencies and support FTA Joint Development projects</td>
<td>ALL, 0-80% AMI focus</td>
<td>Prioritize the development of underutilized and surplus properties located along frequent transit corridors for Affordable Housing and mixed-income housing projects. Reduce barriers to redevelopment and prioritize funding incentives to these sites when possible.</td>
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<td>Local Partners; King County, WA; Portland Metro SW Corridor Equitable Housing Strategy; FTA Joint Development Program</td>
<td>Public Agencies, Private Sector</td>
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MADE POSSIBLE BY A PUBLIC-PRIVATE PARTNERSHIP, the Market District Commons is a 50-unit, mixed-use project that will serve Lane County’s Veterans and Workforce. A public-private partnership made this project and the adjacent Market District development possible. The Commons on MLK is a 51-unit Housing First apartment community developed by Lane County’s housing authority, Homes for Good. It will provide housing and 24/7 supportive services to chronically homeless individuals. Images: Kaarin Knudson, Homes for Good.
Learn From: Local Partners; Milwaukee Cottage Cluster Report; Portland Residential Infill Project Deeper Affordability Option
Partners: Public Agencies, Private Sector

1.4 Create Property Development and First Right of Refusal Program to support land acquisition and new housing development
Develop coordinated land bank development and foreclosure program with Property Management team to give County the First Right of Refusal for vacant, tax-delinquent, and underutilized properties. Use special powers to clear titles and prepare now-County-owned properties for housing development. Coordinate property development with affordable housing agencies or organizations, mixed-income RFPs, or land bank.
Income Levels Addressed: All, 30-120% AMI focus
Speed of Impact: Near-term
Scale of Impact: High
Learn From: Local Partners; Multnomah County, OR, Nashville-Davidson County, TN; LA School District; Miami-Dade County; Portland Residential Infill Project Deeper Affordability Option; San Diego
Partners: Public Agencies, Private Sector

1.5 Expand Land Bank Program to 8-10 sites ready for State RFPS
Aligned to Statewide funding priorities, identify and acquire control of 8-10 sites for competitive and time-constrained RFP processes. Study density bonus program.
Income Levels Addressed: All, 0-80% AMI focus
Speed of Impact: Long-term
Scale of Impact: Moderate
Learn From: Local Partners; LA School District; Miami-Dade County; City of Portland
Partners: Public Agencies

1.6 Pursue Transit Oriented Development (TOD) housing partnerships with agencies and support FTA Joint Development projects
Prioritize the development of underutilized and surplus properties located along frequent transit corridors for Affordable Housing and mixed-income housing projects. Reduce barriers to redevelopment and prioritize funding incentives to these sites when possible.
Income Levels Addressed: All, 0-80% AMI focus
Speed of Impact: Mid-range
Scale of Impact: High
Learn From: Local Partners; King County, WA; Portland Metro SW Corridor Equitable Housing Strategy; FTA Joint Development Program
Partners: Public Agencies, Private Sector
GIS MAPPING OF LANE COUNTY PROPERTIES shows a total of 6,642 acres of Public Land (including parks/open space), and 323 acres of County land within Eugene and Springfield’s urban growth boundaries. While much as been development and some is not appropriate for residential development, new land for Affordable Housing could be culled from such analysis. Mapping by Thomas Fiorelli.
PILOT PROJECTS + PARTNERSHIPS

Pilot projects, public-private partnerships, and inter-jurisdictional collaboration are all needed to steer local housing supply toward community needs. In recent years, Lane County has seen the benefit of such partnerships, notably the recent Market Commons and Market District development utilizing County land in Downtown Eugene.

Additional housing capacity comes in a variety of forms, from a HomeShare program to support Affordable Housing need to larger, higher-capacity redevelopments. A County-led partnership to track housing production, the affordability of new supply, and population change will complement the state’s new Housing Needs Analysis requirement. It will also give local leaders clearer input as to how housing needs and supply are aligning to plans and projections.

Some programs, such as the ‘YIGBY’ (Yes in God’s Backyard) approach, leverage public development expertise and a streamlined regulatory process to support faith-communities’ efforts to create new Affordable Housing. A pilot ADU program matching low-income homeowners with BIPOC tenants in need of Affordable Housing could provide increased household financial stability and anti-displacement strategy. Finally, outreach and partnerships with local financial institutions are needed to support widespread development of ADU construction loan products, missing middle housing appraisal programs, and low-interest construction loans for home conversions, additional housing units, and accessibility improvements to support aging in place.

2.1 Lead inter-jurisdictional partnership to track housing affordability, supply and population change

Coordinate local public agency efforts to study, plan for, and track implementation of projected housing supply and Affordable Housing capacity.
Income Levels Addressed: All
Speed of Impact: Long-term
Scale of Impact: Incremental
Learn From: Local Partners; HB 2003; Portland Metro
Partners: Public Agencies

2.2 Coordinate Lane County HomeShare Program

Launch County-based HomeShare program to assist residents in identifying HomeShare matches. Study potential for future property tax abatements for homeowners matched with tenants earning 0-60% AMI.
Income Levels Addressed: All, 0-60% AMI focus
Speed of Impact: Mid-range
Scale of Impact: High
Learn From: Local Partners; Oregon Senate Bill 1045; San Mateo County, CA
Partners: Public Agencies, Local Organizations, Private Sector
## PILOTS + PARTNERSHIPS

<table>
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<tr>
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<th>PARTNERS</th>
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<tr>
<td>2</td>
<td>Lead interjurisdictional partnership to track housing affordability, supply and population change</td>
<td>ALL</td>
<td>Coordinate local public agency efforts to study, plan for, and track implementation of projected housing supply and Affordable Housing capacity.</td>
<td></td>
<td></td>
<td>Local Partners; HB 2003; Portland Metro</td>
<td>Public Agencies</td>
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<td></td>
<td>Coordinate Lane County HomeShare Program</td>
<td>ALL, 0-60% AMI focus</td>
<td>Launch County-based homeshare program to assist residents in identifying homeshare matches. Study potential for future property tax abatements for homeowners matched with tenants earning 0-60% AMI.</td>
<td></td>
<td></td>
<td>Local Partners; Oregon Senate Bill 1045; San Mateo County, CA</td>
<td>Public Agencies, Local Organizations, Private Sector</td>
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<td></td>
<td>Lead Interjurisdictional Faith Community Housing Development Partnership</td>
<td>ALL, 0-80% AMI focus</td>
<td>Develop and lead local public agencies effort to identify, facilitate, and develop surplus or underutilized religious property with faith-community partners for Affordable and mixed-income housing.</td>
<td></td>
<td></td>
<td>Local Partners; CA Senate Bill 899; Alameda County, CA; Santa Clara, CA.</td>
<td>Public Agencies, Local Organizations, Private Sector</td>
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<tr>
<td></td>
<td>Pilot Program Matching Affordable Housing Seekers with Low-Income Homeowners</td>
<td>ALL, 0-80% AMI focus</td>
<td>Develop program to deliver Affordable Housing ADUs and support low-income households, particularly BIPOC homeowners.</td>
<td></td>
<td></td>
<td>Local Partners; Multnomah County, OR</td>
<td>Public Agencies, Local Organizations, Private Sector</td>
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<td></td>
<td>Partnership Outreach to Local Financial Institutions</td>
<td>ALL</td>
<td>Outreach to support widespread development of ADU construction loan products, mortgage products w/ ADU rental income considered as applicant income, missing middle housing appraisal pilot program, and construction loan programs for home conversions and additional housing units.</td>
<td></td>
<td></td>
<td>Local credit unions, local banks, Umpqua Bank</td>
<td>Public Agencies, Local Institutions</td>
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"YES IN GOD’S BACKYARD" (YIGBY) models local innovation to create affordable housing on properties owned by faith-based institutions. New housing by Clairemont Lutheran in San Diego, CA (above left) and the St. Paul’s Commons in Walnut Creek, CA (above right) are two examples. Images from Clairemont Lutheran and St. Paul’s Commons.
2.3 Lead Inter-jurisdictional Faith Community Housing Development Partnership
Develop and lead local public agencies effort to identify, facilitate, and develop surplus or underutilized religious property with faith-community partners for Affordable and mixed-income housing. Concepts from California SB 899, to streamline the development process for religious institutions seeking to build affordable housing on their property, could be pursued. Area of Faith-Based Properties: 1,499 acres in County, 532 acres within Eugene-Springfield UGBs. Income Levels Addressed: All, 0-80% AMI focus Speed of Impact: Near-term Scale of Impact: High Learn From: Local Partners; CA SB 899; Alameda County, CA; Santa Clara, CA. Partners: Public Agencies, Local Organizations, Private Sector

2.4 Pilot Program Matching Affordable Housing Seekers with Low-Income Homeowners
Develop program to deliver Affordable Housing ADUs and support low-income households, particularly BIPOC homeowners to support housing stability and anti-displacement efforts. Income Levels Addressed: All, 0-80% AMI focus Speed of Impact: Mid-range Scale of Impact: Moderate Learn From: Local Partners; Multnomah County, OR Partners: Public Agencies, Local Organizations, Private Sector

2.5 Partnership Outreach to Local Financial Institutions
Outreach to support widespread development of ADU construction loan products, appraisal pilot program, and construction loan programs for home conversions and additional housing units. Income Levels Addressed: All Speed of Impact: Long-term Scale of Impact: Incremental Learn From: Local credit unions, local banks, Umpqua Bank Partners: Public Agencies, Local Institutions
In addition to County-owned public land (pink), properties owned by faith-based institutions (blue) total 1,499 acres in the County and 532 acres within Eugene and Springfield’s urban growth boundaries. Mapping by Thomas Fiorelli.
Local construction and development capacity means each dollar spent in service of housing affordability circulates repeatedly in the local economy. As of 2019, employment in the local construction industry had still not returned to levels preceding the Great Recession. With skilled labor shortages impacting housing delivery timelines and increasing the cost of housing, efforts to expand capacity with the local construction industry are part of a long-term effort to stabilize the local construction market.

Lane County benefits of immediate access to construction technology and housing design programs at Lane Community College and the University of Oregon School of Architecture & Environment.

Within each of these institutions, there is capacity to formalize partnerships with recurring programs to design and construct new housing units and modular or panelized residential components.

**3.1 Support Community College skilled trade pipeline**
Target an increase in skilled labor in construction sector. Support apprenticeship programs via workforce partnership projects and private sector relationships.
Income Levels Addressed: All
Speed of Impact: Long-term
Scale of Impact: Incremental
Learn From: Lane County Home Builders Association; Lane Community College (LCC); local apprenticeship programs
Partners: Public Agencies, Local Institutions, Private Sector

**3.2 Support local design-build partnerships with LCC and UO**
Support the design and construction of modular and small home housing units by providing support and materials to local residential construction courses. Site small homes as interim uses on County-owned property.
Income Levels Addressed: All, 0-80% AMI focus
Speed of Impact: Mid-range
Scale of Impact: Moderate
Learn From: UO BILDS Program; LCC Construction and Trades certificate programs
Partners: Public Agencies, Local Institutions, Local Organizations

**3.3 Support local building culture and incremental development**
Build local development capacity by providing access to small-scale, incremental development workshops and networks. Support design/delivery/financing workshops for new infill housing options.
Income Levels Addressed: All
Speed of Impact: Mid-range
Scale of Impact: High
Learn From: Incremental Development Alliance; Oklahoma City, OK; Sensitivity Testing for market engagement with Affordable Housing
Partners: Public Agencies, Private Sector
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<td>TRADE SUPPORT</td>
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<td>ALL</td>
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<td></td>
<td></td>
<td>Lane County Home Builders Association; Lane Community College (LCC); local apprenticeship programs</td>
<td>Public Agencies, Local Institutions, Private Sector</td>
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<td>TRADE SUPPORT</td>
<td>Support local design-build partnerships with LCC and UO</td>
<td>ALL, 0-80% AMI focus</td>
<td>Support the design and construction of modular and small home housing units by providing support and materials to local residential construction courses. Site small homes as interim uses on County-owned property.</td>
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<td>Incremental Development Alliance; Oklahoma City, OK; Sensitivity Testing for market engagement with Affordable Housing</td>
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The LCC Construction Program, UO housing design program, and UO BILDS design-build program can all be better leveraged to deliver complete housing units and panelized construction components for small, temporary, and emergency housing. Image credits (L-R): Lane Community College Construction Technology program, Kaarin Knudson, UOBILDS program.
Rural and unincorporated communities present a particular challenge to housing affordability. Minimal economic pressure and non-urban land regulations limit the range of housing options available. Rural communities have also traditionally skewed toward ownership rather than rental housing, which is even less accessible to low- and moderate-income households.

Almost half of Lane County’s population is within the Eugene-Springfield metropolitan service area, but Lane County includes more than 70 smaller, unincorporated communities. Housing recommendations for rural communities are scaled to the context and accessory dwellings are a recurring type. Co-op tiny home clusters and affordable rural ADUs modeled after the Hacienda Small House program can add meaningful capacity. Extending the County’s existing partnership with the UO RARE program can also provide a critical communication link and planning resources for Lane County’s smaller communities.

4.1 Extend UO RARE partnership with Lane County in 2020/2021 to support rural housing needs
Host a County-based Resource Assistance for Rural Environments (RARE) Fellow to assist in coordination across County housing programs and outreach.
Income Levels Addressed: All
Speed of Impact: Long-term
Scale of Impact: Incremental
Learn From: RARE Program; Enterprise Community Partners; Rural Organizing

4.2 Pursue Community Land Trust (CLT) + Limited Equity Cooperative (LEC) models on rural County land
Strengthen and facilitate rural Affordable Housing development via Community Land Trust models, Limited-Equity Cooperatives, and hybrid models. Combine with simplified Affordable Housing development requirements on County and religious properties for Affordable Housing development.
Income Levels Addressed: All, 0-60% AMI focus
Speed of Impact: Near-term
Scale of Impact: High
Learn From: Local Partners; DevNW; SquareOne Villages; Proud Ground; Pathway 1000 Partners: Public Agencies, Local Institutions, Private Sector

4.3 Pilot Rural Affordable ADU Program
Match low-income and under-served homeowners w/ low-income residents needing Affordable Housing. The UO Open Home project is pursuing a zero-emissions, off-the-grid modular unit for urban, rural or emergency housing needs.
Income Levels Addressed: All, 0-60% AMI focus
Speed of Impact: Mid-range
Scale of Impact: Moderate
Learn From: Living Cully/Hacienda Small Home Project; Multnomah County, OR; Boston Housing Innovation Lab; UO Open Home Partners: Public Agencies, Local Organizations, Private Sector
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<td>RURAL INNOVATION</td>
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<td>Extend UO RARE partnership with Lane County in 2020/2021 to support rural housing needs.</td>
<td>ALL</td>
<td>Host a County-based Resource Assistance for Rural Environments (RARE) Fellow to assist in coordination across County housing programs and outreach.</td>
<td>RARE Program; Enterprise Community Partners; Rural Organizing Project</td>
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<td>Pursue Community Land Trust (CLT) + Limited Equity Cooperative (LEC) models on rural County land</td>
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<td></td>
<td>Pilot Rural Affordable ADU Program</td>
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<td>Match low-income and underserved homeowners w/ low-income residents needing Affordable Housing.</td>
<td>UO Open Home; Living Cully; Multnomah County, OR; Boston Housing Innovation Lab</td>
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**TINY AND SMALL HOUSE SOLUTIONS** such as the co-op ownership model prototyped by Square One Villages (above right) or the Inhabit Affordable ADU (above left) can provide additional rural housing capacity and achievable ownership structures.
Dedicated resources offers stabilizing support to long-term housing affordability programs and Affordable Housing capacity. At this time, recommendations for revenue generation focus on alternatives that do not add to the cost of housing or local cost of living: a revolving loan program seeded with General Reserves and a new Transient Room Tax increment to fund housing and shelter capacity. The creation of a Housing Leverage Fund could minimize administrative overhead and pool application processes.

Across Oregon and the nation, other communities are exploring the connections among housing, homelessness, and tourism objectives. Short-term rental registration requirements, booking fees, and car rental taxes have all been implemented to support Affordable Housing and homelessness services in other communities. Additional study of the Multnomah County, Metro Portland, and City of Portland agreements to fund tourism, housing, homelessness services, and shelter programs is recommended. Clear understanding of various successful housing bond structures, program feasibility, and prioritized outcomes by jurisdiction is also advised.

5.1 Adopt new Transient Room Tax (TRT) increment for housing and shelter capacity
Propose new additional TRT increment up to 3% to fund county housing capacity and homelessness services, per Lane Code. The TRT is paid by visitors, including hotel and short-term rental guests.
Income Levels Addressed: All
Speed of Impact: Moderate
Scale of Impact: High
Learn From: Portland Metro, City of Portland, Multnomah County, OR; Bend, OR
Partners: Public Agencies, Private Sector

5.2 Seed Revolving Loan Fund with General Reserves for property acquisition and new housing construction
Use Revolving Loan Fund to acquire land and support pre-development. Incentives for mixed-income and workforce housing. Prioritize Transit-Oriented Development locations. Seek agency partners in using Reserves as seed funding.
Income Levels Addressed: All, 60-120% AMI focus
Speed of Impact: Near-term
Scale of Impact: High
Learn From: Denver Revolving Loan Fund; San Diego County, CA; Multnomah County, OR; OR House Bill 2912
Partners: Public Agencies, Local Organizations, Private Sector

5.3 Study development of Lane County Housing Leverage Fund
Seek administrative and operational efficiencies by organizing several housing programs and funding applications under one County-based Housing Leverage Fund.
Income Levels Addressed: All
Speed of Impact: Near-term
Scale of Impact: High
Learn From: Detroit Affordable Housing Leverage Fund
Partners: Public Agencies, Local Organizations, Private Sector
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<td>5</td>
<td><strong>BUILD CAPACITY</strong></td>
<td></td>
<td><strong>Adopt new Transient Room Tax (TRT) increment to fund housing and shelter capacity</strong>&lt;br&gt;Propose new additional TRT increment up to 3% to fund county housing capacity and homelessness services, per Lane Code. The TRT is paid by visitors, including hotel and short-term rental guests. Study Multnomah County/City of Portland agreements to fund tourism, housing, and shelter.&lt;br&gt;City of Portland, Portland Metro, Multnomah County, OR; Bend, OR</td>
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<td></td>
<td>Public Agencies, Private Sector</td>
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<td><strong>Seed Revolving Loan Fund for property acquisition and new housing construction with General Reserves</strong>&lt;br&gt;Use 0% Revolving Loan Fund to acquire land and support pre-development. Incentives for mixed-income and workforce housing. Prioritize workforce housing and Transit-Oriented Development (TOD). Seek agency partners in using Reserves as seed funding.&lt;br&gt;Denver Revolving Loan Fund; San Diego County, CA; Multnomah County, OR; OR House Bill 2912</td>
<td>ALL, 60-120% AMI focus</td>
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<td><strong>Study development of Lane County Housing Leverage Fund</strong></td>
<td>ALL</td>
<td>Seek administrative and operational efficiencies by organizing several housing programs and funding applications under one County-based Housing Leverage Fund.&lt;br&gt;Detroit Affordable Housing Leverage Fund; Barnes Housing Trust Fund</td>
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<td>Public Agencies, Local Organizations, Private Sector</td>
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**NAMED FOR A LOCAL HOUSING CHAMPION,** Nashville’s Barnes Housing Trust Fund (above) was seeded with an unused housing grant, an initial allocation from General Fund revenues, and revenues from a one-time property sale. Short-term rental fees now provide ongoing revenue.

**DENVER’S REVOLVING LOAN PROGRAM** (above) supports new affordable housing up to 60% AMI and was funded by the City and County of Denver, $3 million from the Colorado Department of Local Affairs, and $1 million from the Colorado Housing and Finance Authority.
SOURCES
Lane County
City of Eugene
American Community Survey
Oregon Department of Employment
University of Oregon
National Low Income Housing Coalition
National Association of Counties
Oregon Housing & Community Services
Oregon Housing Alliance
ECONorthwest
Up for Growth
YIGBY
Square One Villages
Living Cully / Hacienda CDC

BETTER HOUSING TOGETHER
PARTNER NETWORK - JOIN US
Eugene Area Realtors
Springfield Area Realtors
Cornerstone Community Housing
AARP Oregon
Better Practice, LLC
AIA Southwest Oregon
Cawood
University of Oregon
UO Department of Architecture
Eugene Chamber of Commerce
Springfield Chamber of Commerce
Better Eugene-Springfield Transportation
Homes for Good
1000 Friends of Oregon
ShelterCare
United Way of Lane County
Home Builders Association of Lane County
NAACP Lane County
Trillium Community Health
Lane County League of Women Voters
WeBike Eugene
LiveMove
Architects Building Community
Essex General Construction
Hearthstone Real Estate
Studio e Architecture
BRING Recycling
WomenSpace
Aligned Architecture
APA Oregon
PeaceHealth
WECAN
Arbor South Architecture
Sponsors, Inc.
Habitat for Humanity
Booth Kelly Makers District
Hearthstone Real Estate
WECAN
BRING Recycling
WomenSpace
Transportation Growth Management Program
Hayden Homes
Food for Lane County
Square One Villages
Local Chapter of Cascadia USGBC
Cameron McCarthy Landscape Architecture & Planning
Bergsund DeLaney Architecture & Planning
Agate Architecture
Lane Community College
HIV Alliance
Cascade Community Housing
350 Eugene