

memo

to Anne Catlin, Matthew Ruettgers, and Beth Freelander, City of Albany

from Kate Rogers and Matt Hastie, MIG | APG

re **Draft Housing Strategies Menu**

date **8:11 AM**

Introduction

The purpose of this project is to develop an equitable and actionable Housing Implementation Plan (HIP). The HIP will evaluate policies and strategies that the City can employ to address Albany's current and future housing needs, as identified in the City's recently-adopted Housing Needs Analysis (HNA).

The purpose of this memorandum is to identify an initial list or "menu" of potential housing policies, strategies, and tools that the City of Albany may consider as part of its Housing Implementation Plan. These are potential strategies that the City and its partners can employ to address Albany's current and future housing needs, as identified in Albany's Housing Needs Analysis (HNA), adopted in 2020. The initial strategies menu is derived from the following sources:

- Recommendations from the Housing Strategies Report associated with the City's 2020 HNA
- The master list of housing Tools, Actions, and Policies that the Oregon Department of Land Conservation and Development (DLCD) assembled as a resource for local governments in preparing Housing Production Strategies.¹
- Ideas from City of Albany staff and local housing stakeholders.

The strategies menu on the following pages includes: (1) a brief description of each strategy, (2) the type of entity typically responsible for implementation, (3) current and past efforts to implement the strategy, (4) whether the strategy was recommended as part of the HNA (column labeled "HNA?"), and (5) the typical populations or income levels served and type of units supported (e.g., rental or for-sale units).

This menu will be a starting point for further analysis and recommendations in subsequent tasks. It is expected that the list will be narrowed down significantly with assistance from the Housing Affordability Task Force. Then, a refined list of strategies will be further evaluated in the next phase of the project.

¹ Oregon DLCD, HPS Tools, Actions, and Policies. https://www.oregon.gov/lcd/UP/Documents/660-008-0050 HPS List Tools Actions Policies.pdf

Housing Strategies Menu

1. DEVELOPMENT CODE / REGULATORY STRATEGIES

The following set of strategies includes potential changes to the Albany Development Code (ADC), development review processes, or other regulations that the City could consider to help meet Albany's housing needs and goals.

	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
1.1	Ensure Land Zoned for Higher Density is not Developed at Lower Densities Establish minimum density standards, prohibit low-density housing in high density zones, and allow single-dwelling detached homes in medium density zones only if they meet minimum density or maximum lot size requirements.	City of Albany	No minimum density standards. Single-dwelling detached is prohibited in RMA (highest density zone).	(min density)	All income levels For rent or sale; high density
1.2	Evaluate Existing Development Standards Review existing standards to ensure they do not overly constrain housing development. This could include: • minimum lot size/maximum density • lot widths/depths • building height • setbacks and lot coverage • parking requirements, and • open space standards.	City of Albany	City recently updated residential standards to be clear and objective, but these updates did not address standards identified as barriers.	√	All income levels For rent or sale
1.3	(Incentivize) Smaller units with Smaller Lots/Prorate Density Calculations Allow small dwelling units (e.g., 1,200 SF or less) and single room occupancy (SRO) dwellings to count as less than one unit for purposes of calculating density and/or allow reduced lot size requirements for smaller units. Density and lot size examples: • Dwelling units < = 600 SF: 0.25 unit; minimum lot size 1,500 SF • Dwelling units 601 – 1,200 SF: 0.5 unit, minimum lot size 3,000 SF	City of Albany	N/A		Affordable (< 80% AMI) Workforce (80-120% AMI) Market Rate (> 120% AMI) For rent or sale; smaller units

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	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
1.4	Flexibility for Accessory Dwelling Units (ADUs) Allow more flexibility in siting of ADUs. Consider allowing exceptions to certain standards such as rear setbacks or lot coverage. Potentially allow more than one ADU on a lot.	City of Albany	City recently updated ADU standards in compliance with SB 1051.		Workforce (80-120% AMI) Market Rate (> 120% AMI) For rent; smaller units
1.5	Encourage Tiny Homes and Villages Consider ways to encourage development of tiny homes (600 SF or less) built on foundations through regulatory incentives such as reductions in required off-street parking or open space, or exemptions from design requirements.	City of Albany	Tiny home villages would be classified in the current ADC as either multi-family or cottage cluster development and would be subject to the associated design standards.		Affordable (<80% AMI) Workforce (80-120% AMI) For rent or sale; smaller units
1.6	Zoning Incentives for Affordable or Workforce Housing Create incentives for developers to provide affordable and workforce housing in exchange for flexibility from existing development standards. Examples include height bonuses, density bonuses, reduced parking requirements, flexibility in how affordable units are provided.	City of Albany	City currently provides density bonuses for moderate-cost housing. The bonus varies by the affordability level.	√	Affordable (<80% AMI) Workforce (80-120% AMI) For rent or sale
1.7	Building Height and Density Transfers Enable and encourage Transfer of Development Rights (TDR) to maximize available building height and density provided public benefit (e.g., historic preservation & affordable housing) are attained and covenants ensure long term benefit. This strategy assumes that there are adequate, realistic, and relatively easy receiving areas (with adequate height allowances) for TDRs.	City of Albany	N/A		Affordable (< 80% AMI) Workforce (80-120% AMI) Market Rate (> 120% AMI) For rent or sale
1.8	Facilitate Middle Housing Types Amend the zoning code to increase housing choices and reduce barriers to development for duplexes, triplexes, fourplexes, townhomes, cottage clusters, and other "missing middle" housing types. Evaluate middle housing standards annually to assess any identified barriers to constructing middle housing.	City of Albany	City recently adopted code amendments to allow middle housing types, per House Bill 2001.	√	Workforce (80-120% AMI) Market Rate (> 120% AMI) For rent or sale; smaller units

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	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
1.9	Evaluate Existing Non-Residential Uses	City of Albany	N/A	√	All income levels
	Review and consider amendments to allowed uses in residential zones to ensure development of non-residential uses does not prevent those zones from meeting their projected housing capacity.				For rent or sale
1.10	Provisions for Single Room Occupancy (SRO) Housing	City of Albany	N/A		All income levels
	Ensure SROs are not precluded by housing definitions. Allow for SROs, Adult Dorms, and Cohousing in residential zones. Also allow quads/quints as a housing type (different than standard multi-family units) with prorated density.				For rent; smaller units
1.11	Encourage Diverse Housing Types in High- Opportunity Neighborhoods	City of Albany	N/A		All income levels
	Enable developments that support multiple unit sizes, types, and tenure options to promote diverse housing options in high-opportunity neighborhoods (e.g., near high performing schools, transportation options, services, etc.). With goals to promote access to opportunity and reverse historical patterns of racial, ethnic, cultural and socioeconomic exclusion. Use an analysis of "Access to Opportunity" to decide which zones or locations (via zoning overlay) to determine where this is appropriate. The jurisdiction could pair this strategy with a robust program of incentives (e.g., deeper financial incentives, greater range of housing types, more regulatory waivers, etc.) to be made available in these areas than in other areas of the city.				For rent or sale
1.12	Evaluate mixed use and commercial zones for housing capacity	City of Albany	Housing is permitted in		All income levels
	Consider requiring residential uses to be included in certain areas or certain developments. Consider requiring multi-story development or a minimum number of stories in certain zones or areas. Also evaluate permitted uses and development standards. Consider removing the requirement that housing be attached to a business in some zones (i.e., allow horizontal mix).		mixed use and commercial zones, some only if above or attached to a business.		For rent or sale
1.13	Mixed Housing Types in Planned Developments	City of Albany	Mixed housing types are		Workforce (80-120% AMI)
	Require or incentive a mix of housing types within Residential Planned Developments (PD).	, ,	permitted in PDs, but not required or incentivized.		Market Rate (> 120% AMI) For rent or sale

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	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
1.14	Inclusionary Zoning A tool used to produce affordable housing within new market-rate residential developments. Typically implemented through an ordinance mandating that a minimum percentage of units remain affordable for a set period of time.	City of Albany	N/A	√	Affordable (<80% AMI) Workforce (80-120% AMI) For rent or sale
1.15	Legalize Alternative Housing Types on Wheels and in Parks Many smaller housing formats are built on wheels, including tiny homes on wheels (THOWs), park model homes, and recreational vehicles (RVs). Many local codes prohibit siting these housing types outside of manufactured home and RV parks. Permitting these housing types, with appropriate siting standards to ensure adequate public facilities access and life/safety, can provide additional permanent or interim housing options outside of parks. Allowing broader siting of RV parks and amending standards to allow THOWs, park model homes, and other housing types on wheels can also provide additional siting opportunities.	City of Albany	N/A		Affordable (<80% AMI) Workforce (80-120% AMI) For rent or sale; smaller units
1.16	Incentivize and Promote 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. Examples of incentives include: expedited review and permitting processing, planning and building fee reductions, system development charge deferrals, density or building height bonuses. Provide information (e.g., handouts) to educate builders/contractors on ways to adopt plans with Universal Design principals or to make homes visitable (e.g., ADA bathroom on first floor, stairs/ramp/pavement into home, etc.).	City of Albany	N/A		People with disabilities or mobility challenges; All income levels For rent or sale
1.17	Require Accessible Design for Publicly Supported Units Require all publicly supported units to be designed to meet Universal Design, or to be adaptable for this purpose. Consider requiring elevators in any multi-story buildings that are supported by the City.	City of Albany	N/A		People with disabilities or mobility challenges; All income levels For rent or sale

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	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
1.18	Require Visitable Units in Multi-Unit Development	City of Albany	N/A		People with disabilities or
	Require a portion of the units in a multi-unit development to be				mobility challenges;
	"visitable." "Visitability" standards promote housing that can be				All income levels
	accessed and visited by people with mobility challenges (including elderly and people with disabilities), while also providing convenience to other users of all ages, who, for example, use strollers or bicycles.				For rent or sale

2. POLICY AND LAND SUPPLY STRATEGIES

The following strategies are intended to address Albany's existing land capacity and its ability to accommodate needed housing.

	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
2.1	Rezone and Redesignate Land	City of Albany	N/A	√	All income levels
	Rezone land from other residential designations and/or from non- residential designations to meet specific housing needs, assuming there is an adequate supply of land available to meet non-residential needs.				For rent or sale
2.2	Surplus Land for Affordable/Needed Housing	City of Albany,	City has donated surplus	√	Affordable (<80% AMI)
	Sell City or other surplus land suitable for housing at cost or below market to developers of long-term affordable housing or allow long-term leases at minimal cost. County surplus supply of foreclosed land can be used to provide land to affordable housing developers.	Linn and Benton	Linn and Benton land to Habitat for Counties, Other public entities		Workforce (80-120% AMI)
		•			For rent or sale
	Or allow first right of refusal to affordable housing providers.				
2.3	Land Banking	City of Albany or	The City has acquired	\checkmark	Affordable (<80% AMI)
	Public purchase of vacant/under-utilized sites for future affordable housing development.	Nonprofit, and Landbank partner	properties within the Central Albany Revitalization Area (CARA); but not for the purpose of developing affordable housing.		For rent or sale

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	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
2.4	Annexation and Development Agreements	City of Albany	N/A		All income levels
	Support housing through annexation and developer agreements. Consider including requirements for housing mix, housing types, unit sizes, or income levels.				For rent or sale
2.5	Capital Improvements Programming (CIP)	City of Albany –	N/A		All income levels
	Plan the CIP so that projects are constructed sooner to support development of needed housing or to open up more land in an Urban Growth Boundary (UGB) for development of needed housing. Coordinate housing planning with CIP work to prioritize those projects that would support development (e.g., new water line, sewer pumping station). If the UGB is amended or the premises on which the CIP were based changed substantially, the CIP should be revised.	multiple departments			For rent or sale
2.6	Public Facility Planning	City of Albany –	N/A		All income levels
	Completing water, sewer, and transportation PFPs and getting capital improvement projects (CIP) built so that costs to develop on land zoned for needed housing can be further anticipated and supported. In addition, public utilities planning also allows for more unit capacity, especially in areas that are upzoned for denser housing.	multiple departments			For rent or sale
2.7	Survey Applicants on Development Program Decision-Making	City of Albany	N/A		All income levels
	Add a section to the city's development application asking developers how they decided on their development program and which public incentives were part of the consideration. This would lead to better information about how to tailor city strategies toward production.				For rent or sale

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3. FINANCIAL AND REGULATORY INCENTIVES

The following incentive strategies are intended to make development of housing—particularly affordable housing—more feasible or financially viable by reducing fees or other costs and by reducing process barriers.

	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
3.1	Pre-Approved Plan Sets for Middle Housing Types Providing a pre-approved set of plans for middle housing (ex. Duplex, cottage cluster, townhomes). The plans would be highly-efficient, designed for constrained lots and low cost solutions, and would allow for streamlined permitting. This would help attract developers that typically develop only single-family housing to get into the missing middle housing production. Consider partnering with a university, design institution, or developing a competition to produce plans.	Albany Building Division; potential university partner	N/A		All income levels For rent or sale
3.2	Pre-Approved Plan Sets for Accessory Dwelling Units Provide a pre-approved set of plans for ADUs that, if chosen by a developer/owner, would lead to automatic approvals and reduced permitting schedule. Plans would reduce the need for architectural costs and reduce barriers to entry.	Albany Building Division; potential university partner	N/A		All income levels For rent

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	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
3.3	Tax Abatements Tax abatements are reductions in property taxes for housing and may include full or partial tax exemptions or freezes on the assessed value of properties. Abatements are often provided to non-profit corporations or to private developers in exchange for developing affordable or other desired housing types (such as mixed-use). Authorized abatements include: • Nonprofit Corporation Low-Income Housing (ORS 307.540 – 307.548) • Low-Income Rental Housing (ORS 307.515 – 307.537) ² • Vertical Housing (ORS 307.841 – 307.867) ³ • Transit-Supportive Multi-Unit Development (ORS 307.600 – 307.637) – city must identify specific areas • Homebuyer Opportunity Limited Tax Exemption (ORS 307.651 – 307.687) • Residential Rehabilitation Tax Freeze (ORS 308.450 – 308.481)	City of Albany (may need approval from other taxing districts, e.g., schools)	The City adopted the Non-Profit Low-Income Housing Tax Credit per ORS 307.540-548 in 1993, which enables the City to exempt affordable housing developed by non-profit organizations from City taxes, although annual renewal is required.	✓	Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) Workforce (80-120% AMI) Market Rate (> 120% AMI) For rent or sale (depends on which tax exemption)
3.4	Delayed Tax Exemptions – for Market Rate to Affordable Conversions Allow housing to be built and operated at market rate while allowing developers to choose a path that maintains or reduces rents over time. Once the property's rents (for some or all of the units) are affordable to households earning below 80% AMI (while maintaining HUD quality standards), tax exemptions (full or pro-rated) would kick in. This could be an incentive to convert market rate units to affordable and is an alternative to upfront incentive dollars, SDC reductions, etc. for providing affordable housing.	City of Albany	N/A		Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) For rent

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² Oregon cities that have adopted the Low-Income Rental Housing tax exemption include Silverton, Springfield, Prineville, La Pine, North Plains, Bend, and Eugene (among others).

³ Oregon cities that have adopted the Vertical Housing tax exemption include **Grants Pass**, Hillsboro, Beaverton, Milwaukie, Gresham, Tigard, Wood Village, Forest Grove, and Estacada (among others).

	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
3.5	System Development Charge (SDC) Deferrals, Exemptions or Reductions SDCs are one-time charges assessed on new development to pay for the costs of expanding public facilities. This strategy reduces costs for housing development by deferring, reducing, or exempting SDCs for needed housing types. This strategy could target affordable housing, ADUs, middle housing, or other housing types.	City of Albany	N/A	√	All income levels or targeted incomes or housing types For rent or sale
3.6	Modify SDC fee methodologies/schedules	City of Albany	The City is currently	\checkmark	All income levels
	Update the SDC fee schedule so it is tied to dwelling size. This strategy ensures that smaller dwelling sizes in single and multi-family housing are not disproportionately burdened by fees, and therefore, encouraged. Consider per-square-foot fees rather than per-dwelling. Evaluate methodologies for middle housing and ADUs.		proposing to change the SDC methodology so fees are scaled to dwelling size for single-unit dwellings.		For rent or sale
3.7	Connection Fees Waiver	City of Albany	N/A		Affordable (<80% AMI)
	When there are no capital reserve reimbursement agreements, consider				Accessible housing
	waiving connection fees.				For rent
3.8	Annexation Fee Waiver	City of Albany	N/A		Affordable (<80% AMI)
	Waive annexation fees for affordable and/or needed housing.				Workforce (80-120% AMI)
					Accessible housing
					For rent or sale
3.9	Expedite Permitting for Affordable/Needed Housing Variety of strategies to reduce review and processing times for affordable housing development, such as formally adopting shortened review	City of Albany	N/A		Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) Workforce (80-120% AMI)
	timelines for applications or giving priority in scheduling hearings and meetings with staff. Prioritize projects with direct or indirect funding from local government. Also consider assigning a designating staff to shepherd projects through the construction process in order to expedite process.				For rent or sale

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4. FUNDING SOURCES

The following funding sources could create new revenues for Albany to increase its supply of needed housing, particularly affordable housing.

	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
4.1	Construction Excise Tax (CET) ⁴ One-time tax on new construction to help pay for affordable housing projects and programs. Cities and counties may levy a CET on residential construction for up to 1% of the permit value; or on commercial and industrial construction, with no cap on the rate of the CET. State law requires it to be spent on specific types of programs and activities.	City of Albany; Housing partners could implement funded programs	N/A	√	Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) For rent or sale
4.2	General Obligation Bonds for Affordable Housing Voter-approved bond to provide direct funding for construction and other capital costs associated with the development and construction of affordable housing. Funds can be loaned or granted to both public and privately owned affordable housing projects.	City of Albany	N/A		Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) For rent or sale
4.3	Tax Increment Financing (TIF) TIF is a funding mechanism in which future tax revenues in targeted development or redevelopment areas are diverted to finance infrastructure improvements and/or development—potentially including affordable and/or market-rate housing. TIF set-asides can create designated funding sources for affordable housing development programs within TIF districts.	City of Albany (Urban Renewal Agency)	The City has supported development of affordable housing and infrastructure improvements in the Central Albany Revitalization Area (CARA). Those improvements could be leveraged to reduce costs for private or non-profit housing developers.	√	Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) Workforce (80-120% AMI) For rent or sale

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⁴ Oregon cities that have passed a Construction Excise Tax for affordable housing include Grants Pass, Medford, Milwaukie, Corvallis, Cannon Beach, Newport, Hood River, Bend, Eugene, and Portland (and likely others). More cities are currently considering a CET.

	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
4.4	Community Development Block Grant (CDBG) Albany receives an annual allocation of CDBG funds from HUD for programs that primarily benefit LMI households and residents. Eligible activities include public infrastructure, housing rehabilitation, property acquisition, down-payment assistance, emergency rent assistance, and other public services.	City of Albany	CDBG funds have helped Habitat purchase a property, supported a housing rehab program, emergency rent assistance, downpayment assistance, sidewalk and park improvements.	√	Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) For rent or sale
4.5	Federal HOME Program The state receives HOME funding from HUD to support the creation of affordable housing for low and very-low-income households. Funds can be used for the acquisition, rehab or construction of rental housing, homebuyer assistance, or tenant-based rental assistance.	City of Albany and nonprofits are eligible to apply.	N/A		
4.6	Housing Trust Fund Affordable housing trust funds are public sector tools used to direct financial resources to support a variety of affordable housing activities. Funds in housing trusts are known for their flexibility, sustainability, and success in addressing critical housing needs. Housing trust funds are not revenue sources themselves, but rather are tools for consolidating revenue, planning for how the funds are spent, and directing them to housing programs. Typically, a trust uses one or more committed public sources of revenue to create a dedicated, ongoing funding source to support affordable housing.	City of Albany or partner nonprofit organization	N/A		Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) For rent
4.7	Demolition Taxes Cities, towns, and counties establish demolition taxes and condo conversion fees as a way to generate revenue and replace affordable housing lost to these activities. The proceeds from both demolition taxes and condo conversion fee are typically deposited in a Housing Trust Fund to support affordable and accessible housing activities. To ensure that a demolition tax on residential development does not deter needed redevelopment, this strategy should only be applied if the housing	City of Albany, Linn and Benton Counties	N/A		All income levels For rent or sale

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	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
	replacement is $1:1$ or less than $1:1$. If the proposed development is more dense than the original structure, there should not be a demolition tax.				
4.8	Allocate Health and Public Safety Resources to Housing Because healthy housing makes a huge difference in health care, public safety, and other costs, identify paths to redirect budgets from those sectors toward housing construction funds and supporting services.	City of Albany; Samaritan, IHN- CCO, County Health Departments, Nonprofits	N/A		Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) For rent or sale

5. PROGRAMS AND PARTNERSHIPS

These are programmatic strategies that could help the Albany community increase its housing supply (particularly affordable housing), support existing affordable units and residents, and/or leverage partnerships to catalyze housing development. The programmatic strategies would typically depend on partnerships with other organizations to implement or rely on additional funding sources identified in the previous set of strategies.

	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
5.1	Financial Assistance Programs A range of tools that can be used to maintain housing affordability or to help keep residents in their homes. Possible tools include rent assistance, loans for homeowners, or assistance to low-cost apartment owners for repairs and upgrades.	City of Albany; Community Services Consortium, Linn Benton Housing Authority; OHCS, Nonprofit organizations	The City funds assistance programs through its Community Development Block Grant (CDBG) program and public utility funds; however CSC receives other funds for rent assistance programs	√	Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) For rent or sale
5.2	Public-Private Partnerships (PPPs) Arrangements between public and private entities to create more and/or affordable housing. PPPs have the capacity to bring resources to the table that would otherwise not be available if each institution were to provide housing on its own. PPPs can promote a variety of affordable housing programs or projects and include partnerships from multiple entities	City of Albany; Private or other nonprofit developer partners	The Woodwind Apartments, completed in 2015, are an example of a PPP for affordable housing. The CARA committed \$1.45 million	√	Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) For rent or sale

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	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
	(public, private, and non-profit). Cities can engage in PPPs in a variety of ways, such as providing flexibility in development standards and helping leverage public funding.		to the project, including \$817,660 for the purchase of the property.		
5.3	Community Land Trusts Community Land Trust (CLT) is a model wherein a community organization owns the land and low- to moderate-income households own the housing and accrue equity. Prospective homeowners can enter long-term (e.g., 99-year), renewable leases at an affordable rate. Upon selling, homeowners only earn a portion of the increased property value, while the trust keeps the remainder, thereby preserving affordability for future low- to moderate-income households.	City of Albany; CLT partner (such as DevNW)	N/A		Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) For sale
	Cities can support CLTs in various ways, including financial assistance such as grants or loans to homebuyers for down payments.				
5.4	Employer-Assisted Housing Programs Employer-assisted housing programs provide a channel through which employers can help their employees with the cost of owning or renting a home, typically in neighborhoods close to the workplace. Assistance may be provided in a variety of ways, including through down payment grants or loans that are forgiven over a period of employment, homeownership counseling and education, rental subsidies and, less commonly, direct investment in the construction of rental housing.	Local employers	N/A		Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) Workforce (80-120% AMI) For rent or sale
5.5	Preserving Low-Cost Rental Housing to Mitigate Displacement Preventing displacement and preserving "naturally occurring" affordable housing through acquisition, low-interest loans/revolving loan fund for preservation, and/or code enforcement. Example: The Oregon Legislature committed \$15 million in lottery bonds to Oregon Housing and Community Services (OHCS) in 2019 to create a naturally occurring affordable housing loan fund. Modeled after the Greater Minnesota Housing Fund.	Oregon Housing and Community Services (OHCS); Non-profit partners	N/A		Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) For rent

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	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
5.6	Preserving Safe, Affordable Manufactured Homes Manufactured home parks often provide a form of affordable housing stock but are particularly vulnerable to redevelopment pressures since lots are temporarily leased out. To preserve safe, affordable options into the future, manufactured home parks may be protected through assistance that allows community purchase of the underlying land, manufactured homes and provide funds used to maintain upkeep of these dwelling units. This strategy is often implemented through use of Land Trusts, Resident-Owned Cooperatives, Public Ownership of Land, or Condominium Conversion of the real estate assets to preserve the community(ies). Oregon Housing and Community Services (OHCS) has regularly received lottery bonds or general funds from the Oregon Legislature to preserve manufactured home parks through either Resident Owned Cooperatives or Non-profit ownership.	OHCS, Community Land Trust; Resident-Owned Cooperative; Nonprofit partner; Housing Authority	N/A		Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) For rent or sale
5.7	Providing Information and Education to Small Developers Providing information to small, local developers that will help them understand land use permitting processes and give them a sense of clarity and certainty about requirements so they can better provide smaller scale housing at an affordable level. Information can also promote accessible/Universal Design building techniques.	City of Albany	The City provides numerous informational handouts on its webpage in at the permit counter, including new handouts for middle housing.		Workforce (80-120% AMI) Market Rate (> 120% AMI) For rent or sale
5.8	Conversion of Underperforming or Distressed Commercial Assets Acquisition of underperforming or distressed commercial assets (commercial, retail, industrial, or hotel) or partnerships with owners of the assets for conversion into needed housing.	City of Albany; Non-profit or private partners	N/A		All income levels For rent
5.9	Affordable Housing Preservation Inventory Prepare an inventory of subsidized and naturally occurring affordable housing to support proactive policies intended to preserve the affordable housing stock. This strategy is intended to help offset some of the need for costly new construction.	City of Albany	N/A		Publicly-Subsidized (< 30% AMI) Affordable (30-80% AMI) For rent or sale

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	Strategy	Implementing Entity(ies)	Current and Past Efforts	HNA?	Populations Served or Type of Units Supported
5.10	Fair Housing Education, Referral, and Other Services Provide residents, property owners, property managers, realtors, lenders and others involved with real estate transactions with access to Fair Housing information and referrals. Ensure that city staff know how to identify potential Fair Housing violations and make referrals to the Fair Housing Council of Oregon and state and local enforcement agencies.	City of Albany; Fair Housing Council of Oregon	The City refers residents to FHCO and has resources online and partners with FHCO on education and outreach.		All income levels For rent
	Partner with and fund Fair Housing Council of Oregon (FHCO) to provide periodic Fair Housing Audit Testing, customized outreach and education and other specialized services.				

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