



PENDLETON'S HOUSING STRATEGY

2023

**CITY OF PENDLETON
COMMUNITY DEVELOPMENT
DEPARTMENT**

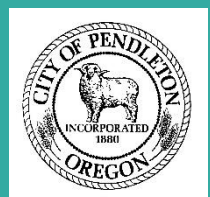


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Executive Summary

This document serves as the Housing Strategy (HS) report for the City of Pendleton, as required by State law (OAR 660-008-0050). The HS was developed in partnership with the community and local stakeholders in 2022. The HS addresses housing needs identified in Pendleton’s Housing Needs Analysis (OHNA), adopted in 2016.

The HS is organized in five sections:

- **Strategies and Actions Summary Table** lists all the strategies and actions included in the HS along with their affordability, housing type, tenure, and equity targets.
- **Section 1: Pendleton’s Housing Needs** provides a summary of Pendleton’s current and future housing needs, of factors affecting housing production, and of housing-related equity concerns.
- **Section 2: Engagement** includes a summary of stakeholder and community input that was used to develop the strategies and actions included in the HS as well as some recommendations for future engagement.
- **Section 3: Strategies to Meet Future Housing Need** contains a list of twenty-two (22) specific actions Pendleton intends to undertake to fulfill its commitment to meeting its housing needs.
- **Section 4: Achieving Fair and Equitable Housing Outcomes** includes a narrative summarizing how the actions in the HS, in combination with other city actions, will achieve equitable housing outcomes.

Housing Needs

The OHNA (Appendix A) provided Pendleton with housing data to establish strategies and the Contextualized Housing Need Summary is based on the OHNA and the HS in developing the strategies and actions included in the HS.

Current Housing Needs

- Single-family houses makeup most of the

housing stock in Pendleton and will continue to be a key housing need.

- Housing costs are high relative to income levels in Pendleton.
- The City identified a deficit of affordable and market-rate rental apartments. In 2018-2022, Pendleton increased its available affordable and market-rate rental apartments. This will adjust the OHNA.

Future Housing Needs

- Pendleton expects to add around 1,329 new residents over the next 20 years. To accommodate these new residents, the City will require the addition of 870 new dwelling units, consisting roughly of:
 - 37% single family (320 units)
 - 50% multi-family (438 units)
 - 9% townhomes/plexes (81 units)
 - 4% manufactured housing (31 units)
- About 59% of the future housing stock will be a mix of apartment buildings and townhomes, and 41% will consist of single-family housing and other housing types.
- The City will need to shift the types of housing produced to respond to evolving needs, construction costs, economic and demographic trends.
- New housing is needed for all income levels to create a healthy, well-functioning housing market.

Factors Affecting Housing Production

- There is enough land zoned for housing overall, but that does not mean that land is buildable and economical to develop.
- There is a tighter supply of land for mixed use and high-density housing than single-family housing.
- Market factors outside the City’s control—such as job and population growth, construction costs, the developer pool, and availability of financing—will continue to

impact how much and what type of housing is

Strategies

Input from the Housing Committee, made up of housing stakeholders and the public, shaped the HS. The general themes of this input included:

- There was broad support for more flexible zoning allowances to encourage a wider range of housing types. These were adopted in 2021.
- There is support for financial incentives such as tax abatements or land donations to help facilitate housing development.
- There is a need for more ownership housing options for upper-low, middle- and upper-income households that may move to Pendleton or seek to upgrade from existing homes.
- There is a need for more housing for low and very low-income households, particularly those in unstable housing situations.

Strategies and Actions

The strategies and actions included in this document were initially identified by MIG Consultants based on experience with similar policies in similar jurisdictions, an audit of the City's existing zoning code and housing policies, best practices research, and a list of potential strategies published by Department of Land Conservation and Development (DLCD). Working collaboratively with staff and based on input from stakeholders and the community, the Housing Committee refined the strategies and actions to best fit Pendleton's housing needs and the City's capacity for implementation over time.

The actions in this document fall into three strategic categories: (1) Develop Affordable Housing; (2) Support Measures that Increase UGB Efficiency; and (3) Address Severe Rent Burdens. There is a one-page summary devoted to each action, which includes a description of the action, steps to implement it, implementation considerations, an adoption

produced.

timeline, an implementation timeline, an estimate of magnitude of the action's impact, some suggestions for measuring progress on implementation, and a summary of the action's targets. A full list of the actions and targets can be viewed in the table found on page 7.

Achieving Fair and Equitable Housing Outcomes

The fairness and equity of the actions included in the HS have been evaluated in terms of their impacts on:

- Location of Housing
- Fair Housing and Housing Choice
- Housing Options for Residents Experiencing Homelessness
- Affordable Homeownership and Affordable Rental Housing
- Gentrification, Displacement, and Housing Stability

Of the twenty-one (21) actions included in the HS:

- Ten (10) may have a high impact on subsidized housing.
- Fourteen (14) may have a high impact on affordable housing.
- Seven (7) may have a high impact on development of market-rate housing.
- Sixteen (16) may have a high impact on development of "missing-middle" housing, which includes ADUs, Duplexes, Triplexes, Quadplexes, Townhouses, and Cottage Clusters. Of these sixteen, five (5) are designed to keep tenants in their rental unit, and one (1) provides opportunity for tenants to purchase a home and own a rental unit to assist with mortgage payment.
- Seven (7) may have a high impact on development of single-family housing.
- Nineteen (19) may have a high impact on

development of housing for rent.

- Nine (9) may have a high impact on development of housing for sale.

○ Low or no ◐ Moderate or potential impact ● High

Overview of Strategies and Actions		AFFORDABILITY TARGETS				HOUSING TYPE TARGETS			TENURE TARGETS		EQUITY TARGETS				
		Publicly Subsidized (< 30% AMI)	Affordable (30-80% AMI)	Workforce (80-120% AMI)	Market Rate (> 120% AMI)	Single-Family	Middle Housing	Multi-Family	For Rent	For Sale	People of Color	People Experiencing Homelessness	People with Disabilities	Seniors	Students
Strategy 1: Develop Affordable Housing															
1.1	Donation of publicly owned lands	●	●	●	●	●	●	●	●	●	●	●	●	●	●
1.2	Partner with organizations on infrastructure improvements	●	●	●	●	●	●	●	●	●	●	●	●	●	●
1.3	Establish a revolving loan program	○	○	●	●	●	●	●	●	●	●	●	●	●	●
1.4	Partner with nonprofits to leverage state and federal grants to develop affordable housing	●	●	◐	○	○	◐	●	●	○	◐	●	●	◐	◐
1.5	Utilize urban renewal program to encourage downtown housing redevelopment	○	◐	◐	●	○	○	●	●	◐	●	◐	●	●	◐
1.6	Defer SDC's for affordable housing development	●	●	●	◐	◐	◐	●	●	◐	●	◐	●	●	●
1.7	Establish reimbursement districts to finance infrastructure: utility extensions, road development	◐	◐	◐	●	●	●	◐	◐	●	●	○	○	◐	○
1.8	Provide separate utility billing for subsidized assistance through a nonprofit for qualifying households	●	●	●	○	●	●	◐	●	●	●	●	●	●	○
1.9	Support OHCS LIFT Program Project Boost Criteria	●	●	◐	○	○	●	●	●	●	●	●	●	◐	○
1.10	Work with owners to determine why townhouse/plex remains vacant and to facilitate occupancy	◐	◐	◐	○	○	●	◐	●	○	●	●	◐	◐	◐
Strategy 2: Support Measures that Increase UGB Efficiency															
2.1	Encourage uninterested property owners and partner with interested abutting property owners in UGB exchanges to develop housing	○	◐	●	●	●	●	○	●	●	●	◐	◐	●	○
2.2	Encourage Planned Unit Developments optimizing housing	○	◐	●	●	●	◐	○	●	●	◐	◐	◐	◐	◐
Strategy 3: Address Severe Rent Burdens															
3.1	Encourage installation of separate water meters for new 2-4 unit single-story plexes	◐	●	◐	○	○	●	○	●	○	●	◐	◐	◐	○
3.2	Partner with nonprofits to establish water bill credit for severely rent-burdened households who have separate water meters	◐	●	◐	○	○	●	○	●	○	●	◐	◐	◐	○
3.3	Provide a fund to supply a limited \$ voucher for rent burdened households whose water is subject to disconnection or is past due	●	●	◐	○	◐	●	●	●	○	●	●	●	●	●
3.4	Partner with nonprofits to continue LIHWA (Low Income Heating/Water Assistance)	●	●	◐	○	◐	●	●	●	○	●	●	●	●	●

Overview of Strategies and Actions		AFFORDABILITY TARGETS				HOUSING TYPE TARGETS			TENURE TARGETS			EQUITY TARGETS			
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3.5	Encourage developers to consider housing that empowers rent-burdened households to own homes	⊖	●	●	⊖	⊖	●	⊖	●	●	●	⊖	⊖	⊖	
3.6	Consider partnership with nonprofits or establish programs to credit non-water related fees (sewer, road, utility)	●	⊖	⊖	○	⊖	●	○	●	⊖	●	●	●	●	
3.7	Encourage construction of mobile home parks/cottage clusters that respect both low income housing and established housing in neighborhood	○	●	●	○	○	○	●	●	○	●	⊖	●	●	
3.8	Encourage construction of small square footage homes as accessory dwellings or in cottage cluster formations	○	●	●	○	○	●	○	●	○	●	●	●	●	
3.9	Encourage development of affordable housing	●	●	⊖	○	⊖	●	●	●	⊖	●	●	●	●	

Housing Need Targets

The HS considers the impact of each action on targeted housing needs in four areas:

- **Affordability Targets:** This section evaluates the degree to which an action will help to produce housing affordable to various income levels. The evaluation is based on the housing types that are most likely to be produced because of the action and the extent to which the City can target the action to meet housing for certain income levels.
- **Housing Type Targets:** This section evaluates the degree to which an action will help, or has helped, to produce single-family, middle housing, and multi-family housing. Middle housing includes Accessory Dwelling Units (ADUs), duplexes, triplexes, quadplexes, townhouses, and cottage clusters.
- **Tenure Targets:** This section evaluates the degree to which an action will help to produce housing that is either for-sale or for-rent.
- **Equity Targets:** This section evaluates the degree to which an action will help to produce housing that can meet the needs of specific populations that may be disproportionately impacted by housing issues.

Impact Levels

The impact of each action on a housing need has been assessed as follows:

○ **Low or no impact:** This indicates that the action is very unlikely to help meet the relevant housing need either (1) because the action would not lead to production of a housing type that would benefit that need or population or (2) because there are limitations in how that housing type can be targeted to specifically meet that need.

● **Moderate or potential impact:** This

indicates that the action either (1) may have a moderate impact on meeting the relevant housing need or (2) the implementation of the action could potentially be designed to target that need.

● **High impact:** This indicates that the action may directly benefit a certain housing need and is likely to be most effective at meeting that need relative to other needs.

Why These Strategies

Pendleton has been actively pursuing solutions to encourage housing development for over 10 years. The biggest hurdle Pendleton has in gaining interested developers is the topographic and geologic environment in comparison to neighboring cities such as Hermiston to Boardman, which are predominately sandy, flat lands. The added expense of developing on sloped land with basalt rock has made Pendleton's growth slow. Therefore, city officials met with developers and stakeholders to create strategies that would peak their interest in Pendleton. Below are proposed developments that were applied for since 2012:

- 2012 Jivanjee Circosta & SW 18th Street – this development utilized land donation in the form of a reduced land sale. He participated in deferral of system development charges and an infrastructure partnership for the construction of SW 18th street to city standards, full width with curbs, gutters, and sidewalk. This resulted in 32 dwelling units. He did not complete full build-out of the land and sold off the remaining parcel.
- 2021 Plute & Historic Downtown – the Urban Renewal Program granted monies to convert office space and redevelop upper stories of three buildings in our downtown historic district into residential units. This resulted in 46 dwelling units.

- ~~• Takeyama—a developer approached Pendleton to purchase and develop various sites that exhibited slope challenges. The City was working to assist with his housing plan. He designed lot divisions and built housing that would provide a small square footage duplex at prices affordable for rent burdened individuals to purchase while giving them the ability to live in one unit, renting out the second unit as income generation to pay off the mortgage. Pendleton encourages this concept with other developers at pre-design meetings. This resulted in six dwelling units with plans for additional.~~
- 2018/2022 Palmer & SW Hailey Avenue - SW 30th Street: discussion was made with this land owner on forming a reimbursement district for grading and installation of a public sewer line. The developer filed application for a subdivision on land that has a good location but has these constraints: slope and a natural drainage ravine. The developer failed to record the plat in 2018. It was re-approved with minor road alignment alterations in 2022 but has not been recorded. Potential 116 residential lots.
- 2019 Ivanvov & Westgate - The City donated land that was provided to the City on behalf of the State. The land rests across from the Eastern Oregon Correctional Institution, below the Blue Mountain Community College, and is both topographically and geologically challenged (slope and basalt rock). The client also participated in system development charge deferral. This resulted in 250 apartments, 19 buildings with a laundry room and rec center, including a pool.
- 2020 Wildflower - following on Jivanjee's duplex development, the large remaining parcel was reacquired by the City and then sold at a reduced cost to Wildflower on the condition that flood victims would have first consideration (land donation). The client was offered system development charge deferral. The City continued with
- the infrastructure partnership in building SW 18th Street complete with utilities. This affordable housing project was made possible through a nonprofit partnership grant. 80 affordable units were built.
- 2021 Katelyn Addition & SW 18th Street extension - The City was researching growth potential through an urban growth boundary exchange and a prominent residential developer. The developer was interested in land that was relatively easy to build with good views. The timeline for a UGB exchange did not appeal to the developer, so the City suggested that he approach land owners, one of whom he had a relationship for other land purchases, to see if any would be interested in selling rather than retaining in CRP farm deferral. A deal was negotiated, and a subdivision was recorded for 25 view lots. This subdivision is under construction.
- 2022 Pendleton Estates & Nye Avenue - 12th Street - Pendleton was approached by interested developers who are also building in Boardman and Hermiston area. They liked Pendleton for its beauty and views. They purchased 60 acres of hillside that also has basalt rock. They presented a subdivision that would provide 144 residential lots and 72 condo units as well as build a collector road that the City has needed for years. This collector road would divert traffic from traversing at a 16% grade to a road built at 12%, which will reduce winter problems. The City offered to form a reimbursement district to pay the cost of building Nye Avenue, which would be paid back as lots are built. The developer intended to build in phases. Following COVID-19 supply shortages, reduced labor force, and high interest rates, this development is on hold.
- 2022 Sage Hill Subdivision & Middle School – A new developer was branching off from his employer. He invested in a land purchase near Pendleton's Sunridge Middle School. This land is relatively flat but has a large amount of basalt rock and lacked public utilities in the near area. The City is

partnering with him to install public sewer allowing smaller lots that will not have septic systems. To assist with this potential, the City offered to form a reimbursement district to install public sewer from 1,200+ feet away, under Tutuilla River, to the intended road connection into the subdivision. This will provide 40 residential lots.

to meet State requirements for an expansion, 50 acres will be developed into additional housing. Pendleton needs lands that are 12% or less in slope with little basalt rock to see additional growth.

- 2022 South Hill & SE 15th Street – This project began as a nonprofit partnership. The City was approached to donate land for affordable housing. The City had two large parcels off Franklin Grade/SE 15th Street. The land is sloped but free from basalt rock, so blasting would not be required. To assist with development and because the City wanted to perform improvements to a transportation facility (a three-way intersection) improving sight-distance, the City formed a partnership to build SE 15th Street to city standards, including utilities. There is a planned subdivision south of this development. 80 affordable units are under construction.
- 2022 Creekside Estates – A landowner that has been sitting on land for 20+ years approached the City with a subdivision. This land abuts our city limits and is inside the urban growth boundary. It is isolated in that a single-car bridge is utilized for access and abuts our Community Park. There has been a subdivision planned in this area for decades, but no intent to construct until a local road connection could be made from our residential district by McKay School to the area off SW Kirk Extension. Recognizing that the City could continue to grow to the west urban growth boundary (also owned by same landowner), the City offered an infrastructure partnership to upsize sewer lines from an 8-inch line sufficient to serve the subdivision to 12-inch for the future expansion. There are 14 residential lots platted. The project is at Final Plat stage.
- 2023 Jones & Sunridge – Pendleton is participating in a UGB expansion to the east of our Sunridge Estates development near the Middle School. If this project is shown

Action 1.1 Donation of Publicly Owned Lands

Affordable Housing

Description

Donate or reduce in price surplus, publicly owned property to a developer committed to constructing housing on the land within a limited timeline for a type of housing identified as needed.



Considerations

- Current zone may require rezone or may be prohibited from rezoning (cannot spot zone).
- Proximity of utilities, infrastructure, and access may discourage benefit.
- Lands within UGB are limited and topographically challenged.
- Balance of housing target with a limited resource – land.
- Timelines need to be attainable and desirable between parties.

Action 1.2 Infrastructure Partnerships

Affordable Housing

Description

The City partners with investors to construct infrastructure that facilitates housing development. The City may build a portion of the infrastructure or a public utility facility, such as a pump house, or a portion of the sewer, water, or storm water improvements. This may include relocation of intersections, sewer, water, or storm water lines. The objective is to improve the infrastructure serving a housing development or creating a potential for future development beyond the housing development proposed.

Considerations

- Availability of capital funds.
- Either based on competitive bid or public employee availability and BOLI laws.
- Supply shortages.
- Reputation of bid-awarded contractor.
- Timelines need to be attainable and desirable between parties.

Action 1.3 Revolving Loan Program

Affordable Housing

Description

The program acts as a reimbursement distribution. Creation of a separate fund within the budget for the potential use to build infrastructure that provides gap funding based on sale of lot, that are difficult for private party to recoup so private party has funds available for actual structures.

Considerations

- Funding potential fluctuates.
 - Interest of developer.
 - Funds promised but not acted upon (tied-up).
-

Action 1.4 Non-Profit Partnerships

Affordable Housing

Description

City will form relationships with non-profit(s) specially established to construct affordable housing. City will work with a non-profit to determine the housing type needed and the availability of project sites.

Considerations

- Land available or project site availability.
 - Political resistance – NIMBY.
 - Insurmountable infrastructure improvements.
-

Action 1.5 Downtown Redevelopment

Affordable Housing

Description

Through long-term loan leveraging, provide tax increment financing, post 2003, to assist with projects within the downtown district emphasizing potential housing in upper stories.

Considerations

- Limited tax increment return.
 - Availability of long-term financing.
 - Inflation limiting factor to availability of funding.
-

Action 1.6 System Development Charge Deferral

Affordable Housing

Description

Negotiate development agreement contracts with developers who propose housing type targets per Housing Need, allowing payment of SDC's over a period of time; a scheduled debt service with payment terms and interest.

Considerations

- Housing construction delays.
- Upgrade nearby transportation infrastructure prior to receipt of funds, which limits funding for other transportation projects.
- Requires lien on property.
- Timelines need to be attainable and desirable between parties.

Action 1.7 Reimbursement Districts/LID's

Affordable Housing

Description

1. Local Improvement District – once completed, assess debt service with a standard payment over a period of years.
2. Reimbursement District – the City or developer builds the infrastructure with the cost covered by the City. As houses are built, the infrastructure cost is added into the cost of the lot and paid back to the City.

Considerations

LID – mandatory debt service.

Reimbursement – based on economy (longer term to carry).

Action 1.8 Utility Bill Assistance

Affordable Housing

Description

1. Provide a 10% discount, if income eligible, then the renter/owner can qualify for a 10% reduction in water and sewer rates. This is in affiliation with CAPECO, local non-profit social service provider for income challenged individuals.
2. If income eligible, the City will fund a program that allows payment on past due water and sewer accounts up to \$175 per year.

Considerations

- Affiliated non-profit subsidizes more than the limited allowance.
- Income-eligibility is not reviewed annually; therefore, recipient may receive benefit when no longer eligible for benefit, which reduces funds for qualified recipients.
- Vetting may become emotion driven rather than income driven.

Action 1.9 OHCS LIFT Program**Affordable Housing****Description**

Pendleton would favorably consider development proposals and place as the priority applications from organizations that are participating in Oregon Housing Stabilization through Oregon Housing and Community Services (OHCS) LIFT (Local Innovative Fast Track) Program. Main goal is to create and encourage new affordable family-sized housing units in historically underserved communities (families earning at or below 60% Area Median Income (AMI) for rentals or 80% AMI for home ownership). Units must be ready for initial lease-up or sale within 36 months.

Considerations

- Land available or project site availability.
- Political resistance – NIMBY.
- Insurmountable infrastructure improvements.
- Timelines need to be attainable and desirable between parties.

Action 1.10 Vacant Townhouses/Plexes**Affordable Housing****Description**

Any housing structure or in-fill residential lot that remains vacant for years. Could be due to inhabitable condition, neighboring lot condition, utility connection failure, absentee owners, or owner is over-extended.

Considerations

- Unwilling property owners.
- Infrastructure or redevelopment costs excessive.
- Return on investment.

Action 2.1 UGB Exchanges with Abutting Owners

UGB Efficiency

Description

Taking lands inside UGB that will not be developed due to uninterest or topography or infrastructure unavailable and exchange for lands abutting UGB that has potential and interest to be developed with single-family and middle housing.

Considerations

- Lack of interested owners.
- Lack of interested developer willing to delay return.
- Timeline to process (5+yrs).
- Limited lands that meets criteria.

Action 2.2 Planned Unit Developments

UGB Efficiency

Description

Encourage the appropriate development of tracts of land that are large enough to allow comprehensive site planning, and to provide flexibility in the application of zoning regulations, thereby promoting a harmonious variety of uses, the economy of shared service and facilities, compatibility with surrounding areas, and the creation of an attractive, healthful, efficient and stable environment for living, shopping and working.

Considerations

- Adequate funding to sustain (underfunded = defunct PUD).

Action 3.1 Separate Water Meters in 2-4 Unit Plexes

Severe Rent
Burdens

Description

Install separate water meters and plumbing lines so that each unit's tenant receives their own bill. This allows the tenant to be eligible for subsidies, financial assistance (see Strategy 1.8).

Considerations

- Tenants may choose not to irrigate. Landowner may feel property devalued.
- Landowner will need to install a separate irrigation meter for common areas, exterior faucets (logistics of water use and water rights).
- Not desirable.
- Cost of meter and install and maintenance by City.
- Transfer of savings to increase cost of meter for single-families.

Action 3.2 Partnerships for Water Bill Credits

Severe Rent
Burdens

Description

Form an agreement with non-profit organization(s) to provide water bill subsidies for severely rent-burdened households who have separate water meters.

Considerations

- Non-profit(s) willingness to manage.
- Non-profit(s) available funding.
- Non-profit(s) willingness to add program.

Action 3.3 Disconnection or Shut-Off Vouchers

Severe Rent
Burdens

Description

Form an agreement with non-profit organization(s) to provide a voucher for severely rent-burdened households who are about to have their water disconnected or show a past due amount. The voucher would be limited to one voucher per household per calendar year.

Considerations

- If funded by City, increases water bill cost for all other users.
- Funding source limited or discontinued.
- Management of program to prevent benefits to non-rent burdened household or multiple vouchers issued in a single year.
- Implemented by staff = additional time burden or impact to daily work schedule.

Action 3.4 LIHWA Heat/Water Assistance

Severe Rent
Burdens

Description

Form an agreement with non-profit organization(s) to provide subsidies for low income households who are experiencing problems paying their electric/gas or water bill.

Considerations

- Non-profit reputation / ability.
- Limited number of partners in community.
- Criteria of qualifications.
- Loss of partnership – rebuilding program.
- Economic down times.

Action 3.5 Rent-Burden Household Ownership

Severe Rent
Burdens

Description

Encourage the construction of townhouses/duplexes/condos that allow the rent-burdened tenant to purchase dual units allowing recoup of cost and ability to own building through rental of second unit.

Considerations

- New concept, change is slow.
- Financial side of home ownership – changes in the economy.
- Limited space and knowledge.

Action 3.6 Credit User Fees**Severe Rent Burdens****Description**

1. Provide a 10% discount, if income eligible, then the renter/owner can qualify for a 10% reduction in user fees.
2. If income eligible, the City/non-profit will fund a program that allows payment on past due user fee accounts up to \$x per year.

Considerations

- Fees may be waiver rather than subsidized = lack of maintaining funds for use.
- Not able to subsidize by non-profit (not a basic need).

Action 3.7 Est. Respectable MHP/Cottage Cluster**Severe Rent Burdens****Description**

Develop code standards that allow this type but also has design standards for quality of neighborhood. When established, restrict RV's in the MHP's.

Considerations

- Public push to include RV's in MHP's.
- Absentee landlords.
- Quality of neighborhood.
- NIMBY – densifying in neighborhood known for affluent lifestyle.
- Increase traffic congestion, poor circulation.

Action 3.8 Accessory Small Square Footage Homes**Severe Rent Burdens****Description**

In-filling of large yards with additional housing options on single-family lots. Allows aging homeowners opportunity to move into smaller home, rent out larger home, or provide a mother-in-law space or college student/child rental and reduce the amount of yard upkeep or water usage.

Considerations

- Cost to create Enterprise Zone.
- NIMBY – densifying in neighborhoods known for affluent lifestyle.
- Increase traffic congestion, poor circulation.

Action 3.9 Develop Affordable Housing**Severe Rent
Burdens****Description**

Continue to support and identify potential affordable housing projects.

Considerations

- Location of utilities and infrastructure – new build or build to standards.
 - Limited amount of desirable or economically feasible land for affordable housing.
 - NIMBY's – areas where affordable housing has not historically been located or increasing the density in a neighborhood that has not seen construction in years.
 - Traffic congestion.
 - Transportation services required – transit, intersection improvements, etc.
-