

Double Report

**December 10, 2018
and
January 14, 2019**

**East Portland Action Plan (EPAP)
Housing Subcommittee**

The Goal of the Housing Subcommittee is: To find common ground in supporting a range of housing types in East Portland as a means to strengthening livable communities, encouraging healthy, complete, and stable neighborhoods, and promoting family wage jobs. A range of housing types is meant to include rental housing and home ownership as well as housing for people at various income levels.

The Purpose of the Housing Subcommittee: The purpose of the EPAP Housing Subcommittee is to agree upon productive strategies for housing and to prioritize action items involving housing for East Portland. These strategies and action items might include (but not be limited to): encouraging housing for people in a range of income levels---including affordable housing for low-income people, promoting high quality housing development and construction standards, and encouraging property rehabilitation as well as new construction. The EPAP Housing Subcommittee will work with a lens of preventing displacement, protecting tenants' rights, promoting enhanced housing inspection enforcement, supporting local schools, encouraging job creation and economic development, and strengthening neighborhoods.

The EPAP Housing Subcommittee will strive to promote, for all East Portland residents, quality housing by design which in turn promotes stronger educational systems; an increase in living wages jobs, greater economic opportunity, stronger educational systems, enhanced transportation, and healthy neighborhoods throughout East Portland.

=====

Housing Subcommittee Meeting

December 10, 2018

Meeting began at 6:01 pm.

Attendees: Michelle DePass, Linda Bauer, Doug Armstrong, Roger Meyer, David Potts, Char Pennie, Sabina Urdes, Andy Miller, Yvonne Chung, Nick Sauvie, Merrill Liddicoat, Barry Manning, Frieda Christopher, John Mulvey.

Frieda called the meeting to order and attendees introduced themselves. She said that lore is no longer with EPAP and that the Operations Committee would be working with the City on a new hire. In the meantime, committees like ours will have to pick up more administrative responsibilities.

Notetaker: John

Kitchen Cleanup: Michelle, David and Char

1. First-Time Homebuyers Environmental Assessments

Frieda said that Adrianna Govea was not able to attend, but that she could update us on this issue. The concern is that first-time homebuyers, particularly second-language English speakers, are vulnerable to finding hidden hazards on their properties.

There was a discussion of buyer/seller roles and disclosure requirements. Char said that within the Lents URA there's a program supporting lead abatement. Michelle said that she was not aware of any pro-active education programs on this subject.

Frieda said that there should be a requirement if there's City money involved. Nick offered to contact the Portland Housing Center to find out what support is available and in what languages. Michelle will ask about City requirements.

2. Portland Housing Bureau Report

Michelle talked about the lease-up for the Housing Bureau's apartments at 105th and Burnside. She said that there are 12 vacancies being filled through JOIN and that the rest are at 60%MFI and are all leased up.

She said that the Bureau is talking to partners about the impact of Measure 102, which passed in November and will allow greater flexibility in spending housing bond funds. John asked why the City wasn't ready, given that it was assumed that the measure would pass. Michelle said that it takes time to make the adjustments in strategy. Nick said that he attended a presentation with PHB Director Shannon Callahan and that the Bureau is taking time to be strategic in its purchases.

Frieda asked about the impact of the measure on equity for East Portland, given our vulnerable populations. She also noted that 50% of the bond funds were to be spent on rehabilitation of existing affordable apartments, and The Ellington has, so far, been the only purchase of existing rentals.

3. Local Preference Policy Update

Frieda met with Michelle and Matthew Tschabold and also has met with Nick and Andy to get their input on the local preference proposal. She's also been in touch with the Parkrose and David Douglas school districts and is working on Reynolds and Centennial.

She said that the policy would apply to 50% of regulated affordable units. She also said that at David Douglas the students who don't return from the summer break are more likely to be reduced lunch, non-English speaking and/or homeless. (Attached, see pages 7 - 10).

There was a discussion of whether local seniors would be eligible under the policy.

Michelle asked what the length of tenure would be and said that those with local parents or grandparents are eligible under the preference program in N/NE.

Frieda said that the Multnomah Education Service District had hired a lobbyist to work on East Portland school stabilization issues in the Legislature. Nick asked if

it would be helpful to have a housing provider at the meetings with school districts. Frieda said that she had been in contact with Central City Concern. Andy said that Human Solutions was supportive. He asked about the timeline for implementation and asked that it be structured in a way to minimize vacancies.

4. 2019 Legislative Agenda

John gave a short preview of the upcoming Legislative session. He said that there would certainly be a tenant protection bill but exactly what else would be proposed was not yet clear. He said that he met with the Stable Homes for Oregon Families coalition and has expressed concern about obstacles to state funds reaching East Portland. He said that he would have more information at the next meeting and would ask the Committee to endorse a set of Legislative Goals at that time.

5. Parkrose / Argay Development Study

Barry Manning from the Bureau of Planning and Sustainability talked to the Committee about the City's new Parkrose / Argay Development Study, which will plan redevelopment of the Rossi Farms property. He said that the plan is funded through a planning grant funded through the Metro Construction Excise Tax.

He said that the property is near Parkrose High School, a middle school and an elementary school as well as Luuwit View Park. He also said that the property owners feel that it's a good time to plan for the future of the property and that their plans are wide open and will certainly include housing. He also mentioned that the currently vacant K-Mart property is adjacent but not included within the study area.

Barry said that the property is currently zoned as CM3 (commercial) and R3 (residential) but that when the Better Housing By Design project is approved it will be rezoned to R1. He said that building size will be based on FAR, not density, but that the height limit of 35-feet would ensure relatively low-density.

He said that the owners were very interested in community needs for the property and were hoping to create iconic structures for the neighborhood. Doug agreed that the owners seem very interested in leaving a legacy that benefits Portland.

Barry described the timeline for the planning process as:

- Phase 1, meetings with the project working group and other groups like EPAP, OPAL and other underrepresented groups.
- Phase 2, community aspirations workshop.
- Phase 3, concept plan development (Winter/Spring).
- Phase 4, evaluation and implementation strategies.

He said that the overall goal is to tee-up next steps if the Rossi family decides to initiate redevelopment.

He also noted the large commercial zone along 122nd Avenue to the South of Shaver St and said that their hope is to “thread the needle” on high density and low-density residential development.

Michelle asked if there was a possibility of small-scale farming. Barry said that they were looking at designs that would incorporate garden plots.

Frieda asked how many homes could be built on the property. Barry said that current zoning permits between 200 and 300 new homes.

John said that the public often wants more retail but that it sometimes isn’t viable. He also noted that some community members are trying to create a Native American fish market at the old K-Mart.

Andy asked about the impact of the development on local schools. Frieda said that Parkrose is currently under capacity, so likely wouldn’t have a problem absorbing the new residents.

Andy also expressed concern that there is sometimes local opposition to projects to meet the low-income housing need. Barry said that there was some concern expressed so far, but that there was also support expressed for affordable housing. Doug said that local residents are aware of the need for affordable housing and that their concerns were more with development that looks like a “wall of apartments.”

Andy suggested looking at the Eastlake project in Atlanta, where the development included 600 new homes, broken down as 1/3 low-income, 1/3 workforce housing and 1/3 market-rate. He said that the project also includes a high-quality early childhood education center and a new YMCA.

6. Review Previous Month's Advocacy Work

John said that he had met with Stable Homes for Oregon Families regarding the upcoming tenant protection bill.

Frieda said that she had met with school districts about their upcoming session housing agenda.

Andy said that he was in discussions with Commissioner Eudaly's office about the draft tenant screening policy and that they were discussing the proposal with Dr Lisa Bates of Portland State.

7. Announcements

Merrill announced that the Rosewood Initiative would be hosting a fundraiser at the Glendoveer Golf Course on Wednesday, December 12, from 5 to 7 pm.

Sabina announced that she was working on a Lents Clothing Drive and would be holding a Community Clothes Closet event at the Lents Activity Center on January 3, 2019, from 4 to 7 pm.

Meeting adjourned at 8:05pm.

Next EPAP Housing Meeting:

January 14, 2019, 6 PM, at the East Portland Action Plan office, 1017 NE 117th Ave.

DRAFT

Housing Preference Policy for East Portland

The goal behind the Housing Preference Policy for East Portland is to minimize the displacement of residents who currently live in East Portland or have been displaced from East Portland in the last 3 years.

East Portland is rapidly gentrifying and is currently in stage 2 or 3 of gentrification. Residents, especially low income residents, people of color and immigrants are experiencing rising rents that are no longer affordable and “no cause” evictions. They are either displaced to lower cost housing outside of East Portland or to homelessness.

When inner Portland was experiencing gentrification many low income residents were pushed farther east into East Portland. At the same time this occurred Portland Public Schools experienced a dramatic drop in enrollment. Our local school districts are a barometer of what is happening in our neighborhoods when it comes to gentrification and displacement. In addition, there is a correlation between stable housing and student’s success in school.

Current David Douglas School District’s data indicates displacement of our families is rapidly occurring. Some of the notable data points are:

- David Douglas has experienced a 4 year decline in enrollment- a total of 7.3% since the high in 2014/15.**
- Official enrollment count as of September 30, 2018 show a 3.6% decline in student population.**
- Free/reduced lunch count has declined from a district average of 82.1% to 73% in the last 3 years.**
- Students receiving free lunch dropped by 11.3% over the same 3 years.**
- Homeless has increased from 428 identified homeless students in June 2015 to 495 identified homeless students in June 2018.**
- In October 2016, there were 2373 ESL students and in October 2018 there were 2016 ESL students, a decline of 15%.**
- Of the students who did not return in September 2018 they were more likely to receive free lunch, be homeless as of June the prior year and/or spoke a language other than English at home.**

In order to stabilize the housing for our current residents a preference policy could be a tool for mitigating displacement in East Portland. A preference policy already

has been established for N/NE Portland because of the gentrification of the area. East Portland is now seeing a more rapid gentrification of the area and displacement of our residents over the last three to four years.

There are two steps that could be taken by the City to help stem the displacement in East Portland. More affordable housing could be built in East Portland or the rehabilitation of current multifamily housing that could be turned into permanent affordable housing units. In tandem, a Preference Policy could be established for all new affordable housing built in East Portland. A suggested policy could include:
Preference Policy:

- **50% of affordable housing project to be set aside for current residents or recently displaced residents of East Portland.**
- **Should include people displaced from East Portland in the last 3 years.**
- **East Portland is defined as the aligned with the East Portland Neighborhood boundaries as designated by the City of Portland.**
- **Priority be given to the residents who are rent burdened and/or qualify for 0-60% MFI.**
- **Priority be given to families who have children enrolled in public schools within the East Portland boundaries.**
- **The preference policy will apply to all multi-family rental property.**
- **The preference policy may apply to affordable homeownership.**

DRAFT

EAST PORTLAND PREFERENCE POLICY

PURPOSE: The East Portland Preference Policy is designed to benefit residents who live in the East Portland Neighborhood boundaries as projects containing city and state supported affordable housing.

- Policy only applied to projects that receive state or city funding.
- Applies to new residential developments with 5 or more affordable housing units (publicly funded or Inclusionary?). 50% of the units in the development are set aside for the preference.

QUALIFICATIONS: At least one member of the family must have primary residence or had a primary residence in the last 3 years in the East Portland Neighborhood boundaries. Residents with preference must also meet requirements of the specific housing development;

ADMINISTRATION OF THE PROGRAM:

- Applicants who qualify will be referred by designated public entities and agencies, which will use a point system to prioritize applicants.
- Once 50% of the units are filled from the East Portland Neighborhood Preference pool, any additional neighborhood residents are included among other applicants from outside the neighborhood for consideration for the remaining units.

POINT SYSTEM FOR ESTABLISHING PRIORITY ON WAITING LIST FOR THOSE THAT QUALIFY FOR THE EAST PORTLAND PREFERENCE POLICY

Applicants will be placed on the waiting list based on date/time stamp of application. Preference will be given to applicants based on the following point list:

- Referral from local school district where project is located – 5
- Referral from another agency - 2
- Applicant is homeless – 1
- Applicant is at risk of homelessness – 1
- Applicants are experiencing displacement for their neighborhood more than once – 1

EXAMPLE OF POINT SYSTEM FOR SCHOOL DISTRICT OR AGENCY:

- Applicant has children enrolled in local school – 5
- Applicant is identified as homeless – 2
- Applicant is at risk of being homeless or rent burdened (over 50% of income going for rent)- 1
- Applicant is receiving social services – 1

Housing Subcommittee Meeting

January 14, 2019

Meeting began at 6:03 pm.

Attendees: Linda Bauer, Doug Armstrong, Erika Kennell, Frieda Christopher, John Mulvey, Natalie Rush, Taren Evans, Yesika Arevalo, David Potts and Andy Miller, Matthew Tschabold, Shannon Callahan and Gordon Jones.

John called the meeting to order and attendees introduced themselves.

Notetaker: Frieda

Kitchen Cleanup: David, Yesika and John

1. Gateway Development Proposal

Gordon Jones introduced himself, shared his background and explained some of the projects he had built in Gateway. He has worked mainly on public/private partnerships which include affordable housing. Gordon explained that the Rose at Gateway that he built on 99th Ave includes 40% affordable at 60% MFI but does have tenants with vouchers that bring it closer to 30%.

Gordon shared a slide show about the development they are envisioning in the Gateway area. He has formed a corporation called "Living Gateway" that is a partnership between three property owners: himself, Joe Westerman and Jeff Baltz. He is working collaboratively with them to build a livable community between Burnside and Glisan and the 205 freeway and NE 100th Ave. They are in the preliminary stages but plan to build between 1000 and 1500 units with 600 (or 40%) being affordable.

There was a discussion and Gordon responded to questions regarding the project.

Gordon explained they have applied for a local improvement district (LID) to do the necessary street improvements. They are asking for the \$2 million from Prosper Portland which was designated by Prosper Portland for a "Central Gateway LID" and \$2 million from Portland Transportation Bureau. They are also looking at a linear park along the I-205 bike path and another small park within

the area. Both of these items were identified in the original Gateway URA Concept Plan.

Erika asked if there would be any for sale units in the project. Gordon said that he prefers building for sale but that the recent marketplace makes rentals more feasible. He's open to the idea, though.

John asked what the committee could do to help. Gordon said we could provide letters of support especially for the LID. Gordon said he would keep us informed on the status of the project.

2. Rental Rehab Program / Portland Housing Bureau Proposal

Shannon Callahan and Matthew Tschabold explained the history with the Rental Rehab program that was approved and funded but was never successful. For this fiscal year the funds were reallocated to other programs.

Shannon said that she and Matthew were joining us to gather ideas for reprogramming \$600k of general fund money that is coming back to PHB to do something in East Portland. Matthew said that he's met with the Mayor's office and there is a commitment to an ongoing general fund allocation to help East Portland. He suggested that funds might be used for feasibility studies to preserve or produce affordable housing or new initiatives to prevent displacement or to stabilize communities-of-color. He said that the concept is to spend 2 fiscal years to work with East Portland communities to do program development regarding housing. These would likely be in the form of program grants of between \$50,000 and \$125,000.

Shannon said that they are trying to preserve the funds for East Portland housing needs.

John asked if we any closer to solving the inferior housing problem. Shannon said without mandatory inspection process it might not be solved.

Andy said the Rehab program was not acceptable to the private market. Andy is concerned that the funds will be chopped into too small amounts making them ineffective. Matthew said they could be open to fewer grants. They still have to work out the details.

John said he is concerned that new funds from the state often exclude Portland but with the state funds he thought the funds might be used by a CDC to upgrade a project they purchase.

Andy asked when you hired for the position it would be great if you brought the person to East Portland. It was asked could it used for stabilize rents for some of the people in East Portland.

Frieda asked with Measure 102 passing had PHB finalized how to use the bond funds with the new flexibility. Shannon said they are working on settling details and should have a draft to the Bond Oversight Committee on February 8th.

3. East Portland Preference Policy

Frieda reported that she had done limited work on the project because the holidays made it difficult to contact people. She said with Andy Miller's assistance she will be meeting next week with Human Solutions, Central City Concern, Reach and possibly ROSE Development. She will try to share any new draft on the preference policy that is developed. Erika asked if homeownership was included. Frieda said she had chosen to only focus on newly built affordable multi-family rental units. She thought it was more complicated to put the burden of a preference policy on organizations working on providing homeownership.

4. Prosper Portland/92H Redevelopment

John shared information on the 92H project in Lents. There is concern that Prosper Portland is not using the investment of public dollars for public interest. Andy said the plan for 92H might have been a good plan 5 years ago it might not be what is needed now. David said there was a deal with the developer, Paledrome, where Oliver Station was mostly affordable and the 92H property would be all market rate. John asked for consensus on sending the letter her drafted. Linda held up consensus she would like a week to read and bring up concerns. It was decided John will send out the letter electronically and will expect comments by next Monday. If no one blocks consensus the letter will be sent.

5. 2019 Legislative Agenda

John presented a draft of three Legislative priorities for the 2019 legislative session. He said that there could be additions to the list and encouraged people to consider what those might be and what our organizational capacity is.

One issue concerns the availability of new state housing funds for housing in East Portland. He said that some programs, such as the property acquisition fund, don't allow grants to Portland. He hopes that the funds for acquisition and preservation of existing affordable housing could be a place where East Portland could benefit and he'd like to ensure that we're in the pipeline for some of those funds.

Andy said there is a renter protection bill but it wouldn't remove the state pre-emption on local rent stabilization. John said that this issue has been hotly debated among housing advocates.

Erika brought up the issue of homeownership as a goal. Frieda mentioned our last meeting, where we discussed issues with minority homeownership and environmental hazards that are not disclosed. This is the issue Civic Engagement is working on and maybe if Erika sees any bills that relate she can let them know. John asked for a consensus. There were no objections on the 3 goals (Attached, see page 16). It was decided we could always add other goals later.

Review Previous Month's Advocacy Work

No advocacy was done.

Other Business

Erika would like us to hear more information on the Metro bond and the details around it.

Announcement

John announced that the Brownfield grants have an information meeting on Jan 22, 9 to 11 am at Metro headquarters.

Andy said there was an online survey on the Rossi Farms property.

Frieda said the Office of Community and Civic Life had a survey online regarding community outreach.

The meeting was adjourned at 8:02pm.

Next EPAP Housing Meeting:

Monday, February 11, 2019, 6pm at the East Portland Neighborhood Office, 1017 NE 117th Ave.

Childcare or Translation needed?

Contact Lishao: 503.823.4550 or lishao.chen@portlandoregon.gov

East Portland Action Plan Housing Subcommittee
2019 State Legislative Goals

Goal 1. EPAP will work to stabilize and protect East Portland's renters by working to establish a just-cause eviction standard and lift the state pre-emption on rent stabilization.

Supports *EPAP Anti-Displacement Toolkit*, Housing Items A, B and E (2015) and *EPAP Strategies* SN.1, SN.2, SN.3, EQ.2 (2009).

Goal 2. EPAP will work to ensure the equitable benefit of state housing programs and funds for East Portland.

Supports *EPAP Anti-Displacement Toolkit*, Economic Development Items A, B, C, G and Housing Items E, H (2015) and *EPAP Strategies* EC.3, SN.1, SN.2, SN.3, CB.2, EQ.1, EQ.2 (2009).

Goal 3. EPAP will work to support preservation of affordability in East Portland's currently unregulated affordable homes.

Supports *EPAP Anti-Displacement Toolkit*, Housing Items D, E (2015) and *EPAP Strategies* PS.7, SN. 1, SN.2, SN.3, CB.7, EQ.2 (2009).

Subcommittee Name: HOUSING

EPAP Action item(s) being addressed: Housing and Development.1 – .6; Commercial and Mixed Use.1 - .2; Economic Development and Workforce Training.4.5; Public Safety.7.1; Housing Assistance and Safety Net Services.1 - .6; Equity.2.1 + 3.2

Housing Subcommittee Recommendations:

1. The Housing sub-committee supports mixed-use and commercial zoning in commercial corridors in East Portland. This would promote greater economic development, prosperity, and encourage mixed-income housing development.(CM 1.1)
2. The Housing sub-committee supports single-family housing adjacent to commercial corridors to promote general homeownership, especially minority homeownership, as well as mixed-income and more innovative housing. (CM 1.1)
3. The Housing Sub-committee sees the need for increase in amenities, jobs, infrastructure, and public transportation in East Portland to support housing of people in all income levels and to attract more middle and upper income housing.
4. The Housing Sub-committee would recommend prioritizing voluntary Inclusionary Zoning in middle income neighborhoods as one tool to promote mixed-income neighborhoods throughout Portland and to advocate for the City of Portland, Multnomah County and METRO to develop a pilot project for voluntary Inclusionary Zoning within the City/County.
5. The Housing Sub-committee would recommend advocating ending discrimination based on having a Section 8 Certificate, so low income families would have a greater choice on where they could live. The committee supports changing the law at the state level to remove this discrimination.
6. The Housing Sub-committee, after exhaustive research, recognizes that East Portland does not have significantly more tax-exempt housing properties than any other area of Portland, either in numbers or as a fair-share. East Portland does have significantly more “affordable by accident” housing than other parts of the City, but this has nothing to do with properties being tax-exempt or not.

East Portland Action Plan 2018 – 2020 Strategic Priorities with dedicated Housing Subcommittee Advocacy

- H. Office of Renter’s Services:** Fund and implement a housing rehabilitation program for East Portland to improve the safety, appearance, and affordability of existing housing stock. Involve the East Portland Action Plan Housing Subcommittee in the development of the program. (HD.2.3) *Housing Subcommittee*
- I. City Housing Bureau and State of Oregon Legislature:** Increase opportunities for sustainable moderate income and minority home ownership. (SN.2.1+2) *Housing Subcommittee*
- J. City of Portland Housing Bureau and Bureau of Planning & Sustainability, Prosper Portland, METRO, Multnomah County, and State of Oregon:** Perform an Anti-Displacement Impact Analysis when considering multi-family and commercial developments. to provide a pre-build assessment of the effect such development will have on displacement in the area (usually a one-mile radius). (SN.1, SN.2, SN.6, EQ.1, and EQ.2) *Housing Subcommittee*
- K. City of Portland:** Create an “Equitable Neighborhood Housing Fund” for East Portland to support the acquisition of developable land and existing market-rate housing currently serving low-income families and communities of color by organizations actively working to prevent residential displacement and build healthy, inclusive neighborhoods within East Portland. (SN.1, SN.2, SN.6, EQ.1, and EQ.2) *Housing Subcommittee*

Housing Subcommittee Displacement Prevention Recommendations for East Portland

Community Benefits Agreements (CBA)

This is a contract with a governmental agency, real estate developer, or other jurisdiction to provide specific benefits to the local community or neighborhood in exchange certain provisions from that community or neighborhood. On public projects, CBAs can be negotiated with the initiating government agency and can be included in a Request for Proposals (RFP) with contractors. With private developers benefits can be negotiated in a contract established with community groups who then accept (or don't oppose) project adjustments. CBAs have funded workforce training, local hiring, childcare access, affordable housing units, re-location stipends, reinforced access to family-wage jobs, and other public benefits.

Rent Stabilization

Just as Oregon has property tax increase protection, Rent Stabilization protects tenants in residential multi-family properties from excessive rent increases by mandating reasonable gradual rent increases, while at the same time ensuring the landlords receives a fair return on their investment.

Just Cause Eviction (JCE), Code Enforcement, and Renter Education

Just cause eviction controls are laws that protect renters by ensuring that landlords can only evict with proper cause, such as a tenant's failure to pay rent or destruction of property. While JCE provides such protections for renters, landlords retain full right to evict a tenant for breach of rental contract. Code Enforcement compels landlords to improve unsafe building conditions. Code Enforcement can ensure that multi-family dwellings are owned and managed responsibly. When housing code violations are found and not corrected, the government can impose significant penalties upon landlords. Rights and responsibilities education for renters must be included as an active component of JCE and Code Enforcement, to ensure the systems are reasonably monitored and enacted.

Anti-Displacement Impact Analysis

Impact Analysis is a tool that requires multi-family and commercial developments to provide a pre-build assessment of the effect such development will have on displacement in the area (usually a one-mile radius).

Housing Acquisition Rehabilitation to Insure Affordability This applies public housing dollars to purchase existing multi-family developments in poor condition and to rehabilitate the facility for use as affordable housing to be managed by a public entity or non-profit that serves low-income populations.

No Net Loss/Affordable Housing Preservation Ordinance

No Net Loss is when a City has to maintain a fixed amount of affordable housing through preservation, new construction, or other replacement of lost units. The Affordable Housing Preservation Ordinance is the establishment of a policy to ensure that the amount of housing affordable to low and moderate income persons does not decrease over time.

Broadening Homeownership and Cooperative Ownership

This establishes programs to increase opportunities for low-income households to have the opportunity to purchase a home. It means that some of the barriers to homeowners are removed so that homeownership becomes easier for groups of people who are often unable to purchase homes for themselves. Cooperative Ownership of multi-family developments occurs when a group of people form a collective business corporation to share ownership of a building. Co-op members work together to reach mutual goals based on democratic control and decision-making. Co-op members may or may not be residents of the shared ownership building.

Inclusionary Zoning

This requires developers to make a percentage of housing units in a new residential development available to low and moderate income households. In return developers receive non-monetary compensation in the form of density bonuses, zoning variances, expedited permits, or similar provisions that reduce construction costs or promote the developers goals. This can be done in developments with many single-family units or in multi-family developments.

Owner-Occupied Homeownership Retention for People with Low -Income

As house values rise taxes rise and people living on limited and fixed incomes are not able to afford the taxes. While benefiting at the point of sale, people cannot afford to stay in their often long-term residences and cannot find another home in the area that does not present the same conditions.