ORDINANCE NO. 2039

AN ORDINANCE UPDATING AND ADOPTING THE CENTRAL POINT COMPREHENSIVE PLAN HOUSING ELEMENT (2017-2037)

Recitals:

A. The City of Central Point (City) is authorized under Oregon Revised Statute (ORS) Chapter 197 to prepare, adopt and revise comprehensive plans and implementing ordinances consistent with the Statewide Land Use Planning Goals.
B. The City has coordinated its planning efforts with the State in accordance with ORS 197.040(2)(e) and OAR 660-030-0060 to assure compliance with goals and compatibility with City and County Comprehensive Plans.
C. Pursuant to authority granted by the City Charter and the ORS, the City has determined to update its Housing Element which was originally adopted in 1983.
D. Pursuant to the requirements set forth in CPMC Chapter 17.10.100 Amendments – Purpose and Chapter 17.96.010, Procedure, the City has initiated the amendments and conducted the following duly advertised public hearings to consider the proposed amendments:
   a) Planning Commission hearing on August 1, 2017
   b) City Council hearing on September 14, 2017.

THE PEOPLE OF THE CITY OF CENTRAL POINT DO ORDAIN AS FOLLOWS:

Section 1. Based upon all the information received, the City Council adopts the Staff Reports, Findings of Fact and evidence which are incorporated herein by reference; determines that changing community conditions, needs and desires justify the amendments and hereby adopts the changes entirely.

Section 2. The City Comprehensive Plan Population and Demographics Element is hereby updated and adopted as set forth in Exhibit A –Comprehensive Plan Housing Element, 2017-2037 which is attached hereto and by this reference incorporated herein.

Section 3. The City Manager is directed to conduct post acknowledgement procedures defined in ORS 197.610 et seq. upon adoption of the Housing Element.

Passed by the Council and signed by me in authentication of its passage this 12th day of October, 2017.

Mayor Hank Williams

ATTEST:

City Recorder

Housing Element

2017-2037
City of Central Point
Comprehensive Plan

Ordinance No.

DLCD Acknowledged

Contents

1 Summary

During the next twenty year planning period (2017-37) the physical and demographic characteristics of the City's housing and housing needs are not expected to significantly change. Single-family detached owner-occupied housing will continue to be the preferred housing type, followed by multiple-family rental housing.

Aside from the Great Recession (the "Recession"), which had a significant negative impact on jobs and housing, the most significant influence on the City's housing program was the adoption of a minimum development density of 6.9 dwelling units per gross acre[1]. The relevance of this new density standard becomes evident when compared to the City's average gross density of 5.31 dwelling units (Table 1.1) for residential development that occurred between 1980 and 2016. As illustrated in Table 1.1 the new densities will yield an average gross density of 7.04 vs. the 1980-2016 density of 5.31, representing a 39% density increase. To achieve the new average density standard it was also necessary to modify the distribution of the City's residential land use classifications (Table 1.2). The redistribution is minimal and will not affect the appearance of the City's built environment.

Table 1.1 Current Maximum, Actual Gross Density vs. New Minimum Gross Density

Land Use Classification	Current Maximum Gross Density*	Actual Developed Gross Density, 2006-2016	New Minimum Gross Density
VLRes	1.00	1.51	1.00
LRes	6.00	3.91	4.00
MRes	12.00	6.00	7.00
HRes	25.00	10.08	20.00
Average Density	**10.95**	**5.31**	**7.04**

*Assumes Build-Out

Source. City of Central Point Buildable Lands Inventory, 2016

[1] City of Central Point Regional Plan

Table 1.2 City of Central Point
Residential Development by Land Use Classification

Land Use Classification	Percentage of Developed Residential Acres, 1980-2016	New Vacant Residential Acreage Distribution, 2017-2037
VLRes	2%	5%
LRes	63%	60%
MRes	17%	20%
HRes	18%	15%
Total Percentage	**100%**	**100%**

Note: [1] Based on Net Acres adjusted 25% for public right-of-way.

Source City of Central Point Buildable Lands Inventory, 2016

During the 2017-37 planning period it is projected that 1,770 new dwelling units will be needed to accommodate the forecasted population growth. At an average density of 6.9 units per gross acre the City will need an estimated 260 acres of gross residential land. After taking into consideration the City's current inventory of residential land (136 acres) and the different land use classifications to which it is allocated, there is a need for an additional 150 gross acres of residential land (Table 1.3). This need is inclusive of surplus acreage in the HRes classification.

Table 1.3
City of Central Point
Required New Buildable Vacant Residentail Land

Land Use Classification	Required Gross Acres		2016 Total Net Buildable Acres		Surplus or (Shortage)		Net Required New Gross Acres
VLRes	10		3		(7)		7
LRes	150		25		(125)		125
MRes	60		42		(18)		18
HRes	40		65		25		N.A.
Vacant Residential Acres	**260**	**-**	**135**	**+**	**25**	**=**	**150**

Note: All figures rounded

Source City if Central Point Buildable Lands Inventory

Housing affordability will continue to be a challenge for many households, improving and declining as a function of the economy. The City is very aware of the challenges of effectively addressing housing affordability and has established goals and policies directed to monitoring and addressing affordability, particularly as a participant in the development of regional strategies addressing all aspects of housing need, including affordability. To this end the Housing Element includes policies requiring the development of a Housing Implementation Plan (the "HIP"). The specific purpose of the HIP will be to monitor housing need and affordability in the context of regional efforts by local governments and the private sector, and to put into action those strategies that have the most impact on addressing housing need and affordability

mitigation.

The City does have control over a very critical resource in the affordability equation – the availability of vacant land necessary to meet market demand for housing. Therefore, the primary objective of this Housing Element is the continued assurance that sufficient land is available for housing and that zoning standards are flexible and take in to account all housing types and needs. There are other tools available such as urban renewal and system development charge credits (SDCs), but consideration of these and other options requires additional analysis beyond what this Housing Element offers, analysis more appropriate for the HIP and regional strategies.

2 Introduction

The City's Housing Element was last updated in 1983 and stated as its purpose that:

> *"The role of the housing element is not aimed at seeking precise solutions to the housing problem. Both national and regional trends are the greatest influence on the housing market. Attempts to resolve these fluctuating conditions at the local level are usually ineffective. Therefore, the purpose or objective of this element is open to an avenue of communication between private industry and local public officials in seeking an improved housing environment."*

Ironically, the 1983 Housing Element was completed just after the 1980's Real Estate Crash. Its purpose statement reflects local government's frustration in its inability to offer timely, meaningful and sustainable solutions to needed housing as ". . . usually ineffective." This reaction is understandable given the circumstances in 1983. At the housing peak in 1978 over 4 million homes across the U.S. were sold. Then, over the course of the next four years housing sales dropped over 50%. With interest rates in excess of 15% housing affordability was a major issue. It wasn't until 1996, almost two decades later, that the national housing market recovered to its 1978 level. Since the Recession we once again confront the issue of housing need and affordability.

Housing demand and supply, as with most commodities, varies with changing demographics and economic cycles. Demographic changes can affect the long-term (generational) demand for housing and is predictable and easily factored into the supply side of the housing equation. Economic cycles, unlike demographic changes, are more whimsical, less predictable, and can be very disruptive to the shorter-term demand and supply for housing. The recent Recession had, and still poses, a significant impact on housing, both on the demand and the supply side of the equation. Prior to the Recession demand for housing was high and with sub-prime lending practices housing was affordable. By the end of 2007 the housing bubble had burst – the Recession had arrived. Unemployment skyrocketed (16%), mortgage foreclosures reached historic levels, and housing prices tumbled. Overnight housing production of all types virtually ceased. Without jobs homeownership was out of reach for many households.

The Recession did not reduce the real demand for housing; people still needed a place to live. Consequently, the demand for rental units increased, but due to the failure of the financial system, real estate lending for all housing types dried up, the short-term housing supply plateaued. With the increase in the demand for rental housing rents began to escalate. Today,

unemployment and interest rates are at all-time lows, wages are increasing (although slowly), and lending practices are easing, all of which are improving the supply and affordability of housing, but affordability still remains a challenge. As the economy continues to improve the question remains – will housing affordability continue to improve, or will additional measures be needed before sustainable solutions to the affordability issue are realized?

3 Oregon's Statewide Planning Goal 10, Housing

The need for housing/shelter is one of man's basic survival needs. Oregon's Statewide Planning Goals, Goal 10, Housing, recognizes this need and offers a venue to address not only housing needs in general, but also the broader spectrum of housing – its affordability. The stated purpose of Goal 10 is to ". . . encourage adequate numbers of needed housing at price ranges and rent levels commensurate with the financial capabilities of the City's households".

The City of Central Point's Housing Element addresses the concerns set forth in the State's Goal 10, Housing. The Housing Element will not only encourage adequate numbers of needed housing, but the continuous monitoring of housing activity as it relates to both need and affordability, and the development of strategies and actions addressing housing affordability. It is for this reason that the Housing Element introduces the creation of a Housing Implementation Plan, a dynamic working document that monitors housing activity within the City and coordinates with other communities in the development and implementation of affordable housing at both the local and regional level.

4 Purpose

Over the course of the next twenty years (2017-37) the City's population is projected to increase by 4,420 residents[2]. With an average household size of 2.5 persons[3] there will be a need for 1,770 dwelling units. The types, density, and land required to meet the projected housing demand will be addressed in this Housing Element. On the demand side the Housing Element will monitor the demand for housing and make necessary adjustments in land supply, while on the supply side the Housing Element will encourage and support the development of a wide array of housing types. The purpose of this Housing Element has been modified only slightly from the previous purpose statement in the 1983 Housing Element, and now reads as follows:

> *To assure that the City's land use policies, support a variety of housing types at densities and locations that provide and encourage opportunities for the provision of adequate numbers of needed housing units at price ranges and rent levels commensurate with the financial capabilities of the City's households. It is also the purpose of this element to open and maintain communication between private industry and local public officials in seeking an improved housing environment within the Greater Bear Creek Valley Region.*

[2] City of Central Point Population & Demographics Element
[3] City of Central Point Population & Demographics Element

There are six basic indicators of housing need that serve as the basis of this Housing Element:

1. Household Characteristics;
2. Housing Characteristics;
3. Housing Density, Land Use and Zoning;
4. Buildable Residential Lands;
5. Housing Affordability; and
6. Future Housing Demand and Residential Land Needs

The conclusions, and goals and policies of this Housing Element are derived from the current status of each indicator. As part of the Housing Implementation Plan it is expected that each indicator be monitored and tracked periodically for changes that affect the City's housing needs.

5 Household Characteristics

One of the factors in determining housing demand is an understanding of the characteristics of our households. As defined by the U.S. Census a household includes all the people who occupy a housing unit (such as a house or apartment) as their usual place of residence. There are two major categories of households, "family" and "nonfamily." For purposes of this Housing Element the term "household" includes both "family" and "non-family" households.

The following describes those household characteristics pertinent to an understanding the City's housing needs.

5.1 Household Tenure

By definition tenure refers to the distinction between owner-occupied and renter-occupied housing units. For the City of Central Point owner occupied housing has been historically the dominant form of tenure, representing 66% of all households (Figure 5.1). Renter occupied units have typically been less than half (Table 5.2) of owner occupied units (34%).

As a result of the Recession and its impact on jobs and income the owner occupied percentage declined 8% as foreclosures forced many to abandon their homes and seek rental housing. Since the Recession, as jobs and wages gradually improved, there has been a steady movement back to ownership as the preferred tenure. At the county and state level, although slightly lower, similar percentages and changes occurred in tenure.

Figure 5.1 Housing Tenure, Owner Occupied

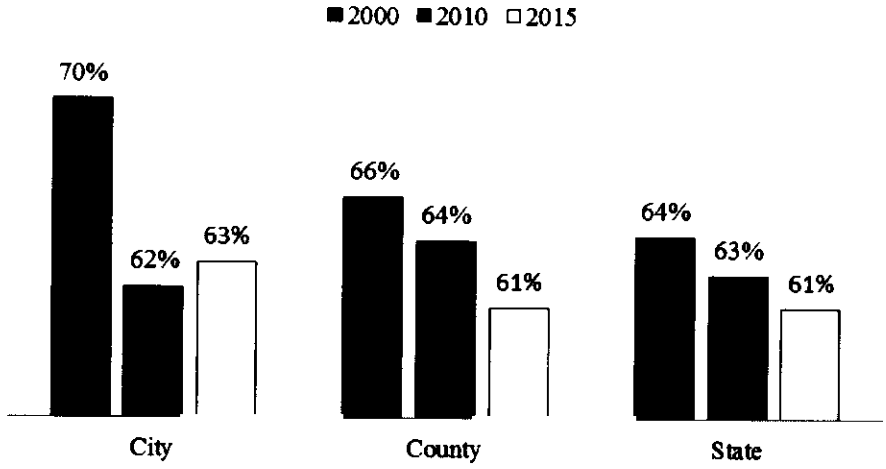
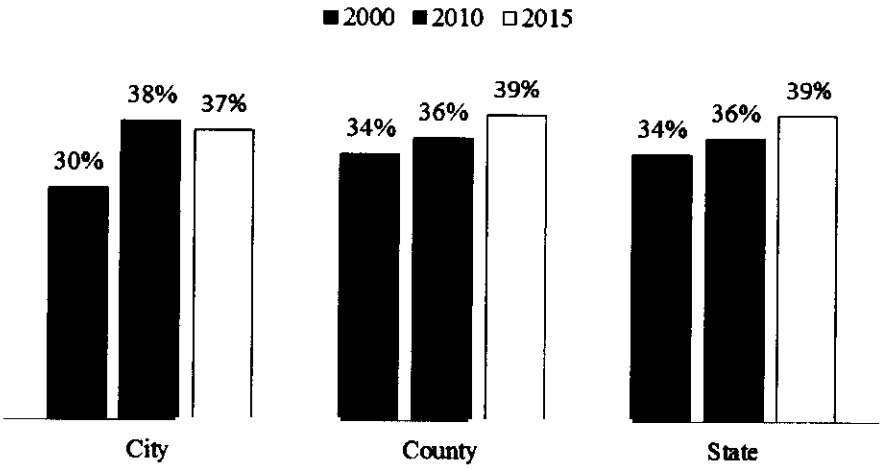


Figure 5.2 Housing Tenure, Renter Occupied



5.2 Age of Householder

A householder is a person, or one of the people, in whose name the home is owned or rented. If there is no such person present then any household member 15 years old and over can serve as the householder[4]. As illustrated in Figure 5.3 the dominant householder age has been within the 35 to 64 category. As a result of the Recession, and the subsequent loss in jobs and income, householders in this age category experienced a reduction numbers. Since the recession, as job conditions improved this age category as returned to its pre-recession level.

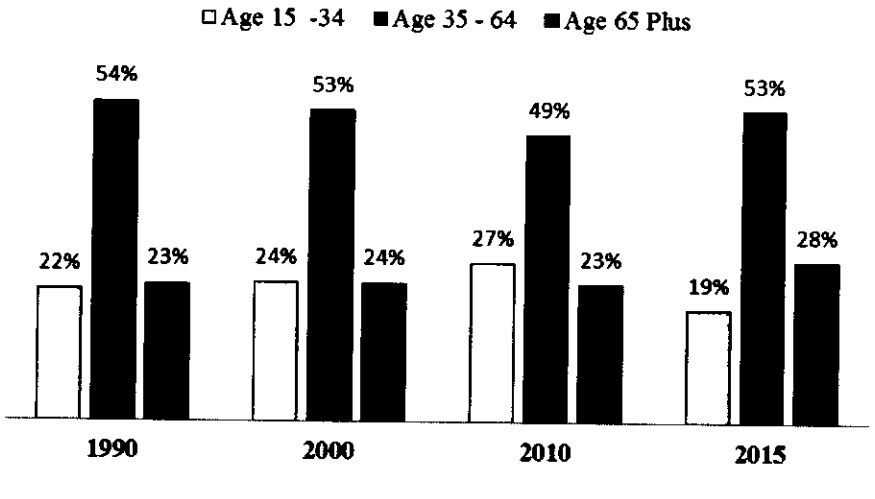
The age category 65 plus was not affected by the Recession. Householders in this category are typically retired, and therefor insulated against the income induced impacts

[4] U.S. Census Glossary

(jobs) of a recession. The increase on householders in this age category is the product of the aging of the Baby Boomer generation.

Unlike the other two age categories the 15 to 34 category experienced an increase as a result of the Recession. Since the recovery the housing participation of this category has dropped below 20%, possibly as a result of relocation for employment purposes.

Figure 5.3. Household Age Characteristics

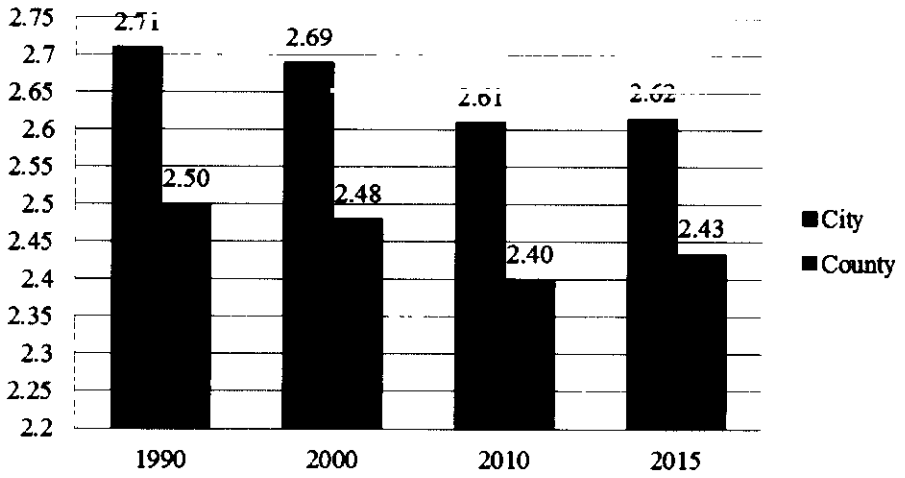


5.3 Household Size

The average household size is computed using the occupied housing and the total population. Until the Recession the average household size had been continually declining, and projected to level-out at 2.5 persons per household. Since the Recession the average household size has actually increased. The increase in household size also occurred at the state and county. The primary cause for the increase in average household size is again due to the Recession as many younger adults moved in with their parents or cohabitated for affordability reasons. It is anticipated that as the economy improves that the average household size will continue its downward trend.

Figure 5.4 identifies the average household size. The Population Element identified an average household size of 2.5 for planning purposes over the next twenty years.

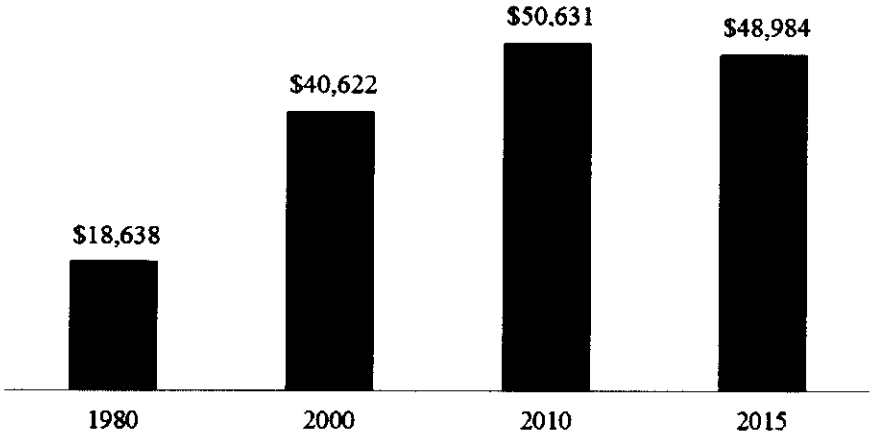
Figure 5.4 Average Household Size, 1990-2015



5.4 Household Income

Since 1980 median household income has steadily increased, peaking in 2010 at $50,631. Since the Recession household incomes have declined. As of 2015 the median household income was $48,984 (Figure 5.5). A similar trend has been exhibited at the county and state level.

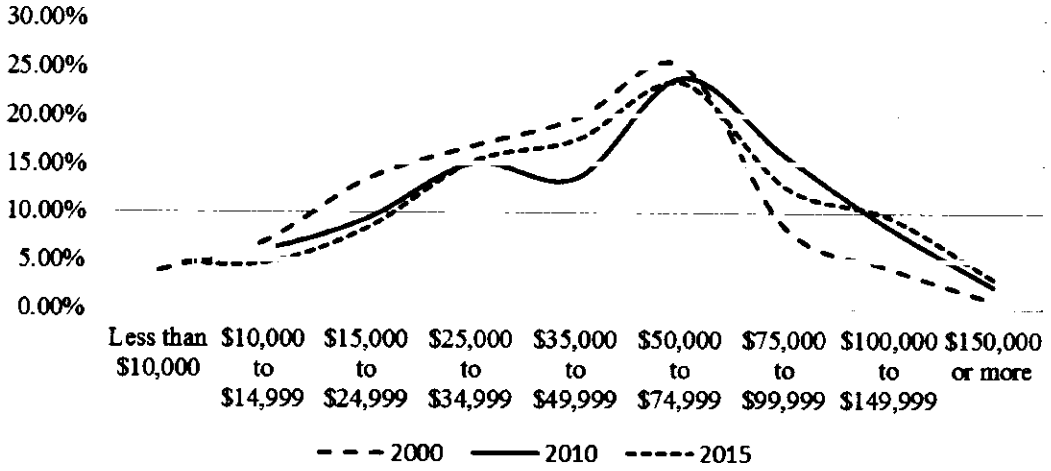
Figure 5.5. Median Household Income



Pending continued improvement in the economy it can be expected that the median household income will continue to improve, which in turn should improve housing affordability.

During the Recession the most financially impacted household income group was the $35,000 to $49,999 category. This group has almost recovered to pre-Recession levels (Figure 5.6). The $50,000 to $74,999 income group is the largest group representing approximately 25% of all households.

5.6. Household Income Distribution



5.5 Summary, Household Characteristics

The City has a higher percentage of owner occupied units that at the county and state level. The median household income is higher than the county and the state. Although the average household size increased this is expected to be a reaction to the Recession, and will return to lower levels in the future as housing affordability improves.

5.5.1 Special Needs Housing

Certain minority groups within the general population have unique problems or needs that deserve consideration as part of this Housing Element. Often these groups are ignored because they represent a small portion of the total population. However, it is the responsibility of local government to ensure that all citizens have an opportunity for safe and decent housing. The City's most significant contribution to addressing special housing is assurances that the City's zoning and building regulations are not impediments and that the City works collaboratively with other organizations to assure that special needs housing is not left behind.

5.5.2 Elderly Residents

The Baby Boom Generation is the fastest growing segment of the population at both the national, state, and local level. By 2040 it is projected that nationally one in eight persons will be at least 75. In 2014 that figure was one in sixteen[5]. Among individuals aged 80 and over more than 75% live in their own homes, making "aging in place" the preference of most of the elderly population. However, as this older demographic continues to grow, they will find themselves in housing that is not suited or ". . . prepared to meet their increasing need for affordability, accessibility, social connectivity, and well-being." As people age, their physical needs change. Climbing stairs and turning doorknobs can become more difficult impacting the ability to "age in place" becomes more difficult.

[5] The State of the Nation's Housing; Joint Studies for Housing Studies of Harvard University, 2017

The majority of elderly residents are retired and living on pensions or other forms of fixed income. As the costs of maintaining a household increase over time the elderly are typically spending an increasing percentage of their income on housing. As people age, they need housing that is structurally and mechanically safe and that is designed to accommodate people with disabilities. Given the widely varying circumstances of older adults, meeting their housing and housing-related needs requires a range of responses.

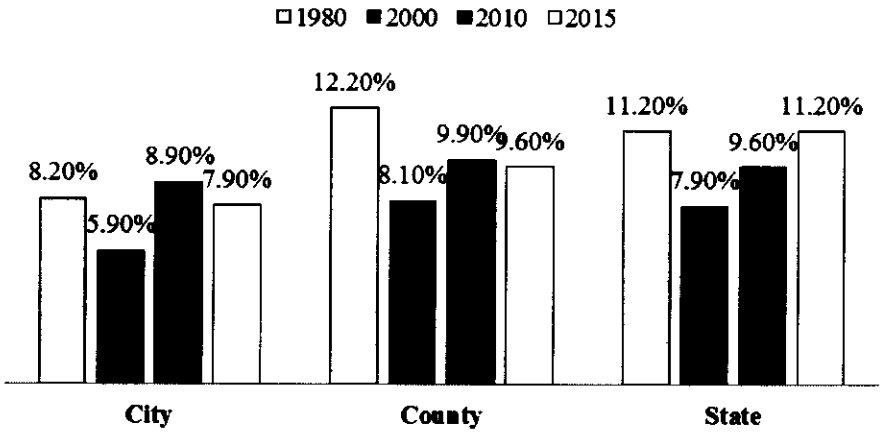
5.5.3 Handicapped Residents

Residents who are physically handicapped suffer many of the same problems as the elderly, such as fixed incomes and in ability to maintain property. Strategies for elderly housing are applicable to handicapped households.

5.6 Poverty (Extremely Low Income) Residents

The federal government defines the 2015 poverty level ranging between $11,700 and $36,900 depending on the household size[6]. As with all communities a percentage of the City's households are in the poverty category. In 2015 approximately 8% of all families within the City were classified at or below the poverty level. As illustrated in Figure 5.7, the percentage of households that were categorized as poverty level increased as a result of the Recession, but has been improving.

Figure 5.7 Percentage of Families at or Below the Poverty Level



6 Housing Characteristics

The City's housing stock is comprised of over 6,000 dwelling units of various type, ages, and value. In 1980 the City's housing inventory totaled 2,291[7] dwelling units. By the end of 2016 the housing unit inventory reached 6,321 dwelling units. The following describes the

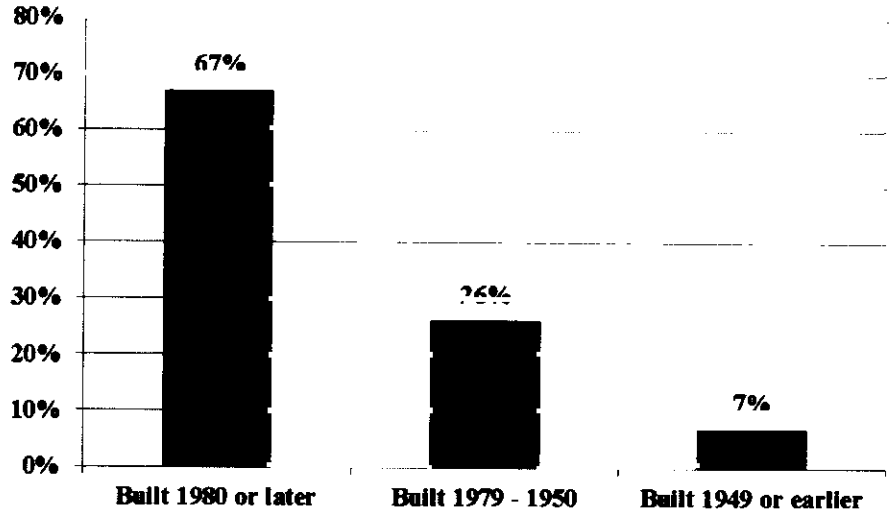
[6] HUD User, FY 2015 Income Limits Documentation System
[7] City of Central Point Housing Element

characteristics of the City's housing stock by age, type, tenure, and value.

6.1 Housing Age

Based on the age of the City's housing stock Central Point is considered a young community. Most of the housing was constructed after 1980 (67%). The older housing stock (pre-1949) is concentrated in the original central area of the City. Because of its age most of the City's housing stock is in very good physical shape.

Figure 6.1. Age of Housing Stock



6.2 Housing Type

The City's housing stock is comprised of seven (7) housing types as follows:

1. **Single-Family Detached**; a dwelling on a legally defined property designed to be occupied by only one family.

2. **Single-Family Attached**; a dwelling on a legally defined property designed to be occupied by only one family, but has a common wall with other single-family attached dwelling(s);

3. **Duplex/Triplex/Apartments**; a group of dwellings on a legally defined property having 2, 3, and 4 or more dwelling units with separate entrances. This includes two-story houses having a complete apartment on each floor and also side-by-side apartments on a single legally described lot that shares a common wall Apartments that have accessory services such as food service, dining rooms, and housekeeping are included within this definition;

4. **Manufactured Homes**; a dwelling on a legally defined property that is constructed for movement on the public highways that has sleeping, cooking and plumbing facilities intended for residential purposes and that is constructed on a foundation in accordance with local laws and federal manufactured construction and safety standards and regulations.

5. **Manufactured Homes in Mobile Home Parks**; a group of dwellings located on a legally defined property (Mobile Home Park) that are constructed for movement on the public highways that has sleeping, cooking and plumbing facilities intended for residential purposes and that is constructed on a foundation in accordance with local laws and federal manufactured construction and safety standards and regulations and

6. **Government Assisted**, housing that provides the occupants with government sponsored economic assistance to alleviate housing costs and expenses for needy people with low to moderate income households. Forms of government assisted housing include direct housing subsidies, non-profit housing, public housing, rent supplements and some forms of co-operative and private sector housing

The City's housing policies and zoning regulations allow for all of the above housing types.

Historically (1889-1979), The City's housing preference has been for single-family detached supplemented by apartments (Table 6.1). SFR Attached units represented a low 2% of the total housing inventory, but this is expected to change as attached housing becomes more acceptable and is an affordable housing option.

Table 6.1
City of Central Point
Housing Inventory by Type and Land Use Classification, 1889-1979

	Dwelling Units								
Land Use Class	SFR Detached	SFR Attached	Duplex	Triplex	Apartment	Mobile Home	Mobile Home Park	Government Assisted	Total Housing Units
VLRes	31	-	-	-	-	-	-	-	31
LRes	2,232	-	-	-	-	6	76	-	2,314
MRes	824	54	74	-	12	-	-	-	964
HRes	531	54	173	12	449	72	237	137	1,665
Residential Units	**3,618**	**108**	**247**	**12**	**461**	**78**	**313**	**137**	**4,974**
Percentage Distribution	**73%**	**2%**	**5%**	**0%**	**9%**	**2%**	**6%**	**3%**	**100%**

Source: City of Central Point Buildable Lands Inventory, 2016

Between 1980 and 2016 the distribution of housing type by land use category is illustrated in Table 6.2. At 75% of the total housing stock the single-family detached home was still the preferred housing type, followed by apartments (10%) and Duplex/Triplex (6%). As a housing type Government Assisted housing accounts for 3% of the total housing inventory, while approximately 8% of households are at or below poverty (Figure 5.7).

For the period 1980-2016 (Table 6.2) new residential construction's housing type preference did not appreciably change from historic preferences. Single-family detached remained the preferred housing type.

Table 6.2
City of Central Point
Housing Inventory by Type and Land Use Classification, 1980-2016

	Dwelling Units								
Land Use Class	SFR Detached	SFR Attached	Duplex	Triplex	Apartment	Mobile Home	Mobile Home Park	Government Assisted	Total Housing Units
VLRes	30	-	-	-	-	-	-	-	30
LRes	2,145	-	-	-	-	5	76	-	2,226
MRes	824	54	74	-	-	-	-	-	952
HRes	531	54	173	12	407	72	235	137	1,621
Residential Units	**3,530**	**108**	**247**	**12**	**407**	**77**	**311**	**137**	**4,829**
Percentage Distribution	**73%**	**2%**	**5%**	**0%**	**8%**	**2%**	**6%**	**3%**	**100%**

Table 6.3 illustrates the shifting of preferences in new residential construction between 2006 and 2016. As a percentage of new construction single-family detached, at 63%, was down from historical highs. Single-family attached increased significantly (10%) over its historic level. For the duplex housing types it was 5%, and for apartments it was at 25%. The point is that during any given time span the housing inventory will respond with variations in the housing type mix depending on economic circumstances.

Table 6.3
City of Central Point
Housing Inventory by Type and Land Use Classification, 2006-2016

	Dwelling Units								
Land Use Class	SFR Detached	SFR Attached	Duplex	Triplex	Apartment	Mobile Home	Mobile Home Park	Government Assisted	Total Housing Units
VLRes	1	-	-	-	-	-	-	-	1
LRes	173	-	-	-	-	-	-	-	173
MRes	127	44	18	-	-	-	-	-	189
HRes	114	30	18	-	180	-	1	15	358
Residential Units	**415**	**74**	**36**	**-**	**180**	**-**	**1**	**15**	**721**
Percentage Distribution	**58%**	**10%**	**5%**	**0%**	**25%**	**0%**	**0%**	**2%**	**100%**

Source: City of Central Point Buildable Lands Inventory, 2016

The decline in single-family detached dwelling types was the due to the loss of jobs and the subsequent reduction in income occurring as a result of the Recession. When measured between 2010 (post-recession) to 2016 (Table 6.4) the preference for single-family detached homes improved, whether or not it will continue improving to its post-Recession levels remains to be seen. The point is that during any given time span the housing inventory will respond with variations in the housing type mix.

Table 6.4
City of Central Point
Housing Inventory by Type and Land Use Classification, 2010-2016

	Dwelling Units								
Land Use Class	SFR Detached	SFR Attached	Duplex	Triplex	Apartment	Mobile Home	Mobile Home Park	Government Assisted	Total Housing Units
VLRes	-	-	-	-	-	-	-	-	-
LRes	65	-	-	-	-	-	-	-	65
MRes	64	10	14	-	-	-	-	-	88
HRes	68	30	-	-	16	-	-	15	129
Residential Units	**197**	**40**	**14**	**-**	**16**	**-**	**-**	**15**	**282**
Percentage Distribution	**70%**	**14%**	**5%**	**0%**	**6%**	**0%**	**0%**	**5%**	**100%**

Source: City of Central Point Buildable Lands Inventory, 2016

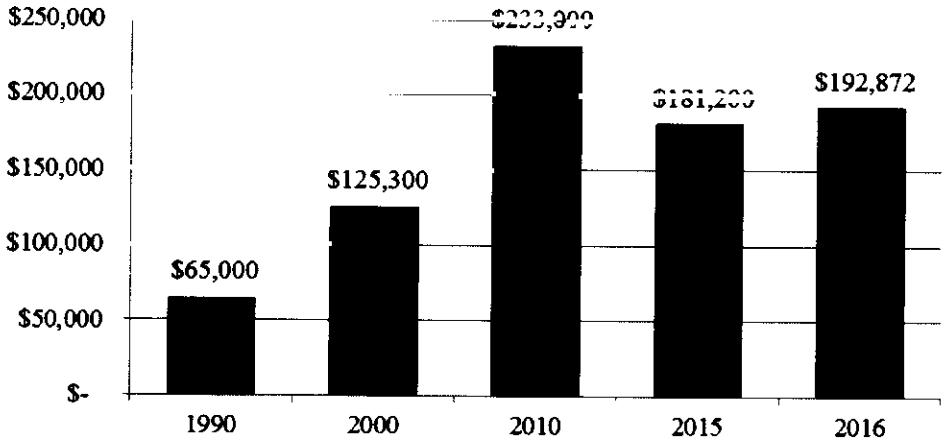
It is worth noting (Table 6.1) that a significant number of single-family detached units are located within the higher density land use classifications (24%). The reason for this is primarily historic and regulatory. Many of the older single-family detached neighborhoods have been designated as medium density (MRes) to encourage infill development. On the regulatory side it was not until 2006 that new single-family detached dwelling units were prohibited in both the MRes and the HRes classifications as an acceptable housing type. This practice was suspended in 2006 with amendments to the zoning code requiring minimum densities in all residential zones, and the exclusion of single-family detached dwellings in the medium and high density residential districts.

6.3 Housing Value

Prior to the Recession the median owner occupied housing value increased substantially reaching a peak value of $233,000 (Figure 6.2). These early value increases were indicative of the demand and affordability of housing. Jobs were plentiful and easy financing was accessible. With the on-set of the Recession the real estate bubble burst causing a 22% reduction ($181,200) in the 2010 median house value. Since 2010 owner occupied housing values have been increasing, but not to pre-Recession levels. By 2016 the estimated median housing value, at $192,872[8], resumed its upward movement and by 2017 is expected to reach and exceed its 2010 peak.

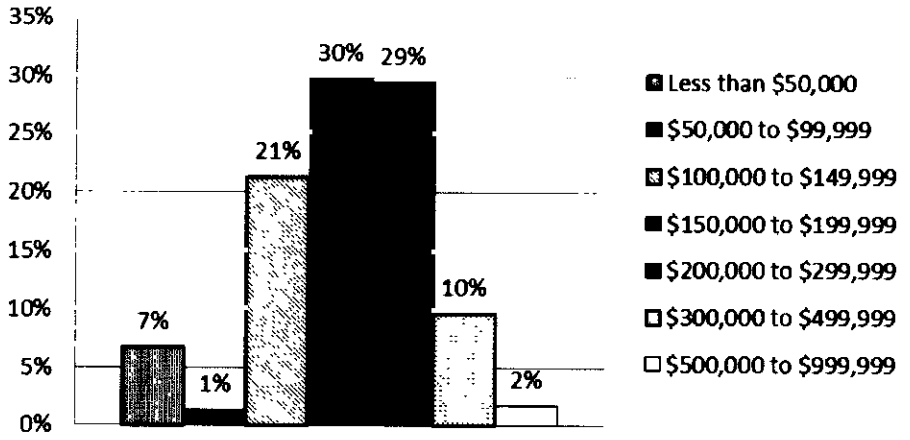
[8] Zillow, 2016 City of Central Point

Figure 6.2. City of Central Point, Median Owner Occupied Value



In 2015 the housing value distribution[9] (Figure 6.3) places 59% of the City's owner occupied inventory in the $150,000 to $199,999 or less category.

Figure 6.3. City of Central Point, Percentage Housing Value Distribution, 2015



6.4 Housing Vacancy

Another characteristic of the housing supply is the vacancy rate. Vacancy rate is the percentage of housing units (rental and ownership) are unoccupied or are available for rent at any given time. The vacancy rate also serves as a measure of housing demand vs. supply. As illustrated in Figures 6.4 and 6.5 the vacancy rates for owner and renter housing have been increasing in both the City, while for the county and the state the vacancy rate has been declining.

[9] U.S. Census 2015 American Community Survey

A vacancy rate less than 5% is equivalent to market equilibrium supply equals demand.

Figure 6.4 Owner Vacancy Rate Comparison 2000-2015

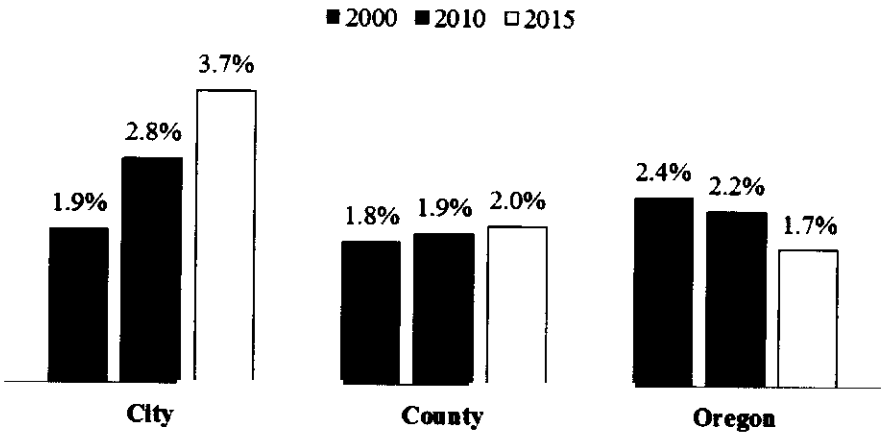
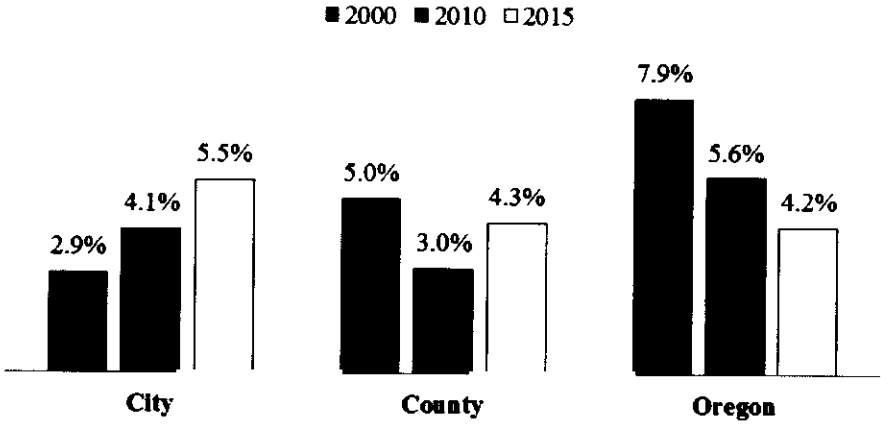


Figure 6.5 Renter Vacancy Rate Comparison, 2000-2015



6.5 Summary, Housing Characteristics

The City's housing inventory is typical of the region reflecting the western region's preference for single-family detached housing. The housing stock is young and heavily concentrated in the single-family detached category. The cost of housing is slightly on the high side for the region, but typical for the state. The demand for housing, measured by the vacancy rate in 2015, is strong.

7 Housing Density, Land Use and Zoning

In 2012 the Greater Bear Creek Valley Regional Plan was approved by Jackson County. Shortly

thereafter the City of Central Point adopted its component of the Regional Plan as an element to the City's Comprehensive Plan. In the City's Regional Plan Element it was agreed that all new residential development within the UGB would be constructed at an average minimum density of 6.9 dwelling units per gross acre, and after 2036 the minimum density would increase to 7.9 dwelling units per gross acre.

7.1 Housing Density

In the 1983 Housing Element only maximum densities were addressed, not minimum densities, in the hopes that residential development by the private sector would pursue the higher density development. This did not come to pass. Since 1983 the actual built densities have been far below the maximum densities set in both the Housing Element and the City's zoning ordinance (Table 7.1). In 2006 the City amended its zoning ordinance setting mandatory minimum density standards and housing types for all residential zoning districts. Until then the higher density zoning districts were allowed to build at much lower single-family detached densities.

Table 7.1
City of Central Point
Maximum Allowable Densities vs.
Actual Built Densities, 1983-2016

Land Use Classification	Maximum Allowable Density*	Average Gross Density by Land Use Class
VLRes	1	1.50
LRes	6	4.08
MRes	12	7.50
HRes	25	8.79
Average Net Density by Housing Type	**10.79**	**5.08**

*Assumes Build-Out

Table 7.1 identifies the City's average density by both land use classification and housing type for housing built between 1980 and 2016. The Maximum Allowable Density column represents the maximum densities established in the 1983 Housing Element. The Average Gross Density column represents the average gross density of all residential development between 1980 and 2016. The period between 1980 and 2016 was used for the following reasons:

- The last Housing Element was based on 1980 Census information; and
- The period 1980-2016 covered two recessionary periods and as such provides a balanced view of housing demand and supply.

After the zoning code was amended in 2006 establishing minimum density standards, the City's gross density for this period increased significantly (Table 7.3) from 5.05 to 7.08 dwelling units

per gross acre. The result of the minimum density code revisions is most evident in the MRes and the HRes land use classifications. When looked at by zoning district (Table 7.4 and 7.5) the same pattern is revealed – in the higher density districts (R-2 through HMR) the density has improved.

Table 7.2
City of Central Point
Housing Inventory by Housing Type and Land Use, City Limits, 1980-2016

	Gross Density								
Zoning	SFR Detached	SFR Attached	Duplex	Triplex	Apartments	Mobile Home	Mobile Home Park	Government Assisted	Average Gross Density by Land Use Class
VLRes	1.51	-	-	-	-	-	-	-	1.51
LRes	3 89	-	-	-	-	2 07	4 68	-	3.91
MRes	5.64	12.38	8.79	-	-	-	-	-	6.00
HRes	8 57	17.51	10.77	13 41	16.94	6 39	6 39	20 20	10.08
Average Net Density by Housing Type	**4.53**	**14.50**	**10.09**	**13.41**	**16.94**	**5.62**	**5.87**	**20.20**	**5.31**

Source City of Central Point Buildable Lands Inventory, 2016

Table 7.3
City of Central Point
Housing Inventory by Housing Type and Land Use, City Limits, 2006-2016

Zoning	SFR Detached	SFR Attached	Duplex	Triplex	MFR	Mobile Home	Mobile Home Park	Government Assisted
VLRes	1 65	-	-	-	-	-	-	-
LRes	4 83	7.34	8.35	-	-	-	-	-
MRes	8.60	12 44	9.36	-	22.00	-	-	12.84
HRes	8.40	17.99	14.26	-	18.00	-	6 18	-
Average Net Density by Housing Type	**5.47**	**12.98**	**10.55**	**-**	**19.16**	**-**	**6.18**	**12.84**

Table 7.4 identifies the densities for development between 1980 and 2016 that occurred in each zoning district.

Table 7.4. City of Central Point Housing Density by Housing Type and Zoning, 2006-2016

	Average Gross Density by Housing Type								
Zoning	SFR Detached	SFR Attached	Duplex	Triplex	MFR	Mobile Home	Mobile Home Park	Government Assisted	Average Gross Density by Zoning District
R-L	1.51	-	-	-	-	-	-	-	1.51
R-1-10	3.27	-	-	-	-	-	-	-	3.27
R-1-8	3.70	-	-	-	-	2 78	-	-	3.70
R-1-6	4 11	-	-	-	-	1 77	4 68	-	4.13
R-2	6 00	16.19	8.84	-	-	-	-	-	6.40
R-3	7 83	25.62	10.75	13.41	14 00	6 39	6 39	97 69	9.06
LMR	5 30	11.26	8.39	-	-	-	-	-	5.59
MMR	9 77	8 35	12.88	-	20 19	-	-	20 76	12.63
HMR	19.41	17 60	-	-	22.10	-	-	-	21.58
Average Gross Density by Housing Type	**4.53**	**14.50**	**10.09**	**13.41**	**16.94**	**5.62**	**5.87**	**31.69**	**5.32**

Source City of Central Point Buildable Lands Inventory, 2016

Table 7.5. Housing Density by Housing Type and Zoning, 2006-2016

Zone	Average Gross Density by Housing Type: SFR Detached	SFR Attached	Duplex	Triplex	MFR	Mobile Home	Mobile Home Park	Government Assisted	Average Gross Density by Zoning District
R-L	1 65	-	-	-	-	-	-	-	1.65
R-1-10	-	-	-	-	-	-	-	-	-
R-1-8	4 30	-	-	-	-	-	-	-	4.30
R-1-6	4.82	-	-	-	-	-	-	-	4.82
R-2	7 45	15 61	9.36	-	-	-	-	-	8.16
R-3	8 40	-	14 26	-	18 00	-	6 18	-	15.59
LMR	5.70	7.34	8 35	-	-	-	-	-	6.06
MMR	10.03	8.85	-	-	22.00	-	-	12 84	12.82
HMR	-	17 99	-	-	-	-	-	-	17.99
Average Net Density by Housing Type	**5.47**	**12.98**	**10.55**	**-**	**19.16**	**-**	**6.18**	**12.84**	**7.08**

7.2 Land Use and Housing Type

The City has four (4) residential land use classifications and seven residential zoning districts. These classifications accommodate differing densities and housing types. Each land use classification has assigned zoning districts. Within each residential land use classification/zoning district the following housing types are allowed:

Table 7.6 Housing Type by Land Use Classification

Land Use Class	SFR Detached	SFR Attached	Duplex	Triplex	Apt	Manuf. Home	Mobile Home Park
VLRes							
LRes							
MRes							
LMR	Yes	Yes	Yes	Yes	Yes	Yes	Yes
R-3	No	Yes	Yes	Yes	Yes	Yes	Yes
HMR	No	Yes	Yes	Yes	Yes	No	No

7.3 Summary, Housing Density

Since 1980 the City's average gross density, at 5.31 is considerably lower than the 6.9 minimum density required in the Regional Plan Element. Depending on the time period selected to calculate density the results vary, often significantly.

8 Buildable Residential Lands

The 2016 BLI identifies a total residential land inventory within the City's urban area of approximately 1,530 net acres that are zoned and planned for residential use (Table 8.1), representing 52% of the City's total area. The City's residential lands are distributed over four residential land use categories and nine zoning districts. The largest of the residential classifications is the LRes at 55% of all residential lands followed by the HRes at 22% (Table

8.1).

The four (4) residential land use classifications and their related zoning districts are:

1. Very Low Density Residential (VLRes);
    a. Very Low
2. Low Density Residential (LRes);
    a. R-1-6
    b. R-1-8
    c. R-1-10
3. Medium Density Residential (MRes);
    a. LMR
    b. R-2; and
4. High Density Residential (HRes).
    a. R-3
    b. MMR; and
    c. HMR

Table 8.1
City of Central Point
Urban Land Inventory by Land Use Designation

Comprehensive Plan Designation	Total City Acres	Total UGB Acres	Total Urban Acres	Percentage of Total Residential Acres
VLRes	45.87	21.86	67.73	4.4%
LRes	802.95	39.28	842.23	55.1%
MRes	245.23	48.45	293.67	19.2%
HRes	301.28	23.68	324.96	21.3%
Residential Acres	**1,395.33**	**133.26**	**1,528.60**	**100%**

Table 8.2 identifies the City's residential land allocations by zoning district.

Table 8.2. City of Central Point
Urban Land Inventory by Zoning

R-L	45.87	21.86	67.73	**4.4%**
R-1-6	375.95	5.92	381.87	**25.0%**
R-1-8	393.31	11.25	404.56	**26.5%**
R-1-10	33.69	22.12	55.81	**3.7%**
LMR	136.72	48.45	185.16	**12.1%**
R-2	108.51	-	108.51	**7.1%**
R-3	193.85	-	193.85	**12.7%**
MMR	72.66	23.68	96.34	**6.3%**
HMR	34.77	-	34.77	**2.3%**

As of the end of 2016 there were approximately 136 acres of net buildable residential land within the City's urban area. The vacant acreage in each land use classification is illustrated in Table 8.3. The vacant acreage available in the single-family VLRes and LRes land use classifications is 2.6% and 18.5% respectively of the total vacant land use inventory. The bulk of the City's net buildable residential acreage is in the MRes (31%) and HRes (47%) classifications, representing over 78% of the City's net buildable vacant residential acres (107 acres), a disproportionately high number given the historic development in those two classifications (18%) since 1980.

Table 8.3
City of Central Point
Net Buildable Vacant

Zoning	Total Gross Vacant Acres	(less) Envir. Constrained Acres	Total Gross Buildable Vacant Acres	(less) Public Lands	Net Buildable Vacant Acres	(plus) Redevelopment Acres	Total Net Buildable Acres	Percentage of Total Net Buildable Acres
VLRes	4 25	-	4.25	1 06	3 19	0.34	3 53	3%
LRes	17 87	0.12	17.76	4 44	13 32	11.81	25.13	19%
MRes	41 51	4.82	36.69	9.17	27 52	14 83	42 34	31%
HRes	75.15	4.02	71 13	17.78	53.35	11 47	64 81	48%
Vacant Residential Acres	**138.79**	**8.96**	**129.83**	**32.46**	**97.37**	**38.45**	**135.82**	**100%**

Table 8.4
City of Central Point
Buildable Land Inventory by Zoning

R-L	4.25	-	4.25	1.06	3.19	0.34	3.53	**3%**
R-1-6	10.88	0.09	10.79	2.70	8.09	5.58	13.67	**10%**
R-1-8	3.86	0.02	3.84	0 96	2.88	5 42	8.29	**6%**
R-1-10	3.13	0.00	3.13	0.78	2.35	0.82	3.17	**2%**
LMR	37.99	4 82	33.17	8.29	24.88	7.98	32.86	**24%**
R-2	3.52	-	3.52	0.88	2.64	6 85	9.49	**7%**
R-3	15.44	-	15.44	3.86	11.58	3.06	14.64	**11%**
MMR	46.21	0.37	45.84	11.46	34.38	6.75	41.13	**30%**
HMR	13.50	3.65	9.85	2.46	7.38	1.66	9.05	**7%**

While the higher density land use classifications account for the greater majority of the vacant residential land (78%) it is out of sync with the demand side of the equation (20%).

8.1 Summary, Buildable Residential Lands

The City's net buildable residential land inventory is overly represented in the higher density residential land use classifications (MRes and HRes). Going forward this disparity will need to be taken into consideration. It is unlikely that these higher density lands will be re-designated and rezoned to lower density residential land use, and netted-out of the need equation. Table 8.5 illustrates the required new gross acreage needed by land use category.

Table 8.5
City of Central Point
Required New Buildable Vacant Residentail Land

Zoning	2016 Total Net Buildable Acres	Required Gross Acres	Surplus or (Shortage)	Net Required New Gross Acres
VLRes	3.53	7.80	(4.27)	4.27
LRes	25.13	156.00	(130.87)	130.87
MRes	42.34	57.20	(14.86)	14.86
HRes	64.61	39.00	25.61	N.A.
Vacant Residential Acres	**135.62**	**260.00**		**149.99**

Source: City of Central Point Buildable Lands Inventory

9 Housing Affordability

Housing affordability, whether renter or owner occupied is typically measured as a percentage of household income. A standard benchmark for affordability is when housing costs are less than or

equal to 30% of total household income. When housing costs exceed 30% of household income affordability becomes an issue.

9.1 Renter Households

As illustrated in Figure 9.1 for renter households the Recession had a significant impact on housing affordability as the percentage of renter households paying more than 30% increased from 37% to 50% by 2010 and by 2015 had further increased to 54% of all renter households. At the county and state level the experience was much the same except that by 2015 there was a drop in the number of renter households paying more than 30%.

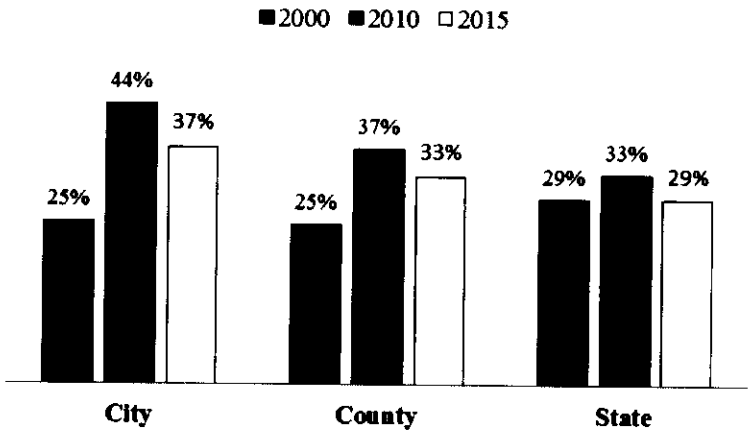
Figure 9.1 Renter Households Paying 30% or More of Income on Housing

9.2 Owner Households

To a lesser extent the rate of affordability in owner households followed the same pattern as renter households, increasing households paying more than 30% of income for housing. Since the Recession the price of housing has been exceeding the increase in wages. As of March 2017 average hourly wages are up 2.7% year-over-year, while the median sales price of a previously owned home was up 7.7%[10]. Prior to the Recession 25% of owner households exceeded 30% of household income for housing (Figure 9.2).

10

Figure 9.2. Owner Households Paying 30% or More of Income on Housing



9.3 Summary, Affordability

The question of housing affordability, especially since the Recession, is without question an issue that needs addressing and continual monitoring. The basic demand and supply mechanics of housing affordability are easily understandable, but the solutions; either on the demand or supply side, are extremely complex, especially at the local level. During preparation of this Housing Element many housing affordability programs and strategies were reviewed, but without any final determination on preference until completion of the pending Regional Housing Study. Consequently, at this time the only solutions that this Housing Element offers regarding affordability are:

1. Provide an inventory of vacant residential lands sufficient to accommodate the need for all housing types.

2. Monitor and manage residential development standards and processes to eliminate unnecessary costs.

3. Prepare and maintain a Housing Implementation Program (HIP) that annually tracks the demand and supply of vacant residential lands and housing construction by type of housing.

4. Collaborate at the regional level in the identification, prioritization, development, and implementation of strategies specifically addressing housing affordability.

10 Future Housing Demand and Residential Land Need

Based on the 2015 Population Projections prepared by PSU it is estimated that by 2037 the City's population will have increased by 4,420 residents. The City's average household size is 2.5 persons per household[11] requiring an additional 1,770 new dwelling units to accommodate

[11] City of Central Point Population & Demographics Element, 2016-36

the projected population growth. At a density of 6.9 dwelling units per gross acre[12] the City will need approximately 260[13] acres of residentially planned lands to accommodate the 1,770 new dwelling units.

It is expected that new residential construction will follow a similar land use classification distribution pattern as experienced between 1980 and 2016[14] (Table 10.1).

Table 10.1. Housing Units Built by Land Use Category, 1980 - 2016

Land Use Class	Housing Units Constructed 1980-2016	Percentage by Land Use Class	Adjusted Percentage*	Projected Housing Demand 2017-37
VLRes	30	1%	1%	10
LRes	2,220	46%	72%	1,280
MRes	950	20%	5%	80
HRes	1,620	34%	23%	400
Total	**4,820**	**100%**	**100%**	**1,770**

*Detached SFR construction in HMR and MMR reallocated to LRes

Source City of Central Point Buildable Lands Inventory, 2016

The "Adjusted Percentage" in Table 10.1 includes an adjustment for all the single-family detached development that occurred prior to 2006 within the MRes and the HRes classifications.

In Table 10.2 the current minimum gross density allowed in each residential land use classification and the resulting gross acreage needed to accommodate future housing demand is identified[15]. Based on today's minimum densities for each of the land use classifications allocated by housing types the average projected gross density would be 4.68 dwelling units per gross acre, which does not meet the new 6.9 average gross density standard.

To achieve the minimum density standard it is necessary to either re-allocate the distribution of housing by land use classification; increase the minimum density requirements for each land use classification; or a combination of both. To avoid major disruptions to the built landscape a strategy of using both land use reallocation and density modifications was used to achieve the new 6.9 density standard.

[12] City of Central Point Regional Plan Element
[13] Rounded figure
[14] Adjusted for the high occurrence of single-family detached construction in the MRes and the HRes land use classifications,
[15] Net densities converted to gross density

Table 10.2 Average Projected Density based on Current Minimum Densities

Land Use Classification	Current Minimum Density	Projected New Dwelling Units	Gross Acres Needed	Density
VLRes	0.75	10	13	0.75
LRes	3.75	1,280	341	3.75
MRes	11.20	80	7	11.20
HRes	24.00	400	17	24.00
Average Density		**1,770**	**378**	**4.68**

Table 10.3 Needed Residential Acreage (2017-37)

Land Use Classification	Proposed Minimum Gross Density	Percentage of Land Use Class by Gross Acres	Projected New Dwelling Units	Gross Acres Needed	Minimum Gross Density
VLRes	1.00	5%	10	10	1.00
LRes	4.00	60%	600	150	4.00
MRes	7.00	20%	350	50	7.00
HRes	20.00	15%	800	40	20.00
Average Density		**100%**	1,760	**250**	**7.04**

By adjusting both the mix and density of the various residential land use classifications (Table 10.3) 1,760 dwelling units can be accommodated on 260 acres yielding an average density of 7.04 dwelling units per gross acre. The 1,760 dwelling units represent a 1% decrease (10 units) under the estimated 1,770 dwelling units. Considering the variables involved in the calculation and the time period this is shortage is considered an acceptable margin of error.

The justification for the proposed densities and land use allocations are explained as follows:

- VLRes – The allocation of very low density lands has increased from 1% to 5%. The allocation increase was based on the finding that as the City expands into the UGB/URA there will be environmental and agricultural conflicts which will necessitate larger lots as a buffering mitigation strategy. The allocation of 10 acres for this purpose is considered reasonable.

- LRes – The allocation of low density residential lands has been reduced from a previous 78% (adjusted) to 60%. Historically the LRes has been the preferred land use category, with an emphasis on single-family detached housing. The single-family detached preference is likely to continue into the future. This land use classification experienced the most quantitative changes in both density and land use allocation. Primarily as a result of the conversion from net to gross density the average density went from 3.75 to 4 dwelling units per gross acre. Viewed from a lot size perspective the minimum lot size went from approximately 12,000 gross sq. ft. per lot to 5,500 gross sq. ft. per lot.

- MRes – The allocation of medium density residential lands increased from 4% (adjusted) to 22%. The minimum density increased from 11 to 14 units per gross acre. A minimum density of 14 units per gross acre is consistent with the current TOD MMR zoning designation.

- HRes – The allocation of the high density residential lands was reduced from 17% (adjusted) to 15%. The minimum density increased slightly with the conversion from net density to gross density.

The City currently has an inventory of 136 net buildable acres of residential land (Section 8, Buildable Residential Lands). The assumption is that the 136 acres are properly allocated and support the relevant housing demand by housing type. Table 10.4 identifies the current vacant acreage need, and where there is a shortage, the additional needed acreage by land use classification. Of the overall 260 acres needed to satisfy the future demand a total of 150 new gross acres are needed to supplement the existing inventory. The projected need is dedicated to the two low density residential land use districts; VLRes and LRes. As discussed earlier the MRes and the HRes land use classifications already have an excess supply of vacant land. Rather than re-designate the excess acreage, and having to address appropriateness of location and the takings issue, it was decided that it will remain as currently designated.

Table 10.4
City of Central Point
Required New Buildable Vacant Residentail Land

Zoning	2016 Total Net Buildable Acres	Required Gross Acres	Surplus or (Shortage)	Net Required New Gross Acres
VLRes	3.53	10.00	(6.47)	6.47
LRes	25.13	150.00	(124.87)	124.87
MRes	42.34	60.00	(17.66)	17.66
HRes	64.61	40.00	24.61	N.A.
Vacant Residential Acres	**135.62**	**260.00**		**148.99**

Source City if Central Point Buildable Lands Inventory

As previously noted the current net buildable residential land inventory is 136 gross acres distributed across four residential land use classifications. When considering the current vacant acreage inventory it needs to be recalled that there is a significant over allocation to the higher density residential districts. Rather than reclassify these higher density lands to a lower density classification they will remain as excess net buildable acreage. To meet its 20-year supply of buildable residential land the City will need to add, at a minimum, an additional 150 gross acres, primarily in the LRes land use category (Table 10.4).

10.1 Future Housing Tenure

It is expected that the long-term mix of owner (70%) and renter (30%) occupied housing will be the preferred tenure mix in the long run. If the future tenure mix does not trend toward the 70/30

mix then issues in affordability should be evaluated and appropriate measures in housing type and affordability addressed..

10.2 Future Housing Types

For the foreseeable future the preferred housing type will be the single-family detached dwelling. The only impediment to this choice will be affordability, which will rise and fall with changes in the economy. It is expected that attached single-family will continue to improve as a housing choice. The City's current land use regulations provide for a wide variety of housing types, and should continue to do so throughout the planning period. Over the course of time the City needs to monitor, through it HIP, any changes in housing type demand against deficiencies in land supply, and where appropriate make adjustments.

11 Housing Goals and Policies

Goal 1. To provide an adequate supply of housing to meet the diverse needs of the City's current and projected households.

Policy 1.1. Continue to support new residential development at minimum residential densities.

Policy 1.2. Develop a Housing Implementation Plan that is regularly updated based current market conditions.

Policy 1.3. Provide an efficient and consistent development review process.

Policy 1.4. Work with regional partners to develop and implement measure that reduce upfront housing development costs.

Policy 1.5. Support UGB expansions and annexations that can be efficiently provided with urban services and that will in a timely manner meet the City's housing needs.

Policy 1.6. When properly mitigated to preserve the integrity of existing neighborhoods support higher density residential development within the Downtown and older surrounding residential areas, capitalizing on availability of existing infrastructure and supporting revitalization efforts.

Goal 2. To encourage the development and preservation of fair and affordable housing.

Policy 1.1. Through a Housing Implementation Plan explore and promote federal, state, and regional programs and incentives that support new affordable housing.

Policy 1.2. Support and participate in the Greater Bear Creek Valley Regional Plan's program addressing regional housing strategies, particularly as they apply to affordable housing

Policy 1.3. Support regional efforts addressing homelessness, medical and social

services for special need households.

Goal 3. To maintain a timely supply of vacant residential acres sufficient to accommodate development of new housing to serve the City's projected population.

Policy 1.1. Provide a sufficient inventory of residential planned and zoned vacant land to meet projected demand in terms of density, tenure, unit size, accessibility, and cost.

Policy 1.2. Throughout the 2017-2037 planning period the City's new vacant residential land use mix shall support an average density of not less than 6.9 dwelling units per gross.

Policy 1.3. Update the Housing Element's vacant acreage needs every four-years consistent with the PSU Population Research Centers update of population.

Policy 1.4. To avoid speculation the City shall, when expanding the UGB establish procedures that give priority to lands that will be developed in a timely manner.

Policy 1.5. Monitor residential in-fill development activity and develop and enact programs that encourage the expanded use of in-fill as a component to the City's residential land use inventory

Goal 4. To ensure that a variety of housing will be provided in the City in terms of location, type, price and tenure, according to the projected needs of the population.

Policy 1.1. Residential land use designations on the General Land Use Plan and the Zoning Map shall be compliant with the residential land use needs and housing types identified in the Housing Element.

Policy 1.2. Based on the findings of the Housing Implementation Plan incentivize housing types that are needed but not being provided in adequate numbers by the private sector market forces.

Policy 1.3. In larger residential developments (in excess of 5 acres) encourage a mix of densities and housing types to accommodate a variety of households based on age and income levels.

Policy 1.4. Support programs that encourage the ability of older residents to age in place by making existing housing more age friendly and accessible.

Goal 5. To ensure that municipal development procedures and standards are not unreasonable impediments to the provision of affordable housing.

Policy 1.1. As part of a Housing Implementation Plan periodically evaluate development procedures and standards for compliance with the goals of this Housing

Element and modify as appropriate.

Goal 6. To develop and maintain a Housing Implementation Plan that includes programs that monitor and address the housing affordability needs of the City's low- and moderate-income households.

Policy 1.1. Support collaborative partnerships with non-profit organizations, affordable housing builders, and for-profit developers to gain greater access to various sources of affordable housing funds.

Policy 1.2. Support and participate in the Greater Bear Creek Valley Regional Plan's program addressing regional housing strategies.

Policy 1.3. Address the special housing needs of seniors through the provision of affordable housing and housing related services.

Goal 7. To assure that residential development standards encourage and support attractive and healthy neighborhoods.

Policy 1.1. Encourage quality design throughout the City that acknowledges neighborhood character, provides balanced connectivity (multi-modal), and integrates recreational and open space opportunities.

Policy 1.2. Provide flexible development standards for projects that exceed minimum standards for natural resource protection, open space, public gathering places, and energy efficiency.

Policy 1.3. Where appropriate encourage mixed uses at the neighborhood level that enhance the character and function of the neighborhood and reduce impacts on the City's transportation system.

Policy 1.4. Support minimum parking standards for multiple family development served by public transit.

Policy 1.5. Maintain and enforce Chapter 17.71 Agricultural Mitigation ensuring that all new residential development along the periphery of the Urban Growth Boundary includes an adequate buffer between the urban uses and abutting agricultural uses on lands zoned Exclusive Farm Use (EFU).