

RESOLUTION NO. 1560

**A RESOLUTION APPROVING THE CENTRAL POINT HOUSING IMPLEMENTATION PLAN, A HOUSING STRATEGY FOR 2019-2024.**

RECITALS:

- A. On August 9, 2012 by Ordinance No. 1964 the City Council adopted the Regional Plan Element, which acknowledges the Greater Bear Creek Valley Regional Plan ("RPS Plan").
- B. As a condition of the Regional Plan Element of the City of Central Point, it is required that the City develop regional housing strategies within 5-years of acknowledging the RPS Plan.
- C. On October 12, 2017, the City Council, by Ordinance No. 2039, adopted the City of Central Point Housing Element, including goals and policies directing the City to develop a Housing Implementation Plan to track, monitor and address housing supply and affordability needs in the City.
- D. The 2019-2024 Housing Implementation Plan in Exhibit "A" has been prepared in accordance with the Regional Plan and Housing Elements including applicable performance indicators, goals and policies.
- E. At the April 13, 2018 and July 13, 2018 meetings, the Citizen's Advisory Committee considered draft regional housing strategies and forwarded a recommendation to the Planning Commission to develop a Housing Implementation Plan with those strategies deemed most important and appropriate for the City of Central Point.
- F. At a duly notice public hearing on November 6, 2018, the Planning Commission considered the Citizen's Advisory Committee's recommended housing strategy and approved Resolution No. 860 recommending approval of the Central Point Housing Implementation Plan.

**The City of Central Point resolves as follows:**

**Section 1.** THEREFORE, the City Council hereby approves the Housing Implementation Plan: Housing Strategy 2019-2024 as presented in Exhibit "A".

Passed by the Council and signed by me in authentication of its passage this 13<sup>th</sup> day of December, 2018.

ATTEST:

  
City Recorder

  
Mayor Hank Williams



---

# Housing Implementation Plan

---

Housing Strategy 2019-2024

*Final Draft*

**City Council Resolution No. 1560**

**12/13/2018**

[This page intentionally left blank]

# Table of Contents

Executive Summary .....	4
1 Introduction.....	6
1.1 Regional Housing Strategy .....	6
1.1.1 Regional Housing Principles.....	6
1.1.2 Housing Affordability, Defined .....	7
1.2 Housing Element.....	7
2 Current Housing Programs.....	10
3 Central Point Housing Strategy.....	11
3.1 Planning Process .....	11
3.2 Short Term Actions.....	12
3.2.1 Prepare and Adopt Residential Code Amendments. ....	12
3.2.2 Evaluate Residential Infill Barriers in High and Medium Density Zones in the Central Business District. ....	13
3.2.3 Regulate and Enforce Transient Lodging Tax for Short-term Rentals.....	13
3.2.4 Amend the UGB and Designate Land Use and Zoning based on Adopted Concept Plans as a General Land Use Guide. ....	14
3.2.5 Continue Supporting Low-Income and Homeless Populations through Partner Organizations. ....	14
3.2.6 Evaluate the City’s Vertical Housing Program. ....	15
3.2.7 Monitor Buildable Lands. ....	15
3.2.8 Monitor Regional Plan Compliance.....	16
3.3 Long-Term Actions.....	16
3.3.1 Evaluate Feasibility of a Multiple Unit Limited Tax Exemption Program. ....	16
3.3.2 Consider a Tiny House/Micro Housing Ordinance.....	17
3.3.3 Evaluate Flood Risk/Insurance Requirements on Housing Affordability.....	17
3.3.4 Evaluate Single-Family Housing Rehabilitation Grant/Loan Program.....	18
3.3.5 Promote Affordable Housing Services and Support Offered by the City and Other Organizations. ....	18
3.3.6 Develop a SDC Discount/Waiver Program as a Gap Financing Tool to Support Qualified Affordable Housing Projects.....	18
4 Reporting and Cycle Updates.....	19

[This page intentionally left blank]

## Executive Summary

Since the Great Recession, lack of suitable housing and affordability has been a major concern affecting Central Point and the region. Although housing affordability is expected to improve and decline as a function of the economy, it is a significant issue that needs to be monitored and addressed. To that end, the Regional Plan and Housing Elements establish a framework for accomplishing this in the form of a Housing Implementation Plan (HIP). The HIP sets forth the City's preferred housing program with actions to be evaluated, developed, implemented, and monitored on a 5-year cycle. It doesn't attempt to solve any housing affordability concerns in and of itself but provides qualitative and quantitative success indicators for actions included in the HIP.

The HIP was prepared in collaboration with regional partners and based on input from the public and decision makers. A summary of the City's short- action plan is provided in Table 1 below. Performance measures are detailed in Sections 3.2.

**Table 1: Central Point's Short-Term Housing Strategy (2019-2024)**

No.	Priority	Action Description
3.2.1	High	Prepare and adopt residential code amendments to streamline code requirements and improve accessibility, increase minimum densities consistent with the Housing Element, eliminate barriers to multifamily housing and add new housing types.
3.2.2	High	Evaluate barriers and challenges to residential infill projects in the High Mix Residential (HMR) zone in the Central Business District and identify possible solution to minimize or eliminate those barriers.
3.2.3	High	Consider amendments to the transient lodging tax regulations to track and enforce requirements for short-term rentals, such as VRBO, AirBnB, etc.
3.2.4	High	Amend the UGB and designate land use consistent with the adopted Concept Plans as a general land use guide.
3.2.5	High	Continue supporting low- and moderate-income households through direct contributions to partner agencies that provide services and financial support, such as ACCESS, Habitat for Humanity, St. Vincent de Paul, Meals on Wheels, etc.
3.3.6	High	Evaluate the City's Vertical Housing Tax Exemption Program to identify barriers to its use and explore changes to promote its success in the City, including expanding the area of applicability.
3.2.7	High	Continue Monitoring Buildable Lands using the City's Buildable Lands Inventory (BLI) database and update every 5 years.
3.2.8	High	Monitor Regional Plan Compliance using the BLI to show that average residential density in areas newly added to the UGB average 6.9 units per acre (gross), and that the percentage of dwelling units within or near activity centers complies with benchmarks for mixed-use/pedestrian friendly areas.

Long-term actions are not intended for immediate implementation and have been selected to provide a reference for future amendments to the HIP. Long-term actions are listed in Table 2 and performance measures are set forth in Section 3.3.

<b>Table 2. Central Point's Long Term Housing Strategy</b>		
<b>No.</b>	<b>Priority</b>	<b>Action Description</b>
3.3.1	Moderate	Explore the feasibility of establishing a Multiple Unit Tax Exemption program in Central Point to incentivize multifamily housing. Based on findings and direction from the Planning Commission and/or City Council, design a program that will maximize the scale of impact and produce positive results for Central Point.
3.3.2	Moderate	Consider a tiny house/micro housing ordinance to allow 'tiny homes' and/or micro housing outside cottage housing developments.
3.3.3	Moderate	Evaluate flood risk/insurance requirements on housing affordability in the City's High Risk Floodplains. Identify possible mitigation measures and incorporate into the City's Hazard Mitigation Plan and Comprehensive Plan.
3.3.4	Low	Evaluate the feasibility of establishing a single-family housing rehabilitation loan/grant program outside the Urban Renewal Area based on the observed success of Urban Renewal's Single Family Rehabilitation Program.
3.3.5	Low	Develop a list of agencies and programs that offer financial support and services to low- and middle-income households and promote online, in the City's newsletter and/or other outreach platforms.
3.3.6	Low	Develop a SDC Discount/Waiver Program that can be used to provide gap funding for affordable housing projects funded and managed by federal and/or non-profit agencies that guarantee affordability for low- income families over the life a project.

Given the cyclical nature of housing needs and affordability issues, adjustments to the City's 5-year action plan is expected. Adjustments will reflect Central Point's housing needs, community conditions and lessons learned through implementation and monitoring.

# 1 Introduction

Housing supply and affordability have been a major concern for the City particularly since the Great Recession. The Housing Element identifies this concern and acknowledges that it is an issue that needs further analysis and consistent targeted action. For that reason, it establishes goals and policies that direct the City to develop a Housing Implementation Plan (HIP), a formal program to address housing concerns in the community over the short- and long-term.

The Housing Element recognizes the importance of regional collaboration to address growth management and housing affordability by establishing goals and policies to comply with the Greater Bear Creek Valley Regional Plan (“Regional Plan”). The Regional Plan was prepared in collaboration with Jackson County and the cities of Medford, Eagle Point, Phoenix, Talent, and Ashland, and adopted by the City as the Regional Plan Element. It establishes a 50-year land supply in urban reserves and requires compliance with performance indicators relative to minimum residential densities, land use, transportation planning, and regional housing strategy development.

The HIP is intended to be a living document that implements the goals and policies in the Housing and Regional Plan Elements relative to housing.

## 1.1 Regional Housing Strategy

The Regional Plan requires that RPS communities adopt a regional housing strategy that provides opportunities for a diverse range of housing types. DLCD facilitated collaboration among the RPS communities by hiring ECO|NW to develop regional housing strategy principles and an affordable housing toolkit to guide development of local plans. The objective at the outset was to provide a regional framework for addressing local housing concerns while allowing communities flexibility to adopt action plans that are appropriate to local housing needs, community values and capabilities.

### 1.1.1 Regional Housing Principles

The Department of Land Conservation and Development (DLCD) hired ECO|NW in partnership with the RPS communities to facilitate development of a regional housing strategy for each city based on regional housing principles. The regional housing principles describe the desired outcome of the regional housing strategy without prescribing specific programs that each community should adopt. The objective is to provide flexibility for each city to craft a program that best suits its needs and aligns with its values within the parameters of the regional principles<sup>1</sup>. The regional housing principles are:

- Plan for residential growth in urban reserve areas (URAs) consistent with the committed residential density requirements in the Regional Plan.
- Identify opportunities for increasing land use efficiency within the existing urban growth boundary (UGB).
- Provide opportunities for development of a range of housing types with special attention to missing middle housing types and other multifamily housing types.

<sup>1</sup> RPS Regional Housing Strategy Principles. Beth Goodman, ECONorthwest. (2018).



- Accommodate medium and high density housing within the existing UGB and close to transit to the extent feasible.
- Work with a common definition of affordable housing based on income and affordable housing costs.
- Evaluate and identify opportunities and policy tools to support development of low-income housing.
- Evaluate and identify opportunities and policy tools to support development of middle-income affordable housing.

### 1.1.2 Housing Affordability, Defined

According to the Department of Housing and Urban Development (HUD), families paying more than 30% of their income for housing are cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.<sup>2</sup> In Central Point, 54% of renters and 37% of owners are paying more than 30% of family income on housing costs underscoring the importance of this HIP to guide actions that help provide more stable, affordable housing in Central Point.

For the purpose of this HIP, affordable housing is divided into two (2) subcategories based on income: 1) low-income affordable housing for households earning less than 60% of the area Median Family Income; and 2) middle-income affordable housing for households earning between 60% and 120% of the area Median Family Income<sup>3</sup>.

In 2018 the Jackson County Median Family Income was \$58,900, which is an average income of \$4,908 per month. Table 3 provides a breakdown of median family income relative to affordable housing cost for the low and middle income categories.

**Table 3: Affordable Housing Costs for Jackson County in 2018**

	Percent of Median Family Income	Monthly Median Family Income	Affordable Monthly Housing Costs
<b>Low-income Affordable Housing</b>	Very Low Income 0% - 30%	Up to \$1,473	Up to \$442
	Low Income 30% - 60%	\$1,472 to \$2,945	\$442 to \$884
<b>Middle-income Affordable Housing</b>	Lower Middle Income 60% - 80%	\$2,945 to \$3,927	\$884 to \$1,178
	Upper Middle Income 80% - 120%	\$3,927 to \$5,890	\$1,178 to \$1,767

## 1.2 Housing Element

The Housing Element establishes goals and policies that provide the framework for housing programs in the City based on an analysis of housing needs over a 20-year period<sup>4</sup>. The most

<sup>2</sup> Department of Housing and Urban Development. Affordable Housing (2018). [https://www.hud.gov/program\\_offices/comm\\_planning/affordablehousing/](https://www.hud.gov/program_offices/comm_planning/affordablehousing/).

<sup>3</sup> RPS Regional Housing Strategy Principles. Beth Goodman, ECONorthwest. (2018).

<sup>4</sup> Central Point Comprehensive Plan: Housing Element. City of Central Point (2017).

significant are goals and polices that direct creation of the HIP and describe how it will be used to address housing needs through planning, implementation and monitoring activities.

Success of the HIP will be evident in how well actions implemented achieve the goals and policies in the Housing Element, which are provided below for reference. In the event the Housing Element goals and policies are amended resulting in a conflict with those listed below, those listed in the Housing Element shall apply.

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 and maintain a Housing Implementation Plan (HIP) that is regularly updated based on current demographic and housing market conditions.
- Policy 1.3 Provide and maintain 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 support higher density residential development within the Downtown and older surrounding residential areas, capitalizing on availability of existing infrastructure and supporting revitalization of the City's core area.

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

- Policy 2.1 As part of the HIP research and obtain local, state, and federal financial resources and incentives that support the development and preservation of affordable housing.
- Policy 2.2 Through the HIP explore and promote programs and incentives that support new affordable housing.
- Policy 2.3 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 2.4 As part of the HIP support regional efforts addressing homelessness and housing, medical and social services to 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 3.1 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 3.2 Throughout the 2017-2036 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 acre.
- Policy 3.3 Update the Housing Element's vacant acreage needs every four-years consistent with the PSU Population Research Centers population update.
- Policy 3.4 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.

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 4.1 Residential land use designations on the General Land Use Plan and the Zoning Map shall be compliant with the residential land use needs identified in the Housing Element.
- Policy 4.2 Based on the findings of the HIP incentivize housing types that are needed but not being provided in adequate numbers by the market forces.
- Policy 4.3 In larger residential developments encourage a mix of densities and housing types to accommodate a variety of households based on age and income levels.
- Policy 4.4 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 5.1 As part of a HIP 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 HIP that includes programs that monitor and address the housing affordability needs of the City's low- and moderate-income households.

- Policy 6.1 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 6.2 Support and participate in the Greater Bear Creek Valley Regional Plan's program addressing regional housing strategies.

Policy 6.3 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 7.1 Encourage quality site and architectural design throughout the City that acknowledges neighborhood character, provides balanced connectivity (multi-modal), and integrates recreational and open space opportunities.

Policy 7.2 Provide flexible development standards for projects that exceed minimum standards for natural resource protection, open space, public gathering places, and energy efficiency.

Policy 7.3 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 7.4 Support minimum parking standards for multiple family development served by public transit.

Policy 7.5 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).

## 2 Current Housing Programs

Prior to 2018 the City did not have a formal housing program; however, through the City Council and Community Development Department the City has either directly or indirectly supported housing goals or needs. The following summarizes prior housing initiatives, but is not intended to be exhaustive:

- Zoning standards:
  - Allow a variety of housing types, especially in the Transit Oriented Development (TOD) District and Corridor;
  - Performance zoning in conventional medium and high density zones allows applicants to apply more flexible TOD land use and site dimension standards (i.e. setbacks, lot coverage, parking ratios) in exchange for TOD building designs.
  - The City is responsive to feedback regarding development constraints and regularly reviews and updates its zoning code requirements to eliminate barriers to good residential and economic development. Examples of this include allowing performance zoning, establishing minimum densities in 2006, and adjusting design standards to provide for functional and attractive developments desired by the community.
  
- Central Point Planning Approach. Efficient land use application review process and proactive, solution-oriented approach to identifying and resolving issues can reduce time cost associated

with entitlements and produce better results for the community.

- Partnerships. The City maintains communication with partners in affordable housing, such as the Jackson County Housing Authority. Although funds are not directly budgeted for direct contribution to offset project costs, the City has historically collaborated to assure land is planned and zoned to support needed affordable housing projects near schools and transit areas.
- Direct Contributions.
  - The City Council provides direct contributions to partners that provide housing assistance and services to homeless and low-income residents in the community, including: ACCESS, Habitat for Humanity, St. Vincent de Paul, and Meals on Wheels.
  - The City offers discounts on water bills for qualified low-income households.
  - The City has provided transitional housing assistance to keep at least one family off the street until stable income and housing could be secured.

### 3 Central Point Housing Strategy

The Central Point HIP prioritizes actions or programs designed to eliminate barriers to housing development, reduce upfront development costs, and support development of affordable housing units in the city. The strategy includes actions that fall into one of four categories: 1) regulatory reforms, 2) affordable housing incentives, 3) affordable housing funding, and 3) monitoring. These are further divided into short- and long-term actions.

#### 3.1 Planning Process

Based on recommendations from ECO|NW, the City presented a wide array of housing options to the Citizen's Advisory Committee, Planning Commission and City Council for consideration in the Spring, Summer, and Fall 2018<sup>5</sup>. These were evaluated based on community values and perceived effectiveness and importance of each action to improve housing supply and affordability. Figure 1 illustrates the HIP planning process. As shown, actions are identified, evaluated, prioritized, developed and implemented to improve housing in the city as part of a continuous planning process. Monitoring programs will build on the Buildable Lands Inventory system already in place to track residential land supply, land use efficiency, and housing characteristics fundamental to advancing the goals and policies of the Housing and Regional Plan Elements.



Figure 1 Housing Implementation Cycle

<sup>5</sup> Central Point Housing Strategy: Draft Strategy. Beth Goodman, ECONorthwest. (2017).

### 3.2 Short Term Actions

Based on input and direction from citizens and decision makers, the City has established a short-term housing strategy (Table 2). These actions are considered a high priority and foundational to establishing a successful housing program. Consequently the short-term projects are planned for completion within the first 5-year reporting cycle.

#### 3.2.1 Prepare and Adopt Residential Code Amendments.

<b>Priority</b>	High
<b>Background</b>	<p>The City's Zoning Code is in Title 17 of the Central Point Municipal Code (CPMC). Residential land use and zoning standards are provided in multiple chapters for conventional and TOD zones and includes separate chapters for parking, design, and development. This makes it difficult to find all relevant approval criteria for a project, which can discourage and add planning cost to projects.</p> <p>Some code standards are out of date and pose barriers to residential development. A recent code audit by ECO NW found barriers to multifamily development in the R-3, Multifamily Zone (i.e. building height and lot coverage limits). Additionally Missing Middle Housing is not clearly addressed and in some cases not permitted.</p>
<b>Action</b>	<p>Consolidate the City's residential standards into 1-2 chapters. Consider the following changes:</p> <ul style="list-style-type: none"> <li>• Increase minimum residential densities consistent with the Housing and Regional Plan Elements;</li> <li>• Adjust dimensional standards in the R-3 zone to eliminate barriers to maximizing density:             <ol style="list-style-type: none"> <li>1) Increase building height from 35-ft to 45-ft to allow 4 stories;</li> <li>2) increase maximum lot coverage from 50% to 60-75% to increase building area allowed on a site while still providing adequate land for off-street parking and landscaping; and,</li> <li>3) Consider adding a buffer between buildings on R-3 lots and those in the R-1, R-2 and LMR zones.</li> </ol> </li> <li>• Amend ADU standards to comply with SB 1051, increase size of ADU from 35% to 50% or 800 s.f., whichever is less.</li> <li>• Add Cottage Housing as a permitted housing type in the R-1, R-2, and LMR zones with a density bonus of 1.5.</li> <li>• Consider allowing Missing Middle Housing types within the R-1 zone, such as corner duplexes, interior divisions that increase density but look like single family dwellings.</li> </ul>
<b>Goals &amp; Policies</b>	<p>Housing Element: 1.1, 1.3, 4.1, 5.1, 7.1, 7.2, 7.3, 7.4            Regional Plan Element: 4.1.5, 4.1.6</p>
<b>Performance Measures</b>	<ul style="list-style-type: none"> <li>• Adopt residential code amendments.</li> <li>• Increase gross density in the current UGB.</li> <li>• Achieve gross density of 6.9 units per acre in areas newly added to the UGB for the period 2019-2024.</li> <li>• Increase multifamily construction in the R-3 zone.</li> <li>• Increase the number of ADUs in the City.</li> </ul>

### 3.2.2 Evaluate Residential Infill Barriers in High and Medium Density Zones in the Central Business District.

<b>Priority</b>	High
<b>Background</b>	In the Central Business District, lands zoned HMR, High Mix Residential require a minimum density of 25 units per acre. Many lots in this zone are developed with legally-nonconforming single-family detached homes. Lot sizes range in size from 0.03 to 0.6 acres but are 0.18 acres on average. The minimum density required for a 0.18 acre lot is 4 units and depending on the housing type, minimum off-street parking ranges between 6-8 spaces. Finding space on small lots to accommodate buildings, parking and landscape improvements may pose a barrier to infill and redevelopment in the downtown.
<b>Action</b>	Complete a study of residential infill barriers in the CBD and explore possible solutions such as density transfer options, lot consolidation, parking options, and the possible role of Urban Renewal.
<b>Goals &amp; Policies</b>	Housing Element: 1.6, 5.1.7.3 Regional Plan Element: 4.1.5, 4.1.6
<b>Performance Measures</b>	<ul style="list-style-type: none"> <li>• Complete Infill and Redevelopment Barriers Study.</li> <li>• Present the study and recommended solutions to the Planning Commission and/or City Council.</li> </ul>

### 3.2.3 Regulate and Enforce Transient Lodging Tax for Short-term Rentals.

<b>Priority</b>	High
<b>Background</b>	The City collects a 9% tax for transient lodging that allow occupancy for 30 days or less. Regulations for the transient lodging tax are in CPMC 3.24 and currently include short-term rentals such as those rented through AirBnB, VRBO, etc. However enforcement poses a challenge because there is no mechanism to track short-term rentals in the City. This discrepancy in tax collection creates a competitive advantage for short-term rentals, which often include ADUs, single family dwellings or a portion thereof that would normally be available for full-time occupancy (owner or renter occupied)
<b>Action</b>	Consider code amendments to regulate short-term rentals including establishing a registration requirement,
<b>Goals &amp; Policies</b>	Housing Element: Goals 1, 4; Regional Plan Element: 4.1.5,
<b>Performance Measures</b>	<ul style="list-style-type: none"> <li>• Consider amendments to CPMC 3.24 to establish standards for short-term rental use and location and requires registration through the business license program.</li> </ul>

**3.2.4 Amend the UGB and Designate Land Use based on Adopted Concept Plans as a General Land Use Guide.**

<b>Priority</b>	High
<b>Background</b>	Based on population projections and the Buildable Lands Inventory (BLI), the City has a demonstrated need to add new residential lands to the UGB. As part of the UGB Amendment it is necessary to show how the proposed land use designations will comply with the Comprehensive Plan. The Regional Plan Element requires specific land use allocations and average gross density commitments of 6.9 units per acre until 2035 and 7.9 units per acre from 2035-2060. The UGB amendments will use adopted Concept Plans for land use and transportation as a general guide to designate land use for the purposes of the UGB Amendment. At the time of annexation a Zoning Map Amendment application will be needed to designate zoning consistent with the Comprehensive Plan Land Use Designation and the Regional Plan Performance Indicators as addressed in the Concept Plan.
<b>Action</b>	Add new land to the UGB per the Housing Element and amend the Land Use Element in the Comprehensive Plan to assign Land Use designations. Per the Regional Plan Element, land use designations shall demonstrate compliance with the land use distribution, committed residential density and transportation performance measures, which are illustrated in adopted Concept Plans.
<b>Goals &amp; Policies</b>	Housing Element Goals: 1, 3, 4 Regional Plan Element: 4.1.5, 4.1.6, 4.1.7, 4.1.8
<b>Performance Measures</b>	<ul style="list-style-type: none"> <li>• Add residential land to the UGB per the Housing Element.</li> <li>• Prepare findings as part of the UGB Amendment package demonstrating Regional Plan compliance using the Concept Plan as a general land use guide.</li> <li>• Amend the General Land Use Map to designate future land use.</li> </ul>

**3.2.5 Continue Supporting Low-Income and Homeless Populations through Partner Organizations.**

<b>Priority</b>	High
<b>Background</b>	As funds are available, the City has provided financial support to organizations including: ACCESS, Habitat for Humanity, St. Vincent de Paul, and Meals on Wheels. These funds are to support homeless populations and low-income families in Central Point.
<b>Action</b>	Continue to provide support to organizations that provide services and financial support to homeless and low-income families in Central Point.
<b>Goals &amp; Policies</b>	Housing Element: 2.3, 6.3
<b>Performance Measures</b>	Report on contributions during the 5-year reporting period (2019-2024).



### 3.2.6 Evaluate the City's Vertical Housing Program.

<b>Priority</b>	High
<b>Background</b>	<p>The City established a Vertical Housing Tax Credit program in 2003 that has been used once for the construction of the Four Oaks Centre.</p> <p>Mixed-use projects in the City's Vertical Housing zone can obtain up to an 80% exemption on structural improvements over a 10-year period based on the number of floors and whether affordable units are included.</p>
	<p style="text-align: right;"><b>Vertical Housing Zone</b> Location Map</p> <p><b>Legend</b></p> <ul style="list-style-type: none"> <li>Central Business District Overlay</li> <li>Vertical Housing Zone (2002)</li> </ul>
<b>Action</b>	Evaluate barriers to using the vertical housing tax credit through discussions with developers, financiers, or other stakeholders who have used it or might consider it. Make changes to improve the program if possible, including expanding the zone, and promote the program. .
<b>Goals &amp; Policies</b>	Housing Element: 1.6, 2.1, 7.3 Regional Plan Element: 4.1.5, 4.1.6
<b>Performance Measures</b>	<ul style="list-style-type: none"> <li>• Complete the evaluation and possible amendments.</li> <li>• Increase the number of mixed-use projects that use the credit.</li> </ul>

### 3.2.7 Monitor Buildable Lands.

<b>Priority</b>	High
<b>Background</b>	The City maintains a BLI that tracks vacant, infill, and redevelopment lands as new building permits are issued and non-conforming structures are demolished. This information is needed to evaluate land needs relative to population forecasts, which are now updated on a 4-year cycle by Portland State University.
<b>Action</b>	Continue maintaining the BLI as needed to complete an updated report for residential lands every 5-years concurrent with the HIP cycle update.
<b>Goals &amp; Policies</b>	Housing Element: 3.1, 3.3, 3.5
<b>Performance Measures</b>	Produce a BLI Update every 5-years.

### 3.2.8 Monitor Regional Plan Compliance.

<b>Priority</b>	High
<b>Background</b>	Per the Regional Plan and Housing Elements, the City has established policies to monitor compliance with the Regional Plan Performance Indicators, including but not limited to average gross density commitments, land use allocations, and mixed-use/pedestrian friendly areas. The intent of this action item is to utilize the existing BLI as a tool to track and report on the City's compliance with the Regional Plan.
<b>Action</b>	Add fields necessary to track lands newly added to the UGB for Regional Plan compliance.
<b>Goals &amp; Policies</b>	Housing Element: 3.1, 3.2 Regional Plan Element: 4.1.5, 4.1.6, 4.1.7, 4.1.8, 4.3.1
<b>Performance Measures</b>	Report on Regional Plan compliance every 5-years.

### 3.3 Long-Term Actions

The City's long-term strategy consists of actions rated as having a moderate- or low-priority. Long-term actions are those that the City can consider during future updates of the HIP and are not intended for immediate implementation. They are included here for reference and to demonstrate compliance with the Regional Plan.

#### 3.3.1 Evaluate Feasibility of a Multiple Unit Limited Tax Exemption Program.

<b>Priority</b>	Moderate
<b>Background</b>	Through the Multiple Unit Limited Tax Exemption (MULTE) Program, the City can incentivize diverse housing options in the downtown or other high density zones around employment centers. The state enables and the city would have to develop and adopt a program that establishes a competitive process to offer a full tax exemption on structural improvements over a 10-year period. The process can require that certain percentage of the units be set aside as affordable, as well as other items deemed to be in the public interest (i.e. design elements, transit stops, etc.).  To implement a MULTE program the City would need to set the program criteria, length of the tax abatement, and where it would apply, and negotiate approval with other taxing districts (i.e. Urban Renewal, FD3, SD6, etc.).
<b>Action</b>	Evaluate feasibility of developing MULTE program for Central Point to encourage multifamily housing development projects in the City's high density zones. Explore regional development and implementation options through the Rogue Valley Council of Governments (RVCOG).
<b>Goals &amp; Policies</b>	Housing Element: 1.4, 2.1, 4.2, 4.3
<b>Performance Measures</b>	Complete a feasibility study for a MULTE program in Central Point.

### 3.3.2 Consider a Tiny House/Micro Housing Ordinance.

<b>Priority</b>	Moderate
<b>Background</b>	<p>Micro housing, including tiny houses, are small format homes typically 500 square feet or less. Micro housing can be provided as a stand-alone unit or small multifamily units. Stand-alone tiny homes on wheels have gained popularity for a simple, mobile lifestyle. Current regulations in Oregon limit the viability of tiny homes on wheels; however units built on permanent foundations are allowed subject to building code standards.</p> <p>The benefit of permitting micro housing is that smaller homes allow for smaller lots and more efficient use of land. Due to smaller size and land needs, they can provide the opportunity for more affordable housing, especially for homeowners. The scale of impact will depend on the market for smaller homes and the nature of regulations enacted.</p>
<b>Action</b>	Consider an ordinance allowing micro housing, including tiny homes
<b>Goals &amp; Policies</b>	Housing Element 6.1 Regional Plan Element: 4.1.5
<b>Performance Measures</b>	Develop a draft ordinance for consideration by the CAC, Planning Commission and City Council.

### 3.3.3 Evaluate Flood Risk/Insurance Requirements on Housing Affordability.

<b>Priority</b>	Moderate
<b>Background</b>	<p>Flood insurance is mandatory for all structures that are financed through a federally affiliated lender. There are over 275 structures in the high risk floodplain and 73% of which were built before 1982 and are "Pre-FIRM." Consequently many of these homes were built too low, without sufficient flood openings, with HVAC and/or utilities located below the flood elevation, etc. These risk factors can increase the cost of insurance premiums and total housing cost.</p> <p>The extent of the problem for homeowners and renters is not known. As the City prepares to update its Hazard Mitigation Plan, exploring the impact of flood insurance and risk on housing cost should be looked at and addressed.</p>
<b>Action</b>	Conduct a study to evaluate the impacts of flood risk and insurance on total housing cost. Address findings in the Hazard Mitigation Plan update and the Comprehensive Plan as appropriate.
<b>Goals &amp; Policies</b>	Housing Element: Goal 1 and 2.
<b>Performance Measures</b>	<ul style="list-style-type: none"> <li>• Address flood risk/insurance impacts on housing cost, including mitigation options in the Hazard Mitigation Plan.</li> <li>• Incorporate findings into the Comprehensive Plan.</li> </ul>

### 3.3.4 Evaluate Single-Family Housing Rehabilitation Grant/Loan Program.

<b>Priority</b>	Low
<b>Background</b>	Rehabilitating single family homes that are in poor condition improves living conditions in these dwellings and can be more affordable than redeveloping the site. Through Urban Renewal a program has been authorized to provide low interest loans or grants for this purpose. The CAC and Planning Commission recommend observing the performance of Urban Renewal's program before considering expanding it to other areas in the City.
<b>Action</b>	Based on observations of the Urban Renewal Program, evaluate development of a low interest loan or grant program to support rehabilitation of older single-family homes in poor condition outside of the Urban Renewal area.
<b>Goals &amp; Policies</b>	Housing Element: 4.2, 4.4, 6.3
<b>Performance Measures</b>	Report on the Urban Renewal's program at the next HIP update and consider feasibility of expanding it to other areas of town via another funding mechanism. .

### 3.3.5 Promote Affordable Housing Services and Support Offered by the City and Other Organizations.

<b>Priority</b>	Low
<b>Background</b>	There are several organizations in the region that offer services and support to low-income households. Instead of reinventing the wheel, the City should consider assembling a list of resources and make these available to those in need.
<b>Action</b>	Develop a list of housing services and support and make available through the City's website, in print (as needed) and/or in the City's newsletter.
<b>Goals &amp; Policies</b>	Housing Element: 2.1, 2.2, 2.3, 2.4 Regional Plan: 4.1.12
<b>Performance Measures</b>	Create a resource for affordable housing as a webpage, handout, and/or newsletter publication.

### 3.3.6 Develop a SDC Discount/Waiver Program as a Gap Financing Tool to Support Qualified Affordable Housing Projects.

<b>Priority</b>	Low
<b>Background</b>	SDCs are a prepaid impact fee for public infrastructure (i.e. water, streets, storm drainage, and parks). The cost varies depending on the use and its impact on the City's infrastructure. In some cases, the cost of SDCs may decrease financial viability of affordable housing projects. To address this,

the City can consider developing a program to pay the SDCs for qualified affordable housing projects. Both the CAC and Planning Commission recommended that any assistance be limited to federal and non-profit entities that assure the project will remain affordable for low-income households over the life of the project.

Although SDC discounts/waivers have not been needed in the past, developing a program to assist affordable housing partners assures timely response in the event the need arises.

<b>Action</b>	Consider a code amendments and funding sources to offer SDC discounts/waivers to federal and non-profit affordable housing partners.
<b>Goals &amp; Policies</b>	Housing Element: Policy 1.4, 2.1, 2.2, 4.2
<b>Performance Measures</b>	Prepare draft code amendments for consideration by the CAC, Planning Commission and City Council.

#### 4 Reporting and Cycle Updates

The Central Point HIP involves a range of actions, some ongoing and others with a discreet beginning and end. To remain current within housing needs in the City it is necessary to track progress and periodically adjust the City’s housing strategy. For this reason, the HIP will be updated on a 5-year cycle. The updates provide the opportunity to evaluate progress and scale the housing strategy to adapt to both housing needs and staff and resource capabilities. At the conclusion of the 5-year cycle, staff will present a brief report to the Citizen’s Advisory Committee and Planning Commission summarizing activities implemented, observed changes in housing characteristics, if any, and recommend changes for the next 5-year HIP. Based on input and direction from the Citizen’s Advisory Committee and Planning Commission, a revised HIP will be forwarded to the City Council for consideration and approval by Council Resolution.