



## FROG POND EAST & SOUTH MASTER PLAN

### **Initial Information Related to Affordable Housing Analysis**

# Equitable Housing Strategic Plan Background



## Wilsonville Equitable Housing Strategic Plan

June 15, 2020

Resolution No. 2820

Wilsonville has a relatively young population.

Median household income in 2016 was \$105,000 for homeowners and \$50,000 for renters. The majority (56%) of Wilsonville householders are renters.

The Latinx community is expanding quickly. Between 2000 and 2016, the Latinx population in Wilsonville grew by about 2,000 people,

# Housing Trends from Equitable Housing Strategic Plan

**Exhibit 1. Key Future Housing Trends in Wilsonville (2020-2040)**

Future Demographic Shift	What does this mean for future housing types?
<b>More middle-aged Millennials</b>	<ul style="list-style-type: none"><li>• Homeownership for Millennials will increase</li><li>• Demand for relatively affordable ownership and rental types near amenities</li></ul>
<b>Constant Number of people age 60+</b>	<ul style="list-style-type: none"><li>• Downsizing</li><li>• Aging in place and multigenerational households</li><li>• Homes close to services</li></ul>
<b>Increasing share of Latinx households</b>	<ul style="list-style-type: none"><li>• Larger units to accommodate larger, multigenerational households</li><li>• Relatively affordable housing</li></ul>

# Direction From the Equitable Housing Strategic Plan

- Establish achievable goals/targets for affordable housing
- Integrate affordable housing into overall master plan, with access to amenities
- Identify specific properties that could help meet affordable housing targets
- Evaluate relationships to infrastructure funding plan
- Engage affordable housing developers and other stakeholders to refine strategies

*From “Next Steps” under Implementation Action IC in Equitable Housing Strategic Plan (EHSP). See pages 24-25 of EHSP.*

## Other Potential Strategies from Equitable Housing Strategic Plan

- Create housing tax abatements to achieve housing diversity & affordability
- Facilitate connections to partners and housing resources
- Secure land for development of affordable and equitable housing
- Modify parking requirements
- Explore tactics to reduce the impact of System Development Charges on affordable housing
- Partner with Community Land Trusts
- Explore homeownership support programs
- Assess accessibility and visitability standards or incentives

*From Actions Requiring Further Exploration in Equitable Housing Strategic Plan (EHSP). See pages 31-42 of EHSP.*

# Affordable and Workforce Housing Development Basics

Affordable  
housing  
developed by  
non-profit /  
mission-driven  
developers

Mixed-income  
/ “shallow”  
affordability by  
market-rate  
developers

Lower-cost  
market rate  
housing by  
market-rate  
developers

0-30% AMI

30-60%  
AMI

60-80%  
AMI

80-100%  
AMI

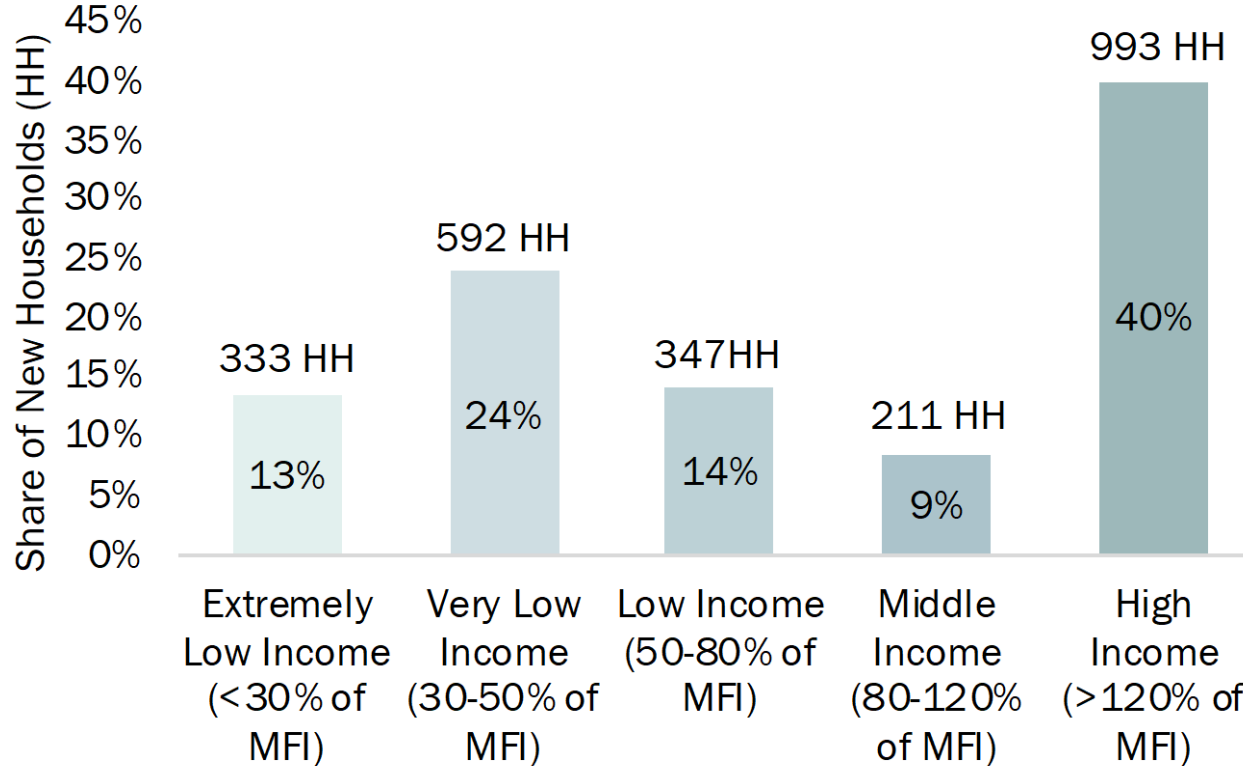
100-120%  
AMI

120+%  
AMI

# Distribution of Need

## Future (New) Households by Median Family Income (MFI), Wilsonville, 2019-2039

Source: U.S. Department of Housing and Urban Development. U.S. Census Bureau, 2012-2016 ACS Table 19001.



The percentages used in this exhibit are based on current household income distribution, assuming that approximately the same percentage of households will be in each market segment in the future. MFI for Clackamas County as of 2019 was \$81,400.



# Affordable Housing Models



**Cottage Cluster (affordable rental housing)**

**Example: Legion Cottages, Cottage Grove, OR**

Source: Homes for Good



**Townhomes (affordable homeownership)**

**Example: Williams Townhomes, Portland, OR**

Source: PCRI



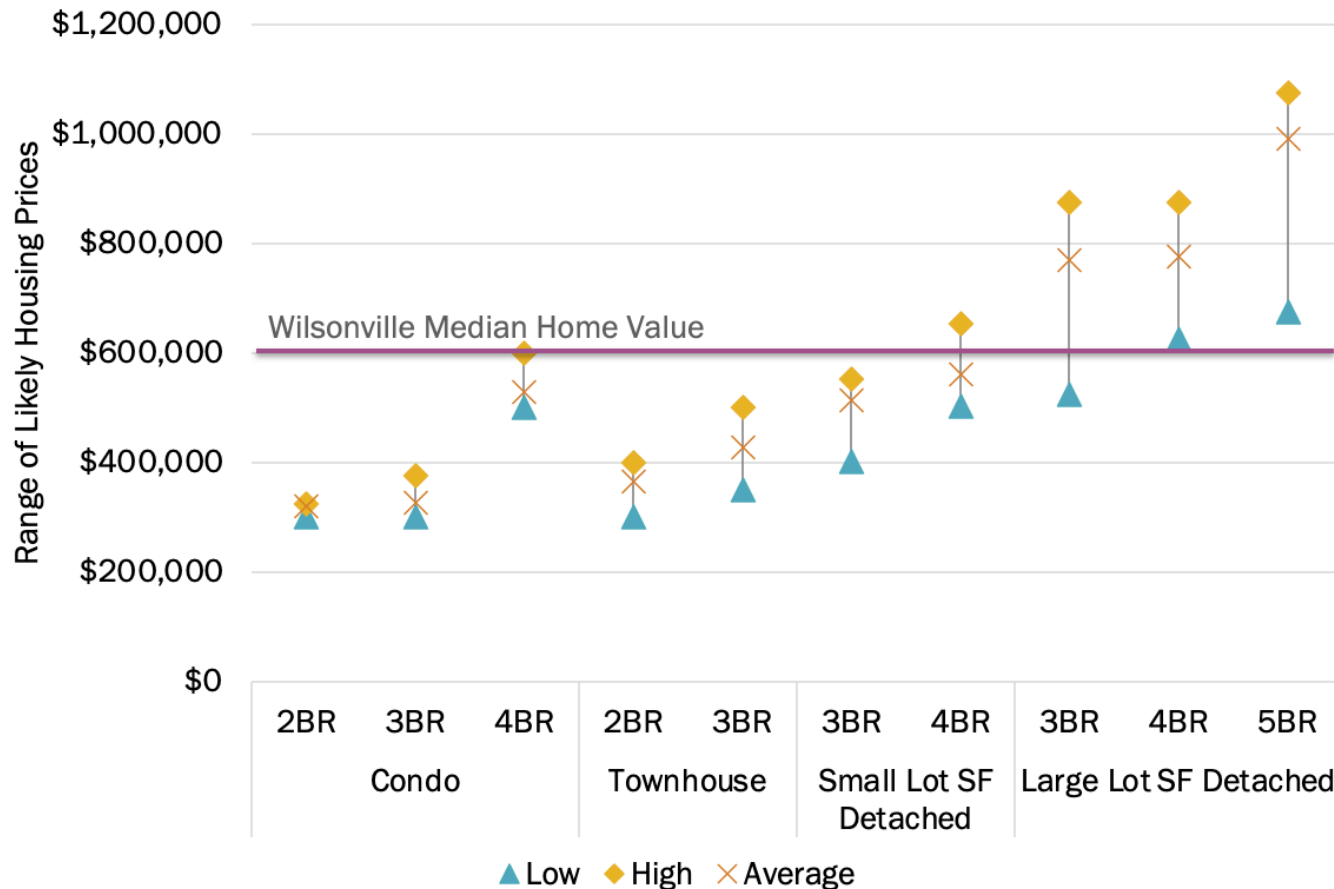
**Apartments (affordable rental housing)**

**Example: Orchards at Orenco III, Hillsboro, OR**

Source: REACH CDC



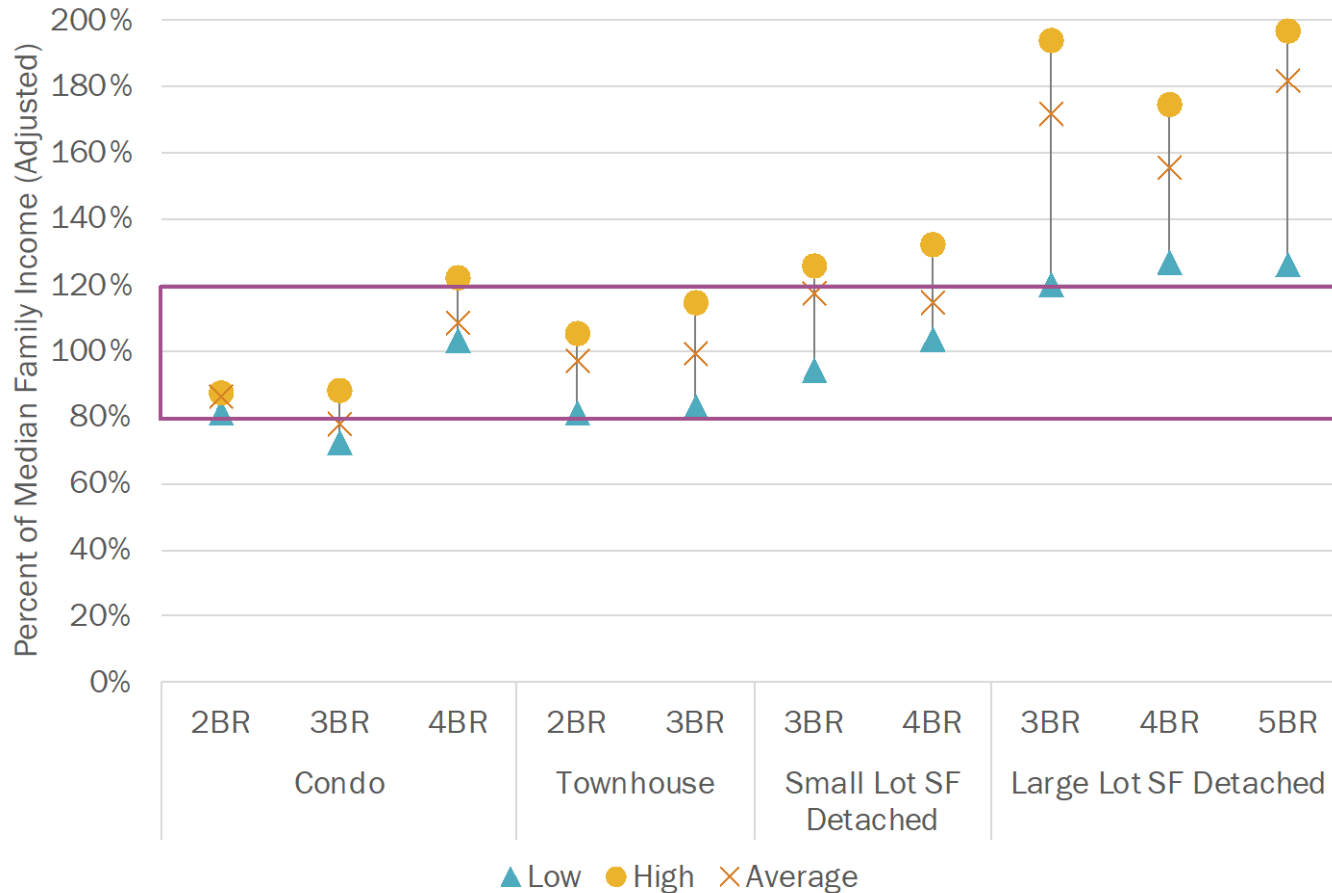
# Market Rate Ownership Housing Affordability



New large-lot detached housing is generally more expensive than most existing homes

Attached housing & small lot detached typically provide lower-cost homeownership opportunities

# Market Rate Ownership Housing Affordability



New large-lot detached housing affordable only to households earning >120% of the median family income\*

Most attached for-sale housing & small lot detached is affordable to households earning 80-120% of the median family income\*

\* Median family income from HUD for Clackamas County, adjusted for household size given number of bedrooms

# Accessory Dwelling Units

33% of adults would consider building an ADU (AARP, 2018)

Main reason to consider an ADU is for a loved one who needs care (AARP, 2018)

SF floorplans with an ADU sometimes need larger lots

Some developers are interested in building ADUs

Local fees are an important factor in whether developers will build ADUs

Selling an ADU separately keeps costs of the main unit affordable for more buyers

Detached ADU, Milwaukie, OR  
Source: Craigslist



Attached Townhouse ADU, Seattle, WA  
Source: Redfin

