Paths to Income-Qualified Housing

PROPERTIES IN NON-RESIDENTIAL AREAS

Four ways to provide income-qualified housing in non-residential areas



Path A
SDC 4.7.405(C)

Housing type and income
- Each unit on the property is available to own or rent to families with incomes of 80% or less of the AMI;*
- **-OR-** the average of all units on the property is available to families with incomes of 60% or less of the AMI;
- **-OR-** a manufactured dwelling park that serves only households with incomes of 120% or less of the AMI

Required affordability period
30 years

What else? Must be either:
Owned or used by:
- A public body, as defined in ORS 174.109*
- A nonprofit corporation organized as a religious corporation
- A nonprofit corporation organized as a public benefit corporation whose primary purpose is the development of income-qualified housing
- A housing authority, as defined in ORS 456.005
- A manufactured dwelling park nonprofit cooperative, as defined in ORS 62.803

-OR- located in either of the following land use districts as described in the SDC:*
PLO, NC, CC, MRC, GO, MS, MUC, BKMU, Glenwood CMU, or Glenwood OMU District

Path B
SDC 4.7.405(E)

Housing type and income
- Residential structures within commercial districts where each unit is affordable to a household with income no more than 60% of the AMI*
- Mixed-use structures in commercial districts with ground floor commercial units and residential units that are affordable to moderate-income households, as defined in ORS 456.270

Required affordability period
30 years

What else? Must be both:
Must be owned or used by:
No restriction
Located:
- **In a land use district that only allows commercial uses and not industrial uses.** Eligible land use districts are: NC, CC, MRC, GO, MUC, Glenwood CMU or Glenwood OMU Districts
- **-AND- outside (and prohibited per SDC 4.7.405(F)):***
  - The UF-10 District (unannexed property)
  - Areas that cannot be adequately served by water, sewer, storm water drainage or streets at the time that the development is complete
  - The Hillside Overlay District
  - The Floodplain Overlay District
  - Water Quality Limited Watercourse riparian areas specified in SDC 4.3.115(A)
  - Development setbacks for locally significant wetlands and riparian areas as specified in SDC 4.3.117(C)

Path C
SDC 4.7.370

Housing type and income
Housing for households with incomes of 60% or less of the AMI*

Required affordability period
60 years

What else? Must be both:
Owned by:
- A nonprofit corporation organized as a religious corporation

-AND- Located:
- Next to ("abut") a R-1, R-2, R-3, MUR, or Glenwood RMU District
- Outside a CI, LMI, HI, SHI, MUE, or Glenwood EMU District

Path D
SDC 4.7.405(G)

Housing type and income
Same as Path A (SDC 4.7.405(C))*

Required affordability period
30 years

What else? Must be both:
Currently used as:
A lawfully existing hotel or motel
-AND- Located:
Outside an HI or SHI District and outside the prohibited areas listed in Path B

* ***SDC*** = *Springfield Development Code*
ORS = *Oregon Revised Statute*
AMI = *Area Median Income*

Key Terms

Income-qualified housing is housing reserved for households within certain income limits. It may be (but is not always) subsidized to lower costs for residents so specific populations can more likely afford it. When income-qualified housing is subsidized, it is often referred to as "affordable housing".

Affordable housing is housing priced so that a household at or below median income pays no more than 30% of its total gross income on housing and utilities.

Housing affordability, in contrast, is applicable to households at a range of incomes without limits. Housing is considered affordable if a household spends less than 30% of its gross income on housing-related costs, including utilities.

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