



East Portland Action Plan

Housing Subcommittee

Monthly Report

February 10, 2020

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

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

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

Housing Subcommittee Meeting

February 10, 2020

The meeting began at 6:08 pm.

Attendees: Molly Hogan, Zoie Wesenberg, Katia Selezneva, Merrill Liddicoat, JR Lilly, Sabina Urdes, Ziya Liberty, Arlene Kimura, Jennifer Breedlove, Scot Grossnicklaus, Doug Armstrong, Nick Sauvie, Andrea Pastor, Linda Bauer, David Potts, Sam Stuckey, Frieda Christopher, Andy Miller and John Mulvey.

John called the meeting to order and the attendees introduced themselves.

John mentioned there was a handout from the Oregon Housing Alliance on Housing bills the short session of the State Legislature. Andy said Human Solutions is participating in the Housing Alliance's lobby day on Feb. 20th. They invited everyone to participate.

1. People's Housing Platform - Molly Hogan and Zoie Wesenberg

Molly and Zoie are staffers for Congressman Earl Blumenauer and are joining us to talk about his housing proposals.

Molly explained that the People's Housing Platform is a set of housing bills introduced by a group of Democratic members of Congress. Rep. Blumenauer's office issued a report in September called *Locked Out: Reversing Federal Housing Failures and Unlocking Opportunity*, which discussed the federal disinvestment in housing and discriminatory practices like redlining, which have resulted in lower rates of homeownership among people of color. She also noted that the President's new budget proposal cuts \$5B in affordable housing funding, eliminating the HOME and Community Development Block Grant programs.

a. Renters Tax Credit

Rep. Blumenauer has introduced a bill to create a federal Renters Tax Credit. Molly said that the credit would be similar to the Earned-Income Tax Credit (EIC), but she noted that EIC participation is low in Oregon and more needed to be done to educate eligible taxpayers about these credits. Several people suggested that funds needed to be allocated for multilingual outreach and education.

Arlene said that the EIC is challenging for some taxpayers to use. John said that California had a state renters credit for many years before it was eliminated. Frieda shared that at EPAP's anti-displacement event five years ago, this idea was raised by a number of East Portland renters.

Andy said that Human Solutions hosts EIC clinics to educate low-income people about the credit, and he hopes they'll include funding for these clinics for awareness raising in their bill. He also suggested that the renters credit would be more usable if it operated like rent assistance, which is spread out over the year, rather than being reimbursed at the end of the year when people do their taxes.

John suggested that renters who are eligible for the credit be able to use the amount of the credit in order to income-qualify for a rental home, when they're applying. so it could lower the barriers for low-income people to get into housing they can afford. Molly said that their focus has been on helping current tenants who are rent-burdened, but that they are still working on the details.

b. New Spending for Public Housing

Molly said there also is a bill to create a public housing construction fund, with the goal of \$2 trillion in new funding and two million new affordable homes nationwide. Andy suggests that these funds should be available to non-profit housing providers, not just for public entities. Arlene urged that some of the funds be targeted to address housing needs in rural areas.

c. Repeal of the "Faircloth Amendment"

The Faircloth Amendment is a federal law that freezes the amount of federally-supported housing from at the amount that existed in 1999. Rep. Blumenauer supports repealing the law.

d. Homelessness

Molly said that they're proposing incentives for jurisdictions that adopt the Housing First model for moving people off the street and into stable housing. She said that they're also looking at additional support for eviction prevention legal services. Andrea noted that eviction prevention doesn't help renters who are at-risk of eviction due to lack of funds. Jennifer suggested that there is a need to slow down the foreclosure process. Andy suggested there should be an Anti-displacement fund and that the federal government should add back Neighborhood Grant programs to help neighborhoods, including the Choice Neighborhood program and big block grants that could make an impact. Frieda said that under Title 10, school districts are required to help homeless families, but there isn't funding to support this work.

e. Renter Relief

Molly said that one of Rep. Blumenauer's concepts would convert Section 8 housing vouchers to an "entitlement" program, meaning that everyone who meets the income requirements would get the voucher. Sam said that shelter is a basic need that should be an entitlement. Andy said that the Mortgage Interest Deduction is, in effect, an "entitlement" for homeowners. Katia said that there are obstacles to using the Section 8 vouchers, including people being disqualified for earning over the limit and that it doesn't accommodate people with erratic earnings, like seasonal workers. Scott suggested that the income limits exempt income that's put into retirement savings.

f. Home Ownership

Molly said that they are looking at repeal of the federal Mortgage Interest Deduction for second homes and restructuring the program as a credit instead of a deduction, which would allow more low-income homeowners to benefit. Frieda suggested that there be an income cap on who can qualify. Andy asked if they could structure this benefit to flow through the HOME program, which would support more affordable home ownership. Sam suggested that there should be a "flipper's tax" to discourage speculation.

g. Restorative Justice Loan Program

Molly said they are looking at a Restorative Justice Home Loan Guarantee Program for those in formerly "red lined" communities. John said that he hopes they'll include communities that are currently at-risk of displacement. Arlene asked whether the bill could include support for residents of mobile home parks. Andy also suggested support for acquisition of mobile home parks. He also said that these programs should be focused on creating equitable neighborhoods, rather than opportunistic, lot-by-lot development, as is currently done.

h. Fair Housing

Molly said that the Congressman is watching efforts by the President to roll back protections against housing discrimination put in place by President Obama. She said that people with criminal records, who are disproportionately people of color, have challenging barriers to housing. She said they're also looking at increasing funding for Fair Housing enforcement. Andrea said that Portland has just passed the FAIR ordinance to deal with similar issues, but that there is no funding to get the word out about the program.

There was some discussion of whether these ideas could be enacted with the current Senate leadership. Molly said that it's important to move forward with these concepts now in order to have them ready if more supportive majorities in Congress are elected this year.

John thanked Molly and Zoie for joining us and sharing this information and asked that they keep us informed on future progress.

2. Deeper Affordability Proposal/Residential Infill Project Update

John reminded the group that we had a presentation last month about a possible amendment to the draft Residential Infill Project that would allow redevelopment of up to eight units per lot if the developer agreed to affordability restrictions. He said that proposal was similar to things that EPAP has discussed, but that he has concerns: First, that the affordability levels (60 to 80% MFI) would not be impactful for East Portlanders who are at-risk of displacement, and that the proposal made no distinction between rentals and ownership, which is an entirely different analysis.

He said that there are various proposed amendments from the Commissioners' offices, and although the Planning Bureau promised they would share the list of proposals with EPAP, they had not done so yet. He expressed frustration that no one at City Hall has responded to our efforts to engage with these policy proposals, despite several being directly tied to East Portland.

John noted that the Council was having a work session this Wednesday to discuss the proposed amendments. Andrea said that the Planning Bureau expects that there will be another public hearing this March.

3. Preference Policy

Frieda doesn't have anything new to update on the preference policy, but said that Jennifer at the Portland Housing Bureau is arranging a meeting with the school districts' homeless liaisons. They will also have representatives from the Joint Office of Homeless Services and affordable housing developers so they can discuss the best ways to pre-market new affordable units to at-risk families through the school districts. They are trying to arrange that meeting for March or April.

4. Anti-Displacement Programming Updates

John said that he and Katie Larsell met with staff from Commissioner Eudaly's office and have an upcoming meeting with staff in the Mayor's office. They are looking at resubmitting the Metro planning grant proposal and to support low-income homeowners in East Portland.

Frieda asked about the hiring process for the Housing Bureau's new anti-displacement staffer who will be working in East Portland. Andy said he was the panel for the final interviews which have been done and there should be someone in place in March. Andy asked what was happening with the City's Anti-displacement Task Force, which apparently will not be formed until late Summer.

5. Housing Subcommittee Strategic Goalsetting

JR said that it was time to begin a conversation about revising our Committee's 2-year Strategic Goals. John and JR shared some information about our past goals and action items related to housing. Nick suggested that we advocate for the East Portland quadrant plan. He also suggested that we advocate for an acquisition fund for purchasing land for affordable housing. Andy suggested that the committee work on a comprehensive housing plan for East Portland and that we should continue to be engaged in discussion on policies relating to displacement. Frieda suggested we keep increasing affordable housing and home ownership as strategic priorities. Doug asked if any of the things on the current list could be taken off. John said that many of the current items are out of date and need "a refresh." He asked the group to give this some thought and said that we would continue the discussion next month.

Announcements

Andy said that Metro is considering referring a ballot measure to fund programming to address homelessness. There is a public hearing on the proposal on Wednesday, Feb. 12th at 6:30 at the East County building in Gresham.

The meeting was adjourned at 8.06 pm.

Next EPAP Housing Meeting:
Monday, March 9th at 6:00 pm
at the East Portland Action Plan office, 1017 NE 117th Ave

Childcare or Translation needed? Dietary restrictions?
Contact JR Lilly at 503-823-8027 or jr.lilly@portlandoregon.gov



AOC and Squad's People's Housing Platform: Tenant rights, tax credits, and more

Broad set of seven laws also tackle homelessness, public housing, replacing Opportunity Zones program

By Patrick Sisson

Jan 29, 2020

The members of the progressive Democratic congressional coalition known as “The Squad”—Reps. Alexandria Ocasio-Cortez, Ayanna Pressley, Ilhan Omar, and Rashida Tlaib—are set to join today in Washington D.C. with other legislators and housing advocates to propose a sweeping series of housing policy bills.

Hinted at by the legislators last fall, the collection of seven different proposals, known as The People's Housing Platform, is designed to tackle different aspects of the nationwide housing affordability crisis, including tenant rights, homelessness, the deterioration of the nation's public housing stock, and the role speculation plays in rising housing costs.

The proposals come as housing is becoming an increasingly bigger issue in the 2020 election, with most of the Democratic field releasing detailed housing plans. Dianne Enriquez, co-director of community dignity campaigns for the Center for Popular Democracy, one of the groups endorsing

the People's Housing Platform, said that its proposals draw on “tenant organizing across the country,” reflecting a goal for grassroots organizers to provide more legal support to renters, as well as invest federal money in expanding housing assistance.

The package has been in the works since last spring, with legislators and advocates from the Center for Popular Democracy and People's Action, backed by a national coalition of housing activists including the National Low-Income Housing Coalition, collaborating on a comprehensive package of laws that approach the housing issue from multiple angles.

“Housing policy for the most part isn't discussed in the halls of Congress or among the general public, and what is discussed is pretty incrementalist or reformist in nature and not really systemic,” Tara Raghuvver, housing campaign director for People's Action, tells Curbed. “We see the first order of business is showing that we can treat housing as a public good, as opposed to a commodity. In order to do that effectively, we in the field, as well as the legislators, felt the need to go deep on a set of distinct priorities, instead of throwing them into one big omnibus bill, where pieces get lost.”

The seven planks of the platform include:

- New York Rep. Ocasio-Cortez's already-introduced “A Place to Prosper Act,” which would reform existing housing laws and regulations to expand assistance, strengthen tenant rights, invest \$10 billion in lead abatement, and tie highway funding to equitable development practices
- A proposal by Massachusetts Rep. Pressley that would create a massive investment in the public housing stock through the Housing Trust Fund, increase tenant input through strengthened resident councils, and link transit and infrastructure spending to a reform of exclusionary zoning policies (municipalities must get rid of height restrictions, for instance, to qualify for funding)

- Minneapolis Rep. Ilhan Omar’s previously introduced Homes for All Act, which would allocate new funding for the construction of 10 million new public housing units and create a \$200 billion community control and anti-displacement fund to fight gentrification; it has an estimated \$1 trillion price tag
- Michigan Rep. Tlaib’s proposal to replace the Opportunity Zone program with a Community Benefits Fund that would provide grants for community land trusts, land banks, and nonprofits working in underinvested communities, all funded by the repeal of Opportunity Zones (in other words, arguing that the tax revenue that was expected to be lost from that program could be redirected to other spending)
- Washington Rep. Pramila Jayapal’s proposal to combat homelessness, the Housing is a Human Right Act, by increasing funding for a range of support services including medical and mental health treatment, and aims to ensure homelessness services are available to all who need them
- Oregon Rep. Earl Blumenauer’s proposal to offer a refundable monthly tax credit for renters and tax credits to help potential first-time homebuyers
- A bill fighting real estate speculation that Illinois Rep. Chuy Garcia is currently finalizing (details will be released later this year)

The collection of bills doesn’t have a total price tag, nor any analysis suggesting how many people it would impact in total. It arguably could rival, or exceed, Bernie Sanders’s \$2.5 trillion housing plan in terms of cost.

San Francisco-based housing advocate Randy Shaw says that it’s great to see a broad group of legislators and advocacy groups make this an issue at the federal level, but it’ll also take extensive work on the state and local level to pass significant housing reform.

“The question is whether housing will be a priority,” he says. “Everyone is for housing reform, but they’re also for healthcare and education.

These are multi-issue groups and lawmakers. It’s great to have these policies out there, but it’ll take mobilizing constituencies to make it a real priority in 2021. If this is the big priority, let’s see it, we need it.”

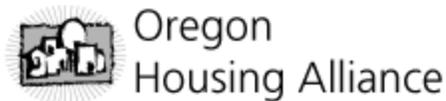
According a public poll commissioned by the National Low-Income Housing Coalition (NLIHC) last fall, 85 percent of Americans believe that ensuring everyone has a safe, decent, affordable place to live should be a “top national priority,” and 8 in 10 people in America believe that Congress should “take major action” to make housing more affordable for low-income people.

Diane Yentel, president and CEO of the NLIHC, says proposals like the People’s Housing Platform show that “political will is growing” for investing in “proven solutions at the scale necessary.”

“Leaders in Congress—like those introducing today’s bills—recognize the need and are responding by introducing bold, ambitious, and much-needed housing bills, the likes of which we haven’t seen in generations,” says Diane Yentel, president and CEO of the NLIHC.

While there’s little chance the package of bills would pass the Senate this term, its proponents believe it’s important to put down markers for where progressive housing policy should go. Raghuvver believes it could take years of collective action and pressuring lawmakers to make this not just Democratic party policy, but something that can be passed into law.

“The reality is, this is also a way for us to demonstrate that there are leaders and champions within Congress ready to take action now, and it’s a call to action now to the rest of our legislators to stand up and be brave and put the needs of their constituents above corporations,” Enriquez tells Curbed. “These are key progressive lawmakers taking a stand. If [these laws] don’t pass soon, that doesn’t mean we won’t be building political power on a state and local level to eventually pass these laws.



The 2020 Housing Opportunity Agenda

The 2020 Legislature should act to help Oregonians achieve housing stability. These proposals are the Housing Alliance's recommendations to support more Oregonians to access opportunity through safe, stable, and affordable housing.

- Long Term Rental Assistance (HB 4002): In Oregon, three out of four households with extremely low incomes pay over half of their income towards rent. Households who experience a severe rent burden are at increased risk of homelessness. Long-term rent assistance is an effective strategy to prevent homelessness and provide an opportunity for affordable housing for people with low incomes around the state. However, existing resources are insufficient to meet the need. Federal tenant based or project based vouchers serve one in four households that are eligible for long term rental subsidies. In 2020, the Legislature should pass HB 4002, and fund a cost analysis study to assess the cost of providing a long term rental assistance program to support Oregonians with low incomes.

- Property Tax Exemption, Updates for affordable housing (SB 1531): Over the years, the Legislature has authorized several local option property tax exemptions for affordable housing, including ORS 307.515 and ORS 307.540. Local option property tax exemptions are one tool local jurisdictions can use to help incentivize and make affordable housing developments financially viable in their communities. Recently, the federal government made a critical change that will allow for more people of different income levels to be served by affordable housing. The Legislature should update the local option property tax exemptions to align with this new criteria by including this update in SB 1531.

- Preserve and Maintain existing affordable housing: Across Oregon, we need to maintain our supply of existing affordable housing, and reinvestment is needed to maintain safe, stable, and affordable homes. These funds are needed to help to maintain all regulated, multifamily affordable housing, as well as public housing and manufactured home parks. The Legislature should commit \$10 million in Lottery Bonds to meet needs to maintain existing affordable housing across Oregon.

- Oregon Individual Development Account (IDA) Initiative: The Oregon Individual Development Account (IDA) Initiative is a matched savings program which is one of Oregon's only tools to help people with low incomes build assets such as a home, a small business, or an education. The Initiative is flexible, and supports the unique approaches of culturally specific, rural and urban partners as they work to build better futures in their communities. The Initiative has been funded through a state tax credit. Because of changes in federal tax law and IRS code, the Initiative is facing significant funding cuts for 2020 and 2021. Action in 2019 (HB 2164) partially addressed these threats, but the cuts will be significant unless the Legislature acts. At least \$4.5 million in one-time only resources is needed to keep the Initiative whole through 2019-21 biennium, plus conversion of the already budgeted credit to general fund for the remaining 2019 credit and all 2020 credit, for a total of \$10.1 million.

In addition to our priority agenda, the Housing Alliance supported a number of proposals from members, advocates, and Legislators. These proposals create resources and programs to help people access stable housing, develop more affordable housing, stabilize families in their homes, and address homelessness. In 2020, the Housing Alliance has endorsed is supporting:

- Debt based suspension of drivers licenses (HB 4065): Suspending driver licenses for inability to pay fines keeps people from being able to pay their debts and can trap people in a cycle of poverty. Oregon currently suspends people's drivers licenses because someone could not pay fines from a traffic ticket, like not using their turn signal or having a headlight out. The Legislature should pass HB 4065 and end the practice of suspending drivers licenses for the inability to pay the fines and fees.

- Fair Housing Enforcement (SB 1534): Today, Oregonians who experience housing discrimination must ask for assistance from the US Department of Housing and Urban Development to challenge violations of federal fair housing law. The Legislature should pass SB 1534, and change the law to allow Oregon Labor and Industries to enforce federal fair housing law on behalf of the federal government. Oregonians would be better served and protected from unlawful housing discrimination.

- Increase Support for the Independent Living Program (HB 4120): Young people in the foster care system deserve the opportunity to learn the skills necessary to

transition into adulthood. Oregon's Independent Living Program (ILP) is designed to help youth transitioning out of foster care to gain these skills while establishing supportive relationships. The Legislature should pass HB 4120, and invest \$2 million to stabilize ILP providers, including support to transition into their own housing.

- **Youth Homelessness (HB 4039):** Oregon has one of the highest rates of youth homelessness, including youth in the K-12 system, youth exiting the foster care system, and unaccompanied youth. The Legislature should pass HB 4039, which invests resources in three program areas: (1) \$300,000 to conduct a needs assessment, and begin planning for a continuum of services; (2) \$1.2 million to expand the host home network, which provides a home for unaccompanied homeless youth while they finish high school; and (3) \$1 million to expand existing shelter, mental health, transitional housing, and other services for Runaway and Homeless Youth.

- **211 Info Service Expansion:** 211Info provides basic service navigation through phone services. 211Info is requesting \$1.58 million from the Legislature to expand services and staffing to operate 24 hours a day, 7 days a week, and give people access to 211 Info via text, calls, and emails. In addition, the proposal would hire 8 local coordinators to build relationships in rural areas to allow for stronger information in the database and cross-sector collaboration.

- **Rural System Development Charges (HB 4084):** System development charges are part of developing any new housing, and for affordable housing, it is another source for which to secure funding. SDCs pay for infrastructure to support new development. HB 4084 would allocate \$750,000 to Oregon Housing and Community Services to support funding for system development charges in rural communities.

- **Healthy Homes (SB 1532):** For seniors, people with disabilities, and people with low incomes who own their homes, small investments can make a big difference to maintain safety and stability. Across Oregon, low-income homeowners are living in homes that are unsafe and may be forced to choose between paying their mortgage or putting food on the table. The need for critical repair can prevent the implementation of energy-efficiency improvements that lower energy use and utility bills, or critical accessibility adaptations for people experiencing disabilities. The Legislature should pass SB 1532, and commit \$4 million to address these critical home repair and health and safety needs.

- **Accessory Dwelling Unit (ADU) Pilot Program:** Small Homes Northwest is a scalable replicable demonstration project that will build ADUs to support financial stability for modest income homeowners and create an affordable rental home, while preventing displacement. A one-time allocation of \$1,000,000 will build 15 new small homes, ten in metro Portland and five outside the metro area, and demonstrate that this scalable replicable model is a viable, equitable and efficient use of funds.

- **Home Ownership Limited Tax Exemption:** The Home Ownership Limited Tax Exemption (HOLTE) is a local option property tax exemption authorized by the Legislature. The authorization allows a property tax exemption for newly constructed, owner-occupied single unit housing for purchase, and limits the income and sales price of the home. The current law only allows two years from the time of application to completed development to ensure the exemption remains in place. This proposal is a technical fix to address problems with implementation, and would amend statute to allow a city to grant a case-by-case extension by up to 24 months, if the applicant can document progress.

- **Septic Loan Program (HB 4070):** The Septic Loan Program, operated by Craft3 through a contract with Department of Environmental Quality, helps homeowners replace their septic systems. Failing septic systems have impacts on household stability, environmental quality, and are expensive to fix. A low- or no-interest loan can help households with low incomes to replace their septic system without serious financial hardship. The Legislature should pass HB 4070, and commit \$4 million to help this loan fund continue to support homeowners, particularly those with lower incomes.

- **Addressing Racial Disparities in Homeownership (HB 4003):** In 2018, the Legislature created a Task Force to Address Racial Disparities in Homeownership. In 2020, HB 4003 includes: 1) grants and technical assistance to organizations to increase access to homeownership for communities of color, including education and training; 2) an update to the definition of people of color; 3) additional resources to the Oregon Individual Development Account (IDA) Initiative specifically to support access by people saving for homeownership; 4) training for real estate professionals on implicit bias; and 5) a continuation of the Task Force for an additional year.

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

- H. Office of Renter’s Services:** Fund and implement a housing rehabilitation program for East Portland to improve the safety, appearance, and affordability of existing housing stock. Involve the East Portland Action Plan Housing Subcommittee in the development of the program. (HD.2.3)

 - I. City Housing Bureau and State of Oregon Legislature:** Increase opportunities for sustainable moderate income and minority home ownership. (SN.2.1+2)

 - J. City of Portland Housing Bureau and Bureau of Planning & Sustainability, Prosper Portland, METRO, Multnomah County, and State of Oregon:** Perform an Anti-Displacement Impact Analysis when considering multi-family and commercial developments. to provide a pre-build assessment of the effect such development will have on displacement in the area (usually a one-mile radius). (SN.1, SN.2, SN.6, EQ.1, and EQ.2)

 - K. City of Portland:** Create an “Equitable Neighborhood Housing Fund” for East Portland to support the acquisition of developable land and existing market-rate housing currently serving low-income families and communities of color by organizations actively working to prevent residential displacement and build healthy, inclusive neighborhoods within East Portland. (SN.1, SN.2, SN.6, EQ.1, and EQ.2)
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Displacement Prevention Recommendations for East Portland

• *Community Benefits Agreements (CBA)*

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

• *Rent Stabilization*

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

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

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

• *Anti-Displacement Impact Analysis*

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

- ***Housing Acquisition Rehabilitation to Insure Affordability***

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

- ***No Net Loss/Affordable Housing Preservation Ordinance***

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

- ***Broadening Homeownership and Cooperative Ownership***

This establishes programs to increase opportunities for low-income households to have the opportunity to purchase a home. It means that some of the barriers to homeownership are removed so that homeownership becomes easier for groups of people who are often unable to purchase homes for themselves. Cooperative Ownership of multi-family developments occurs when a group

of people form a collective business corporation to share ownership of a building. Co-op members work together to reach mutual goals based on democratic control and decision-making. Co-op members may or may not be residents of the shared ownership building.

- ***Inclusionary Zoning***

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

- ***Owner-Occupied Homeownership Retention for People with Low - Income***

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