



City of Tigard
Housing Needs Analysis &
Housing Market Analysis

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Prepared for

City of Tigard
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Chapter 1: Introduction



Definitions

Affordable Housing

The definition used throughout this analysis is congruent with the U.S Department of Housing and Urban Development's definition of "affordable housing" as housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners insurance, and any homeowners' association fees.

Data Sources

Decennial Census Data

Data collected by the Decennial Census for 2010 and 2000 is used in this Assessment (older Census data is only used in conjunction with more recent data in order to illustrate trends). The Decennial Census data is used by the U.S. Census Bureau to create several different datasets:

2010 and 2000 Census Summary File 1 (SF 1) – This dataset contains what is known as "100% data," meaning that it contains the data collected from every household that participated in the Census and is not based on a representative sample of the population. Though this dataset is very broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income. The statistics are available for a variety of geographic levels with most tables obtainable down to the census tract or block group level.

2000 Census Summary File 3 (SF 3) – Containing sample data from approximately one in every six U.S. households, this dataset is compiled from respondents who received the "long form" Census survey. This comprehensive and highly detailed dataset contains information on such topics as ancestry, level of education, occupation, commute time to work, and home value. The SF 3 dataset was discontinued for the 2010 Census, but many of the variables from SF 3 are included in the American Community Survey.

American Community Survey (ACS)

The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses. This approach trades the accuracy of the Decennial Census Data for the relative immediacy of continuously polled data from every year. ACS data is compiled from an annual sample of approximately 3 million addresses rather than an actual count (like the Decennial Census's SF 1 data) and therefore is susceptible to sampling errors. This data is released in two different formats: single-year estimates and multi-year estimates.

ACS Multi-Year Estimates - More current than Census 2010 data, this dataset is one of the most frequently used. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 1-year estimates. The 2014-2018 ACS 5-year estimates are used most often in this HAP.

Comprehensive Housing Affordability Strategy (CHAS)

CHAS data is a special tabulation of the U.S. Census Bureau's American Community Survey (ACS) that is largely not available through standard Census products. The special dataset provides counts of the number of households with a variety of housing needs, in a range of income brackets, and for different household types of particular interest to planners and policy makers. The most recent available CHAS data is based on 2013-2017 American Community Survey 5-year estimates.

Chapter 2: Community Input



Tigard residents and employees have a wide range of housing needs and preferences that must be achieved for housing planning efforts to succeed. To gather community perceptions about housing preferences and residents' ideas for the future of Tigard, the Planning Team conducted an online survey open to the general public and engaged a Community Advisory Committee to provide feedback during development of the Housing Needs Analysis (HNA) and Housing Market Analysis (HMA). Additionally, the Planning Team held a Spanish language focus group to gather input from Spanish-speaking residents. In total, over 150 people participated. This section summarizes feedback received from Tigard residents and employees through each of these methods. Additional input from interviews with housing industry stakeholders is included in the Housing Market Analysis portion of this report.

Housing Survey

A public survey, “What Makes A Great Neighborhood,” was available on the *Engage Tigard* website (engage.tigard-or.gov/rt2) from mid-November through the end of December 2020. The 25-question survey focused on participants' views on housing, transportation, and businesses that they would like to see in their neighborhoods. Housing survey questions were also available in Spanish. A total of 139 responses were received. This section shares key findings, with complete survey results available in an appendix to this report.

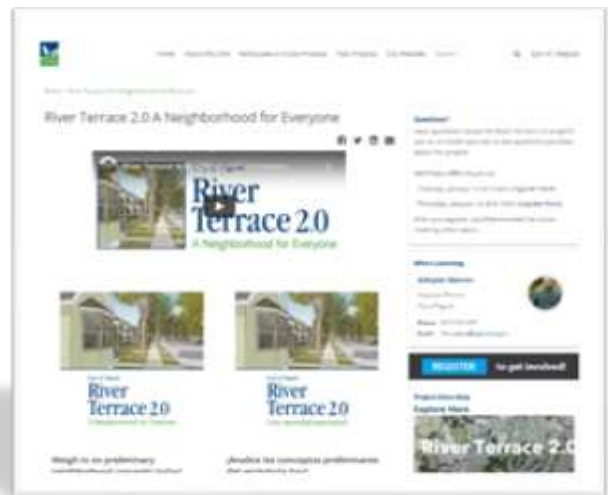


Table 1: Survey Participant Demographics

<p>Participants Living and Working in Tigard</p>	<ul style="list-style-type: none"> • 96% of survey respondents live in Tigard. • 40% of respondents work in Tigard. • Participants came from all areas of Tigard. Most common neighborhoods are Bull Mountain, Durham Road, Southview, Cook Park, Greenburg Road, and Summerlake/Scholls.
<p>Tenure and Homeownership</p>	<ul style="list-style-type: none"> • 80% of respondents own their homes. • 14% of respondents rent their homes. • 5% live with friends or relatives or in another housing situation.
<p>Age</p>	<ul style="list-style-type: none"> • About one-half of survey respondents (52%) are between the ages of 30 and 49. • Seniors (over age 60) make up one-quarter of respondents (26%).

Income	<ul style="list-style-type: none"> • A variety of income groups were represented among survey participants. • About 18% of survey takers have incomes under \$50,000 and 25% have incomes between \$50,000 and \$74,999. • Higher incomes groups make up over one-half of participants: 29% between \$100,000 and \$149,999 and 27% over \$200,000.
Race and Ethnicity	<ul style="list-style-type: none"> • The majority of survey participants are white (82%). • Asian and Hispanic or Latinx respondents each make up 6% of survey takers. • Native American and Black or African American participants make up the smallest shares (3% and 1%, respectively).

Perspectives on Housing Affordability

One survey question asked respondents to rank their level of agreement with a series of statements about housing affordability in Tigard. Responses are displayed in Figure 1, Figure 2, and Figure 3.

About 63% of participants say they “strongly agree” or “somewhat agree” that Tigard needs greater variety of housing types and prices. About one-in-six respondents (15%) “somewhat disagree” or “strongly disagree” that Tigard needs more housing variety. A roughly similar share of participants “strongly agree” or “somewhat agree” that housing affordability is an important issue in Tigard (60%). However, there is more disagreement regarding this statement: 21% of respondents “somewhat” or “strongly disagree.”

Considering several different household compositions, respondents were asked to identify whether they believe each can find housing that they can afford in Tigard. Survey takers described single people as the group most likely to have difficulty affording housing. About 54% of respondents “strongly disagree” or “somewhat disagree” that single people can afford housing in Tigard, and less than one-quarter agreed. Young families are also seen by a substantial portion of respondents as having difficulty affording homes in Tigard. About 46% “strongly disagree” or “somewhat disagree” that young families can afford to live, compared to 35% who “strongly” or “somewhat agree.”

Survey takers are considerably more likely to agree that seniors and people who work in Tigard can afford to live there. When asked if they agree or disagree that seniors can afford to live in Tigard, responses are roughly evenly split: about 35% “somewhat” or “strongly disagree,” and 30% “somewhat” or strongly agree.” People working in Tigard are most likely to be seen as able to afford housing there: 38% of survey takers “somewhat” or “strongly agree” that Tigard employees can afford to live there, compared to 31% that “somewhat” or “strongly disagree.”

Figure 1: Housing Diversity and Affordability Statements

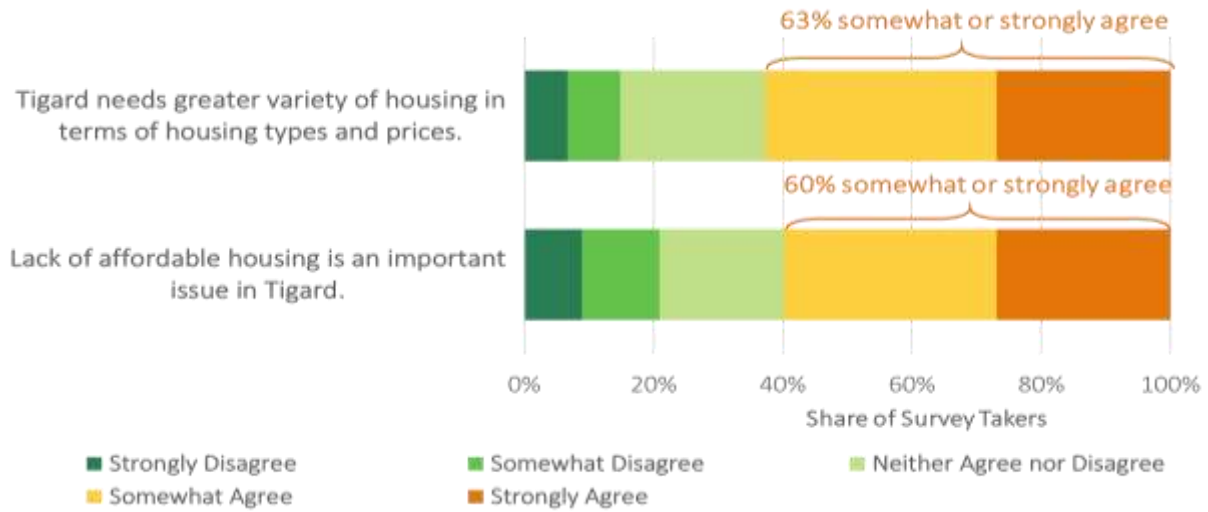


Figure 2: Housing Affordability for Families and Single People

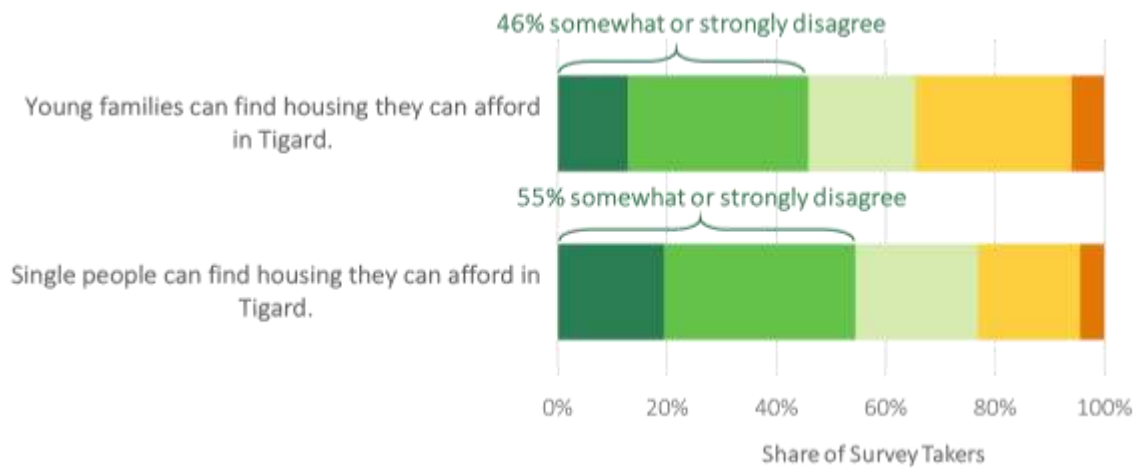
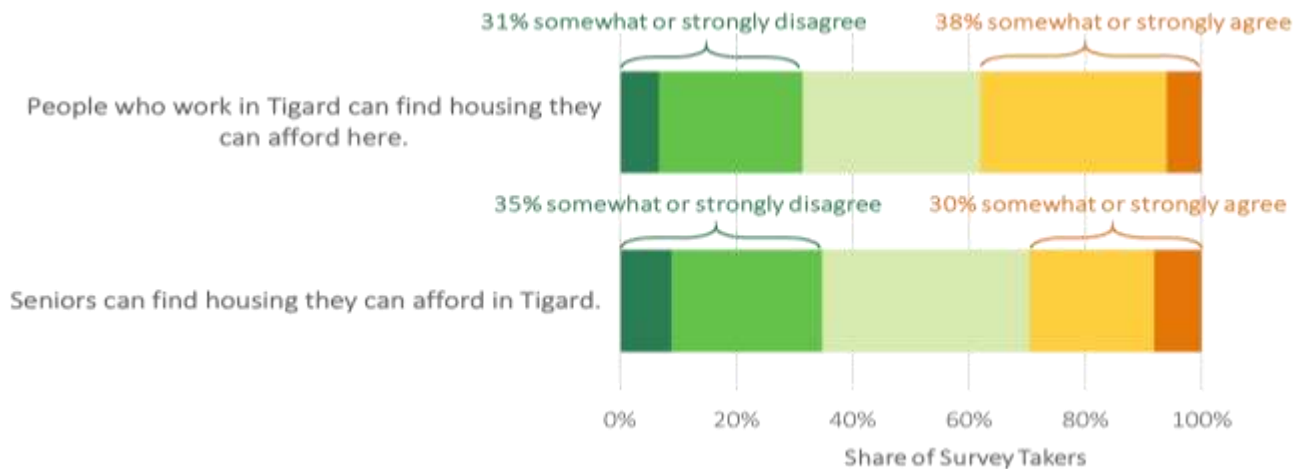


Figure 3: Housing Affordability for Seniors and People who Work in Tigard



Perspectives on Desired Housing Types

Survey questions also asked participants to identify characteristics that they consider when looking for housing. The vast majority would prefer to own their homes (93%), which may reflect both a preference for homeownership and a predominance of homeowners among survey respondents (80% of participants already own their homes).

In identifying housing sizes that are potentially undersupplied in Tigard, there was little consensus among respondents. A roughly equivalent share of participants (28-30%) felt that there are shortages of two-, three-, or four-bedroom units in Tigard. Smaller housing (studios and one-bedroom units) was less likely to be identified as undersupplied (selected by 7% and 19% of respondents, respectively). Further, about one-quarter of respondents did not know. Note that percentages total to over 100% because respondents were asked to select up to two responses.

In thinking about features and amenities that are important in selecting a home, the top response was safe streets and sidewalks, identified as “extremely important” or “very important” by 86% of survey takers. Size of the home, dedicated garage or off-street parking, and front or back yards were all identified as “extremely” or “very important” by more than 80% of participants.

What type of living situation would you prefer?

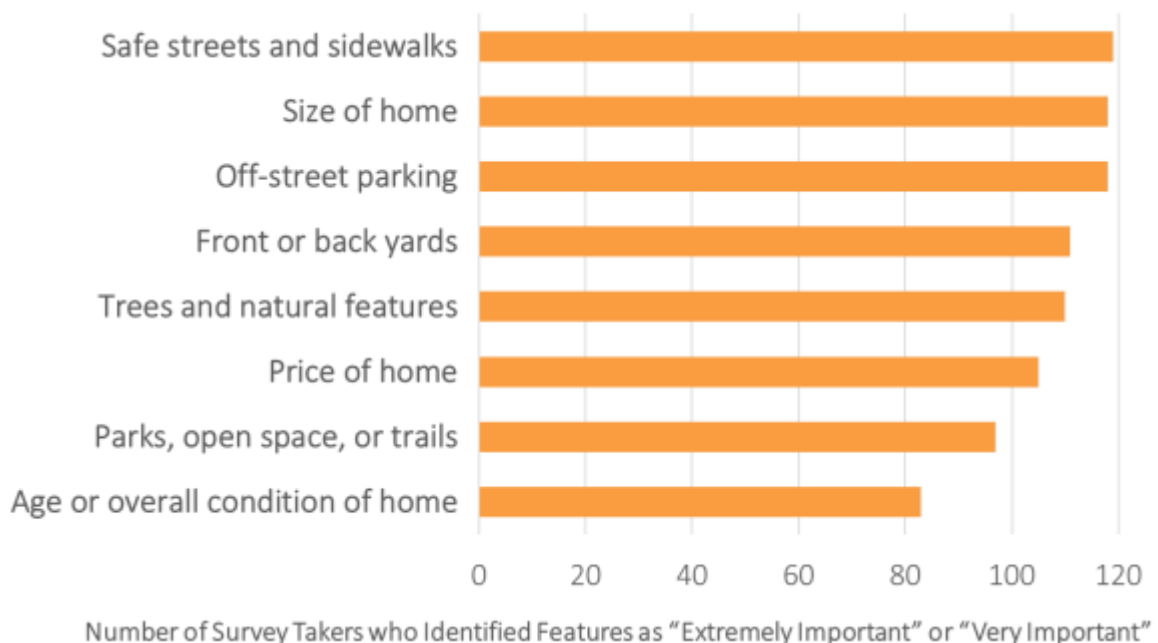
93%

would prefer to **own** the place where they live

6%

would prefer to **rent** the place where they live

Figure 4: What Features and Amenities are Most Important to You? Top Responses



Finally, respondents were asked what makes it difficult to find housing in Tigard. Overwhelmingly, the most common response was cost, identified by 55% of respondents. Not enough for-sale housing and not enough single-story homes that are accessible for seniors and people with disabilities were other top responses, selected by 29% and 20% of participants, respectively.

Figure 5: Which Factors Make it Difficult to Find Housing in Tigard?



Community Advisory Committee

In addition to gathering perspectives from the general public, a 14-member Community Advisory Committee also guided work on the Housing Needs Analysis/Housing Market Analysis. Five meetings were held from October 2020 through March 2021. Discussion topics at the CAC meetings included existing housing supply, housing affordability needs, community input received, desired housing types and concepts, and recommendations for achieving housing goals. Ideas shared by CAC members are summarized below.

Housing Types & Sizes

- A crucial component of residential planning should be a focus on greater variety in housing types and sizes to serve a wider array of needs in the community. Tigard needs a housing supply that makes it accessible to all.
- New construction leans toward larger homes, but there is a need for smaller housing as well. Areas that develop should include a mix with middle housing options (cottage clusters, rowhouses, accessory dwelling units, multi-plex units) and not be predominately single-family detached homes.

- Many of these housing/architectural types are time-tested and have the ability to serve multiple population groups over time.
- More one-story/ranch-style homes would serve aging Tigard residents or seniors who would like to locate in the area.
- Duplexes offer good opportunities for multi-generational households to live in the same building. They also tend to be smaller and more affordable units.
- Apartments of a variety of sizes are needed.

Housing Locations

- Considerably more apartments would be appropriate and needed downtown and in the Tigard Triangle where there is walkability, transit opportunity, and vibrancy.
- Older neighborhoods that do not have sidewalks may be less attractive than areas with greater walkability.
- There is a need for housing and community/civic centers to be co-located, improving walkability and safety.
- Opportunities for multi-family housing near natural areas are good and could offer apartment dwellers a “backyard.”
- To the extent possible, each area of the city should have a variety of housing types rather than having, for example, all low-density development in area. Variety is desired throughout the city and throughout new development areas.

Affordability & Equity

- Improving affordability of housing should be a key goal for the city. New development should represent a mix of prices and not be focused on luxury units.
- Apartments that are affordable to lower-income families with children and have amenities to serve them are needed in Tigard.
- Renters are vulnerable to displacement as prices increase.
- Many young adults are ‘priced out’ of Tigard or continue living with their parents because housing is too expensive.
- Survey results indicating that seniors can afford to live in Tigard is surprising. In CAC members experience, seniors face difficulty finding an affordable place to live.
- Among households that look for larger homes are many immigrant families that rely on communal living styles.
- Low- and moderate-income households and people of color need to be heard as part of the planning and decision-making process.
- Homeowners Associations (HOAs) can present barriers to some types of housing development.
- Community Land Trusts (CLTs) and cooperatives are needed to establish more permanent affordable housing in Tigard.

Spanish Language Focus Group

In January, the City of Tigard and the Planning Team held a virtual focus group for Spanish speakers. Participants were asked to discuss needs in the three key topic areas of housing, transportation, and commercial areas, and to share ideas about what makes a neighborhood great. Discussion themes related to housing are provided below:

- **Affordable Housing**
 - Rent is very expensive. It is difficult to find lower cost housing.
 - Sales prices are also very high. Even though people may be interested in buying a home, the prices are prohibitive.
 - There is a concern that new home construction may replace smaller, more affordable homes with costlier housing.

- **Tenant Advocacy**
 - Landlords/rental housing owners raise rents but do not respond to tenant needs.
 - There is a need for representatives who can advocate for people having issues with their landlord.

- **Cost of Living**
 - Cost of living has increased, particularly in the last two years. Prices have gone up while minimum wage remained the same.

- **Walkability**
 - Walkability is important, particularly to grocery stores, banks, and health-care facilities that serve low- and moderate-income households. Residents should be able to access these by walking from home rather than having to take a bus or go out of town.

Chapter 3: Demographic Trends



Population Growth

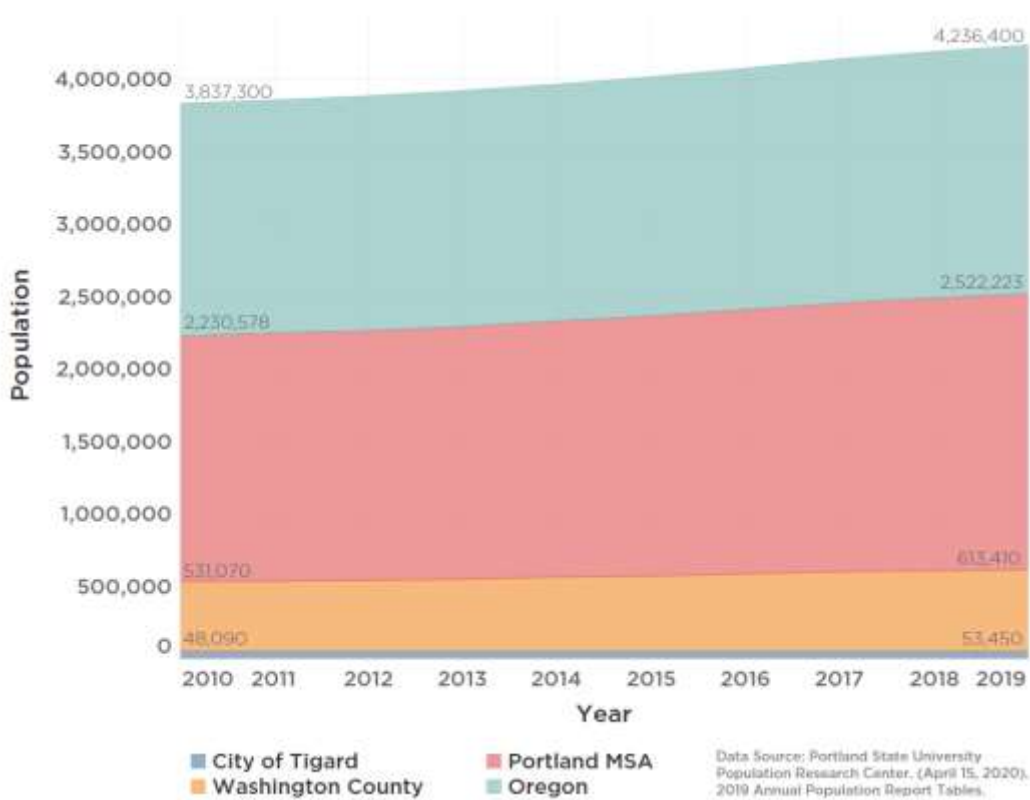
The city of Tigard’s population has grown rapidly in recent years. As of 2019, the city’s population was 53,450, representing an 11.1% increase from its 2010 population of 48,090 and an average annual growth rate of 1.2% for 2010 to 2019 (see Table 2 and Figure 6). The city added 5,360 residents over this time period, an average of about 596 residents per year. Tigard’s population grew at a slower rate (1.2%) than that of Washington County (1.6% average annual growth rate) and the Portland-Vancouver-Hillsboro metropolitan area (2.5%), but slightly faster than that of the state of Oregon (1.1% average annual growth rate).

Table 2: Population Growth, City of Tigard, Washington County, Portland-Vancouver-Hillsboro MSA, and state of Oregon, 2010-2019

YEAR	CITY OF TIGARD	WASHINGTON COUNTY	PORTLAND MSA	OREGON 2040
2010	48,090	531,070	2,230,578	3,837,300
2015	49,280	570,510	2,364,954	4,013,845
2016	49,745	583,595	2,409,884	4,076,350
2017	50,985	595,860	2,454,774	4,141,100
2018	52,785	606,280	2,491,885	4,195,300
2019	53,450	613,410	2,522,223	4,236,400
Population Growth Rate				
Population Growth Rate 2010 – 2019	11.1%	15.5%	13.1%	10.4%
Average Annual Growth Rate 2010 - 2019	1.2%	1.6%	2.5%	1.1%

Source: Portland State University Center for Population Research, 2020

Figure 6: Population Growth, City of Tigard, Washington County, Portland-Vancouver-Hillsboro MSA, and state of Oregon, 2010-2019



The city of Tigard was home to an estimated 21,016 households from 2014-2018 according to American Community Survey 5-year estimates, an increase of 1,972 households or 10.4% from the 2006-2010 estimates (see Figure 7 and Figure 8). During this period, the city added households at a faster rate than Washington County (which experienced a 10.2% increase in households), the Portland-Vancouver-Hillsboro metropolitan area (8.8% increase), and the state of Oregon (6.2% increase).

Figure 7: Number of Households, City of Tigard, Washington County, Portland-Vancouver-Hillsboro MSA, and state of Oregon, 2006-2010 and 2014-2018

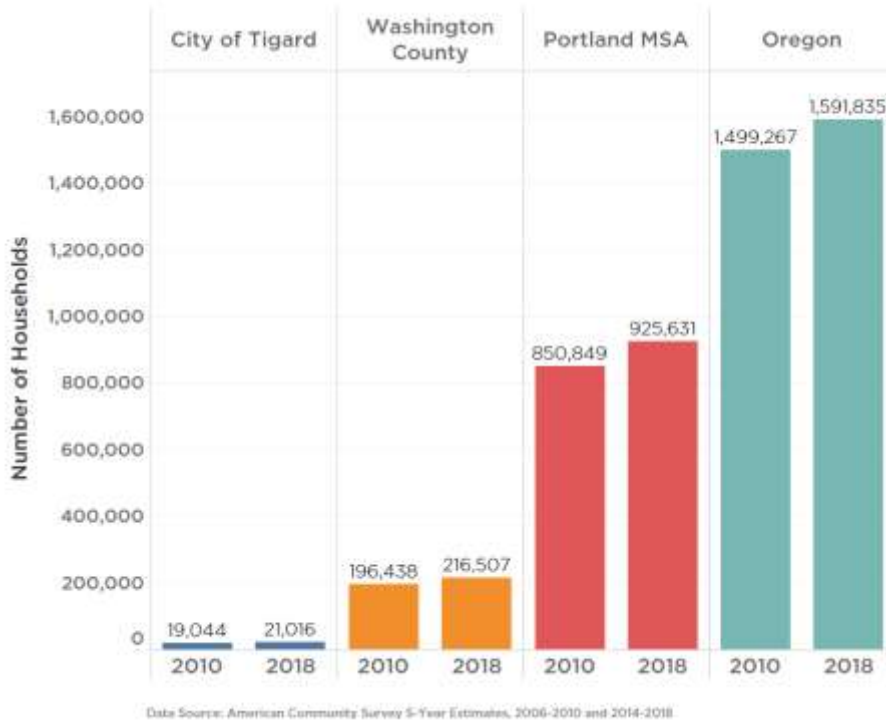
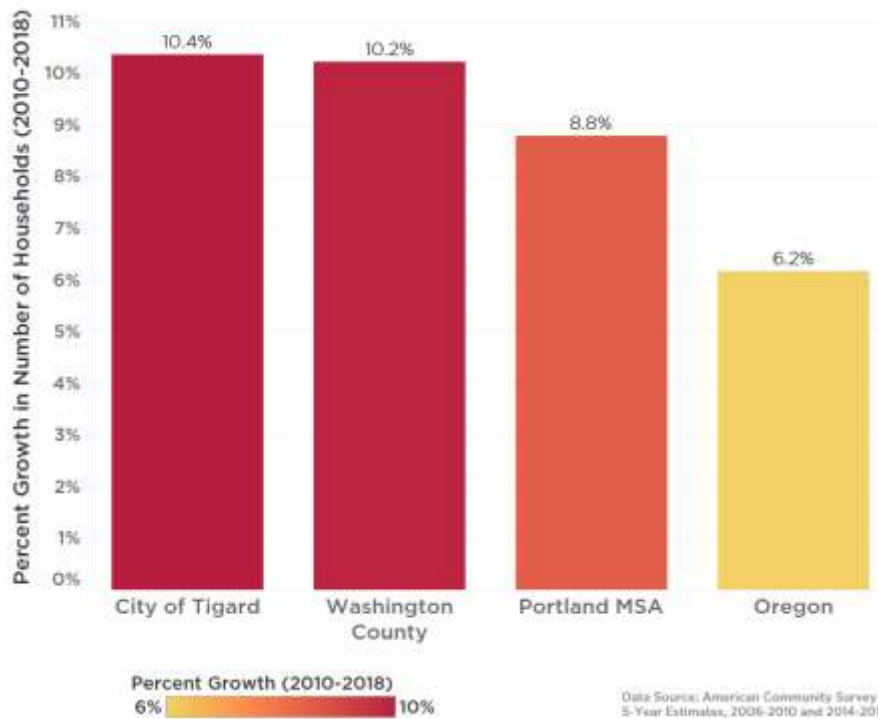


Figure 8: Households Growth Rate, City of Tigard, Washington County, Portland-Vancouver-Hillsboro MSA, and state of Oregon, 2006-2010 to 2014-2018



The city of Tigard has the smallest average household size (number of persons per household) of the four geographies, at 2.47 people per household on average, slightly lower than the state average of 2.51. Washington County has the largest average household size of the geographies at 2.66 people per household, on average.

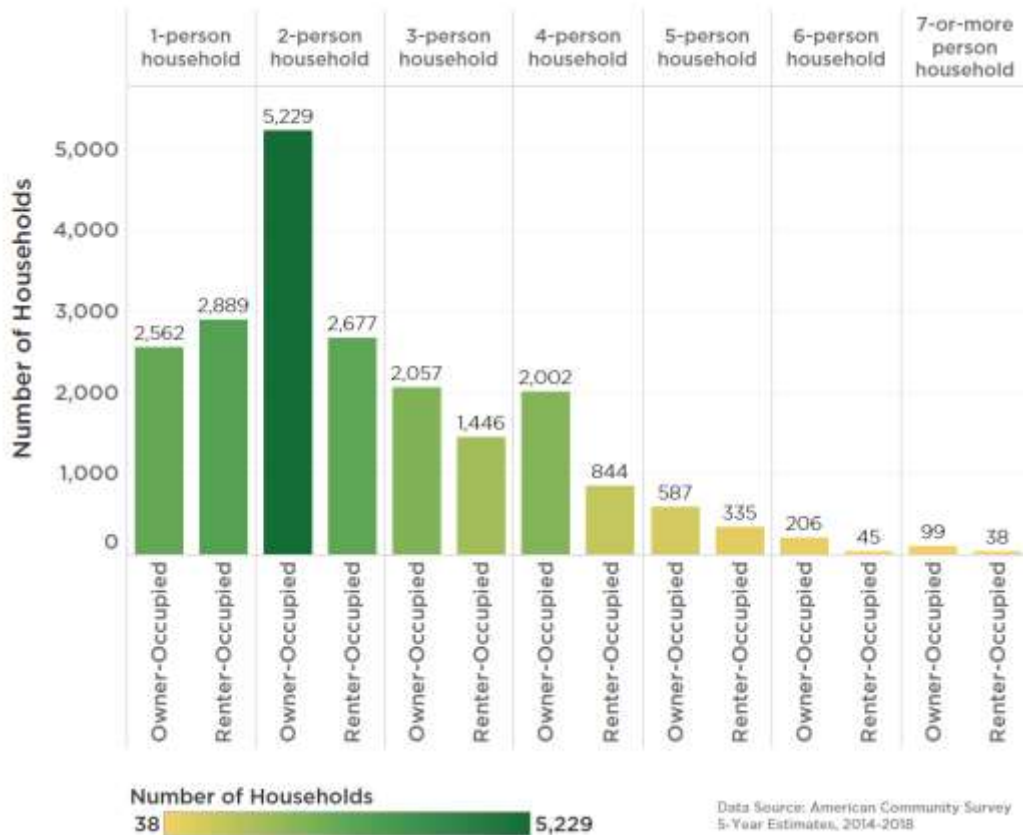
Figure 9: Average Household Size, City of Tigard, Washington County, Portland-Vancouver-Hillsboro MSA, and state of Oregon, 2014-2018



Data Source: American Community Survey 5-Year Estimates, 2014-2018

An estimated 60.6% of households in Tigard (12,742 households) are owner-occupied, while 39.4% are renter-occupied (8,274 households) (see Figure 10). About 63.6% of all households have two people or less, and 80.2% have 3 people or less. About 19.8% of households have four or more people, and 6.2% have five or more people. Renter-occupied households are more likely than owner-occupied households to be one-person households (34.9% of renter households and 20.1% of owner households), while owner-occupied households are more likely to be 2-person households (41.0% of owner households and 32.4% of renter households) and households with four or more people (22.7% of owner households and 15.3% of renter households). Two-person households are the most common household size for owners (5,229 owner-occupied households), while 1-person households are most common for renters (2,889 renter-occupied households).

Figure 10: Households by household size, City of Tigard, 2014-2018

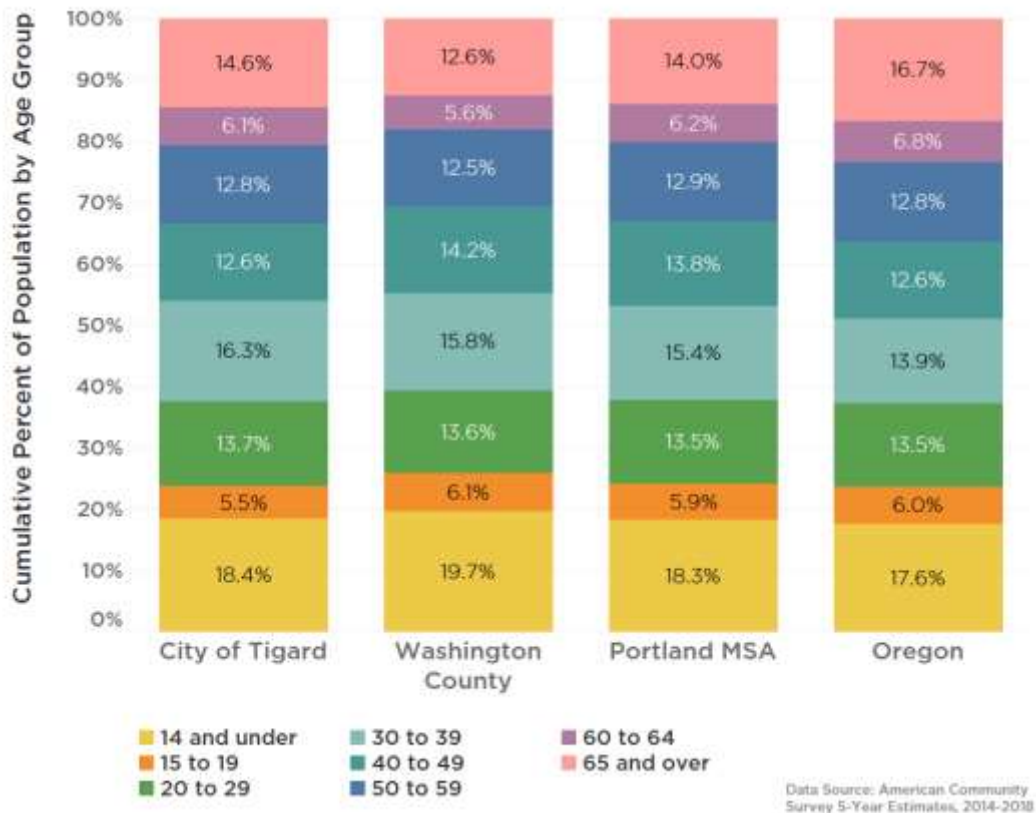


Demographic Overview

Age

Composition of the population by age group varies slightly throughout the region and state. Tigard, Washington County, and the Portland-Vancouver Hillsboro metropolitan area have slightly lower percentages of residents aged 60 and over than the state of Oregon as a whole, and the city of Tigard has the highest proportion of residents aged 30 to 39 of the four geographies (16.3% of all residents) (see Figure 11). An estimated 23.9% of Tigard residents are aged 19 and under, about 42.7% are aged 20 to 49, about 33.4% are aged 50 and above. An estimated 20.6% of Tigard residents are aged 60 and above.

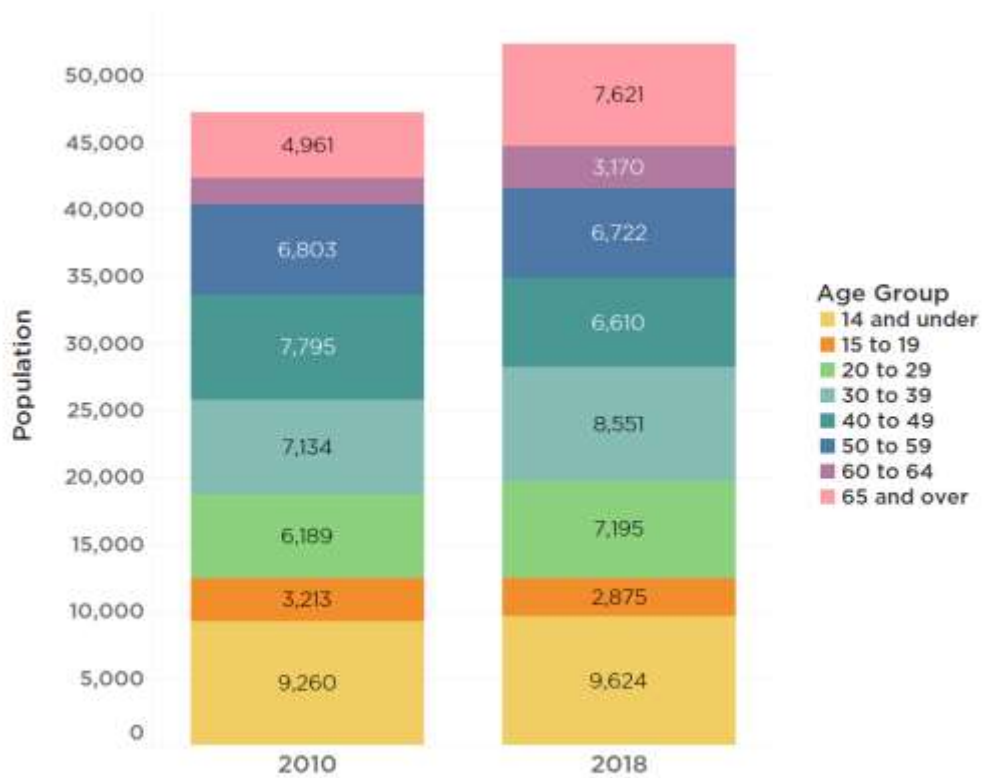
Figure 11: Percent of Population by Age Group, City of Tigard, Washington County, Portland-Vancouver-Hillsboro MSA, and state of Oregon, 2014-2018



The composition of the city's population by age has shifted since 2010, with much of the growth concentrated in upper age categories (see Figure 12). The city's population grew by 5,076 from 2010 to 2018, including increases in the population aged 65 and over of 2,660 (a 53.6% increase) and in the population aged 60 to 64 of 1,233 (a 63.7% increase). The city also experienced increases in populations aged 20 to 29 (16.3%) and 30 to 39 (19.9%), and a slight increase in the population 14 and under (3.9%) over the time period. It experienced decreases in populations aged 15 to 19, 40 to 49, and 50 to 59.

Similarly, residents aged 40 to 59 and 19 and under declined as a share of the city's population over the time period, while residents aged 20 to 39 and aged 60 and above increased in shares of the city's population.

Figure 12: Population by Age Group, City of Tigard, 2006-2010 and 2014-2018

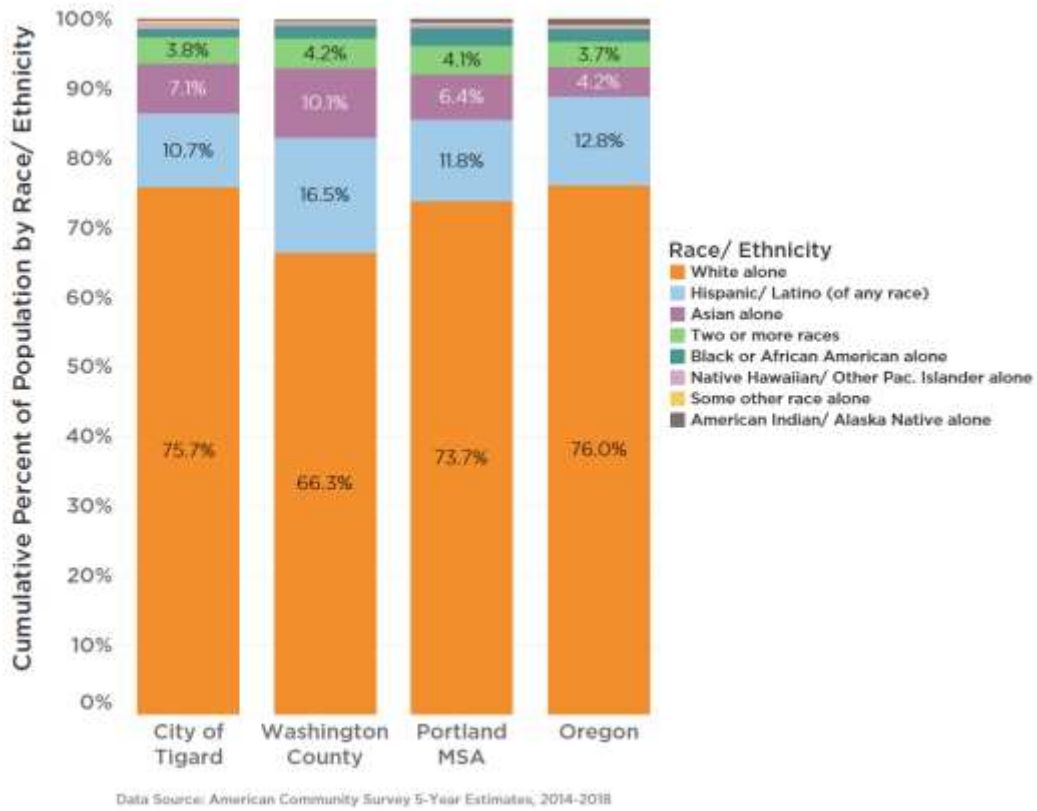


Data Source: American Community Survey 5-Year Estimates, 2006-2010 and 2014-2018

Race and Ethnicity

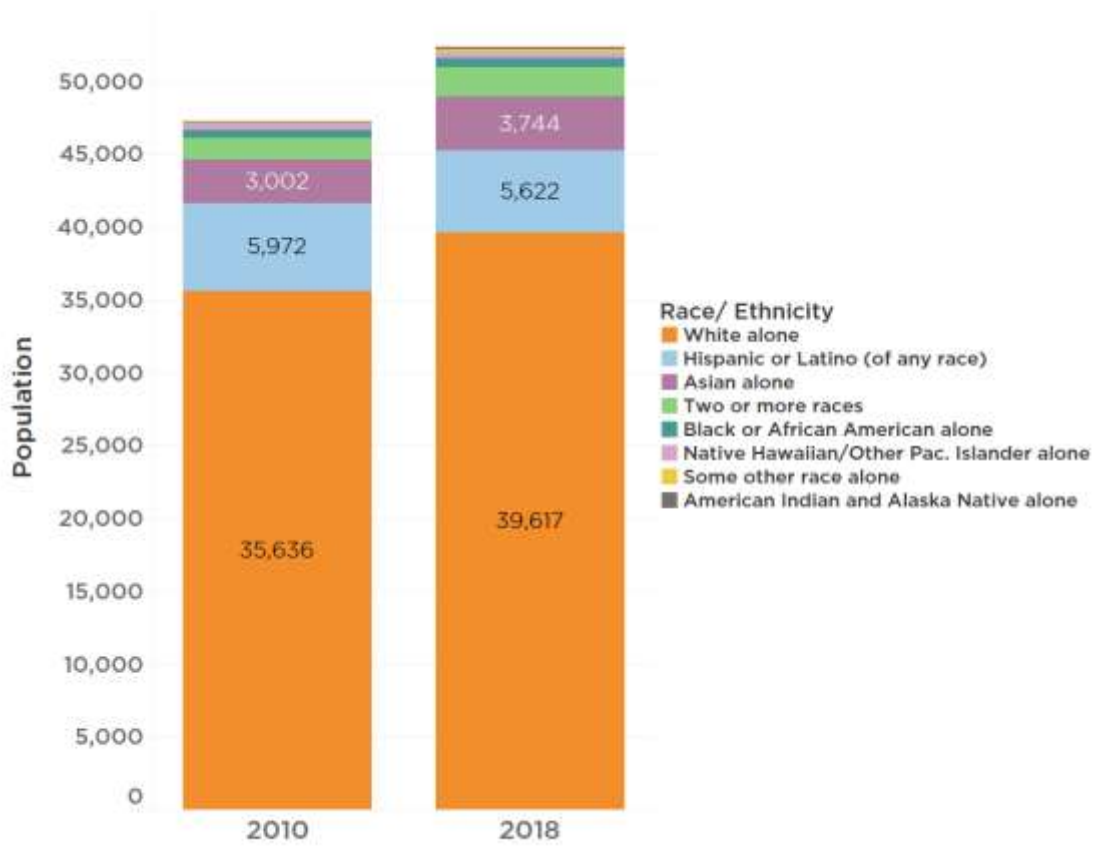
White residents make up the majority (75.7%) of Tigard's population (see Figure 13). Hispanic residents (of any race), Asian residents, and residents of two or more races constitute the next most common races and ethnicities, comprising 10.7%, 7.1%, and 3.8% of the city's population, respectively. White residents make up a higher proportion of Tigard's population than that of Washington County and the Portland-Vancouver-Hillsboro metropolitan area, while Hispanic and Black residents comprise lower percentages of the population in Tigard than in the county, region, and state.

Figure 13: Percent of Population by Race and Ethnicity, City of Tigard, Washington County, and Portland-Vancouver-Hillsboro MSA, and state of Oregon, 2014-2018



Tigard’s population increased by an estimated 10.8% between the 2006-2010 and 2014-2018 American Community survey five-year estimates (see Figure 14). Population growth has been driven by increases in the numbers of white residents (an increase of 3,981 residents), Asian residents (742), and residents of two or more races (520). The populations of residents of some other race and American Indian and Alaska Native residents grew at the highest rates (384.6% and 184.7%), although their shares of the city’s population remain small. The populations of Hispanic and Latino residents (of any race) and Native Hawaiian and other Pacific Islander residents declined during the time period, both in numbers and as shares of the city’s total population.

Figure 14: Population by Race and Ethnicity, City of Tigard, 2006-2010 and 2014-2018

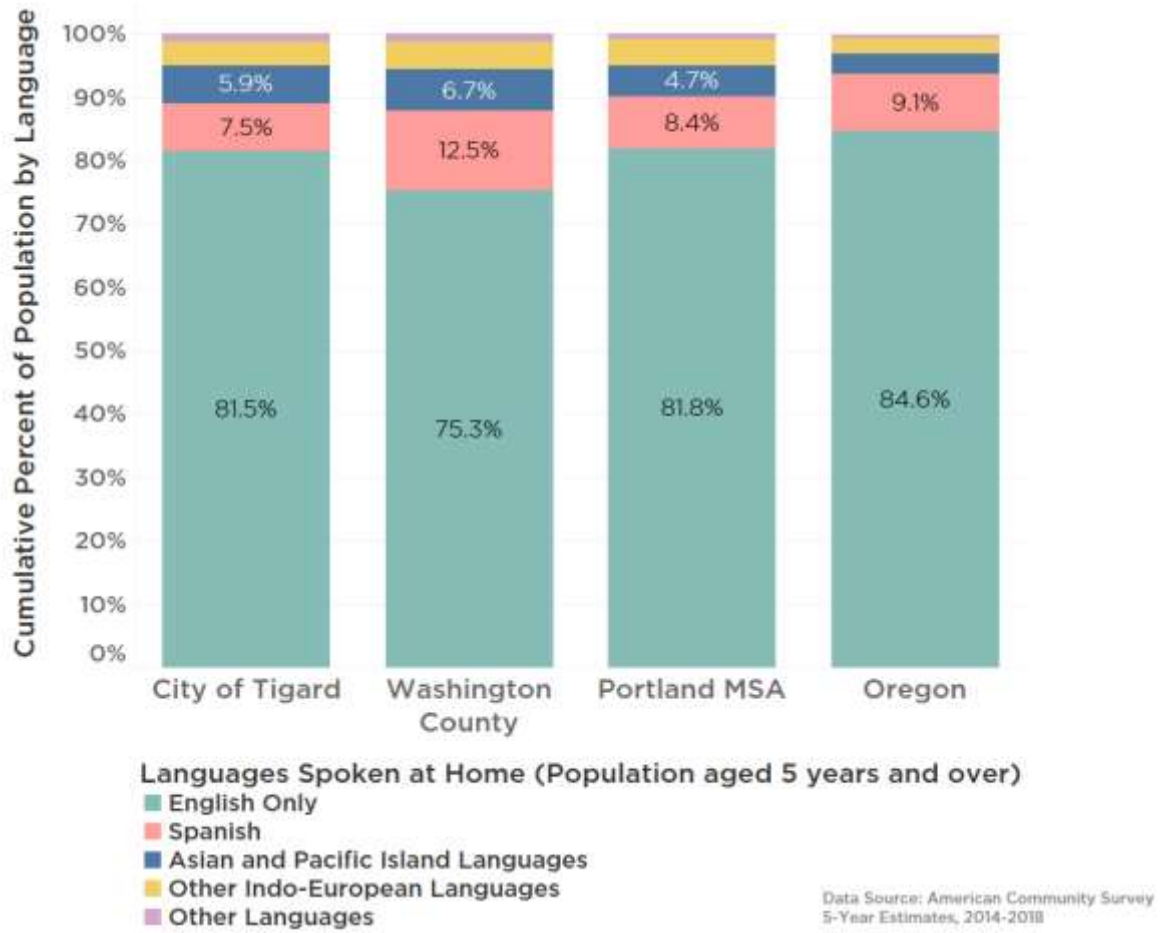


Data Source: American Community Survey 5-Year Estimates, 2014-2018

Language

The majority of Tigard residents aged five years and over (81.5%) speak only English at home, while smaller percentages speak Spanish (7.5%), Asian/Pacific island languages (5.9%), other Indo-European languages (3.9%), and other languages (1.2%) (see Figure 15). Residents of Tigard are more likely to speak languages other than English at home (18.5%) than those living in the state of Oregon as a whole (15.3%), but less likely than residents of Washington County as a whole, 24.8% of whom speak a language other than English at home.

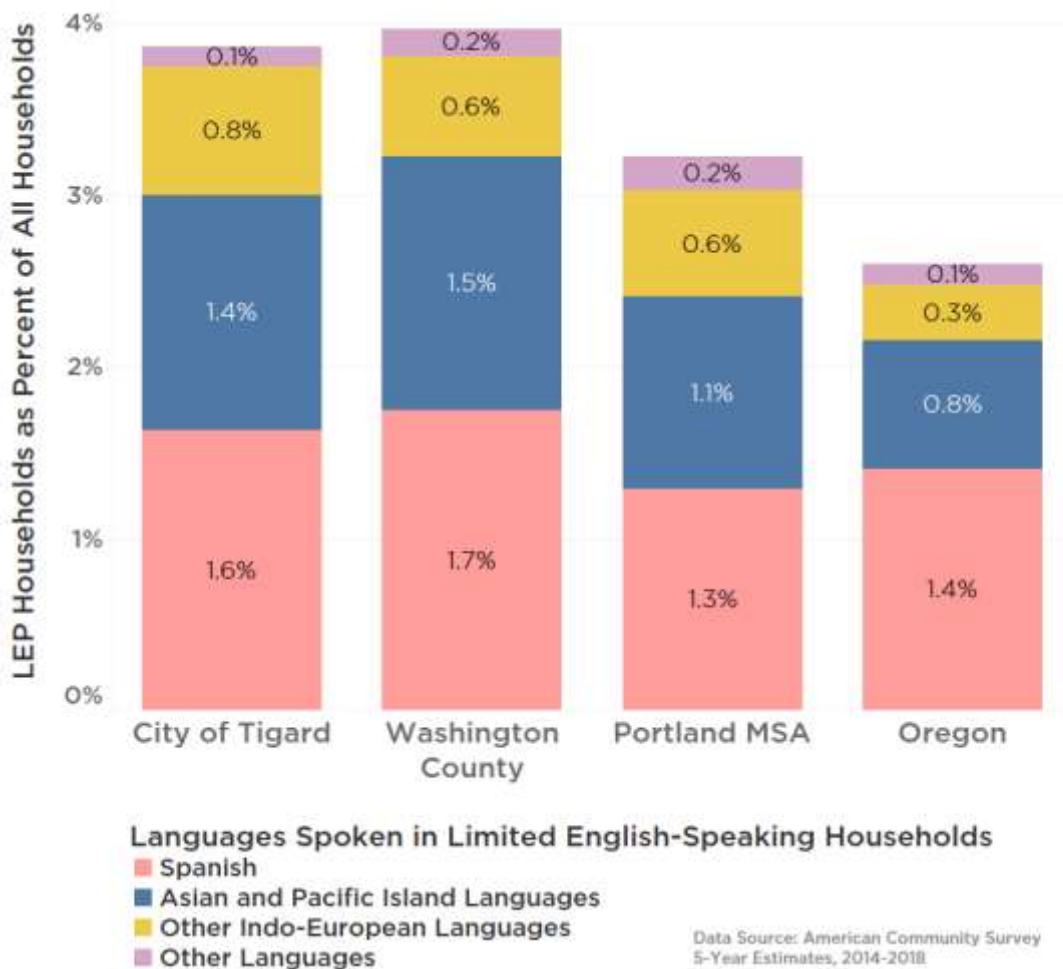
Figure 15: Percent of Population by Language Spoken at Home (Population 5 Years and Over), City of Tigard, Washington County, Portland-Vancouver-Hillsboro MSA, and state of Oregon, 2014-2018



An estimated 811 households in Tigard have limited English proficiency (3.9% of all households in Tigard) (see

Figure 16). An estimated 343 of these households with limited English proficiency (1.6% of all households) speak Spanish, and an estimated 286 of the households speak Asian and Pacific island languages (1.4% of all households). The percentage of households with limited English proficiency in Tigard (3.9%) is higher than that of both the Portland-Vancouver-Hillsboro metropolitan area (3.2%) and the state of Oregon (2.6%), and slightly lower than that of Washington County (4.0%).

Figure 16: Percent Limited English-Speaking Households, City of Tigard, Portland-Vancouver-Hillsboro MSA, and state of Oregon, 2014-2018



Place of Birth

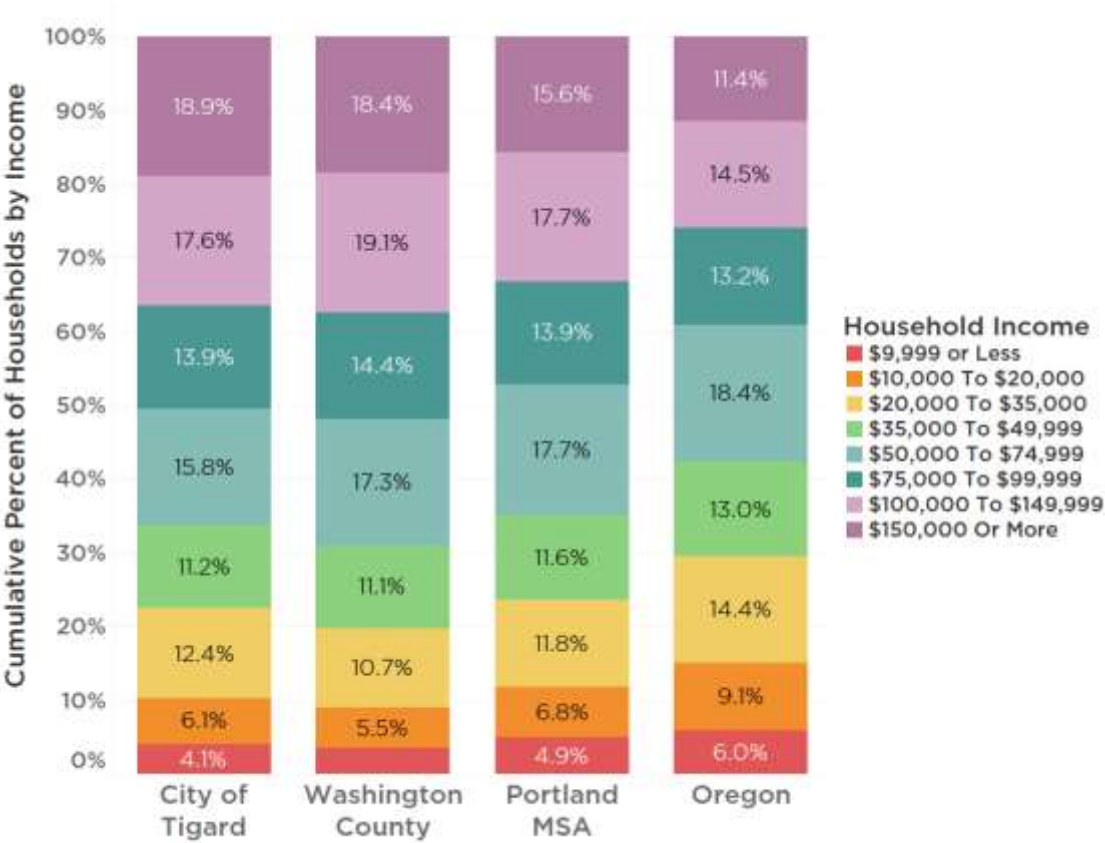
An estimated 7,188 Tigard residents (13.7% of all residents) are foreign-born. The most common places of birth for foreign-born residents in the city are Mexico (1,596 residents), Vietnam (951), the Philippines (448), Korea (441), Canada (259), China (excluding Hong Kong) (253), India (246), or Iran (207).

By region, the highest percentages of foreign-born residents in the city were born in Central America (35.4%), south eastern Asia (17.9%), eastern Asia (9.9%), and eastern Europe (7.3%). Relative to the state of Oregon as a whole, lower percentages of foreign-born residents in the city, county, and region, were born in Central America. Residents born in south eastern Asia, South America, northern America, northern Europe, Northern Africa, and Oceania make up larger percentages of the foreign-born population in Tigard than in the county, region, and state.

Income

Relative to households in the region and state, those in the city of Tigard and Washington County tend to have higher incomes (see Figure 17). More than one third of households in both Tigard (36.5%) and Washington County (37.5%) earn \$100,000 or more per year, higher proportions than in the Portland-Vancouver-Hillsboro metropolitan area (33.3%) and the state of Oregon (26.0%). As estimated 22.5% of households in Tigard and 19.8% in Washington County earn \$35,000 or less, lower proportions than in the region (23.5%) and state (29.4%). Although a lower proportion than in region and state, significant shares of households in the city (10.2%) and county (9.0%) earn \$20,000 or less.

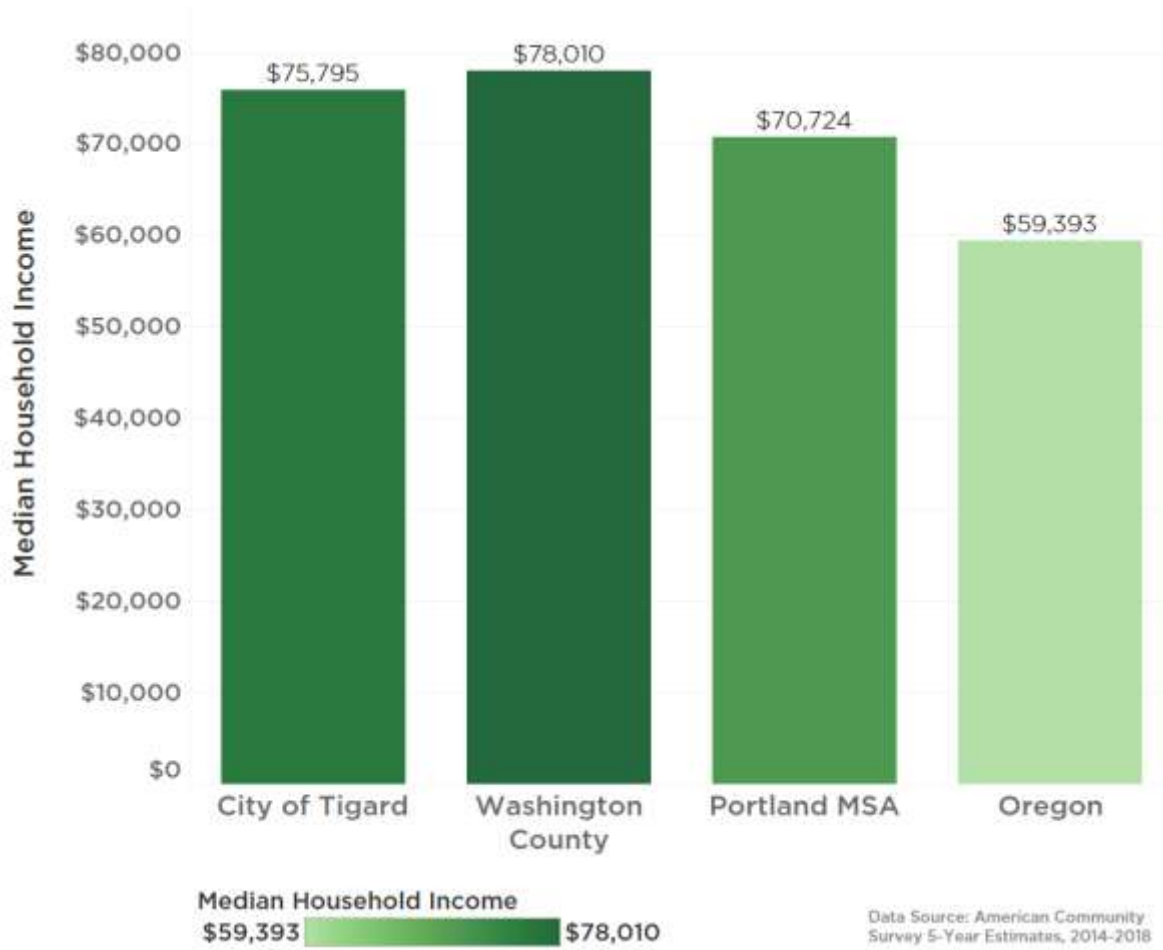
Figure 17: Population by Income Group, City of Tigard, Washington County, Portland-Vancouver-Hillsboro MSA, and state of Oregon, 2014-2018



Data Source: American Community Survey 5-Year Estimates, 2014-2018

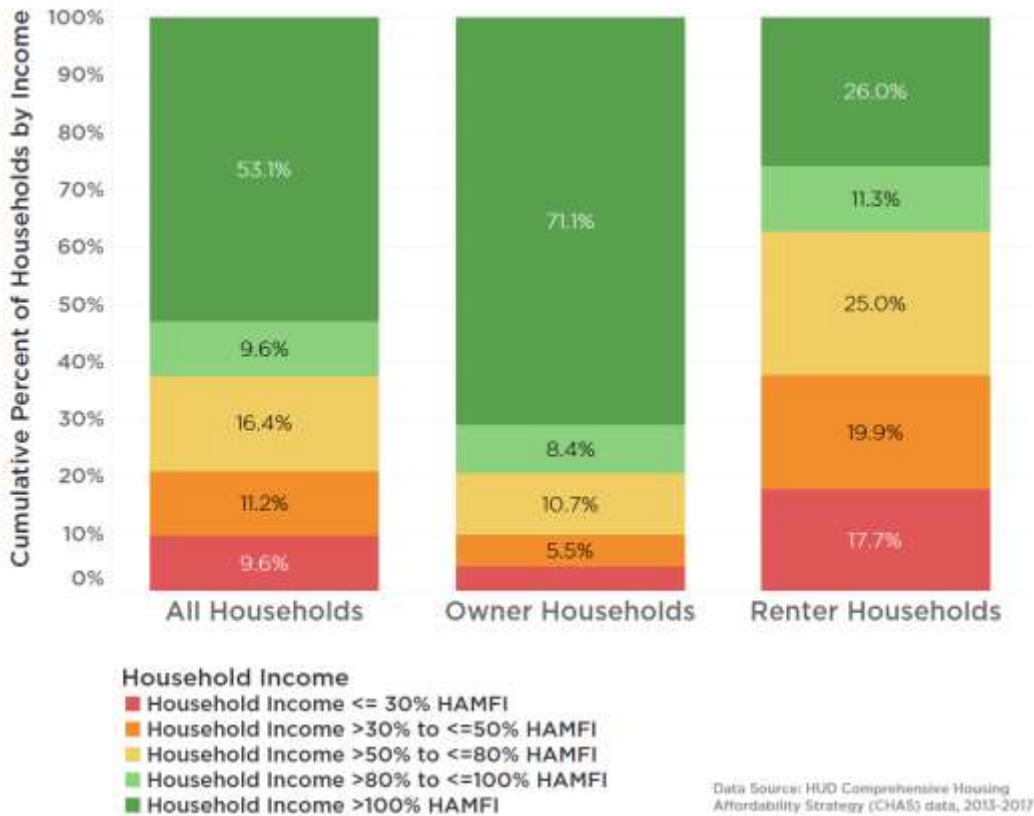
Because higher percentages of households in Tigard and Washington County fall in the upper income categories, the median household incomes in these areas (\$75,795 and \$78,010, respectively) are higher than those of both the Portland-Vancouver-Hillsboro metropolitan area and the state (\$70,724 and \$59,393, respectively, see Figure 18).

Figure 18: Median Household Income, City of Tigard, Washington County, Portland-Vancouver-Hillsboro MSA, and state of Oregon, 2014-2018



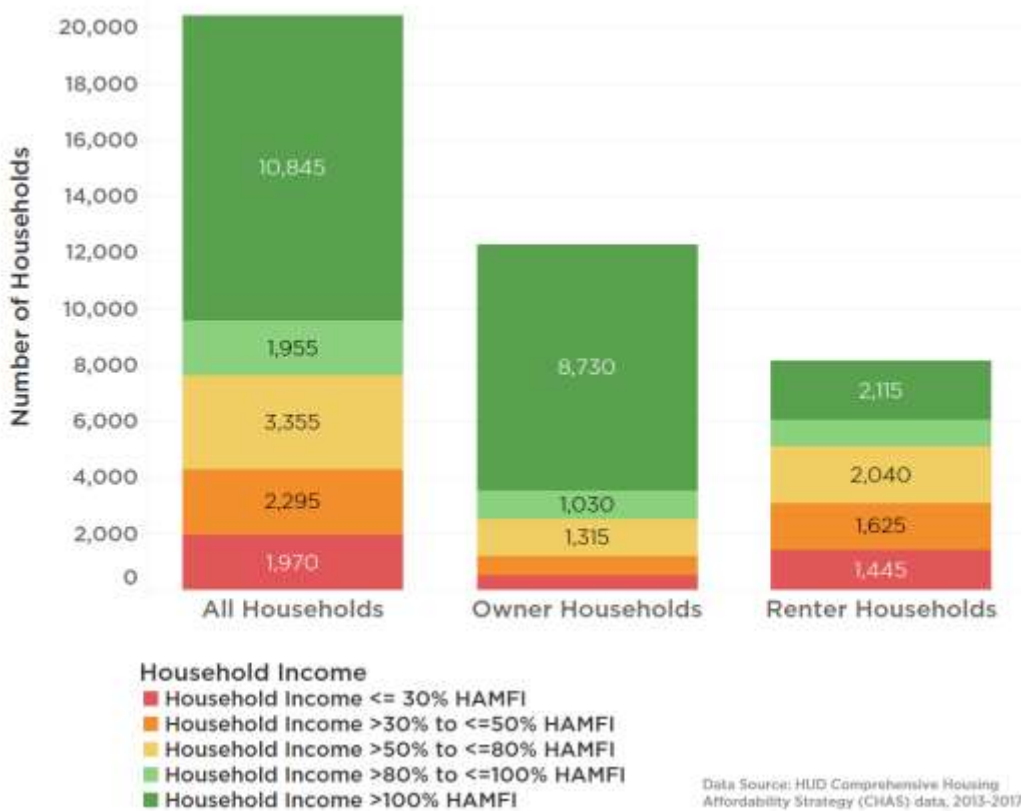
An estimated 53.1% of all households in Tigard have incomes greater than the HUD Area Median Family Income (HAMFI), while the other 46.9% of households have incomes below this level (see Figure 19). Renter households in the city tend to have lower incomes than owner households, indicating that they are more likely to experience housing cost burdens. An estimated 37.7% of renter households have incomes at or below 50% HAMFI, and 25.0% have incomes between 50% and 80% HAMFI. In contrast, just 9.7% of owner households have incomes at or below 50% HAMFI, and 10.7% have incomes between 50% and 80% HAMFI.

Figure 19: Percentages of Owner and Rental Households by Percent HUD Area Median Family Income, City of Tigard, 2013-2017



Most households in Tigard own their homes (12,270 households, or 60.1% of all households), while a lower proportion are renters (8,150 households, or 39.9%) (see Figure 20). Renters outnumber owners in the lower income categories, while homeowners are more likely to fall in the higher income categories and, in particular, to earn more than 100% HAMFI. Slightly more than four times as many owner households as renter households earn 100% HAMFI (8,730 and 2,115 households, respectively). Renter households earning less than 30% HAMFI, between 30% and 50% HAMFI, and between 50% and 80% HAMFI (1,445, 1,625, and 2,040 households, respectively) outnumber owners in those categories (525, 670, and 1,315 households, respectively).

Figure 20: Numbers of Owner and Rental Households by Percent of HUD Area Median Family Income, City of Tigard, 2013-2017



HUD's categorizations of households by income level in the previous graphs take into consideration differences in household size to reflect differences in living expenses by household size. Figure 21 shows the differences in income limits by family size for households to be classified as earning less than 30%, 50%, and 80% HAMFI in Washington County. Notably, households with more members may earn significantly more than smaller households and still be classified in the same income categories. For example, a family of six may earn up to \$53,450 and be categorized as earning below 50% HAMFI, while a family of two would need to earn below \$36,850 to be in that category. Similarly, a one-person household with an income of \$50,000 would be considered just below 80% HAMFI, while a five-person household at that income level would fall just above 50% HAMFI. These income categories show that households at a wide range of income levels earn below 30% and up to 50% or 80% HAMFI.

Figure 21: Income Limits by Household Size for Selected Percentages of HUD Area Median Family Income, Washington County, 2020



Economic Conditions and Trends

Current Workforce and Employment Trends

An estimated 46,804 jobs are based in the city of Tigard. Jobs in the sectors of retail trade; administration/support, waste management, and remediation; construction; finance and insurance; professional, scientific, and technical services; and accommodation and food services make up more than two thirds of these jobs (66.9%, or an estimated 31,323 jobs) (see Figure 22). In addition to those top sectors, the healthcare and social assistance, wholesale trade, manufacturing, and educational services sectors each provide between 1,800 and 3,000 jobs in the city (see Figure 22). Of the 46,804 jobs located in Tigard, an estimated 43,960 (93.9%) are workers' primary jobs,¹ indicating that some individuals working in the city hold multiple jobs.

¹ A primary job is the highest paying job for an individual worker for the year. The count of primary jobs is the same as the count of workers.

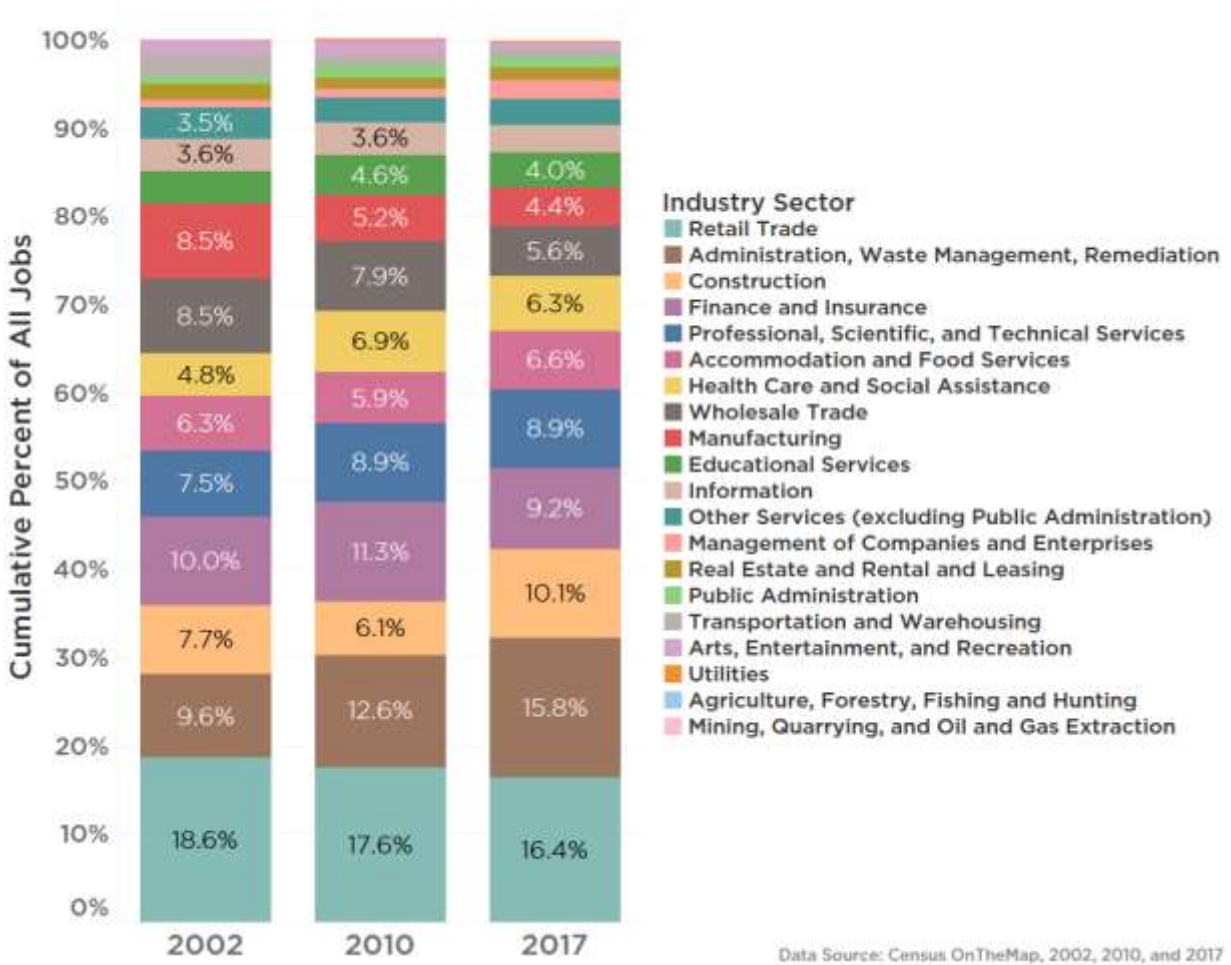
Figure 22: Number of Jobs by NAICS Industry Sector (All Jobs), City of Tigard, 2017



Data Source: Census OnTheMap, 2017

While jobs in retail trade made up a high proportion of all jobs in the city in 2017, the share has been declining over time. Jobs in retail trade declined as a percentage of all jobs from 18.6% in 2002 to 16.4% in 2017. During the same period, jobs in administration and support, waste management, and remediation; construction; and healthcare and social assistance made up increasing proportions of jobs in the city (see Figure 23). The professional, scientific, and technical services and management of companies and enterprises sectors also increased as shares of the city's jobs.

Figure 23: Jobs Located in the City of Tigard by NAICS Industry Sector, 2002, 2010, and 2017 (All Jobs)

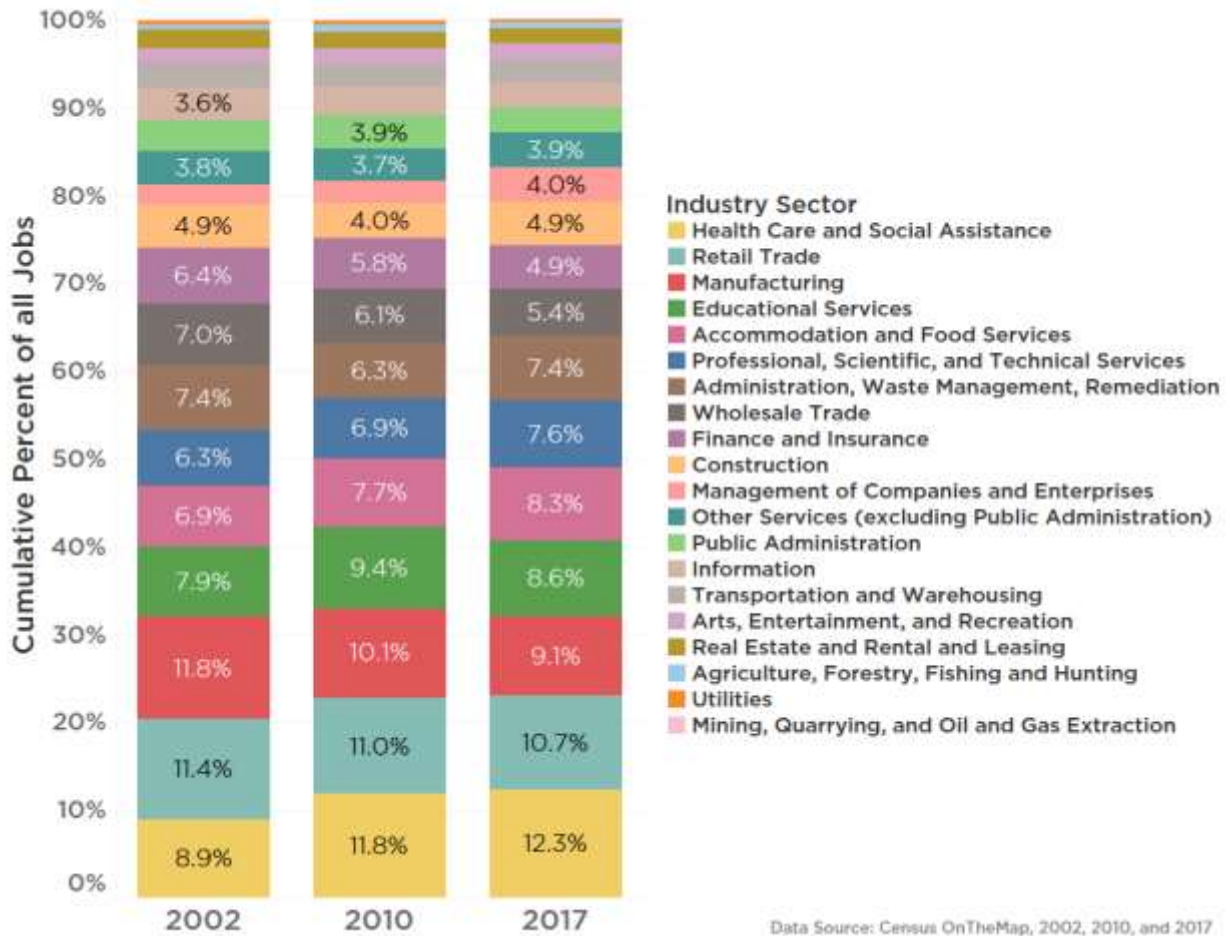


While jobs in retail trade, administration, and construction have represented the largest shares of jobs based in Tigard, the city’s residents have tended to be employed in a different set of sectors (see Figure 24). By 2010, healthcare and social assistance and retail trade had overtaken manufacturing as residents’ top sources of employment, and the healthcare sector continued to grow as a share of resident employment through 2017. Retail trade continues to be the second most common employment sector for Tigard residents.

From 2002 to 2017, healthcare and social assistance; management of companies and enterprises; accommodation and food services; and professional, scientific, and technical services saw the greatest increases as shares of jobs held by Tigard residents (3.6, 1.6, 1.4, and 1.3 percentage point increases, respectively), while manufacturing, wholesale trade, and finance and insurance, saw the greatest declines (2.7, 1.6, and 1.5 percentage point declines, respectively). Other industry sectors have remained relatively constant as shares of total jobs held by Tigard residents, each increasing or declining as shares of jobs held by residents by less than 1 percentage point.

The differences in industry sectors of jobs located in the city and jobs held by the city's residents indicate high levels of commuting into and out of the city by workers and residents to access employment.

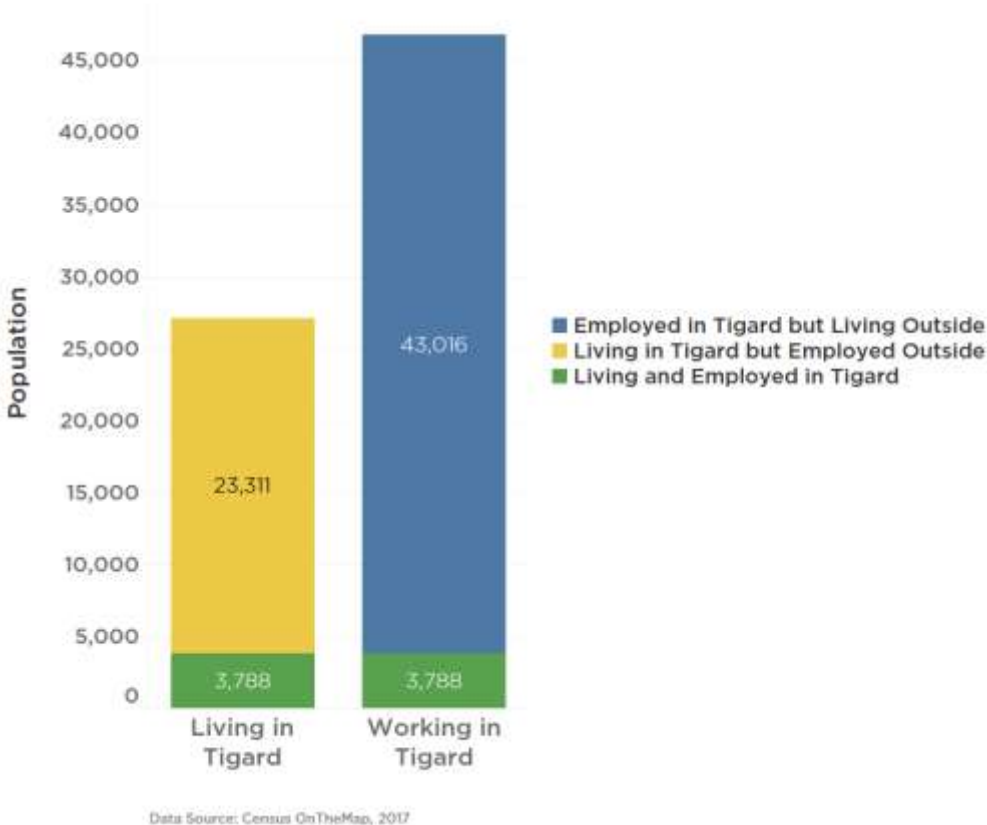
Figure 24: Jobs Held by Tigard Residents by NAICS Industry Sector, 2002, 2010, and 2017 (All Jobs)



Commuting Patterns

While an estimated 46,804 jobs are located within the city of Tigard, just 3,788 residents both live and work in the city (8.1% of all workers employed in Tigard and 14.0% of all workers living in the city). An estimated 43,016 of the city's jobs (91.9% of jobs based in Tigard) are held by workers who are employed in Tigard but live outside of the city. At the same time, an estimated 23,311 of the 27,099 jobs held by Tigard residents (86.0% of jobs held by residents) are located outside of the city (see Figure 25).

Figure 25: Commuting Patterns of Resident and Non-Resident Workers, City of Tigard, 2017 (All Jobs)

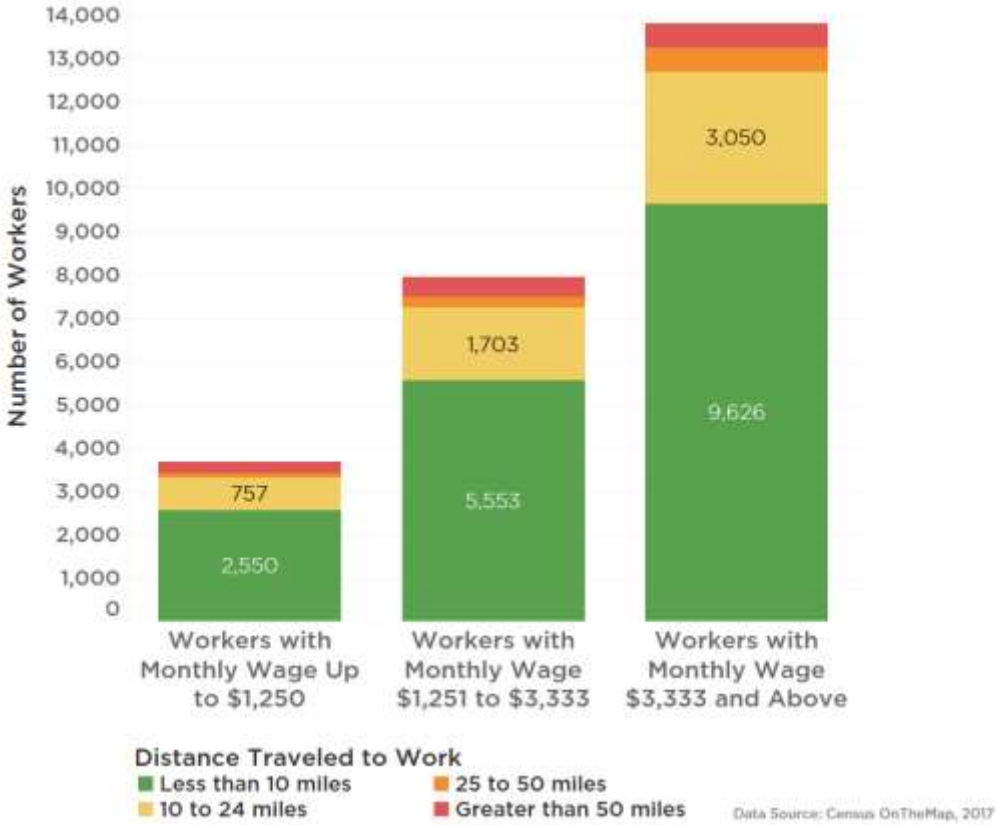


While a high proportion of working residents hold jobs based outside of the city, most workers living in Tigard have commutes of 10 miles or less (17,729 workers or 69.7% of all workers). An estimated 21.7% of workers living in Tigard commute 10 to 24 miles, and 8.7% commute 25 miles or more.

Commute distances vary only slightly by workers' wage levels. Workers with lower wages are slightly more likely than higher-wage workers to commute more than 25 miles for their jobs

(10.0% of workers with monthly wages up to \$1,250, 8.9% of workers with monthly wages of \$1,251 to \$3,333, and 8.2% of workers with wages \$3,333 and above). Workers in different wage categories are about equally likely to commute less than 10 miles to work (69.4% of workers with monthly wages up to \$1,250, and 69.7% of workers with monthly wages of \$1,251 to \$3,333 or \$3,333 and above).

Figure 26: Distance Traveled to Work by Wage, City of Tigard Residents (for Primary Jobs), 2017



Employment Projections

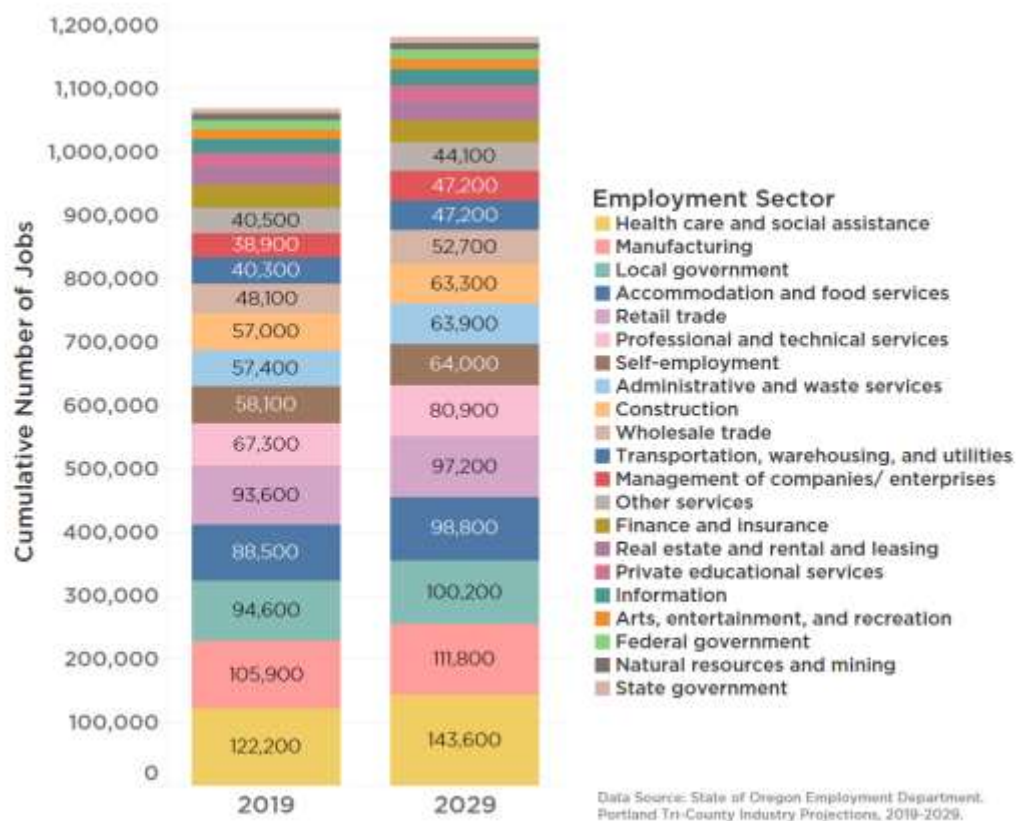
Total non-farm employment in the Portland Tri-County region (Clackamas, Multnomah, and Washington Counties) is projected to grow from 1,068,100 to 1,181,300 from 2019 to 2029, an increase of 113,200 jobs. The sectors of health care and social assistance (143,600 jobs projected in 2029), manufacturing (111,800 jobs), local government (100,200 jobs), accommodation and food services (98,800 jobs), retail trade (97,200 jobs), and professional and technical services (80,900 jobs) are projected to continue providing the most jobs in the region (53.5% of all jobs in 2029 among those sectors combined).

The sectors projected to add the most jobs by 2029 include health care and social assistance (21,400 jobs), professional and technical services (13,600 jobs), and accommodation and food

services (10,300 jobs). The management of companies and enterprises, professional and technical services, and health care and social assistance sectors are projected to have the fastest average annual growth rates during the time period (21.3%, 20.2%, and 17.5%, respectively, from 2019 to 2029).

Finance and insurance is the only sector expected to decline slightly in number of jobs over the time period (a projected decrease of 0.3% or a loss of 100 jobs). Federal government, retail trade, and manufacturing are the sectors projected to add jobs at the slowest rates (1.4%, 3.9%, and 5.6%, respectively, from 2019 to 2029).

Figure 27: Projected Employment, Portland Tri-County Area, 2019 and 2029



Chapter 4: Housing Needs



This section of the HNA examines housing need from two perspectives: first, existing housing needed by Tigard households who face one or more housing problems such as affordability or overcrowding; and second, projected housing need over the next 20 years.

Existing Housing Needs

Housing cost and condition are key components of housing need. Housing barriers may exist in a jurisdiction when some groups have greater difficulty accessing housing in good condition and that they can afford. To assess affordability and other types of housing needs, the U.S. Department of Housing and Urban Development (HUD) defines four housing problems:

1. A household is *cost burdened* if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
2. A household is *overcrowded* if there is more than one person per room, not including kitchen or bathrooms.
3. A housing unit *lacks complete kitchen facilities* if it lacks one or more of the following: cooking facilities, a refrigerator, or a sink with piped water.
4. A housing unit *lacks complete plumbing facilities* if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly housing income is spent on housing costs) and severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms). Additionally, HUD also considers lack of complete kitchen facilities (as described above) and lack of complete plumbing facilities (also as described above) as severe housing problems.

To assess housing need, HUD receives a special tabulation of data from the U. S. Census Bureau's American Community Survey that is largely not available through standard Census products. This data, known as Comprehensive Housing Affordability Strategy (CHAS) data, counts the number of households that fit certain combinations of HUD-specified criteria, such as housing needs by race and ethnicity.

In 2017 (the most recent year for which CHAS estimates are available), Tigard's median income was \$70,120.2 The median family income (MFI) for Washington County in that year was even higher - \$74,700.3 Using median family income, the table below uses CHAS data to show the rate of housing problems based on household income.

In Tigard, nearly three-fourths (74%) of all homeowners earning less than 30% HAMFI have one of the above-mentioned housing problems. These figures rise to 84% for renters at this income

² 2013-2017 ACS 5-Year Estimates, Table S1903

³ HUD.gov. "FY 2017 Income Limits Summary"

level. Households earning between 31%-60% HAMFI experience similar rates of housing problems, which affect 71% of homeowners and 88% of renters. The rate at which housing problems occur drops significantly as incomes rise. For households earning at least the city's median income, no more than one-third (33%) of homeowners and 28% of renters experience housing problems. The city's Comprehensive Plan notes the need for less expensive ownership units and rental units, particularly for households spending more than 30% of their gross income on housing costs.⁴ Targeted housing assistance, affordable housing preservation and other resources are necessary to alleviate housing problems faced by the city's lowest income residents. Furthermore, pandemic-related dips in regional employment most likely will exacerbate housing problems, particularly cost burdens, for households earning less than 100% HAMFI.

Table 3: Estimated Housing Needs by Income Group in Tigard, 2017

HOUSEHOLD INCOME	OWNER HOUSEHOLDS			RENTER HOUSEHOLDS			TOTAL HOUSEHOLDS		
	WITH NEEDS	TOTAL	SHARE WITH NEEDS	WITH NEEDS	TOTAL	SHARE WITH NEEDS	WITH NEEDS	TOTAL	SHARE WITH NEEDS
0-30% AMI	390	525	74%	1,220	1,450	84%	1,610	1,975	82%
31-60% AMI	720	1,015	71%	2,240	2,540	88%	2,960	3,555	83%
61-80% AMI	560	965	58%	570	1,125	51%	1,130	2,090	54%
81-100% AMI	435	1,035	42%	195	925	21%	630	1,960	32%
101-120% AMI	335	1,030	33%	195	695	28%	530	1,725	31%
120-140% AMI	105	945	11%	60	435	14%	165	1,380	12%

Note: Area median income ("AMI") is calculated by the U.S. Department of Housing and Urban Development (HUD) by household size.

Data Source: 2013-2017 Comprehensive Housing Affordability Strategy data, Table 11, Retrieved from <https://www.huduser.gov/portal/datasets/cp.html>

Table 4 breaks housing needs down by type, showing that, overwhelmingly, the most common issue is affordability (i.e., paying over 30% of income for housing). About 2,175 owners and 4,155 renters in Tigard spend above this level and, of those, 880 owners and 2,070 renters spend more than one-half of income on housing.

⁴ City of Tigard Comprehensive Plan, p. 10-5

Table 4: Estimated Housing Needs by Type in Tigard, 2017

Householder Race and Ethnicity	OWNER HOUSEHOLDS			RENTER HOUSEHOLDS			TOTAL HOUSEHOLDS		
	WITH NEEDS	TOTAL	SHARE WITH NEEDS	WITH NEEDS	TOTAL	SHARE WITH NEEDS	WITH NEEDS	TOTAL	SHARE WITH NEEDS
Non-Hispanic or Non-Latino									
White	2,270	10,500	21.6%	3,150	5,955	52.9%	5,420	16,455	32.9%
Black or African American	14	68	20.6%	65	85	76.5%	79	153	51.6%
Asian or Pacific Islander	215	935	23.0%	245	425	57.6%	460	1,360	33.8%
Native American or Alaska Native	0	14	0.0%	14	80	18.8%	14	94	14.9%
Other or Multiple Races	49	269	18.2%	280	405	69.1%	329	674	48.8%
Hispanic or Latino	175	479	36.5%	824	1,204	68.4%	999	1,683	59.4%
HOUSING NEED	OWNERS		RENTERS		TOTAL				
	HOUSE-HOLDS	SHARE OF TOTAL	HOUSE-HOLDS	SHARE OF TOTAL	HOUSE-HOLDS	SHARE OF TOTAL			
Cost burden	2,715	22.1%	4,155	51.0%	6,870	33.6%			
Severe cost burden	880	7.2%	2,070	25.4%	2,950	14.4%			
Overcrowding	45	0.4%	580	7.1%	625	3.1%			
Severe overcrowding	10	0.1%	250	3.1%	260	1.3%			
Lacking complete facilities	15	0.1%	325	4.0%	340	1.7%			
Total households with needs	2,723	22.2%	4,578	56.1%	7,301	35.8%			
Total households	12,265	100.0%	8,154	100.0%	20,419	100.0%			

Note: Households with a severe cost burden are a subset of households with a cost burden. Severely overcrowded households are a subset of overcrowded households. The number of total needs (i.e., sum of cost burdens, overcrowding, and lack of facilities) is greater than the total number of households with needs because some households have more than one of the housing problems.

Data Source: 2013-2017 Comprehensive Housing Affordability Strategy data, Tables 1, 3, 8, and 10, Retrieved from <https://www.huduser.gov/portal/datasets/cp.html>

HUD's Comprehensive Housing Affordability Strategy data also provides information about housing needs by householder race and ethnicity.

Table 5 shows data for Tigard as of 2017 (the most recent estimates available), which reveals disparity in prevalence of housing needs. For homeowners, about 22.2% of households have one

HOUSEHOLDER RACE AND ETHNICITY	OWNER HOUSEHOLDS			RENTER HOUSEHOLDS			TOTAL HOUSEHOLDS		
	WITH NEEDS	TOTAL	SHARE WITH NEEDS	WITH NEEDS	TOTAL	SHARE WITH NEEDS	WITH NEEDS	TOTAL	SHARE WITH NEEDS
Non-Hispanic or Non-Latino									
White	2,270	10,500	21.6%	3,150	5,955	52.9%	5,420	16,455	32.9%
Black or African American	14	68	20.6%	65	85	76.5%	79	153	51.6%
Asian or Pacific Islander	215	935	23.0%	245	425	57.6%	460	1,360	33.8%
Native American or Alaska Native	0	14	0.0%	14	80	18.8%	14	94	14.9%
Other or Multiple Races	49	269	18.2%	280	405	69.1%	329	674	48.8%
Hispanic or Latino	175	479	36.5%	824	1,204	68.4%	999	1,683	59.4%

of the four housing needs (cost burdens, overcrowding, or lack of complete plumbing or kitchen facilities). For most groups, need levels range from around 18-23%. However, Hispanic or Latino homeowners are considerably more likely to have a housing need (175 households or 36.5% of the total).

For rental housing, disparities are more pronounced. Overall, about one-half of renters have a housing need (56.1%) Looking at renters by race and ethnicity, two groups have housing needs rates similar to the city average – white households (52.9%) and Asian or Pacific Islander households (57.6%). Three groups have elevated need levels. Most notably, 76.5% of Black or African American renters have one or more housing needs. Hispanic or Latino renters and renters of other or multiple races also have higher incidence of housing needs (about 68-69%).

Further, Black or African American, Hispanic or Latino, and other or multiple race households are also significantly less likely to own their homes than white and Asian households. According to CHAS data, homeownership rates for the former groups range from 28.5% for Hispanic or Latino households to 44.4% for Black or African American households. In contrast, about two-thirds of white and Asian households own their homes (63.8% and 68.8%, respectively).

Table 5: Estimated Housing Needs by Race and Ethnicity, 2017

Data Source: 2013-2017 Comprehensive Housing Affordability Strategy data, Table 1, Retrieved from <https://www.huduser.gov/portal/datasets/cp.html>

Data regarding housing needs by race and ethnicity exemplify the intersection between housing affordability and equity in Tigard. Expanded affordable housing options, including opportunities for homeownership, are needed for the city to develop as a community for all. Additionally, information about affordable housing and homeownership options must be communicated to all residents and barriers that impact housing access for Black, Latino, and other households of color addressed.

Housing Need Projections

This section focuses on housing need over the next 20 years based on household growth forecasts in the city of Tigard and adjacent areas in urban unincorporated Washington County. While the previous data discussed needs related to affordability and other housing issues, here we turn to the need for development of new housing units through 2040.

Projections based on growth rely on Metro’s 2045 Household Forecasts, which were adjusted by the City of Tigard to more accurately account for recently-built, permitted, or anticipated development.

Table 24 shows household growth forecasts for the Tigard Planning Area, including for the city and for adjacent TAZs in unincorporated Washington County. As shown, adjusted household forecasts indicate an additional 15,032 households living in the area over the next 20 years, or an average annual growth rate of 2.8%.

Table 6: 2040 Household Growth Forecasts for the Tigard Planning Area

	CITY OF TIGARD	UNINCORPORATED WASHINGTON COUNTY ²	TIGARD PLANNING AREA
Household Estimate 2020	21,617	6,077	27,694
Household Forecast 2040 ¹	28,662	13,227	41,889
New Households (2020-2040)	7,045	7,150	14,195

1. Metro forecasts growth in Tigard from 21,617 households in 2020 to 30,423 households in 2045, for an average annual growth rate of 1.6%. Metro forecasts growth in unincorporated Washington County TAZs from 6,077 households in 2020 to 11,206 households in 2045, for an average annual growth rate of 3.4%. These average annual growth rates were used to forecast households in each area in 2040.
2. Includes TAZs 1003 and 1004 (River Terrace South and West), 1140 (Washington Square Regional Center), 1005, 1006, 1011, 1026, and 1034.

Household growth in the Tigard Planning Area does not translate to demand for new housing units by a 1:1 ratio, as the market should include some share of vacant units to allow space for moves. Table 7 shows the number of housing units forecast to be needed in the City of Tigard and the Tigard Planning Area through 2040, assuming a 5% vacancy rate. Within the planning area, an estimated 14,942 new housing units would be needed based on household growth, or an annual average of 747 units per year. This figure includes 7,416 units based on household

growth generated by the city of Tigard and 7,526 units based on household growth generated in unincorporated Washington County TAZs.

Table 7: Housing Units Needed Based on Growth in the Tigard Planning Area, 2020 to 2040

	CITY OF TIGARD	UNINCORPORATED WASHINGTON COUNTY ³	TIGARD PLANNING AREA
New Households (2020-2040) ¹	7,045	7,150	14,195
Assumed Vacancy Rate	5%	5%	5%
Housing Units Needed Based on Growth (2020-2040)	7,416	7,526	14,942
Average Annual Housing Units Needed Based on Growth (2020-2040)	371	376	747

1. Uses "Adjusted Household Forecast 2040."
2. From *Regional Housing Needs Analysis*. National ratio of housing units to households as of 2018 data.
3. Includes TAZs 1003 and 1004 (River Terrace South and West), 1140 (Washington Square Regional Center), 1005, 1006, 1011, 1026, and 1034.

In addition to housing need generated by population/household growth, ECONorthwest's *Regional Housing Needs Analysis* included two other generators of demand. The first, "underproduction," refers to existing housing deficits due to historic underproduction relative to the amount of housing needed to accommodate the current population. Underproduction has the effect of increasing prices, making it more difficult for lower income groups to find suitable housing. The second, "housing for people experiencing homelessness," indicates the number of units needed to house people experiencing homelessness who are not (and historically have not been) included in demand generated by population and household growth. The *Regional Housing Needs Analysis* estimates potential need for 2,445 new housing units in Tigard due to underproduction and 439 new housing units due to homelessness, based on an allocation of estimates at the regional level. While these figures are not included in the housing need estimates carried through the remainder of this report, they indicate that additional housing need may exist in Tigard and the metro Portland region beyond what is indicated by population growth alone.

As Table 8 shows allocates projected housing need in the Tigard Planning Area by household income, according to the current income distribution in the City of Tigard.

Table 8: Total Housing Units Needed by Income Category in the Tigard Planning Area, 2020 to 2040

INCOME LEVEL (MFI = MEDIAN FAMILY INCOME) ¹	CITY OF TIGARD	UNINCORPORATED WASHINGTON COUNTY ²	TIGARD PLANNING AREA	SHARE
0-30% MFI	715	726	1,441	10%
30-50% MFI	833	846	1,679	11%
50-80% MFI	1,218	1,236	2,454	16%
80-120% MFI	1,338	1,358	2,696	18%
Over 120% MFI	3,311	3,360	6,672	45%
Total	7,416	7,526	14,942	100%
Shares	50%	50%	100%	--

1. Based on the current income distribution in the city of Tigard from 2013-2017 CHAS data. In the metro Portland area, 2020 MFI was \$92,100. For a family of four, 30% MFI was \$27,650, 50% MFI was \$46,050, 80% MFI was \$73,700, and 120% MFI was \$110,520.

2. Includes TAZs 1003 and 1004 (River Terrace South and West), 1140 (Washington Square Regional Center), 1005, 1006, 1011, 1026, and 1034.

Housing need projections indicate that about one-quarter (21%) of new housing in the Tigard Planning Area (3,120 units) should be affordable to households with incomes at or below 50% of the median family income (or \$46,050 for a family of four). About one-in-six units should be affordable to households with incomes from 50-80% MFI and another one-in-six to middle income households in the 80-120% MFI band. Housing need among higher income households (120% MFI+) makes up about 45% of projected demand. Note that some of the housing that fulfills need for units priced under 80% MFI may include market rate properties with demand-side subsidies, such as tenant-based rental assistance/Housing Choice Vouchers applied.

The Housing Market Analysis that follows examines residential development trends in Tigard and the metro Portland area to segment project housing need by unit type and anticipated densities to compare with buildable land in Tigard.

Chapter 5:
**Housing Market
Analysis**



The Housing Market Analysis component of this report seeks to characterize the current for-sale and rental market in the city of Tigard and neighboring areas, with particular attention to affordable and “missing middle” housing types.

For this project, “missing middle” housing refers to the forms of housing that exist between detached single-family homes on typical suburban lots and apartments within apartment buildings. These forms include cottage clusters, courtyard units, quads, rowhouses, and ADUs, which under Tigard’s development code is inclusive of duplexes and triplexes. Beginning in 2013 with their previous Housing Needs Analysis, the City of Tigard explored these housing types through their “Housing Options” planning efforts. In 2018, the City adopted code amendments that legalized middle housing types in all residential zones.

This component also considers the affordability of housing in Tigard, as well as the supply of publicly subsidized affordable housing in the city. As in the Housing Needs Analysis, we define “affordable housing” as housing in which total costs for ownership or rental do not exceed 30% of a household’s income. Of particular interest to planners are affordable housing needs for low- and middle-income households and, most specifically, households with incomes under 80% of the area’s median.

We begin with a general overview of the city’s housing supply before moving into discussion of development trends and middle and affordable housing. In addition to nationally and locally available data, this analysis also makes use of input collected through the public survey (discussed in Chapter 2) and interviews with affordable and market-rate housing developers operating in Tigard and metro Portland.

Housing Supply Overview

As of 2018, the city of Tigard has an estimated 21,754 housing units, with a total of 21,016 households. Since the year 2000, the number of households in Tigard grew by 27%, while the number of housing units increased at a slightly slower rate of 25%. Similar growth patterns occurred in Washington County and the Portland Metropolitan Statistical Area (MSA), where the number of households increased by 28-29% and the number of housing units increased by 27% and 24%, respectively, since 2000. Growth in the city, county, and MSA outpaced growth across the state.

Note that in all four geographies, the ratio of households to number of housing units falls short of the 1.14 housing production ratio recommended in the *Regional Housing Needs Analysis* to account for vacancies/turnover, second homes, and seasonal or short-term rental housing. The market is tightest at the metro level, where there are only 1.02 housing units per household. In the city, county, and MSA, the ratio of housing units to households fell since 2000, indicating an underproduction of housing that often puts upward pressure on rents and sales prices.

Table 9: Housing Units and Household Growth from 2000 to 2014-2018

	2000		2014-2018		2000-2018 PERCENT CHANGE	
	TOTAL UNITS	HOUSE-HOLDS	TOTAL UNITS	HOUSE-HOLDS	TOTAL UNITS	HOUSE-HOLDS
City of Tigard	17,369	16,507	21,754	21,016	25%	27%
Washington County	178,913	169,162	226,355	216,507	27%	28%
Portland MSA*	790,876	745,531	979,612	964,554	24%	29%
State of Oregon	1,452,709	1,333,723	1,750,539	1,591,835	21%	19%

*The Portland-Vancouver-Hillsboro, OR-WA Metropolitan Statistical Area (MSA) includes Clackamas, Columbia, Multnomah, Washington, and Yamhill Counties in Oregon and Clark and Skamania Counties in Washington.

Data Sources: 2014-2018 5-Year American Community Survey Tables B25001 and B25003; 2000 U.S. Census SF1 Tables H001 and H004

Tenure & Homeownership

Looking at households by tenure (i.e., owners and renters), American Community Survey estimates show that 61% of Tigard residents are homeowners and 39% are renters. This ratio is nearly identical to those in both Washington County, the Portland MSA, and the state (see Table 10). In most geographies, tenure shares changed little since 2000. However, in Tigard, the homeownership rate increased by about 3 percentage points as the city grew.

Table 10: Tenure by Households, 2000 and 2014-2018

	2000		2014-2018	
	OWNER HOUSEHOLDS	RENTER HOUSEHOLDS	OWNER HOUSEHOLDS	RENTER HOUSEHOLDS
City of Tigard	58%	42%	61%	39%
Washington County	61%	39%	61%	39%
Portland MSA	63%	37%	62%	38%
State of Oregon	64%	36%	62%	38%

Data Sources: 2014-2018 5-Year American Community Survey Table B25003

Both for-sale and rental housing is important to provide affordable, varied options to meet the needs of existing and new households in Tigard. While homeownership allows the opportunity to build wealth, rental housing availability across neighborhoods ensures that a variety of households have access to opportunity-rich areas. Homeownership trends have changed in recent years because of significant events in the housing market and labor force. The homeownership rate for Millennials (the generation born between 1981 and 1997) is 8 percentage points lower than the two previous generations, controlling for age. This discrepancy can be

attributed to a multitude of factors ranging from preference to urban areas, cost of education and associated debt, changes in marriage and childbearing patterns, rising housing costs, and the current supply of affordable houses.⁵

Input received through the Housing Survey conducted as part of this Housing Market Analysis indicated a strong preference for homeownership among participants (93% would prefer to own their homes and 80% of participants are current homeowners). However, data indicates that homeownership levels vary considerably by race, ethnicity, and income. As Table 11 shows, homeownership rates are directly tied to household income in Tigard and all comparison geographies. In the city, they range from 26% for households with incomes under \$25,000 to 89% for households with incomes over \$150,000. Note too, that retired seniors who own their homes outright (i.e., without a mortgage) are likely included among some of the lower income groups.

Table 5 in Chapter 4 provides data to estimate homeownership rates by race and ethnicity. In Tigard, about 64% of white households and 69% of Asian households own their homes, compared to 29% of Hispanic or Latino households and 44% of Black households. Taken together, income, race/ethnicity, and tenure data indicates the importance of affordable homeownership programs that are inclusive and affirmatively marketed to all current and prospective Tigard households.

Table 11: Homeownership Rate by Household Income, 2014-2018

Household Income	HOMEOWNERSHIP RATE			
	CITY OF TIGARD	WASHINGTON COUNTY	PORTLAND MSA	STATE OF OREGON
Under \$25,000	26%	33%	34%	38%
\$25,000 to \$49,999	47%	43%	47%	52%
\$50,000 to \$74,999	58%	53%	58%	62%
\$75,000 to \$99,999	68%	63%	68%	71%
\$100,000 to \$149,999	79%	76%	79%	80%
\$150,000 or more	89%	89%	89%	89%

Data Sources: 2014-2018 5-Year American Community Survey Table B25118

⁵ Choi, Jung et al. "Millennial Homeownership: Why Is It So Low, and How Can We Increase It?" The Urban Institute. February 2000. https://www.urban.org/sites/default/files/publication/98729/millennial_homeownership_0.pdf

Vacancy

Tigard's vacancy data indicates that despite ongoing development since 2000, housing supply in the city has not matched demand. Overall, only 3.4% of all Tigard housing is vacant, less than the also low 4-5% vacancy rate in Washington County and the MSA, and considerably less than the state's 9.1% vacancy rate.

Table 12: Vacancy Rate, 2014-2018

	TOTAL HOUSING UNITS	VACANT UNITS	
		NUMBER	VACANCY RATE
City of Tigard	21,754	738	3.4%
Washington County	226,355	9,848	4.4%
Portland MSA	979,612	53,981	5.5%
State of Oregon	1,750,539	158,704	9.1%

Data Sources: 2014-2018 5-Year American Community Survey Table B25002

For buyers seeking a home for purchase, estimates indicate that the vacancy rate is 0.0%, with only a slightly greater share of for-rent units in the city (2.8%). Because American Community Survey data is based on a sample and not a 100% count like the decennial census, it is subject to sampling error, which means that there may exist some vacant, available for-sale units that were not captured in the data because their number was so low. Additionally, some units may be available for sale yet still occupied by current owners. Even in these cases, the conclusion can be drawn that there is a considerably limited supply of available for-sale units. Input from Community Advisory Committee members who have recently searched for housing in Tigard confirms this, and a Zillow search of units for sale as of February 2021 shows only about 40 units available.

The city's vacancy rates represent a decline from 2010-2012, when the city had a surplus of approximately 270 ownership units and 631 rental units.⁶ At the county level, Washington County has a similarly tight for-sale market as Tigard (0.9% vacancy) and even less rental vacancy than the city (2.6% vacancy).

⁶ City of Tigard Comprehensive Plan, p. 10-6

Table 13: For-Sale and Rental Vacancy Rates, 2014-2018

	OWNER HOUSING UNITS			RENTAL HOUSING UNITS		
	AVAILABLE	TOTAL	VACANCY RATE	AVAILABLE	TOTAL	VACANCY RATE
City of Tigard	0	12,742	0.0%	237	8,511	2.8%
Washington County	1,244	133,603	0.9%	2,274	86,422	2.6%
Portland MSA	6,431	583,700	1.1%	13,209	368,677	3.6%
State of Oregon	14,549	1,000,072	1.5%	23,892	629,694	3.7%

Data Sources: 2014-2018 5-Year American Community Survey Tables DP04

Table 14 provides a breakdown of vacancy types to demonstrate the circumstances under which housing units are vacant. In Tigard, for every 100 vacant housing units, 32 are available for rent, 14 have been rented but not yet occupied, and 14 have been sold but not yet occupied. The remaining vacant units in the city are for occasional, seasonal, or recreational use (including second homes or short-term rentals) (17%) or are off the market for other reasons (23%) such as foreclosure or other legal matters, the extended absence of the occupant, or disrepair.

Table 14: Status of Vacant Units, 2014-2018

	VACANT HOUSING UNITS	STATUS OF VACANT UNITS					
		FOR RENT	RENTED, NOT OCCUPIED	FOR SALE	SOLD, NOT OCCUPIED	SEASONAL RECREATIONAL, OCCASIONAL USE	OTHER
City of Tigard	738	32%	14%	0%	14%	17%	23%
Washington County	9,848	23%	11%	13%	9%	11%	33%
Portland MSA	54,555	24%	6%	12%	7%	17%	33%
State of Oregon	158,704	15%	4%	9%	4%	38%	28%

Note: This table provides the breakdown of vacant units by the status or reason for vacancy. In Tigard, for example, there are an estimated 738 vacant units, of which 17% are for seasonal, recreational, or occasional use.

“Other” vacancies may include foreclosures, homes being prepared for rent or sale, homes being repaired, homes being held for personal or legal reasons, homes whose occupant is on extended absence (such as on military assignment, out of the country, or in jail), and homes that have been abandoned or condemned.

In response to Tigard's tight housing market, the City has made efforts to increase residential units. The 2020 Portland Economic Overview, released by Oregon's Employment Department, indicates that in 2019 Tigard had 10.4 residential building permits for every 1,000 residents - the

fourth highest permitting rate of 19 cities in the Portland metropolitan area.⁷ Approximately 45% of those residential building permits were for single family units. The remaining 55% of residential building permits were for multifamily housing. More accurate development data may indicate that more housing supply will soon become available for residents.

Despite ongoing development, Tigard housing may be subject to a “seller’s market” in which home prices rise due to low supply. In some cases, this may mean that current Tigard homeowners who may experience life changes, such as a change in family size, impaired physical mobility or other circumstance, may have to make accommodations inside their current housing units or move outside the city to find housing that they can afford that meets their needs.

Housing Size, Type, and Age

Tigard’s existing housing stock offers a greater variety in the number of bedrooms per unit than the county, MSA, and state. More than one-third of the city’s housing units have three-bedrooms (36%), while 27% have two-bedrooms, 23% have four or more bedrooms, and 14% have one-bedroom. Washington County offers slightly fewer two-bedroom units (25%) and one-bedroom units (12%), and the state offers fewer 4+ bedroom units (18%) than Tigard. With this variety, Tigard has a slightly greater capacity to house smaller families and single person households. The county, on the other hand, has a slightly greater housing stock to serve larger families.

In the future, a variety of housing sizes that meet the needs of a diverse group of households will continue to be important in Tigard. CAC members emphasized the need for this variety, including smaller units that serve individuals or downsizing seniors and larger homes that may house multigenerational families.

Table 15: Housing Units by Number of Bedrooms, 2014-2018

	TOTAL HOUSING UNITS	NUMBER OF BEDROOMS			
		ONE OR FEWER	TWO	THREE	FOUR OR MORE
City of Tigard	21,754	14%	27%	36%	23%
Washington County	226,355	12%	25%	39%	24%
Portland MSA	979,612	14%	25%	39%	22%
State of Oregon	1,750,539	13%	27%	42%	18%

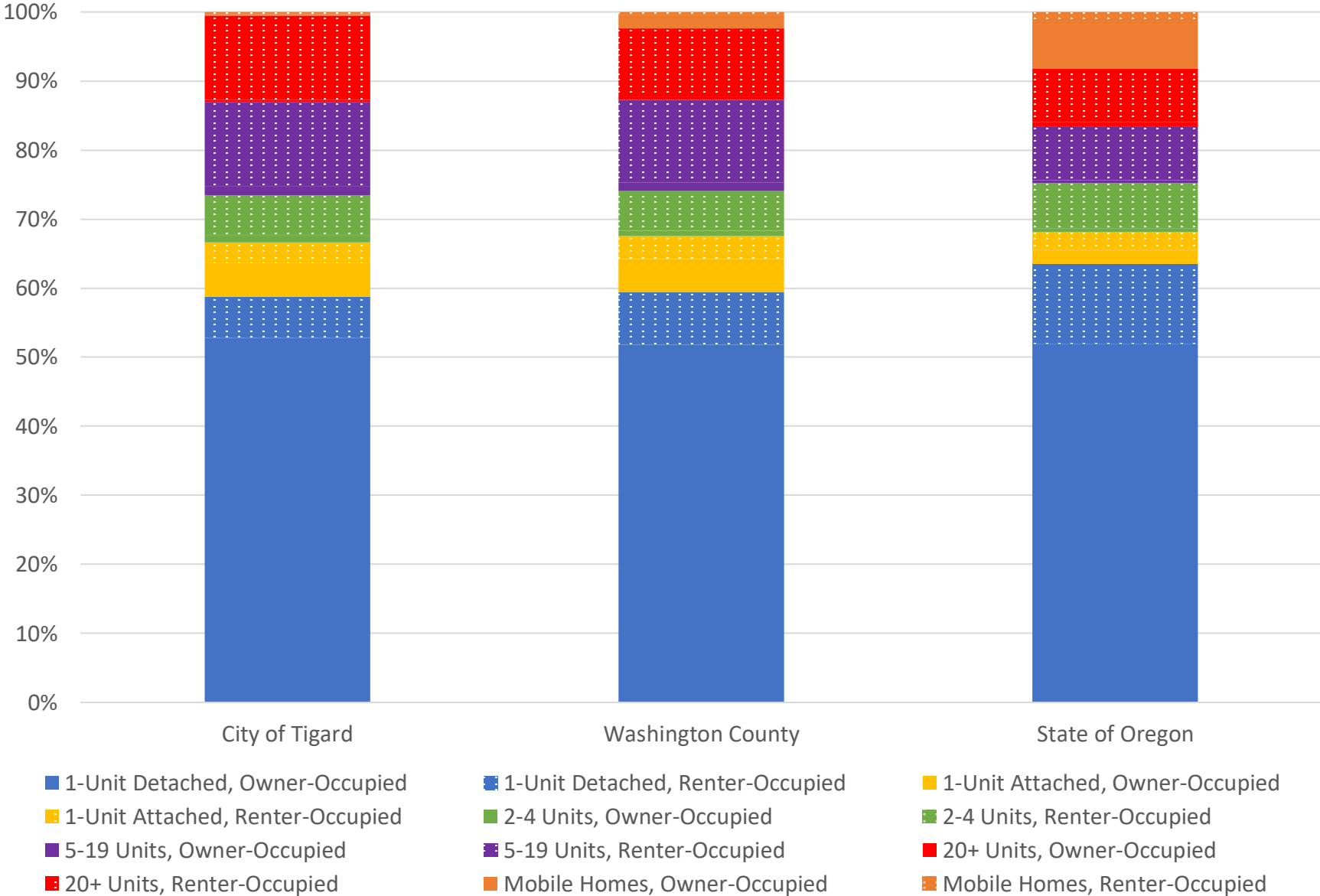
Data Sources: 2014-2018 5-Year American Community Survey Table B25041

⁷ State of Oregon Employment Department. (Feb 2020) “Portland Economic Overview.” <https://www.qualityinfo.org/documents/10182/79531/021920+-Portland+Economic+Overview+PHRMA?version=1.0>

A key concern of this Housing Market Analysis is housing form/structure type. American Community Survey data reports on structure type as identified by survey respondents. Most recent data, from the 2014-2018 5-Year Survey, is provided in Figure 28 for occupied units by tenure.

Like Tigard, 52% of housing units in both Washington County and the state of Oregon are single-family detached homes owned by a homeowner. Overall, homeownership occurs in all other housing types, such as townhomes, condos, and mobile homes, at rates like that of Tigard (9% in Washington County, 10% in the state). Tigard's greatest distinction is its larger share of single-family attached and multifamily units for rent than the state (33% city, 26% state), and its smaller share of single-family detached units for rent than the state (6% city, 12% state).

Figure 28: Occupied Housing Units by Structure Type, 2014-2018



Source: 2014-2018 5-Year American Community Survey Table B25032

When looking at the condition of the housing stock, the age of housing stock provides some indication about price and condition. In Tigard, the median age of the housing stock is approximately 36 years old, with the largest share of housing being built between 1970 and 1989 (44%). The second largest share of the city's housing was built between 1990 and 2009 (33%). Only housing across Washington County is newer, with 42% of the county's housing units being built between 1990 and 2009. Older housing stock tends to depreciate in quality and price over time and can thereby serve as more affordable housing stock in markets with adequate housing supply. Despite Tigard's slightly older housing stock, however, the city's low housing supply most likely increases the cost of older housing over time, rather than making it less expensive.

Table 16: Housing Units by Year Structure Built, 2014-2018

	TOTAL HOUSING UNITS	SHARE OF UNITS BY YEAR STRUCTURE BUILT					MEDIAN YEAR STRUCTURE BUILT
		BEFORE 1950	1950 TO 1969	1970 TO 1989	1990 TO 2009	SINCE 2010	
City of Tigard	21,754	3%	15%	44%	33%	5%	1984
Washington County	226,355	5%	13%	35%	42%	5%	1988
State of Oregon	1,750,539	17%	17%	30%	31%	4%	1978

Data Sources: 2014-2018 5-Year American Community Survey Table B25034 and B25035

Housing Costs

A snapshot of Tigard's housing costs in 2018 indicates that of the 12,742 homeowners in the city, three-fourths have a mortgage on their home. The median Tigard homeowner with a mortgage spends \$1,954 per month, compared to \$635 for homeowners without a mortgage. Median owner costs are slightly lower Washington County, where homeowners with a mortgage spend \$1,902 per month. Homeowner costs are significantly lower at the state level (\$1,647 per month), highlighting the cost increases associated with Tigard's location in the Portland metropolitan area. As shown in Table 12, homeowner costs are nearly identical in the city and county. Homeowner costs are more likely to range between \$1,500 and \$2,500 in Tigard and Washington County, and more likely to range between \$1,000 to \$2,000 in other parts of the state.

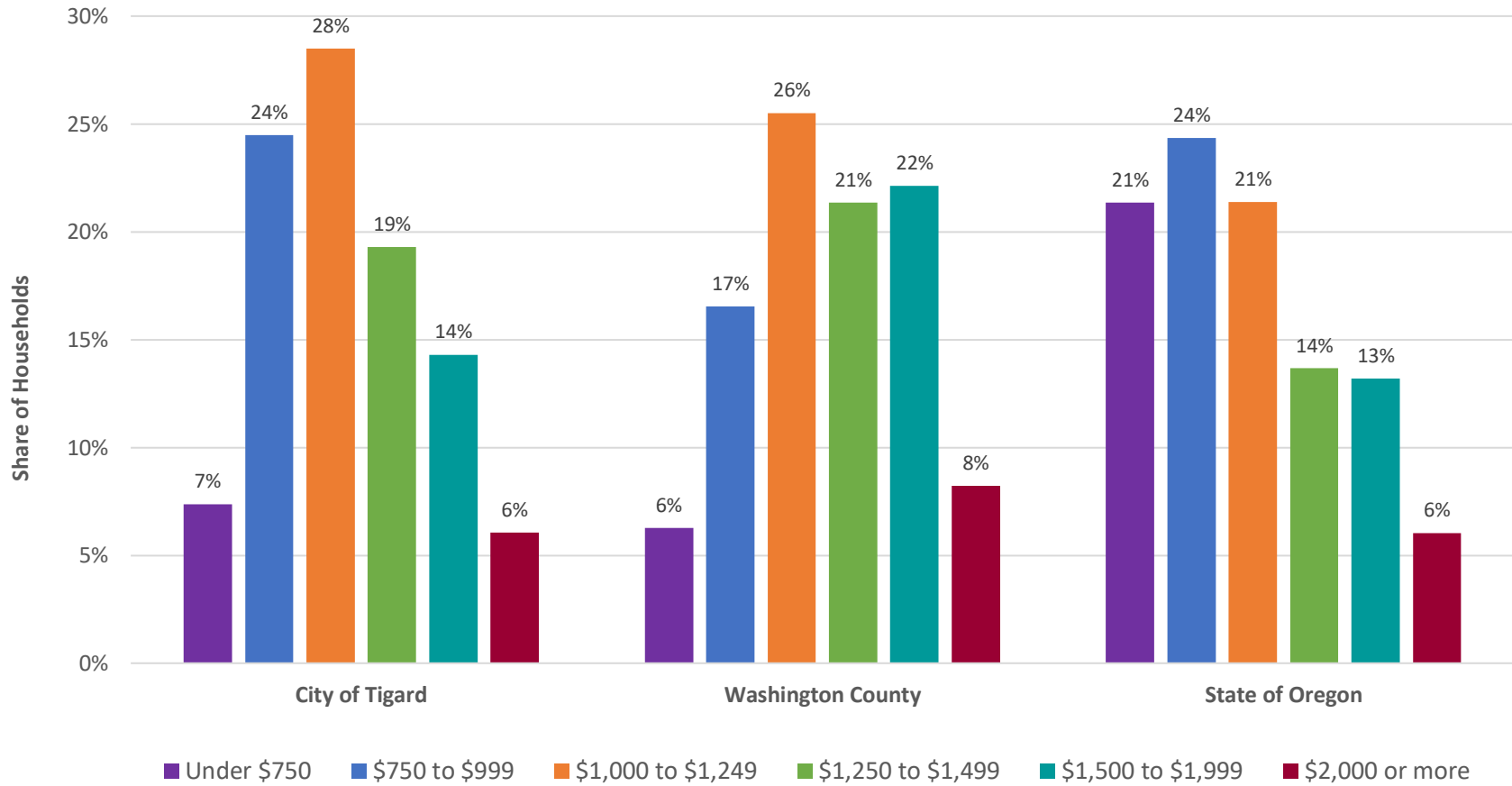
Renter costs in Tigard are generally lower than homeowner costs, with 28% of all renters paying between \$1,000 and \$1,249 monthly, 24% paying between \$750 and \$999 and 19% paying between \$1,250 and \$1,499. Renter costs in the city are slightly lower than renter costs across Washington County. In the county, slightly over one-quarter (26%) pay between \$1,000 and \$1,249 in rent. However, a significant number of county residents spend between \$1,500 and \$1,999 (22% of residents) or between \$1,250 and \$1,499 (21% of residents) on rent. Statewide, renters spend far less on rent than in either Tigard or Washington County. 24% of renters spend between \$750 and \$999 on rent across the state, followed by renters paying less than \$750 and renters paying between \$1,000 and \$1,250 per month (21% each).

Table 17: Median Home Value and Monthly Owner Costs, 2014-2018

	TOTAL OWNER-OCCUPIED UNITS	WITH A MORTGAGE		WITHOUT A MORTGAGE		MEDIAN HOME VALUE
		SHARE OF TOTAL	MEDIAN MONTHLY OWNER COSTS	SHARE OF TOTAL	MEDIAN MONTHLY OWNER COSTS	
City of Tigard	12,742	76%	\$1,954	24%	\$635	\$375,100
Washington County	132,359	74%	\$1,902	26%	\$631	\$360,400
State of Oregon	985,523	66%	\$1,647	34%	\$519	\$287,300

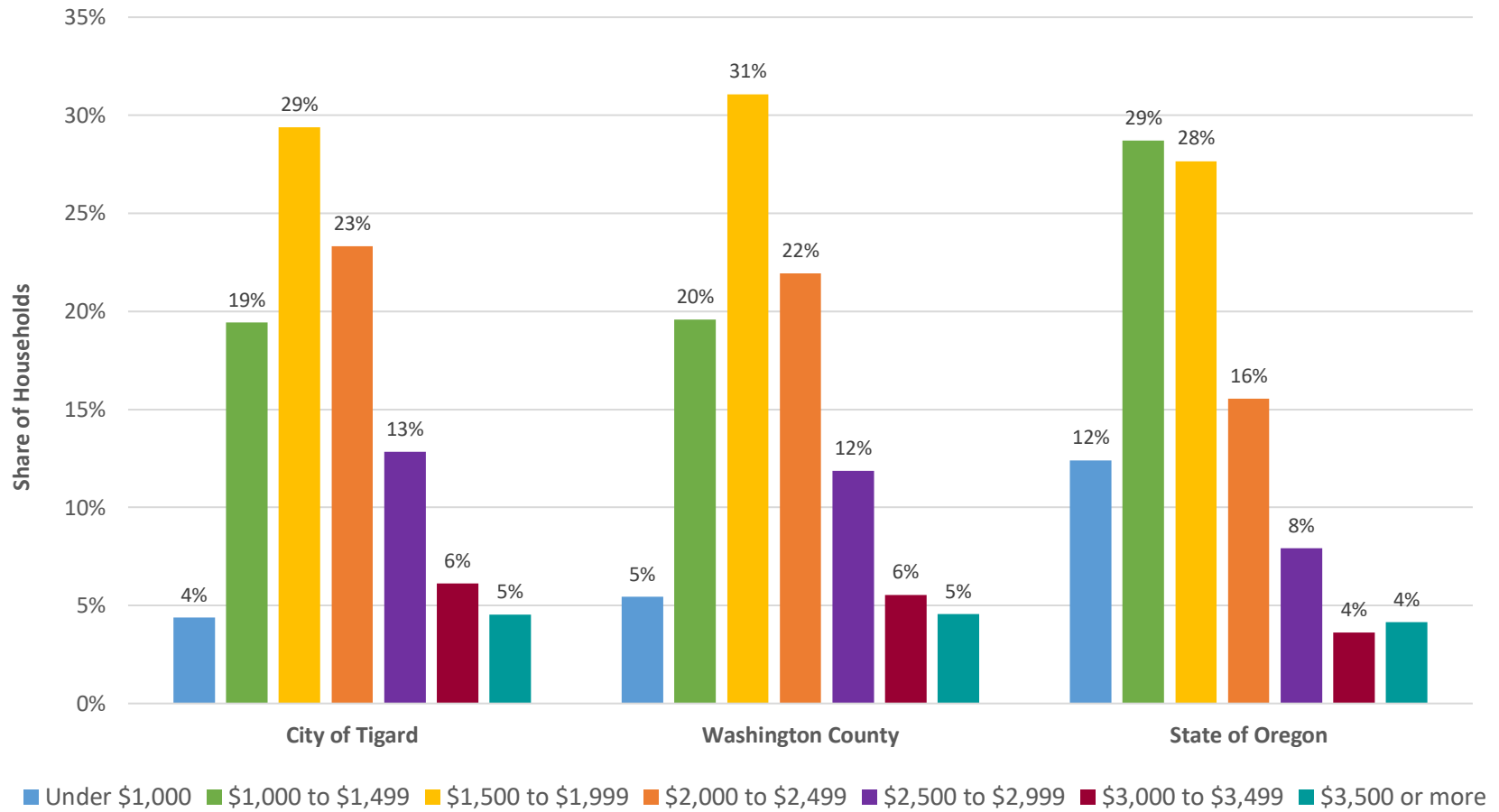
Data Sources: 2014-2018 5-Year American Community Survey Tables B25077, B25087, and B25088

Figure 29: Gross Rent, 2014-2018



Source: 2014-2018 5-Year American Community Survey Table B25063

Figure 30: Monthly Owner Costs for Households with a Mortgage, 2014-2018



Affordable Housing

As discussed in Chapter 4 (Housing Needs), about two-thirds of Tigard's lower income households, or about 1,310 households with incomes under 80% of the area median, have a housing need. The needs are almost entirely related to affordability. In addition to need generated by current households, housing forecasts estimate need for an additional 5,574 housing units for households with incomes under 80% of the area median through 2040.

While residential zoning and other policies that encourage smaller housing types and denser development can lead to greater variety in housing costs, stronger market intervention is typically needed to reach affordability levels at lower income levels. Housing subsidies come in a variety of forms, from supply-side initiatives that reduce development costs in return for some guarantee of affordability to demand-side subsidies such as down payment assistance or rental support that provide direct assistance to income-eligible households.

Nationally, the Low Income Housing Tax Credit (LIHTC) program is the primary source of subsidy for development of new affordable housing. Created by the Federal Tax Reform Act of 1986, the LIHTC program makes available an indirect federal subsidy for investors in affordable rental housing. The value of the tax credits awarded to a project may be syndicated by the recipient to generate equity investment, offsetting a portion of the development cost. As a condition of the LIHTC subsidy received, the resulting housing must meet certain affordability conditions. The Internal Revenue Service allocates LIHTCs annually to each state's housing finance agency, which then awards them on a competitive basis to project applicants within the state.

Working through local housing authorities, the U.S. Department of Housing and Urban Development (HUD) also provides affordable housing subsidies with its public housing program and its Section 8/Housing Choice Voucher program. New public housing development, however, is not a significant source of affordable housing construction. HUD entitlement grant funding through the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs may also be used to support affordable housing development or provide assistance to homebuyers or renters.

State, regional, and local programs can also support affordable housing efforts. In 2018, Metro passed a bond generating \$652.8 million in affordable housing funding for metro Portland cities and counties, including projects in Tigard. The city currently has three projects underway that received Metro bond funds, but the majority of Metro funding allocated to Washington County has been spent.

At the city level, initiatives to lower development costs for dedicated affordable housing include System Development Charge (SDC) waivers and tax exemptions for affordable properties owned by nonprofit organizations. In many cases, these exemptions can be combined with other subsidies such as LIHTC to achieve a suitable financing structure for affordable development.

Tigard adopted a Construction Excise Tax (CET) in 2020 that will generate revenue to support local affordable housing initiatives, and as of 2021, Tigard is now a joint entitlement city and will receive Community Development Block Grant (CDBG) funds annually from the U.S. Department

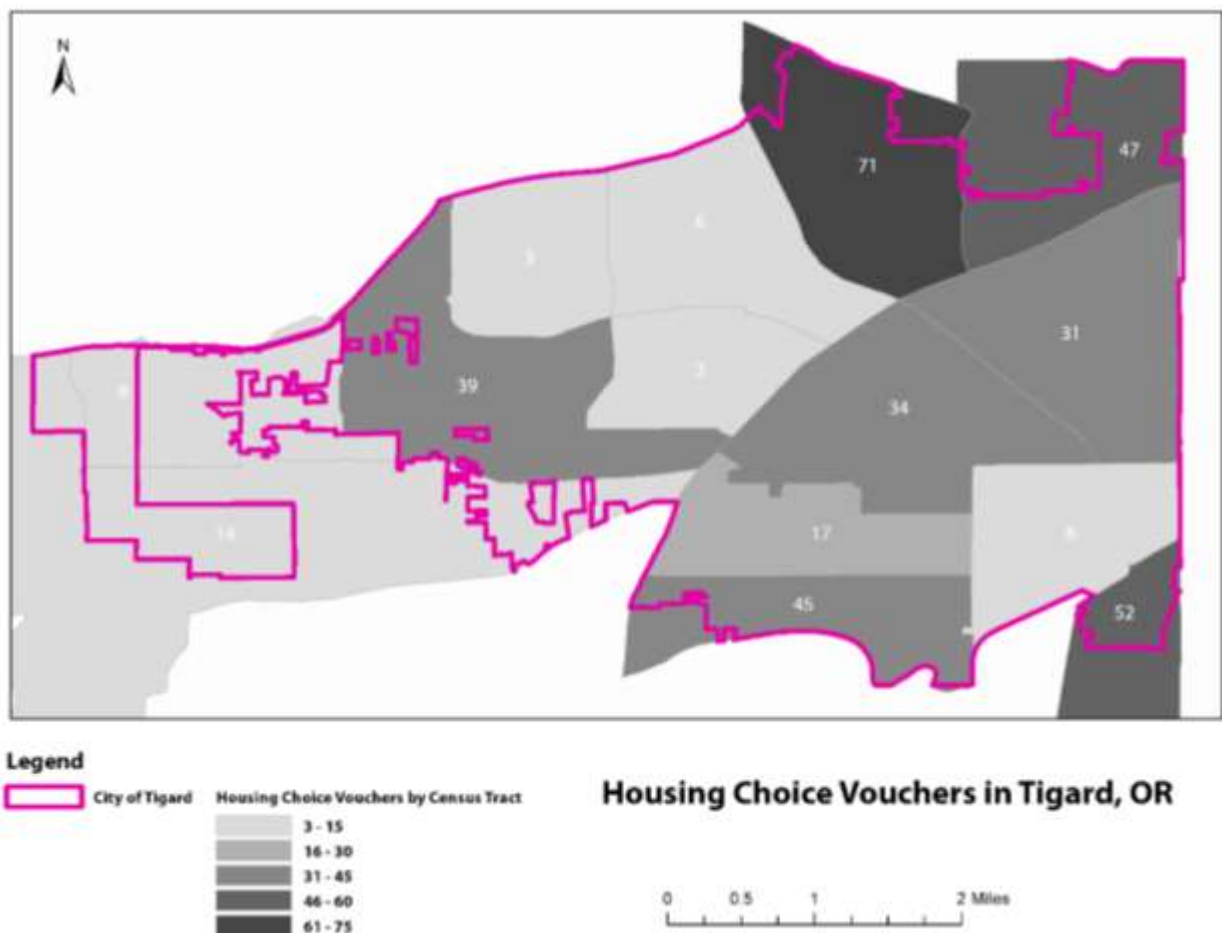
of Housing and Urban Development. Tigard plans to prioritize affordable homeownership programs using its CDBG funds.

The City also allocates funds from its two Tax Increment Financing (TIF) Districts - Downtown and Tigard Triangle - toward affordable housing. The Tigard Triangle has an Equitable Development Strategies policies that guides investment of TIF funds, which specifically prioritizes affordable housing development.

Publicly Supported Housing Supply

Tigard has a small share of publicly supported housing available for low-income households. Housing choice vouchers (HCVs), project-based vouchers (PBVs), Veterans Affairs Supportive Housing (VASH), traditional public housing, and other affordable housing types in the city are offered by the Housing Authority of Washington County (HAWC). In 2019, Tigard had 279 housing choice vouchers in use.

Figure 31: Housing Choice Voucher Use in Tigard



Source: US Census Bureau TIGER/Line Shapefiles, A Picture of Subsidized Households Data 2019

Table 18 lists affordable housing developments within the city of Tigard. Project-based vouchers offered from agencies outside the Public Housing Authority (PHA) include Red Rock Creek (serving disabled residents) and The Knoll (serving seniors), which is offered by the Community Partners for Affordable Housing; and the PLUSS Apartments offered by Luke-Dorf, a community mental health organization.

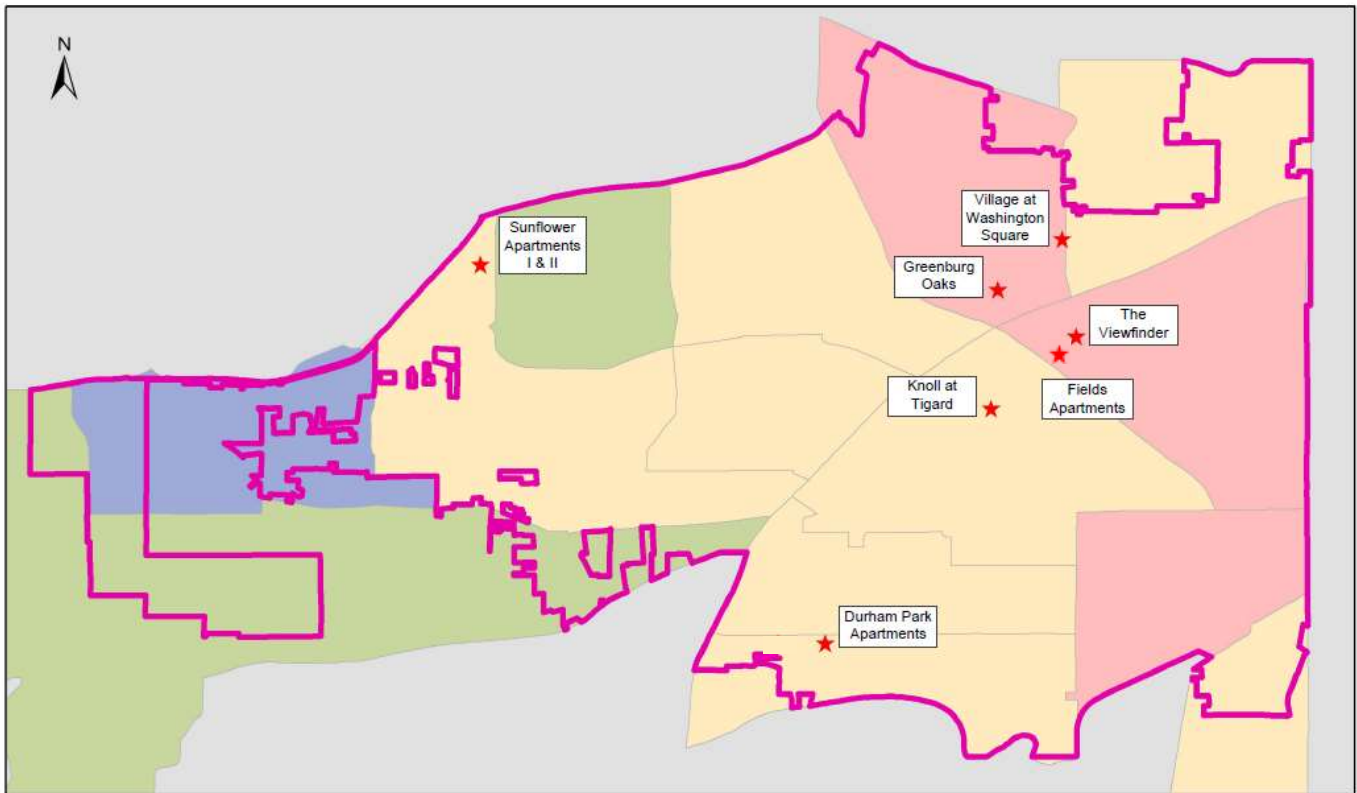
The Washington County Department of Housing Services also offers other affordable housing options. The Colonies Apartments in Tigard offers 96 one- and two-bedroom units. Similarly, the Bonita Villa apartments offer 96 one-, two-, and three-bedroom units. Both developments are also located near the Tri-Met bus. The Fields, a complex containing 264 units of affordable housing created in a partnership between the HAWC and DBG Properties, LLC, was completed in 2020.

Furthermore, there are eight Low Income Housing Tax Credit (LIHTC) developments in the City of Tigard. These developments contain approximately 625 low-income units. LIHTC developments are primarily located in these census tracts where renters pay lower median rents less than \$1,250 per month. Local non-profits, such as the Community Partners for Affordable Housing, provide LIHTC housing developments to the area.

As of 2021, one LIHTC property in Tigard – Woodspring Apartments – ended its affordability period. The 172-unit property served low- and moderate-income seniors. Current residents now have a 3-year period before their rent can be raised to market rates.

In 2018, the Metro bond was approved by voters and is anticipated to create 3,900 new housing units to Clackamas, Multnomah and Washington counties designated for households earning less than 80% AMI. Specifically, the Metro Bond Project will bring 81 units of affordable housing to Tigard, located at SW 72nd Avenue and Baylor Street. The project proposes 33 units for affordable housing for households earning less than 30% AMI. Another 16 units will be reserved for project-based vouchers and VASH vouchers. The project will contain 25 one-bedroom units, 46 two-bedroom units and 10 three-bedroom units.

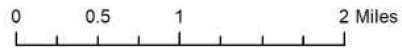
Figure 32: LIHTC Development in Tigard



Legend

- ★ LIHTC Developments
 - City of Tigard
- | Gross Rent by Census Tract | |
|----------------------------|-------------|
| | 929 - 1000 |
| | 1001 - 1250 |
| | 1251 - 1500 |
| | 1501 - 1750 |
| | 1751 - 2000 |

LIHTC Developments in Tigard, OR



Source: US Census Bureau TIGER/Line Shapefiles, LIHTC Database, ACS 5-Year Estimates 2014-2018 Table B25064

Table 18: Affordable Housing Development, City of Tigard, 2021

DEVELOPMENT NAME	TYPE	YEAR BUILT	NUMBER OF UNITS
Durham Park Apartments, 16100 SW 108 th Avenue	Apartments	1989	221
Fields Apartments, 7790 SW Hunziker Street	Apartments	2020	264
Greenburg Oaks, 11855 SW 91 st Avenue	Apartments	2006	81
Hill Street Duplex, 9283 SW Hill Street	Duplexes	1991	4
Knoll at Tigard, 12291 SW Knoll Drive	Apartments	2011	45
Metzger Park, 10025 SW 85 th Avenue	Apartments	2015 (Rehabilitation)	32
Oleson Woods, 9140 SW 91 st Avenue	Apartments		32
Red Rock Creek Commons, 11090 SW 68 th Pkwy	Apartments	2020	48
Sunflower Apartments I & II, 11547 SW 135 th Avenue	Apartments	1988-89	238
The Viewfinder, SW 72 nd Avenue and Baylor Street	Apartments	Under Construction	81
Village at Washington Square, 11159 SW Hall Blvd	Apartments	2002	26

Homelessness Estimates and Resources

In addition to conventional affordable housing, additional housing resources are needed in Tigard and surrounding communities to support individuals and families experiencing homelessness. To respond to homeless needs, HUD uses a Continuum of Care (CoC) system, in which local communities work together with the shared goal of ending homelessness. HUD provides funding to CoCs throughout the US, who use it to support nonprofit agencies and state and local government efforts to reduce and prevent homelessness. The City of Tigard falls within the Hillsboro/Beaverton/Washington County Continuum of Care (CoC), which covers all of Washington County.

Factors Contributing to Homelessness

High housing costs are a leading cause of homelessness in Washington County. Residents surveyed in the 2016 Point-in-Time count⁸ most commonly cited 'couldn't afford rent' as a reason for homelessness (27.3% of sheltered residents and 31.5% of unsheltered residents). Other top reasons included 'drug/ alcohol at home,' 'medical problem,' and 'runaway.' Washington

⁸ The 2016 Point-in-Time count is the most recent count available that includes survey information about causes of homelessness.

County's homelessness plan,⁹ *A Road Home (2018-2025)*, also notes the lack of affordable housing in the county as a primary contributor to homelessness. In particular, the gap in rental housing affordable to households with incomes less than 50% AMI places a burden on the homelessness system (e.g., by increasing demand for emergency rental assistance).

Similarly, the housing projections included in this plan note a need for an estimated 20,021 new housing units in the Tigard Planning Area through 2040, including demand for 439 units needed to house people experiencing homelessness. These projections also indicate that about one-quarter (24%) of new housing in the Tigard Planning Area (4,960 units) should be affordable to households with incomes at or below 50% of the median family income (or \$46,050 for a family of four), further demonstrating a need for units affordable to households with low to moderate incomes.

Homelessness Estimates

Assessing the number of people experiencing homelessness throughout the year is difficult. While a count of homeless individuals and families staying in shelters or transitional housing is possible, people that are doubled up or couch surfing or staying in a car or other area not meant as a permanent shelter are more difficult to count. CoCs throughout the country make an effort to estimate the number of people experiencing homeless in their jurisdiction through what is known as a Point-in-Time count. The 2019 Point-in-Time count for Washington County held on January 23, 2019 counted 423 households with 530 people experiencing homelessness in total (see Table 19).

Table 19: Hillsboro, Beaverton/Washington County CoC 2019 Point-in-Time Homeless Count

	SHELTERED		UNSHELTERED	TOTAL
	EMERGENCY	TRANSITIONAL		
Total number of households	134	82	207	423
Total number of persons	186	112	232	530
Number of children under age 18	42	18	21	81
Number of persons age 18 to 24	13	15	9	37
Number of persons over age 24	131	79	202	412

Data Source: Hillsboro, Beaverton/Washington County Continuum of Care 2019 Point-in-Time Count

Of the 530 people experiencing homelessness counted in the Point-in-Time count, 139 people were counted as chronically homeless (26.2% of total people experiencing homelessness). Of

⁹ Washington County. (2018). *A Road Home: Community Plan to Prevent and End Homelessness* (July 2018-June 2025). Retrieved from: <https://www.co.washington.or.us/Housing/EndHomelessness/index.cfm>

the 139 people who were chronically homeless, 38 were sheltered in emergency shelter (27.3%), 6 were in transitional housing (4.3%), and 95 were unsheltered (68.3%).

The 2019 Point-in-Time count counted 134 people in households with at least one adult and one child (25.3% of people experiencing homelessness), 84 veterans (15.8%), and 41 people in unaccompanied and parenting youth households (7.7%). The 134 people in families with children included 39 households with 73 children under the age of 18. As estimated 104 of the 134 people in these households were sheltered, including 69 people (51.5% of people in families with children) in emergency shelters and 35 (26.1%) in transitional housing.

Table 20: Demographic Summary of Sheltered and Unsheltered Homeless Persons in the Hillsboro, Beaverton/Washington County CoC

	SHELTERED		UNSHELTERED	TOTAL
	EMERGENCY	TRANSITIONAL		
Demographic Summary by Gender				
Female	68	42	57	167
Male	114	68	170	352
Transgender	4	2	2	8
Gender Non-Conforming	0	0	3	3
Summary of Other Populations Represented				
Chronically Homeless	38	6	95	139
Severely Mentally Ill	11	10	67	88
Chronic Substance Abuse	5	3	119	127
Veterans	9	52	23	84
HIV/AIDS	1	0	2	3
Victims of Domestic Violence	8	5	5	18
Unaccompanied Youth	13	6	11	30
Parenting Youth	0	5	0	5
Children of Parenting Youth	0	6	0	6

Data Source: Hillsboro, Beaverton/Washington County Continuum of Care 2019 Point-in-Time Count

The Point-in-Time count categorized the number of sheltered and unsheltered individuals who were homeless in Washington County by race and ethnicity (see Table 21). The count found that 402 of the 530 sheltered and unsheltered individuals were white (75.8% of total), 54 were Black or African American (10.2%), 33 were multiple races (6.2%), and 26 were Native Hawaiian or Pacific Islander (4.9%). Regarding ethnicity, the count found that 68 of the 530 total sheltered

and unsheltered homeless population were Hispanic/ Latino (12.8%), and 315 were non-Hispanic/ Latino (87.2%).

Note that these figures do not represent the entire homeless population over the course of a year, but rather the number of homeless that were sheltered and unsheltered during the 2019 Point-in-Time count.

Table 21: Race and Ethnicity of Sheltered and Unsheltered Homeless Persons in the Hillsboro, Beaverton/ Washington County CoC

	SHELTERED		UNSHELTERED	TOTAL
	EMERGENCY	TRANSITIONAL		
Homeless Persons by Race				
White	140	81	181	402
Black or African American	16	13	25	54
Asian	1	0	0	1
American Indian or Alaska Native	2	6	6	14
Native Hawaiian or Pacific Islander	16	7	3	26
Multiple Races	11	5	17	33
Homeless Persons by Ethnicity				
Non-Hispanic or Non-Latino	155	99	208	462
Hispanic or Latino	31	13	24	68

Data Source: Hillsboro, Beaverton/Washington County Continuum of Care 2019 Point-in-Time Count

Homelessness Strategy

Washington County’s strategy to address homelessness is detailed in its homelessness plan, *A Road Home (2018-2025)*, which includes the following goals and related tasks:

- Goal 1 – Prevent people from becoming homeless through:
 - Emergency rental assistance and other support for at-risk households.
 - Landlord/tenant mediation and eviction prevention.
 - Rental education programs.
 - Homeless outreach.
 - Shelter access for homeless youth, adults, and families.
 - Training program in homelessness prevention for use by local hospitals and jails to reduce the likelihood of discharge of individuals into homelessness.
- Goal 2 – Move people into housing through:
 - Short-term emergency rental assistance combined with support services.
 - Transitional living program expansion for homeless youth age 18 to 23.

- Permanent supportive housing for homeless people with disabilities.
- Permanent affordable housing for people with extremely low incomes.
- A risk mitigation pool available to landlords to cover property damage.
- Relationships with private landlords to encourage them to house formerly homeless people.
- Goal 3 – Link people to appropriate services and remove barriers through:
 - Case management and supportive services.
 - Housing and service navigators to assist with access to housing and services.
 - A one-stop resource center to provide basic needs and emergency shelter.
 - A recuperative care program to support people discharged from hospital.
 - Expanded collaboration with the Veteran’s Administration and community agencies to increase use of VA resources by people who are homeless.
 - Transportation resources/assistance.
- Goal 4 – Increase income support and economic opportunities through:
 - Career coaching, job skills training, and/or employment programs.
 - Assistance for single parents to access child support enforcement services.
 - Improved access to SSI/SSDI benefits for people who are homeless.
 - Increased income self-sufficiency for people with disabilities or who experience barriers obtaining and retaining employment.
- Goal 5 – Expand data collection including improving data collection about people accessing resources, analyzing impacts to improve programs and develop annual plans, and increasing Congressional awareness of local homelessness needs.
- Goal 6 – Educate the public on homelessness by developing a public education campaign, sharing annual reports with local governments and the public, and growing partnerships with local private, public, nonprofit and other agencies.

The County’s 2020 Homeless Assessment Report to the Board of County Commissioners¹⁰ notes that an estimated \$26.8 million was needed to implement strategies outlined in the County’s homelessness plan for FY2019/2020. However, only about \$14.4 million in public and private resources were available to serve residents in shelter and housing programs and with prevention assistance (including \$1.1 million in leveraged Medicaid reimbursement for mental health and addictions treatment, and other health-related services).

Facilities and Housing Targeted to Homeless Households

Based on a review of emergency, transitional, and permanent supportive housing that serves persons experiencing homelessness in Washington County, there are an estimated 111 year-round emergency shelter beds. The county’s homeless facilities also include 119 transitional housing beds, and 725 permanent housing beds, including 495 permanent supportive housing beds and 230 rapid rehousing beds.

¹⁰ Washington County. (2020). A Road Home: Community Plan to Prevent and End Homelessness. 2020 Homeless Assessment Report to the Board of County Commissioners. Retrieved from: <https://www.co.washington.or.us/Housing/EndHomelessness/a-road-home.cfm>

In Tigard, the Good Neighbor Center (GNC) is a 36-bed facility that provides housing for up to 9 families at a time for up to six weeks. GNC also provides meals, childcare and youth programs, skill building classes, and other services to assist families. In addition to on-site beds, GNC offers a Housing Stabilization Program that provides rental assistance to families that gradually declines as they reach stability. In its most recent program year, GNC served 256 people in 75 families, including 135 children.

Throughout Washington County, emergency shelter beds are provided by:

- Boys and Girls Aid (SafePlace Youth Shelter)
- Community Action (Hillsboro Family Shelter)
- Domestic Violence Resource Center (Monika's House)
- Family Promise
- Good Neighbor Center (Good Neighbor Center Shelter)
- Old Town Church
- Rolling Hills Community Church (Rolling Hills Shelter)
- Sunrise Church

Transitional housing beds are provided by:

- Boys and Girls Aid (Transitional Living Program)
- Domestic Violence Resource Center (Mary Mac House)
- LifeWorks NW (Fredrick House)
- The Salvation Army (Veterans & Families Center)
- Washington County Department of Housing (Homeless To Work Program)

Permanent supportive housing in Washington County is provided by:

- Cascade AIDS Project (scattered site)
- Community Action (scattered site)
- LifeWorks NW (Tom Brewer House and scattered site)
- Luke-Dorf Inc. (Hillsboro Graduated and scattered site)
- Open Door Counseling Center (scattered site)
- Sequoia Mental Health Services Inc. (Tri-Haven and scattered site)
- Washington County Department of Housing (HUD-VASH and Housing Independence)

Residents experiencing homelessness in Washington County may access housing and related resources through Community Connect, a coordinated entry system designed to help people experiencing homelessness or at imminent risk of homelessness to find housing resources in Washington County. Through the coordinated entry system, residents are scheduled to attend a one-hour assessment to determine the housing and supportive service needs and are referred to partner agencies based on household needs and beds available.

Table 22: Facilities and Housing Targeted to Homeless Households

	EMERGENCY SHELTER BEDS		TRANSITIONAL HOUSING BEDS	PERMANENT SUPPORTIVE HOUSING BEDS
	YEAR ROUND BEDS	VOUCHER/ SEASONAL/ OVERFLOW BEDS		
Total Beds	111	133	119	495
Adults and children	103		41	131

Adults only	6	78	364
Children only	2	0	0
Chronically homeless	0	0	156
Veterans	0	86	238
Unaccompanied youth	5	10	0

Data Source: Hillsboro, Beaverton/Washington County Continuum of Care 2019 Point-in-Time Count

Several recent local and state-level initiatives provide funding to increase housing and supportive services for people experiencing homelessness:

- The Metro Affordable Housing Bond Measure was approved by voters in 2018 to support the development of affordable housing units, and its implementation plan includes a commitment to create 100 units of permanent supportive housing.¹¹
- Voters approved the Metro Supportive Housing Services Measure in 2020 to provide new funding for supportive housing and services to people experiencing homelessness or at risk of homelessness. This revenue to fund these services will be generated by a 1% tax on taxable income of more than \$125,000 for an individual and \$200,000 for couples filing jointly, and a 1% tax on profits from businesses with gross receipts of more than \$5 million.¹²
- Voters approved the Washington County Public Safety Replacement levy in 2020 to sustain funding for victims' assistance and emergency shelter for women and children who are victims of domestic violence.¹³

Combined, these funding sources provide support for several goals in the County's homelessness plan and help to address the need for additional housing units for residents experiencing homelessness.

Developer Perspectives

Understanding Tigard's goal of a diverse array of housing products that offer affordable options to households of all sizes, types, and income ranges, including historically undersupplied middle housing types, the project team conducted interviews with several Portland-area housing

¹¹ Washington County. (2020). Affordable Housing Bond: Implementation. Retrieved from: <https://www.co.washington.or.us/Housing/AffordableHousingBond/implementation.cfm>

¹² Washington County. (2021). Supportive Housing Services. Retrieved from: <https://www.co.washington.or.us/Housing/SupportiveHousingServices/index.cfm>

¹³ Washington County. (2020). Public Safety Levy. Retrieved from: <https://www.co.washington.or.us/Levies/PublicSafetyLevy/index.cfm>

developers/providers to better understand barriers and opportunities for these development types.¹⁴ Key findings from these interviews are summarized here.

Development Fees and Tax Exemptions

- For affordable housing developers, System Development Charge (SDC) waivers are crucial in reducing development costs and making projects feasible. Tigard has taken positive steps toward reducing development costs by waiving transportation and parks SDCs for affordable development. However, a reduction in other development fees or taxes, including from Washington County, would better support affordable housing.
- Market-rate developers noted that SDCs and other fees (transportation, sewer, water, parks, etc.) should vary by housing size so that developers pay less per unit for smaller, middle housing types than for larger, single-family detached homes.
- Tigard's Low Income Housing Tax Exemption for nonprofit affordable housing providers is a very helpful tool as it decreases ongoing operational costs beyond the development phase.

Land Availability

- For affordable housing developers, land availability is a major consideration. Because affordable housing often takes several layers of financing, timing to put a project together takes additional time compared to market-rate development. This means that affordable developers are less able to move quickly to purchase a suitable piece of property.
- Land bank properties, properties owned by cities or other public agencies, or properties owned by a mission-oriented organization such as a church are appealing because they can be held by the owner while a developer structures financing for an affordable housing development. Free or reduced cost land also helps for affordable housing projects.
- Affordable and market-rate developers look for properties with transit/transportation access, walkability, and proximity to good schools, libraries, parks, and healthy grocery options. When a site becomes available, there is typically competition for it amongst both affordable and market-rate developers.
- For affordable housing developers, land availability was generally named as either the #1 or #2 barrier to development. Habitat for Humanity noted that they have not built in Tigard primarily because of a lack of available land that made sense for them.

¹⁴ Market-rate developers that participated in interviews with Leland Consulting include Pacific Community Design and Taylor Morrison Homes. Affordable housing agencies that participated in interviews with Mosaic Community Planning include BRIDGE Housing, Proud Ground, Habitat for Humanity Portland Region (formerly Willamette West Habitat for Humanity, including representatives from their Homeownership and Critical Home Repair Programs), Northwest Housing Alternatives, and Craft3.

Zoning

- When asked what policies would encourage more affordable housing development, affordable developers mentioned a variety of zoning policies, including a possible citywide Inclusionary Zoning ordinance, strong affordability goals or requirements in development areas (such as River Terrace 2.0), and incentive zoning that allows developers the option to build additional units in exchange for keeping some share affordable. The Tigard Triangle was mentioned as an area where the City made good use of incentives to encourage desired development types.
- Affordable developers also noted that the supply of multifamily zoned land impacts development as well. When land needs to be rezoned, it introduces time and risk to a project, which can both increase costs. Not In My Backyard (NIMBY) attitudes can still be a barrier to affordable development, particularly in opportunity-rich areas, although less so than in the past.

Missing Middle Housing Types

- Habitat for Humanity successfully builds many of the missing middle housing types (including duplex, triplex, four-plex, and rowhouse units) that Tigard would like to encourage. Through partnership with Proud Ground, these units remain as long-term affordable for-sale housing stock.
- Proud Ground has also worked successfully with Orange Splot, a developer focused on community-oriented green building, to provide affordable homeownership opportunities in rowhouse and cottage cluster developments.
- Missing middle housing types are less attractive to affordable rental housing developers, particularly those that typically use LIHTC funding, because achieving rent levels required by the LIHTC program through missing middle housing types is more difficult. Smallest project sizes are usually in the 45-50 unit range with 3-4 story apartment construction.
- One affordable rental housing developer expressed potential interest in missing middle housing types but noted that there would likely be difficulty finding the right financing to achieve rent levels at 60% of area median income.
- Market-rate developers like the idea of middle housing and reaching homebuyers at a more affordable price point. They build housing products ranging from single-family units at 6 units/acre to townhomes at 20 units/acre. Market-rate developers may need to explore new development mixes differing from their traditional models to achieve higher densities.
- Market-rate developers are working on “plex” concepts now (duplex, triplex, 4-plex, etc.) and plan to deliver more of these housing types. A challenge to that development is competition with older detached single-family homes, which buyers choose if prices are similar.
- Craft3 recently began a loan program to support homeowners in construction of Accessory Dwelling Units (ADUs). The program began in Portland and has now expanded to Multnomah, Washington, and Clackamas counties. Interest rates vary based on householder income. Borrowers can also develop ADUs designated as affordable rental units using Craft3's lowest-interest rate financing through a program with BackHome ADU.

Home Repair Needs

- Considering home repair for low- and moderate-income homeowners, the biggest need that Habitat for Humanity sees in its Critical Repair Program is for home modifications for seniors and people with disabilities (wheelchair ramps, grab bars, non-slip flooring, etc.). Other less common home repair needs include furnace repairs, electrical issues, and roofing and siding repair. Specifically in Tigard, there has been moderate demand for accessibility modifications.
- Because Habitat for Humanity uses skilled volunteer labor, home repairs that may cost \$5,000 to \$10,000 including labor can be done for an average of around \$2,000, depending on cost of materials.

Barriers to Accessing Housing

- Affordable housing developers identified barriers other than cost that low- and moderate-income households often face in obtaining affordable housing on the private market. Responses included:
 - Past rental or financial issues such as an eviction or poor credit history.
 - Acceptance of Housing Choice Vouchers by landlords.
 - Ability to find affordable housing somewhere with access to transportation.
 - Language translation/interpretation needs.
 - Application fees. People may put applications in at several properties and each involves an application fee.
 - High rental costs impede ability to save for a down payment.
 - Mortgage readiness and ability to make a down payment.
 - Limited for-sale housing supply means more competition for homes that are available. Prospective buyers need a competitive offer to be attractive to sellers.

Implementation Strategies

To achieve the goal of middle housing and affordable housing development, the City of Tigard and the project team identified a variety of strategies for implementation, outlined below.

1. Land Banking and Targeted Site Development

Land acquisition is a key step in enabling affordable housing. Even though land is a much smaller amount of total development costs than items such as construction cost, land control plays a big role in determining what types of development will occur. In 2019, Tigard approved tax exemptions for land banking by nonprofit affordable housing developers, which makes it less risky and less costly to assemble parcels for affordable housing development.

Working with a partner agency, the City should develop a land banking apparatus to hold suitable sites for affordable housing development, including possible free or reduced cost land for affordable housing and site specific, city-led development. Key components of this strategy include:

- Location Evaluation: An advantage of site acquisition by the City (or a land bank partner agency) are that it can look for sites within targeted areas or with targeted characteristics. For affordable housing, this may include parcels in mixed-use nodes or near main street areas, transit-served locations, or flat land with little need for grading.
- Acquisition: In its *2019 Tigard Housing Strategy Implementation Plan*, Tigard identified a variety of funding available to acquire property, including Construction Excise Tax (CET) proceeds, Tax Increment Financing (TIF) funds, Community Development Block Grants (CDBG), or the City's general fund.
- Goal Setting: The City should undertake a goal setting process to clarify its objectives for acquired site(s). For larger properties, a high-level concept planning study could be completed. Outcomes of the process should include the desired housing mix by tenure and type, affordability levels/income targets, length of affordability, and the anticipated investment by the City and other partners.
- Developer Solicitation: Once the City's goals are defined, the City can release a developer solicitation (e.g., request for qualifications (RFQ) or request for proposals (RFP)) to find the most capable developer(s) to build the envisioned housing.

The City may also consider developing a partnership with an affordable housing developer such as Habitat for Humanity that allows smaller sites to be transferred from the City or land bank agency for middle housing development on an ongoing basis without individual developer solicitation efforts for each property.

2. Community Land Trust Model for Homeownership

Community land trusts (CLTs) are nonprofit, community-based organizations primarily used to ensure long-term housing affordability, usually with an emphasis on homeownership. A CLT acquires land and maintains ownership of it, while homeowners enter into long-term renewable leases and build equity by making payments on their homes. The CLT model lowers the cost of homeownership by reducing or eliminating land acquisition costs (and sometimes other costs) from the building ownership costs, and also decreases the likelihood of displacement in areas where land values are increasing. CLTs are also able to lease land to affordable housing developers and/or act to develop and manage affordable rental housing.

The Portland area is home to Proud Ground, one of the largest CLTs in the nation, which operates in Clackamas, Lincoln, Multnomah, and Washington Counties, OR and Clark County, WA. Under Proud Ground's model, residents own their homes, but Proud Ground retains ownership of the land, ensuring long-term affordability for future homebuyers. Homes typically enter Proud Ground's CLT in one of two ways: (1) through down payment assistance programs used by homebuyers to purchase existing homes or (2) through partnership with developers building new affordable units. Proud Ground frequently partners with Habitat for Humanity, where Habitat constructs affordable for-sale units (often including middle housing types) and Proud Ground holds them in trust.

The City of Tigard should explore options for partnership with Proud Ground, including use of CET revenue, CDBG funds, or other affordable housing funds to:

- Provide down payment assistance to eligible prospective homebuyers;
- Provide land-banked property for development by Habitat for Humanity or another for-sale affordable developer and subsequent inclusion in Proud Ground's CLT; and/or

- Direct funding to the organization.

3. Targeted Use of Construction Excise Tax (CET) Revenue

Senate Bill 1533, enacted in 2016, allows cities to levy a construction excise tax (CET) on new construction projects for the purpose of funding affordable housing projections. The Construction Excise Tax was recommended by the *2019 Tigard Housing Strategy Implementation Plan* and in January 2020, the City of Tigard adopted a CET of 1% on commercial and residential construction. Revenue from this CET can be used to fund affordable housing through funding developer incentives, affordable housing programs, supporting the Oregon Housing and Community Services' (OHCS) homeowner programs, and covering administrative costs.

In 2019, the City of Tigard estimated that it would have collected an average of about \$1.9 million in CET revenue in each of the previous two years, based on total construction costs in those years. Based on those figures, the amount available for affordable housing programs is estimated to be in the \$750,000 to \$800,000 range annually, dependent on the total amount of construction activity.

Prospective uses of CET affordable housing funds include:

- Down payment assistance and permanent affordability through a community land trust;
- Land acquisition and land banking for affordable housing;
- Purchase of low-cost market rate units to maintain affordability;
- Gap financing for affordable housing rental units; and
- Replacement of lost System Development Charge (SDC) revenue due to SDC waivers for affordable housing.

Additionally, the City of Tigard should consider the targeted use of CET revenue to incent affordable housing construction in key development areas such as Washington Square Regional Center and River Terrace 2.0. This approach could be used in combination with the targeted site development efforts described in Strategy 1, the community land trust model described in Strategy 2, and/or other location-based affordable housing incentives, such as those described in Strategy 4.

4. Incentive Zoning and Inclusionary Housing

Community land use regulations determine where and how much small footprint housing can be developed. The passage of House Bill 2001 allowed duplex and townhome development in areas previously zoned exclusively for single-family development in Oregon cities with 10,000 or more residents. Additionally, in 2018, Tigard adopted code amendments that legalized middle housing types in all residential zones. However, there may be additional opportunities to encourage denser and more affordable development, such as through incentive zoning. Incentive zoning provides a set of benefits or allowances to a developer in exchange for building a desired development type, including affordable housing units.

The *2019 Tigard Housing Strategy Implementation Plan* recommended three main types of incentive zoning that Tigard could implement. The first, a density bonus, would permit a greater number of total housing units than otherwise allowed in a development on the condition that

affordable units are included. The second, reduced parking requirements, suggested exploring alternative parking requirements for small-footprint housing and apartments, as well as potentially decreasing parking requirements for affordable housing located near transit service. A third type of incentive zoning proposed in the plan was an exemption from Tigard's mixed-use requirement for building residential units within a commercial zone. Currently, residential units are only permitted in commercial zones if the ground floor is maintained for commercial zone. The plan suggests waiving this requirement for affordable housing developments.

In 2019, Tigard Municipal Code was updated to include new density and height bonuses for qualified affordable housing within the Tigard Downtown Plan District. The density bonus allows greater density for developments incorporating units affordable at 80% AMI.

In summer 2020, the city of Portland approved the "Residential Infill Project" (RIP) a zoning code update which legalized up to four housing units on nearly any residential lot, consistent with HB 2001. An additional "deeper affordability option" increased the number of permitted units to six if at least half are made affordable to low-income households (60% AMI for renters and 80% AMI for owners) at regulated prices.

The City of Tigard should analyze the feasibility of incentive zoning strategies recommended in the *2019 Tigard Housing Strategy Implementation Plan* and consider adding an analysis of a Portland RIP-type bonus for affordable units.

Additionally, the City should continue to monitor the development and efficacy of mandatory inclusionary zoning policies in Oregon cities. Senate Bill 1533 allowed Oregon jurisdictions to adopt mandatory inclusionary zoning programs, but, as noted in the *Housing Strategy Implementation Plan*, provisions in statute are expected to limit its impact and impose administrative hurdles, particularly for smaller communities. By tracking progress of Portland's program and other programs adopted in the state, Tigard can assess the feasibility of a similar policy in the future.

5. Revised System Development Charge Structure

System Development Charges (SDCs) are one-time fees paid at the time a development permit is issued and used toward the public facilities (transportation, sewers, and parks) required to meet growth-related needs. In July 2019, Tigard approved an ordinance that waived parks and transportation system development charges (SDCs) for accessory dwelling units (ADUs), thereby reducing the development cost of this type of low-cost housing. Additionally, SDCs for housing units such as apartments, cottages, and rowhouses are lower than those for single family homes, and fees are waived altogether for regulated affordable housing.

Other strategies to "right size" SDCs were explored in the *2019 Tigard Housing Strategy Implementation Plan*, including tying fees to dwelling size for all unit types and negotiating with Washington County service providers to decrease certain non-city SDCs. A third strategy, offering a deferral or low-interest financing for SDCs for desired housing types, would decrease the upfront development costs of desired housing types.

The City of Tigard should revise its SDCs to a tiered structure based on dwelling size. Research by Leland Consulting Group indicates that size and type of housing is strongly correlated with

price, and that smaller homes, attached townhomes, and condominiums are usually less expensive than larger, detached single-family homes. Varying SDC rates by square footage (while retaining existing waivers for dedicated affordable housing) should lead to greater equity in SDC costs as a share of unit value for different types and sizes of housing.

6. Tax Abatements

Tax abatements reduce or eliminate property tax payments for a development for a designated length of time, usually ten years or less. Property tax abatements can be offered to developers to incent affordable housing developments, or to homebuyers to decrease ownership costs. Tigard currently has two tax abatement policies:

Vertical Housing Development Zones (VHDZ): The City of Tigard offers a ten-year property tax exemption for eligible properties developed within one of the city's two Vertical Housing Development Zones. The property tax exemption applies to residential construction built above a non-residential ground floor at the rate of 20% per floor, up to an 80% maximum. For each floor dedicated to low-income housing, the project is eligible to receive an additional tax exemption of 20% per floor (maximum of 80%) applied to the land tax assessment. Several developments in Tigard have qualified for this exemption.

Nonprofit Low-Income Housing Program: This policy was adopted in 1996 and provides tax exemptions for regulated income-restricted (at or below 60% AMI) housing owned by nonprofit organizations and includes acquisition in addition to new construction.

The two tax abatement policies currently used in Tigard are oriented toward affordable rental housing located within apartment buildings, but there may be opportunities to add policies that create tax abatement opportunities for additional small-footprint for-sale housing types. The City of Tigard should continue to make its Nonprofit Low-Income Housing Program available citywide and explore policy options for tax abatements for desired affordable for-sale housing types. Additionally, the City should consider adding parts of River Terrace 1.0 and 2.0 (for example, the mixed-use/commercial nodes) as eligible Vertical Housing Development Zones.

7. Pre-Permitted Model Project

Portland's Living Smart Program (initiated in 2004) could serve as a good model to encourage more affordable, middle housing development in Tigard. In response to concerns about the design of small-lot infill development, Portland launched a design competition aimed at producing a catalogue of high-quality housing designs that would be compatible with a variety of neighborhood types and also be affordable to entry-level buyers.

The competition produced two design catalogues that are available for free download on the city's website: Designs of Excellence, featuring 49 narrow-lot designs, and the Portland Catalogue of Narrow House Designs, featuring 21 designs specifically suited to Portland's neighborhoods. Of four designs chosen as People's Choice award winners, two were selected to be developed into pre-approved and permit-ready house plans, which are available for free and have already passed life, safety, and structural review. Living Smart homes are also eligible for Fast Track review, a ten-day permitting process that can reduce development time and cost. By "making the right thing easy," the City of Portland attempted to significantly reduce

developer's costs during the permitting process (e.g., land holding/financing costs, design and professional fees, opportunity cost), and risk that their designs would not be permitted.

The Portland program created a specific competition for a specific design goal. Tigard could use this approach to address specific design goals for infill lots citywide, in key development or redevelopment areas, or at River Terrace. Goals should be defined by City staff, Planning Commission, or other stakeholders. Examples of challenges that the City could set for the design and development community include producing designs for a quadplex in River Terrace 2.0 and producing designs for a quadplex in which at least two units are affordable to households earning 80% AMI or less. Identifying housing types or designs for preapproval could create time and cost savings for developing desired housing types.

8. Matchmaking, Information Sharing, and Developer Support

While several of the strategies discussed above involve the City of Tigard providing financial or regulatory incentives to encourage affordable and middle housing construction, the City can also work to attract desired housing through outreach to and support for affordable housing developers. It is difficult to predict the types of action or support from the City that will be most helpful be developers of affordable housing, because the group of affordable housing developers is diverse—including developers who are nonprofit and for-profit, small/local and large/nationwide, building 2 units and building 200 units—and developers' place in the development timeline varies—from early concept creation to site plan to construction. However, potential approaches by the City of Tigard include:

- Matchmaking: The City can connect affordable developers and homebuilders to development opportunities by providing information about available land and funding. The City may become aware of willing property sellers, including public agencies with surplus land, that could be matched with affordable developers. The City should also work to educate developers about funding or other incentives available for affordable housing development, whether offered by the City or other parties.
- Education and Information Sharing: The City of Tigard has taken progressive steps toward incorporating opportunities for middle housing citywide and in anticipated development areas. River Terrace 2.0's focus on middle housing types and affordability will be distinctive in the region. By sharing the community's vision, related zoning, and available incentives with the public and the development community (developers, homebuilders, lenders, brokers, designers, and others) the City may be able to generate interest in implementing that vision. Opportunities for information sharing could take many forms, including websites, plan summary documents, presentations to industry groups such as the Oregon Home Builders Association or Urban Land Institute, presentations at conferences, and other digital and in-person forums. The City could also conduct outreach to specific developers that have built middle and/or affordable housing in the region to gauge interest in building in Tigard.
- Low Income Housing Tax Credit (LIHTC) Developer Outreach: As the largest producer of affordable housing nationwide, the LIHTC program is a key potential resource for future affordable housing development in Tigard. Credits are issued annually through the Oregon Housing and Community Services (OHCS) Department through a competitive Notice of Funds Availability (NOFA) process (for 9% tax credits) and year-round non-competitive application process (for 4% tax credits). One way to understand tax credits

is that they provide equity (a source of capital) to affordable housing developers. Tax Credits can provide on the range of between 30 and 60 or even 70 percent of total project costs, with the higher range being for the more competitive 9% tax credits.

To attract LIHTC development, the City of Tigard should maintain and develop connections with LIHTC developers and Oregon Housing and Community Service (OHCS), annually review the QAP, and work proactively to promote any city sites with scoring advantages to prospective developers. For example, OHCS's 2019 QAP awards competitive points for 9% LIHTC applications on the bases of a site's level of severe rent burden; high walk scores; proximity to transit, high-performing elementary schools or other opportunity criteria; location in an Opportunity Zone or QCT, and others. If the City inventoried available parcels and which of these criteria they meet, the City could directly, or through a real estate broker, market these sites to LIHTC developers.

- Infrastructure Assistance: Another way the City may be able to support affordable housing development is through the construction of infrastructure or other site development activities using CET revenue, CDBG funds, or other available funding. This approach could be particularly helpful on difficult-to-develop sites.

9. Lending Programs for Affordable Middle Housing

The City of Tigard should explore options for expanding access to capital for affordable or market-rate middle housing developers who are not otherwise able to access conventional forms of financing. This may include potential partnership with Craft3 to develop a city-supported revolving loan program or bridge loan fund for small developers using CET or other funds.

The City may also consider opportunities to collaborate with Craft3 to encourage Tigard households to consider building ADUs, including affordable rentals, through their recently-created ADU Loan program. In addition to providing reduced-cost loans to lower income households for development of ADUs, Craft3's program provides its lowest-cost loans to households that commit to using their ADU as an affordable rental through BackHome ADU. Under this program, homeowners work with BackHome ADU's construction and property management partners to build and manage their rental as an affordable unit for a minimum of 8 years.

Chapter 6: Buildable Lands Inventory

The City of Tigard's Buildable Lands Inventory includes property outside of Title 3 lands (regionally designated water quality and flood management lands) that are:

- *Fully vacant*: undeveloped, privately-owned parcels, or
- *Partially vacant*: developed, privately-owned parcels with 1/4 acre or more of the parcel vacant.

Parcels with slopes of 25% or greater or that fall within the City's local wetlands inventory, CWS vegetated corridor, or FEMA 100-year floodplain are excluded from the inventory.¹⁵ Also excluded are public facilities and land preserved as open space or through conservation easements.

The buildable lands inventory was developed through a spatial join of the City's most recent buildable lands inventory and zoning data using Geographic Information Systems (GIS), a method allowing for visualization and analysis of buildable lands by zoning category and residential uses permitted. Following the spatial join, the buildable lands were displayed in map form by zoning category (see Figure 33) to show the locations of buildable lands by zoning category throughout the city. The data was exported for further analysis of acres of buildable land by zoning category (see Table 23) and total acres of buildable land in which residential uses are allowed, limited, restricted, and prohibited (see Table 24). Analysis of the City's zoning code of regulations on residential uses in each zoning category (see Table 25) supported the calculation of acres of buildable lands on which specific housing types (e.g., single detached houses, cottage clusters, accessory dwelling units) are allowed, limited, and prohibited (see Table 26).

Zoning of Buildable Lands

As of 2020, Tigard has an estimated 551.4 acres of buildable lands. These parcels are dispersed throughout the city, including a cluster of larger residential parcels in west Tigard, smaller residential parcels throughout the central portion of the city, and a cluster of primarily mixed use and commercial parcels in northeast Tigard (see Figure 33).

Most of the city's buildable lands (511.8 acres or 76.5% of total buildable acres) are categorized in residential zones R-1 through R-25 (see Table 23). Parcels zoned in commercial and mixed-use zoning categories also make up a significant share of the city's buildable land (99.8 acres or 18.1% of total buildable acres), while land zoned as industrial or for parks and recreation make up smaller shares (5.1% and 0.2% of buildable acres, respectively).

A wide array of the city's zoning categories allow for various types of residential uses, including residential, commercial, and mixed use zoning categories (see Table 24). At least some type of residential use is allowed on 94.2% of the city's buildable land. Residential uses are completely

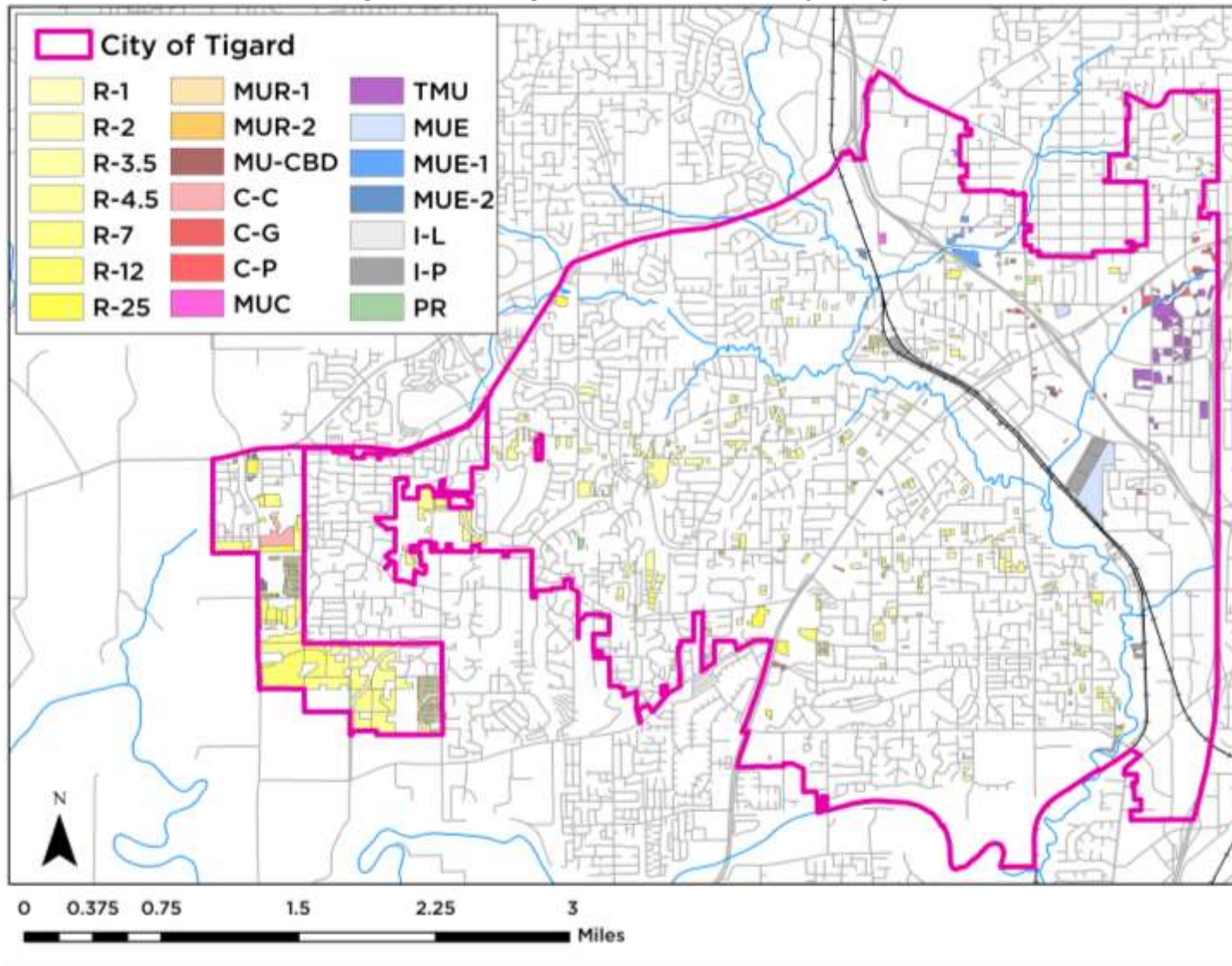
¹⁵ City of Tigard. (2020). Buildable Lands Inventory. Retrieved from: https://www.tigardmaps.com/MapGalleryPDFs/d_planning/d_buildable_lands_static/buildable_lands1117.pdf

prohibited on 5.8% of buildable land, which includes parcels zoned for Light Industrial, Industrial Park, Parks and Recreation, and Professional Commercial.

While the majority of buildable lands allow at least some type of residential development, some housing types are permitted more often than others (see Table 26). While single detached houses, cottage clusters, accessory dwelling units, and courtyard units are each allowed on more than 70% of buildable acres, apartments are allowed on 31.3% of acres and rowhouses on 55.2%.

The Residential Land Needs Analysis will compare existing buildable land in Tigard to 20-year housing forecasts to determine the suitability of existing residential land to satisfy population and household growth, desired housing types, and affordability through 2040.

Figure 33: Zoning of Buildable Lands, City of Tigard



Data Source: Tigard Open Data (City of Tigard Buildable Lands Inventory (2021), City of Tigard Zoning (2021))

Table 23: Zoning and Acreage of Buildable Lands, City of Tigard

ZONING	DESCRIPTION	BUILDABLE ACRES	PERCENT OF BUILDABLE LAND
Residential			
R-1	Residential – Low Density	2.6	0.5%
R-2	Residential – Low Density	1.0	0.2%
R-3.5	Residential – Low Density	14.9	2.7%
R-4.5	Residential – Low Density	136.7	24.8%
R-7	Residential – Medium Density	181.7	33.0%
R-12	Residential – Medium Density	62.4	11.3%
R-25	Residential – Medium-High Density	22.5	4.1%
Total Residential Acres		421.8	76.5%
Commercial			
C-C	Community Commercial	10.0	1.8%
C-G	General Commercial	10.4	1.9%
C-P	Professional Commercial	1.9	0.3%
MUC	Mixed Use Commercial	2.5	0.4%
MU-CBD	Mixed Use Central Business District	1.9	0.3%
MUE	Mixed Use Employment	27.2	4.9%
MUE-1	Mixed Use Employment- 1	8.9	1.6%
MUE-2	Mixed Use Employment- 2	1.2	0.2%
MUR-1	Mixed Use Residential- 1	2.2	0.4%
MUR-2	Mixed Use Residential- 2	0.3	0.0%
TMU	Triangle Mixed Use	33.3	6.0%
Total Commercial/ Mixed Use Acres		99.8	18.1%
Industrial			
I-L	Light Industrial	4.4	0.8%
I-P	Industrial Park	24.0	4.4%
Total Industrial Acres		28.5	5.2%
Parks			
PR	Parks and Recreation	1.3	0.2%
Total Parks and Recreation Acres		1.3	0.2%
Total Acres of Buildable Land		551.4	100.0%

Table 24: Acres of Buildable Lands in which Residential Uses are Allowed, Limited, and Prohibited, City of Tigard

	ACRES	PERCENT OF TOTAL BUILDABLE LANDS
Total Acres in which Residential Uses are Allowed	519.7	94.2%
Total Acres in which Residential Uses are Prohibited	31.7	5.8%
Total Buildable Lands	551.4	100.0%

Table 25: Housing Types Allowed by Zoning Types of Buildable Lands, City of Tigard

ZONING	DESCRIPTION	RESIDENTIAL USES ALLOWED?	SINGLE DETACHED HOUSES	COTTAGE CLUSTERS	ACCESSORY DWELLING UNITS	MOBILE HOME PARKS	APARTMENTS	COURT-YARD UNITS	QUADS	ROW-HOUSES
Residential										
R-2	Residential- Low Density	Yes	Yes	Yes	Yes	No	No	Yes	Limited (Certain lot types)	No
R-3.5	Residential- Low Density	Yes	Yes	Yes	Yes	Limited (Cond. Use)	No	Yes	Limited (Certain lot types)	No
R-4.5	Residential- Low Density	Yes	Yes	Yes	Yes	Limited (Cond. Use)	No	Yes	Limited (Certain lot types)	No
R-7	Residential- Medium Density	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Limited (Up to 5 units)
R-12	Residential- Medium Density	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
R-25	Residential- Medium-High Density	Yes	No	No	No	Yes	Yes	No	No	Yes
R-40	Residential- High Density	Yes	No	No	No	Yes	Yes	No	No	No
Commercial										
C-G	General Commercial	Restricted ^{1,2}	Caretaker homes on sites with allowed uses	No	No	No	No	No	No	No
C-P	Professional Commercial	Prohibited	No	No	No	No	No	No	No	No
MUC	Mixed Use Commercial	Yes	Preexisting only	No	Limited	Preexisting only	Yes	No	No	Preexisting only
MU-CBD	Mixed Use Central Business District	Yes	No	No	No	Preexisting only	Yes	No	No	Yes

ZONING	DESCRIPTION	RESIDENTIAL USES ALLOWED?	SINGLE DETACHED HOUSES	COTTAGE CLUSTERS	ACCESSORY DWELLING UNITS	MOBILE HOME PARKS	APARTMENTS	COURT-YARD UNITS	QUADS	ROW-HOUSES
MUE	Mixed Use Employment	Yes	Preexisting only	No	No	No	Yes	No	No	Preexisting only
MUE-1	Mixed Use Employment-1	Yes	Preexisting only	No	Limited	Preexisting only	Yes	No	No	Preexisting only
MUE-2	Mixed Use Employment-2	Yes	Preexisting only	No	Limited	Preexisting only	Yes	No	No	Preexisting only
MUR-1	Mixed Use Residential- 1	Yes	Preexisting only	Yes	Limited	Preexisting only	Yes	Yes	Yes	Yes
TMU	Triangle Mixed Use	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Industrial										
I-L	Light Industrial	Restricted ³	Caretaker homes on sites with allowed uses	No	No	No	No	No	No	No
I-P	Industrial Park	Restricted ³	Caretaker homes on sites with allowed uses	No	No	No	No	No	No	No
Parks										
PR	Parks and Recreation	Prohibited	No	No	No	No	No	No	No	No

1. Allowed on or above the second story of a mixed-use development where the first story contains an allowed commercial use.

2. A single detached house is allowed where it is located on the same site with an allowed or conditional use and is occupied exclusively by a caretaker or superintendent of the allowed or conditional use.

3. A single detached house is allowed where it is located on the same site as the allowed use and is occupied exclusively by the caretaker, or kennel owner or operator, and family.

Table 26: Acres of Buildable Lands in which Residential Uses are Allowed, Limited, and Prohibited, City of Tigard

	SINGLE DETACHED HOUSES	COTTAGE CLUSTERS	ACCESSORY DWELLING UNITS	MOBILE HOME PARKS	APART- MENTS	COURT- YARD UNITS	QUAD	ROW- HOUSES
Total Acres Allowed	432.6	435.1	447.7	451.5	172.4	435.1	435.1	304.3
Total Acres Allowed as Percent of Total Buildable Lands	78.5%	78.9%	81.2%	81.9%	31.3%	78.9%	78.9%	55.2%
Total Acres Prohibited/ Preexisting Only/ Caretaker Homes	118.8	116.3	103.7	99.9	379.0	116.3	116.3	247.1
Total Acres Prohibited/ Preexisting Only/ Caretake Homes as Percent of Total Buildable Lands	21.5%	21.1%	18.8%	18.1%	68.7%	21.1%	21.1%	44.8%
Total Acres Allowed	432.6	435.1	447.7	451.5	172.4	435.1	435.1	304.3

Chapter 7:
**Residential Land
Needs Analysis**

Residential Land Analysis

Housing Need by Residential Designation

This section compares housing need in Tigard over the next 20 years with the supply of buildable land. We begin by forecasting housing types and density levels for new housing. Table 27 below segments housing need forecasts into unit type, assuming that future housing types will be more diverse than those that currently exist in the City of Tigard. This assumption is grounded in input from the Community Advisory Committee, which strongly encouraged a diversity in housing types; trends among aging Baby Boomers and Millennials toward smaller and more diverse housing types; and the need for increased housing affordability that often comes with smaller housing types. These assumptions also meet the state requirement that at least 50% of new residential units be attached single-family or multifamily housing.

The forecast assumes that 45% of new residential development will be single-family detached housing (including mobile homes), 15% will be single-family attached housing, and 40% will be multifamily. In comparison, as of 2014-2018 estimates, 59% of Tigard's housing stock was single-family detached (including mobile homes), 8% was single-family attached, and 33% was multifamily.

Table 27: Housing Units Needed in the Tigard Planning Area, 2020 to 2040

	SHARE OF TOTAL	CITY OF TIGARD	UNINCORPORATED WASHINGTON COUNTY ¹	TIGARD PLANNING AREA
Total Housing Units Needed	100%	7,416	7,526	14,942
Single-family detached	45%	3,337	3,387	6,724
Single-family attached	15%	1,113	1,129	2,242
Multifamily ²	40%	2,966	3,040	6,006

¹Includes TAZs 1003 and 1004 (River Terrace South and West), 1140 (Washington Square Regional Center), 1005, 1006, 1011, 1026, and 1034.

²Includes duplex and triplex units, which City of Tigard zones as single-family housing with 1-2 attached ADUs.

To compare housing need with land availability, Table 28 segments housing need by type into the City of Tigard's residential plan designations, including:

- Low Density Residential: Allows single-family detached homes with up to two accessory dwelling units (limited to one detached ADU), cottage clusters, and courtyard units.
- Medium Density Residential: Allows single-family detached homes with up to two accessory dwelling units (limited to one detached ADU), quads, mobile home parks, cottage clusters, courtyard units, and rowhouses. Within the Medium Density Residential designation, the R-12 zoning district allows apartments.

- Medium-High Density Residential: Allows single-family detached homes with up to two accessory dwelling units (limited to one detached ADU), quads, mobile home parks, cottage clusters, courtyard units, rowhouses, and apartments.
- High Density Residential: Allows mobile home parks and apartments.
- Mixed Use: Tigard’s Mixed Use planning designations include Mixed Use Central Business District, Mixed Use Commercial, Mixed Use Employment, Mixed Use Residential, and Triangle Mixed Use (in the Tigard Triangle). In terms of new residential development, the Mixed Use Commercial and Mixed Use Employment zones allow only apartments. The Mixed Use Central Business District allows apartments and rowhouses. The Mixed Use Residential zone allows cottage clusters, apartments, courtyard units, quads, and rowhouses. Finally, the Triangle Mixed Use zone allows all housing types.

Table 28: Segmentation of Needed Housing by Plan Designation, City of Tigard

	HOUSING TYPE			CITY OF TIGARD TOTAL
	SINGLE-FAMILY DETACHED	SINGLE-FAMILY ATTACHED	MULTIFAMILY ¹	
HOUSING UNITS				
Residential Designation				
Low Density	1,038	0	371	1,409
Medium Density	2,225	222	964	3,411
Medium-High Density	0	743	593	1,336
High Density	0	0	519	519
Mixed Use	74	148	519	741
Total	3,337	1,113	2,966	7,416
SHARE OF HOUSING UNITS				
Residential Designation				
Low Density	14%	0%	5%	19%
Medium Density	30%	3%	13%	46%
Medium-High Density	0%	10%	8%	18%
High Density	0%	0%	7%	7%
Mixed Use	1%	2%	7%	10%
Total	45%	15%	40%	100%

²Includes duplex and triplex units, which City of Tigard zones as single-family housing with 1-2 attached ADUs.

Buildable Land by Residential Designation

With the forecast of housing need by residential land designation, the analysis turns to an assessment of the buildable land within the City of Tigard. Chapter 6 identified vacant/partially vacant buildable land by zone in the city. The table below reflects vacant buildable land by residential designation discounting for future streets according to Metro’s methodology, which assumes:

- Tax lots under 3/8 of an acre will require 0% set aside for future streets;
- Tax lots between 3/8 of an acre and 1 acre will require 10% set aside for future streets; and
- Tax lots greater than an acre will require 10% set aside for future streets.

Acreage shown in the table below also excludes any individual tax lots smaller than 3,000 square feet, which would likely not be suitable for residential development given their small size.

Table 29: Net Buildable Land by Residential Designation, City of Tigard

	BUILDABLE ACREAGE			RIGHT-OF-WAY REDUCTION			NET BUILDABLE ACRES
	<0.38 ACRES	0.38 – 1.0 ACRES	>1.0 ACRES	<0.38 ACRES	0.38 – 1.0 ACRES	>1.0 ACRES	
Residential – Low Density	30.4	41.1	78.2	0.0%	10.0%	18.5%	131.2
Residential – Medium Density	29.8	19.5	190.7	0.0%	10.0%	18.5%	202.8
Residential – Medium-High Density	0.7	3.5	17.1	0.0%	10.0%	18.5%	17.8
Residential – High Density	0.0	0.0	0.0	0.0%	10.0%	18.5%	0.0
Mixed Use	7.4	12.5	57.4	0.0%	10.0%	18.5%	65.4

To determine capacity for development of new housing units, Table 30 translates buildable acres in each zoning category to housing unit capacity based on the density of development within each zoning category since Tigard’s last Housing Needs Analysis was completed in 2013. Data regarding past development is derived from taxlot records, including acreage and year built, available from Metro’s RLIS data. These figures include development occurring from 2014 through 2019, the last year for which data was available. For low and medium density zones, it is assumed that future development density will be 3% greater than past development due to the allowance of middle housing types.

Table 30: Residential Capacity Estimate on Vacant and Partially Vacant Land, City of Tigard

	NET BUILDABLE ACRES	AVERAGE DEVELOPMENT DENSITY SINCE 2010 (UNITS/ACRE)	HOUSING UNIT CAPACITY
Residential – Low Density			
R-1	2.2	0.6	1
R-2*	0.9	2.1	2
R-3.5	13.1	1.8	23
R-4.5	117.2	5.2	609
Residential – Medium Density			
R-7	152.7	9.7	1,481
R-12	50.1	15.8	792
Residential – Medium-High Density			
R-25	17.8	39.7	706
Residential – High Density			
R-40	0.0	N/A	0
Mixed Use**	19.6	30.3	593
Total			4,206

* Development density based on minimum lot size from City of Tigard Development Code, because no R-2 taxlots were developed over the 2014-2019 period.

**Assumes that 30% of net buildable mixed-use land will develop as residential.

Source: Metro RLIS Taxlot Records, November 2020, Retrieved from <http://rlisdiscovery.oregonmetro.gov/?resourceID=6#>

This analysis shows residential capacity for about 4,206 housing units in the City of Tigard, based on average development densities in each zoning category over the last six years, adjusted by 3% to account for middle housing. As Table 31 shows, this capacity would accommodate about 50% of needed housing in the City of Tigard over the next 20 years, based on household growth forecasts.

Table 31: Comparison of Housing Need and Housing Capacity, City of Tigard

	HOUSING UNITS NEEDED	HOUSING UNIT CAPACITY	DIFFERENCE
Residential - Low Density	1,409	635	(774)
Residential - Medium Density	3,411	2,272	(1,139)
Residential - Medium-High Density	1,336	706	(630)
Residential - High Density	519	0	(519)
Mixed Use	741	593	(148)
Total	7,416	4,206	(3,210)

To respond to the additional housing need, the City should consider a combination of approaches, including annexing additional residential land and developing policies to encourage residential development at densities above those shown in Table 30.

In 2018, the City of Tigard amended its zoning code to allow for Accessory Dwelling Units (ADUs) in all residential zones where single-family homes are allowed. Per the City's code, a single-family unit may have up to two ADUs provided that at least one is attached to the primary unit, effectively allowing for duplex and triplex development in all single-family zones. The 2018 update also added Cottage Clusters, Courtyard Units, and Quad Units as allowable uses in low density (R-3.5 and R-4.5) and medium density (R-7 and R-12) residential zones. If the City were able to encourage denser development that made greater use of these housing types in low and medium density residential zones, additional needed housing units could be accommodated through 2040.

Concept planning for River Terrace 2.0 developed prototype blocks containing a mix of middle housing types that achieved densities ranging from 16 to 24 units per acre. If Tigard were able to achieve similar densities on buildable land in the city limits, greater shares of housing need in the low and middle density residential designations may be met.

The next section of this chapter examines strategies for addressing housing need, including middle and affordable housing, over the next 20 years.

Housing Strategies & Recommendations

Affordable Housing

According to 2017 estimates, about one-third of households in Tigard spend over 30% of their income on housing. The issue is most pronounced and acute at lower incomes: three-quarters

of Tigard households with incomes under 60% of the area median income (or about \$55,000 for a family of four) have trouble affording housing.

Twenty-year forecasts show a continued need for housing that is affordable to lower-income households. Through 2040, about 24% of housing need generated in Tigard and adjacent areas in unincorporated Washington County will be among families with income levels under 50% of the median income (or about \$46,050 for a family of 4). While market-rate middle housing is often more affordable than single-family detached homes, it is still unlikely to be affordable for the lowest-income groups. The majority of these households are not able to afford market-rate units and would be eligible for affordable housing developed through government assistance or other forms of subsidy.

Affordable housing developers interviewed for this study were generally supportive of steps Tigard has taken to date to encourage affordable development. Development barriers they identified included System Development Charges (SDCs) and other fees related to development; lack of land availability and competition for land, including from for-profit developers; and limited funding streams to support affordable housing development.

Considering housing types, rental housing developers expressed a preference for apartment development, typically with at least 50 units, to achieve rent levels required by funding streams including the Low Income Housing Tax Credit (LIHTC) program. For affordable homeownership, housing types varied and included a variety of middle housing types: duplexes, triplexes, quads, cottage housing, and rowhouses.

Strategies Tigard should explore to better encourage affordable housing development and access include:

- **Develop an Affordable Homeownership Program**

Tigard should devote CDBG funding and/or Construction Excise Tax (CET) revenue to providing down payment assistance for income-eligible first-time homebuyers. Through partnership with an organization like Proud Ground, for-sale units purchased using this funding would remain in the affordable housing stock in perpetuity.

- **Acquire Land for Affordable Homeownership or Rental Housing Construction**

When the City has opportunities to purchase vacant residential land, use CDBG, CET funding, or other revenue streams to buy properties suitable for affordable housing construction. This strategy could also be accomplished through establishment of a land bank through a partnership with outside agencies or partners.

Where possible, the City should make sites available at free or reduced costs to a nonprofit developer dedicated to affordable homeownership, such as Habitat for Humanity. This approach has the potential to provide both affordable and missing middle housing given that Habitat for Humanity often develops 2-4 unit structures and rowhouses.

City-owned land could also be used for affordable rental housing development, with the City holding the property while their development partner arranges financing. Land could be sold at a reduced rate to reduce development costs.

For larger sites, the City could develop high-level concept plans and solicit development partners through an RFQ or RFP process, selecting the most capable developer(s) to build the envisioned housing.

- **Affirmative Marketing and Fair Housing Efforts**

The City should ensure that affordable homeownership programs are affirmatively marketed (either by the city or its partner agencies) to prospective residents of all races and ethnicities. Homeownership data shows that African American and Latino householders are considerably less likely to own their homes than white, non-Latino households. Washington County's most recent *Analysis of Impediments to Fair Housing Choice* also indicated disparities in access to home loans, with denial rates being highest for African American, Latino, Native American, and Native Hawaiian and Pacific Islander households. Interviewees also noted that language can be a barrier to obtaining information about housing programs for people with limited English proficiency. The City and its partners could also consider partnering with regional agencies and community organizations that serve African American and Latino residents to provide information and outreach about Tigard programs.

In addition to affirmative marketing, the City of Tigard should promote fair housing rights, including source of income protection, and related resources available to residents. For example, the City could offer fair housing education or Q&A forums to residents and/or landlords or provide information about fair housing rights and resources through a table at city events. The City could also develop a webpage dedicated to fair housing with links to agencies that provide housing discrimination complaint investigation.

- **Develop a Landlord Risk Mitigation Fund**

Affordable housing developers identified past evictions and poor credit history as a barrier many low- and moderate-income households, including those exiting homelessness, face in obtaining rental housing on the private, non-subsidized market. To assist these households in overcoming these barriers, the City of Tigard should consider a risk mitigation fund that insures landlords against lost rent or excessive damages beyond the security deposit, with reimbursement limits set in advance. Some risk mitigation funds also provide incentives for landlords that rent to individuals or families who were previously homeless. The fund could be administered by the City or through a partner agency.

- **Consider Funding ADA Accessibility Modifications**

Consider providing a small pool of funding from CDBG, CET revenue, or other revenue streams to support ADA accessibility modifications for seniors or people with disabilities. Habitat for Humanity notes that most of their home repair requests, including from Tigard, are for home safety and accessibility improvements (wheelchair ramps, grab bars, non-slip flooring, etc.) and that most can be completed for relatively low costs using skilled volunteer labor. Additional funds would allow Habitat to expand provision of modifications in Tigard.

- **Continue System Development Charge (SDC) Waivers and Continue Advocacy for SDC Waivers by Washington County**

Continue to provide SDC waivers for affordable housing development and property tax exemptions for non-profit developers in Tigard. Working with other municipalities and the county, explore the possibility for SDC waivers by Washington County for affordable housing development. Developers note that while Tigard's waivers are beneficial, additional fee waivers at the county level would be helpful.

- **Analyze Feasibility of Incentive Zoning Strategies**

The City of Tigard should analyze the feasibility of incentive zoning strategies recommended in the *2019 Tigard Housing Strategy Implementation Plan*, including density bonuses for affordable housing, reduced parking requirements for small-footprint housing or affordable housing near transit, and an exemption from ground-floor commercial space requirements

for affordable housing in mixed-use zones. The City should also continue to track mandatory inclusionary zoning policies enacted by the City of Portland and other Oregon cities to determine if this may be an approach Tigard should consider in the future.

- **Consider Use of Affordable Housing Bonds**

Under Oregon law, the City of Tigard can issue affordable housing bonds as a vehicle to generate funding for housing initiatives the City is pursuing. Private Activity Bonds (PABs) can leverage 4% Low Income Housing Tax Credits to supplement funding available for affordable rental housing development. PABs are intended to finance private sector activities that further a public purpose and must be repaid, thus are suitable for low-cost loan programs but not for grants. For example, in 2019, the Housing Authority of Clackamas County issued \$34 million in PABs to fund Rosewood Terrace Apartments, a \$65 million project providing 212 units of affordable rental housing to households under 60% AMI with a 60-year affordability period.

The City of Tigard could also issue a General Obligation Bond secured by local tax revenues, which does not require that receiving projects generate revenue to repay the debt. Funds could be spent on affordable housing development or renovation, including on the activities described above. The City should consider bonds as a possible funding source to grow its affordable housing development capacity.

- **Target Use of Affordable Housing Funds in Development/Redevelopment Area**

The City of Tigard should consider the targeted use of CET revenue to incentivize affordable housing construction in key development areas such as River Terrace 2.0 and the Washington Square Regional Center.

Targeted use of affordable housing funds should be coupled with established and well-communicated goals for affordable housing development in these areas. Additionally, the City should make targeted efforts to recruit developers that will achieve this vision.

- **Market City Sites to Low Income Housing Tax Credit (LIHTC) Developers**

The City of Tigard should build capacity to maintain and develop connections with LIHTC developers and Oregon Housing and Community Service (OHCS), annually review the QAP, and work proactively to promote any city sites with scoring advantages to prospective developers. For example, OHCS's 2019 QAP awards competitive points for 9% LIHTC applications on the bases of a site's level of severe rent burden; high walk scores; proximity to transit, high-performing elementary schools or other opportunity criteria; location in an Opportunity Zone or QCT, and others. If the City inventoried available parcels and which of these criteria they meet, the City could directly, or through a real estate broker, market these sites to LIHTC developers. This reduced the time and expense developers put into scouting sites and communicates Tigard's commitment to bringing in LIHTC housing. This program could be combined with the strategy of a land bank, should the City pursue that option.

Missing Middle Housing

Middle housing, including accessory dwelling units, duplexes and triplexes (zoned in Tigard as attached ADUs), quads, cottage clusters, courtyard units, and rowhouses, are smaller, more compact housing forms on smaller lots – and inherently more affordable than detached single-family dwellings. The Small Housing/Middle Housing Typology analysis completed as part of Tigard's River Terrace 2.0 Concept Plan notes that affordable housing developers may be the first to benefit from the ability to build a wider range of housing types. Representatives from

Proud Ground and Habitat for Humanity confirm this idea, noting that they frequently work with middle housing types. However, as the Small Housing Typology report notes, it will take additional efforts to change the for-profit housing industry's approach, which currently favors single-family for-sale dwellings due to phasing capabilities and lesser risk factors.

Strategies Tigard should explore to better encourage middle housing development, including affordable middle housing development, include:

- **Revise System Development Charge (SDC) Structure**

Tigard should revise its SDC structure to reflect different costs for different unit types and sizes, thereby reducing charges for smaller home types. Under the revised structure, SDCs would vary by square footage, with larger homes having higher SDCs.

- **Develop a City-Supported Loan Program for Small Housing Types**

Using CET funds, affordable housing bonds, or other funding, the City could fund a revolving short-term construction or bridge loan fund for small developers building affordable or market-rate middle housing who are not otherwise able to access more conventional forms of financing.

- **Develop a Pre-Permitted Model Project for Desired Housing Type(s)**

Develop a pre-permitted model project similar to Portland's Living Smart Program, which included a design competition for small-lot infill development. Winning designs were developed into pre-approved, permit-ready, freely-available house plans eligible for expedited permitting by the City of Portland. Tigard could use this approach to develop models that address specific design goals, such as designs for a quadplex with two affordable units. Identifying housing types or designs for preapproval could save time and costs for developing desired housing types.

- **Market Middle Housing Opportunity to Small Housing Developers**

Similar to the recommendation related to outreach to LIHTC developers, Tigard should develop relationships with affordable and market-rate developers with a history of successful middle housing development in metro Portland. Package information about available development assistance (SDC waivers, loan programs, etc.) and vision for middle housing in the city, including in prime areas like River Terrace 2.0, the Washington Square Regional Center, or the city's urban renewal districts.

- **Incentivize Attached or Detached ADU Development on Existing Single-Family Home Lots**

Tigard should consider extending the SDC exemption for accessory dwelling units of 1,000 square feet or less past its sunset date or making the exemption permanent as the City of Portland did in 2018.

Tigard should also collaborate with local nonprofits such as Craft3 to provide affordable loans to homeowners interested in adding an ADU to existing single-family home lots. Craft3's loan programs offer interest rates that vary by household income, with the lowest rates for homeowners who agree to rent their ADU at an affordable rate to households with incomes less than 80% of the area median.

Comprehensive Plan Policies

The City of Tigard's *Comprehensive Plan* outlines goals and policies for the provision of housing. To reflect up-to-date housing policies, needs, and conditions in the city, recommended edits are shown below:

Goal 10.1:

Provide opportunities for a variety of housing types at a range of price levels to meet the diverse housing needs of current and future City residents.

Policies:

1. The City shall adopt and maintain land use policies, codes, and standards that provide opportunities to develop a variety of housing types that meet the needs, preferences, and financial capabilities of Tigard's present and future residents.
2. The City's land use program shall be consistent with applicable state and federal laws.
3. The City shall support housing affordability, special-needs housing, ownership opportunities, and housing rehabilitation through programs administered by the state, Washington County, nonprofit agencies, and Metro.
4. The City shall adopt policies and develop funding resources that support transitioning unhoused residents into permanent housing through a full spectrum of supportive shelter and housing options. These policies should support trauma-informed approaches to rehousing that are most likely to result in residents' long-term success and housing stability.
5. The City shall continue to develop, dedicate, and administer funding resources (such as the Construction Excise Tax and others) to support affordable housing for rental and homeownership, including new construction and preservation of existing affordable housing.
6. The City shall adopt and maintain land use regulations that provide opportunities to develop housing for persons with special needs. The scale, design, intensity, and operation of these housing types shall be compatible with other land uses and located in proximity to supporting community services and activities.
7. The City shall provide for high and medium density housing in ~~the~~ areas such as town centers (Downtown), regional centers (Washington Square), ~~the Tigard Triangle~~, and along transit corridors where employment opportunities, commercial services, transit, and other public services necessary to support higher population densities are either present or planned for in the future.
8. The City shall provide opportunity for a mix and range of housing types and sizes in all low- and medium-density residential areas, including single detached houses, accessory dwelling units, quads, cottage clusters, courtyard units, and rowhouses.
9. The City shall make affirmative efforts to further fair housing and equitable access to community resources for all residents. In doing so, the City shall comply with federal and state housing laws, including the Fair Housing Act, as well as applicable implementing administrative rules and regulations.

10. The City shall enact policies that provide for equitable housing opportunity without discrimination or disparity based on tenure, familial status, or household composition of the occupants of any type of housing.
11. The City shall encourage the development of mixed-income neighborhoods and ensure opportunity for economic mobility and intergenerational wealth through affordable homeownership programs.
12. The City shall implement findings and recommendations from the ~~2013 Tigard Housing Strategies Report~~ 2021 Tigard Housing Needs Analysis and Housing Market Analysis and from the 2019 Affordable Housing Plan. ~~as incorporated in the Recommended Action Measures described in this Plan and further detailed in the Housing Strategies Report.~~

Recommended Action Measures:

- i. Update the City's Buildable Land Inventory regularly to monitor the rate of development and the availability of residential land.
- ii. Monitor regional and local housing trends and periodically review and update the City's land use policies and regulations accordingly to provide the range of housing development opportunities needed by Tigard's residents.
- iii. Allow manufactured homes on individual lots subject to standards to ensure their compatibility with single-family residential housing types.
- iv. Encourage homeowners to add accessory dwelling units to their properties through incentives such as education, fee waivers, and resource connections.
- v. Increase opportunities for higher-density mixed-use development in the Downtown Urban Renewal District, Washington Square Regional Center, Tigard Triangle, and designated Corridors to enable residential uses to be located in close proximity to retail, employment, and public facilities, such as transit and parks.
- vi. Provide incentives to encourage the development of a range of housing choices, including affordable housing units at transit-supportive densities near existing and planned transit routes, and/or in proximity to major activity centers such as employment, commercial areas, schools, and recreation areas.
- vii. Provide incentives to encourage affordable middle housing development in low- and medium-density residential areas throughout the city, including in areas of new development and redevelopment.
- viii. Lower development costs for affordable housing by subsidizing City fees and charges, giving higher priority to housing projects close to major activity centers and transit services and/or providing additional incentives to their development.
- ix. Amend City System Development Charge (SDC) structure to allow for tiered fees based on home size.
- x. Communicate the availability of local, state, and federal affordable housing incentives and subsidies to those involved in the housing industry.
- xi. Participate with other Portland Metropolitan area jurisdictions and agencies to address both local and regional affordable and workforce housing needs.

- xii. Develop and implement strategies to encourage affordable housing in the City's regional (Washington Square) and town centers (Downtown) and other areas designated for mixed use and high residential densities.
- xiii. Coordinate with the Washington County Housing Authority, private non-profit housing corporations, H.U.D. and other federal, state, and regional agencies for the provision of subsidized housing programs in Tigard.
- xiv. Increase Tigard's diversity of housing types through financial incentives and regulatory tools such as density transfer and planned development standards; transit, and vertical oriented housing tax credits; reduced parking requirements; height and density bonuses; voluntary inclusionary zoning, etc.
- xv. Work with Metro and Washington County to determine the City's projected regional share of affordable, workforce, and special needs housing and to develop and implement strategies to accommodate projected local and regional needs.
- xvi. Work with the Washington County Housing Authority, and non-profit corporations to encourage preservation or replacement of affordable and special needs use housing, including housing for seniors, housing accessible to people with disabilities, and housing for people experiencing homelessness, when:
 - A. redevelopment occurs in older areas of the City;
 - B. single family dwellings are upgraded for sale or higher rent; or
 - C. apartments are converted to condominiums or to rentals that are more expensive.
- xvii. Encourage the development of affordable housing when opportunities arise to redevelop public property and private institutional lands.
- xviii. Support affordable housing development through land acquisition, development or participation in a land bank.
- xix. Provide opportunities for affordable home ownership by:
 - A. Adapting the City's land use program to allow for the development of a variety of residential building types and ownership arrangements;
 - B. Supporting the activities of non-profit housing providers such as Habitat for Humanity, community land trusts, and others; and
 - C. Supporting the efforts of Washington County Housing Authority, the Community Housing Fund, and developers of affordable housing to utilize a variety of public and private subsidies and incentives;
 - D. Using dedicated funding streams such as CDBG, CET revenue, or other available funding to provide homebuyer assistance, such as down payment or closing cost assistance; and
 - E. Affirmatively marketing available home ownership programs to all prospective residents, including residents with limited English proficiency.
- xx. Support housing types, such as shared housing, accessory dwelling units, smaller homes, cottage clusters, adult foster homes, and other assisted living arrangements that allow the elderly to remain in their community as their needs change. Support accessibility modifications to allow the elderly and people with disabilities to remain in their homes if desired.

- xxi. Support development of affordable rental housing through partnerships with the Community Housing Fund and other affordable housing providers. ~~Engage with Low Income Housing Tax Credit developers to attract LIHTC development in Tigard.~~

Goal 10.2:

Maintain a high level of residential livability.

Policies:

1. The City shall adopt measures to protect and enhance the quality and integrity of its residential neighborhoods.
2. The City shall seek to provide multi-modal transportation access from residential neighborhoods to transit stops, commercial services, employment, and other activity centers.
3. The City shall commit to improving and maintaining the quality of community life, public safety, education, transportation, community design, ~~and equitable housing access; (a strong economy, parks and recreation, etc.)~~ as the ~~bases~~ ~~basis~~ for sustaining a high-quality residential environment.
4. The City shall protect the habitability and quality of its housing stock through code inspection services and enforcement.
5. The City shall encourage housing that supports sustainable development patterns ~~and climate change preparedness and mitigation~~ by promoting the efficient use of land, conservation of natural resources, easy access to public transit and other efficient modes of transportation, easy access to services and parks, resource-efficient design and construction, and the use of renewable energy resources.
6. The City shall promote innovative and well-designed housing development ~~by allowing flexibility in standards~~ through ~~application of~~ planned developments ~~and community design standards for multi-family housing.~~
7. The City shall ensure that residential ~~uses~~ ~~densities~~ are appropriately related to locational characteristics and site conditions such as the presence of natural hazards and natural resources, availability of public facilities and services, and existing land use patterns.
8. The City shall require measures to mitigate the adverse impacts from ~~non-residential differing, or more intense,~~ land uses on residential living environments, such as:
 - A. ~~Reduction of off-site impacts between residential zones; orderly transitions from one residential density to another;~~
 - B. protection of existing vegetation, natural resources and provision of open space areas; and
 - C. installation of landscaping and effective buffering and screening.
9. The City shall require infill development to be designed to address compatibility with existing neighborhoods.
10. The City shall regulate home-based businesses (occupations) to prevent adverse impacts on residential areas.

Recommended Action Measures:

- i. Encourage future housing development on designated buildable lands in areas where public facilities and services can be most readily provided.
- ii. Engage Tigard's ~~residents~~ ~~citizens~~ in public policy decisions, programs, and projects to improve neighborhood quality of life such as improving public safety; providing high quality public services; enhancing mobility and easy access to activity centers; improving community design; providing parks and open space; and promoting a green environment. ~~Offer translation and interpretation to ensure residents with limited English proficiency can engage in public policy decisions, programs, and projects.~~
- iii. Promote Planned Development, density transfer, site and building design standards, and other regulations to protect natural areas preserve open spaces and enhance Tigard's residential environment.
- iv. Develop standards to enhance livability for those living in housing adjacent to major streets such as appropriate setbacks, buffering and screening, noise mitigation, building orientation, landscaping, ~~etc.~~
- v. Update and maintain the City's land use regulations, engineering standards, and building codes to be consistent with federal and state requirements and responsive to current conditions and anticipated development trends.
- vi. Promote the maintenance of habitable housing in Tigard through Housing Inspection and Enhanced Housing Safety programs. ~~Contribute to an Emergency Housing Fund to assist those who lose housing due to safety/habitability problems.~~ Develop ~~regulations, standards,~~ educational tools, and incentives to induce property owners to maintain residential property and to rehabilitate or redevelop deteriorated or marginally habitable residential properties.
- vii. Encourage those who must make habitability and safety improvements to their homes to access low interest loan and grant programs offered by the Washington County Housing Rehabilitation Program.
- viii. ~~Develop resources or coordinate access to existing resources to assist those who lose housing due to safety/habitability problems to obtain suitable alternative housing. Contribute to an Emergency Housing Fund to assist those who lose housing due to safety/habitability problems.~~
- ix. Promote the habitability and quality of existing housing stock through means such as effective code enforcement and code violation follow-through, habitability standards, and rental licensing and inspection. ~~Enforce code to abate public health and safety problems associated with the unlawful use of residential properties.~~
- x. Establish and maintain standards to regulate non-residential accessory structures to protect the character and quality of existing neighborhoods.
- xi. Provide incentives and technical assistance to make resource-efficient (green) technologies and materials part of new development and the remodeling or retrofitting of existing development. Opportunities include ~~but are not limited to:~~ energy conservation, water re-use, water quality enhancements, green building materials, solar heating/cooling, and drought tolerant landscaping, ~~etc.~~
- xii. Adopt ~~and maintain~~ clear and objective approval standards, criteria, conditions, and review processes for needed housing per state requirements.

- xiii. Develop partnerships with neighboring jurisdictions on multijurisdictional code enforcement issues.
- xiv. Provide ~~incentives to encourage information about~~ accessible design practices ~~in to~~ housing ~~development developers~~ to help ensure that new housing is accessible to people with physical and mobility limitations, including aging residents.
- xv. Provide informational materials and other technical assistance to housing developers to ensure that residential development procedures and processes are as easy to understand and navigate as possible.
- xvi. Provide opportunities for city planning staff to obtain training and knowledge of housing development issues to ensure they can continue to effectively implement housing goals, policies, and action measures.
- xvii. ~~Provide incentives to E~~ncourage all residential developers to incorporate housing affordable to low- and moderate-income residents in their proposed developments.
- xviii. Encourage large employers to consider implementing employer-assisted housing programs.