

## **Access to Affordable Housing in Good Condition**

### **Identified Impediments:**

- 1) Shortage of deeply affordable rental units
- 2) Shortage of large rental units appropriate for families
- 3) Differences in access to home loans, especially ability to refinance existing loans

### **Action Items**

Using block grant funds and leveraging additional funding, expand the supply of deeply affordable rental housing, including larger units and developments, and onsite services as needed.

Increase resources for early interventions for tenants who are late paying rent to prevent eviction and help people remain in housing.

Strengthen affirmative marketing requirements for affordable housing projects.

Explore the feasibility of a regionwide approach to forming a database of affordable rental and ownership housing, with accessibility features, and which includes fair housing information (similar to the DAHLIA system being developed in the Bay Area).

Support high-performing agencies and nonprofits that provide culturally competent tenant and homebuyer counseling activities and create affordable homeownership opportunities.

Inventory and review existing financial literacy, homebuyer education and matched savings programs, including the demographics of populations served and outcomes. Pursue additional opportunities to support culturally-specific or culturally-informed financial literacy programs and technical assistance.

Review and analyze the recommendations in the zoning code analysis completed for this AI. In current and future code changes/text amendments, cities and County, on their respective timelines, will evaluate the changes based on the AI zoning review framework to ensure that code changes do not create barriers to housing access and choice.

Find a research partner to analyze the homebuying challenges of communities of color and people with disabilities and research innovative financing options (promising practices research); this should include Shariah home financing and other types of innovative financing. Washington County OCD will develop and maintain a webpage on its CDBG/HOME Program website providing information on Fair Housing and linking to informational and enforcement resources. Cities in the CDBG Consortium will be invited to link to this page (or use the information to create their own page).

**Timeframe**

**Primary Partner**

**Notes**

Regional Fair Housing Collaborative

HUD Certified Housing Counseling Agencies