HOUSING FOR ALL

Central Oregon Regional Solutions Committee

Wednesday, January 30, 2019

Redmond City Hall Community Room

CENTRAL OREGON INTERGOVERNMENTAL COUNCIL

MOSAIC COMMUNITY PLANNING

HOUSING FOR ALL

REPRESENTATION

20 individuals representing 13 Sectors:

- **Homelessness**
- **Governor's Office**
- **State Agencies**
- **Regional Housing Authority**
- **Public Health**
- **Public Safety**
- **Local Government**
- **Non-Profits**
- **Tenants' Groups**
- **Employers**
- **Developers/Builders**
- **Realtors**
- **Tribal**
- **Land Use Advocacy**

… All Are Welcome!

REGIONAL HOUSING NEEDS ASSESSMENT

INCLUDES:

- **Impacts** Associated with the Housing Crisis
- **Regional Overview** – Demographic/economic conditions & trends
- **Market Analysis** – Overview of current supply and recent market dynamics
- **Housing Gap Assessment** – What is the need for housing and where are the biggest gaps?
- **Factors/Causes of the Gaps**
- **Best Practices/Strategies**
- **Action Plan and Performance Measures**

REGIONAL GROWTH FUELING DEMAND

- Central Oregon was the fastest growing region in the state since 2000
- Most growth was in Deschutes County, the fastest growing county in Oregon

+75,000 residents
49% growth since 2000

+32,000 housing units
45% growth since 2000

Sources: 2000 U.S. Census, 2012-2016 5-Year American Community Survey, PSU Population Research Center

RENTS AND WAGES, 2018

Crook County

Housing Costs (Fair Market Rents)	Required Annual Income	Wage for 40 Hour Week		Hours at Min. Wage		Hours at Avg. Renter Wage
1 Bedroom: $579	$23,160	$11/hour	or	42 hours	or	28 hours
2 Bedroom $748	$29,920	$14/hour		55 hours		36 hours
3 Bedroom: $1,008	$43,520	$21/hour		80 hours		52 hours

Jefferson County

Housing Costs (Fair Market Rents)	Required Annual Income	Wage for 40 Hour Week		Hours at Min. Wage		Hours at Avg. Renter Wage
1 Bedroom: $607	$24,280	$12/hour	or	44 hours	or	39 hours
2 Bedroom $697	$27,880	$13/hour		51 hours		45 hours
3 Bedroom: $1,014	$40,560	$20/hour		74 hours		65 hours

Source: National Low Income Housing Coalition, *Out of Reach*, 2018

Deschutes County

Housing Costs (Fair Market Rents)	Required Annual Income	Wage for 40 Hour Week		Hours at Min. Wage		Hours at Avg. Renter Wage
1 Bedroom: $806	$32,420	$16/hour	or	58 hours	or	45 hours
2 Bedroom $965	$38,600	$19/hour		69 hours		53 hours
3 Bedroom: $1,385	$55,400	$27/hour		99 hours		77 hours

RENTS AND WAGES, 2018

Source: National Low Income Housing Coalition, *Out of Reach*, 2018

HOUSING COHORTS

- 0-30% AMI
  - Seniors on Social Security, part-time low-wage workers, students
- 31-60% AMI
  - Preschool teachers, food prep workers, hotel desk clerks
- 61-80% AMI
  - Paramedics, office support workers, social workers
- 81-100% AMI
  - Teachers, electricians, licensed practical nurses
- 101-120% AMI
  - Veterinarians, accountants, police officers
- 121-140% AMI
  - Physical therapist, civil engineer, hotel manager

HOUSING NEEDS BY COHORT

Housing Cohort	Households With Needs	Share of Total
0-30% AMI	7,279	78.7%
31-60% AMI	11,523	75.7%
61-80% AMI	5,290	47.6%
81-100% AMI	3,485	39.7%
101-120% AMI	2,128	30.1%
121-140% AMI	1,551	21.2%

Data Source: Mosaic estimates based on 2011-2015 Comprehensive Housing Affordability Strategy data, Table 11, Retrieved from https://www.huduser.gov/portal/datasets/cp.html; 2011-2015 5-Year American Community Survey, Table B01003; Portland State University College of Urban and Public Affairs:Population Research Center 2017 Certified Population Estimates

DISPROPORTIONATE HOUSING NEEDS

37.0%

of **white** households have a housing need

77.5%

of **Black** households have a housing need

46.1%

of **Latino** households have a housing need

HOMELESSNESS

- On a single day count on Jan. 25 2017, the Homeless Leadership Coalition counted **778** Central Oregonians who were homeless.
  - **31%** increase over the Point-in-Time single day count from 2015.
- A shortage of affordable housing options is a primary cause of homelessness.

1,571 homeless students in Central Oregon during 2014-2015 school year.	
County	Homeless children, per county
Crook County	**97** children
Deschutes County	**1,264** children
Jefferson County	**210** children

- When children are homeless, everyday activities such as eating regular meals, taking a shower, dressing in clean clothing, having a place to study, and getting a good nights' sleep are impaired.

IMPACTS ON BUSINESS AND THE ECONOMY

- Local businesses are sometimes challenged to recruit and maintain employees.
- Business incurs higher wage costs to offset high housing costs.
- Business productivity can suffer due to staff shortages or employee turnover.
- EDCO reports that new businesses may decide against relocation to Central Oregon. Hinders economic diversification, limits job growth.

Impacts on Central Oregon Business & Economy

- *"A $25 an hour wage used to be a solid standard of living, now even people making $25 an hour struggle to find a place to live. Then when they find something they have to be on a tight budget. This is less of an issue for mid to higher level professionals."* ***– Trevor Janeck, St. Charles Talent Acquisition Manager.***

- *"Although construction workers can still make a good living by choosing an occupation in the trades, there is an initial tradeoff for young workers that require early years of balancing school and on the job training to prepare them for a long-term career. We find that many young people are choosing more affordable living areas, …and end up staying in these communities instead of returning to high cost of living communities. In turn, the worst overall shortage of construction workers is in high cost living areas, exasperating the problem, driving up housing costs more."* ***– Deborah Flagan, Vice President of Community Engagement at Hayden Homes, a Pacific Northwest homebuilder based in Redmond, Oregon.***

STATE OF OREGON
Office of the Governor
KATE BROWN

Turning Point

An Agenda for Oregon's Future

Recommended Budget for Housing, 2019-21

Vision: As a key priority to "Keep Oregon Affordable," every Oregonian, in communities large and small, has access to housing choices that allows them and their family to thrive.

Goal: Triple the existing pipeline up to 25,000 homes by 2023

Prioritizing Ending Children's Homelessness: $298M

- **$130M**: Increasing the supply of affordable housing by bolstering LIFT to build 1,700-2,100 units of affordable owner and rental housing with private and nonprofit housing developers
- **$30M**: Applying a portion of the recently increased Document Recording Fee (DRF) resources to continue providing additional gap financing for new construction of affordable housing
- **$50M**: Preventing and addressing homelessness by increasing and sustaining the Emergency Housing Assistance (EHA) and State Homeless Assistance Program (SHAP) ($44 million), applying recently increased DRF resources ($6 million), and incorporating national best practices and outcome-oriented approaches to address the homeless crisis
- **$20.5M**: Addressing child homelessness through increased coordination and new investments between Oregon Housing and Community Services (OHCS) ($14 million) and the Department of Human Services' Family Self-Sufficiency program ($6.5 million) to house Oregon families with young children who are experiencing unsheltered homelessness
- **$25M**: Preserving 400 units of existing, publicly supported affordable housing
- **$15M**: Seeding the "Acquisition of Naturally Occurring Affordable Housing Investment Fund" to acquire at least 450 units in multifamily housing properties that offer rents at or below market rate, but do not currently have rent or income restrictions, with the option to revolve funds and purchase additional homes in future biennia
- **$7.5M**: Maintaining the Individual Development Account program to help families build assets and find pathways out of poverty
- **$20M**: Providing tenant and landlord resources to build on successful strategies that help navigate tight, dynamic rental markets, including increasing low-income renters' access to private market rental housing; helping meet the housing needs of domestic violence/sexual assault survivors and their children; enhancing renters' access to legal resources; and providing landlords fair housing training

House Oregon's Veterans: $22.2M

- OHCS and the Oregon Department of Veterans' Affairs partnered to initiate the development of a robust veteran homelessness delivery system across Oregon, including an interactive map of current veteran resources, the creation of a Veteran Homelessness Integrator position at OHCS, increased funding to Community Action Agencies and permanent housing, and the deployment of a pilot program providing community technical assistance and consultation.
  - Apply recently increased DRF resources to functionally end veteran homelessness
  - Develop a comprehensive roadmap to prevent veteran homelessness, identify those experiencing homelessness, provide immediate shelter and crisis services, and quickly connect veterans experiencing homelessness to housing assistance and services (including earned VA benefits)

Invest in Permanent Supportive Housing: $54.5M

- The Oregon Health Authority (OHA) ($4.5 million) and OHCS ($50 million) are collaborating to invest in PSH to create 500 new units of housing with supportive services across Oregon

Accelerate Growth of Housing Supply: $31.4M

- **$15M**: Launch the Greater Oregon Housing Accelerator to provide incentives to a minimum of three dozen collaborative partnerships between employers, housing developers, and communities statewide
- **$15M**: Modify the Housing Development Guarantee Account to lessen the risk for housing developers in rural communities
- **$1.4M**: Provide technical assistance resources through the Department of Land Conservation and Development to help communities be ready for development

Total Housing Budget: $406.1M

- A different way of breaking down the number:
  - $220M of Bonds to OHCS ($180M Q, $40M L)
  - $93M of General Fund to OHCS
  - $93.1M of Other Funds ($15 OHCS; $7.5 CSL; $6.5 DHS; $58.2 DRF; $4.5 OHA; $1.4 DLCD)