

Attainable Coastal Housing: Challenges and Solutions



Northwest
Housing
Alternatives



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NHA: About Us



- 501(c)3 nonprofit organization, volunteer board, any profits directly support the mission within the community
- Founded and headquartered in Milwaukie, OR Operated only family shelter in Clackamas county since 1982 Shelter
- Now own and operate 2,107 total apartment homes in 105 properties in 16 Oregon counties
- Over 2,900 residents have safe, stable homes on any given night
- Median income of our residents is \$13,230 or \$1,103 per month
- We provide high quality homes and services for seniors, families and people with special needs.

Our Mission: To create opportunity through housing

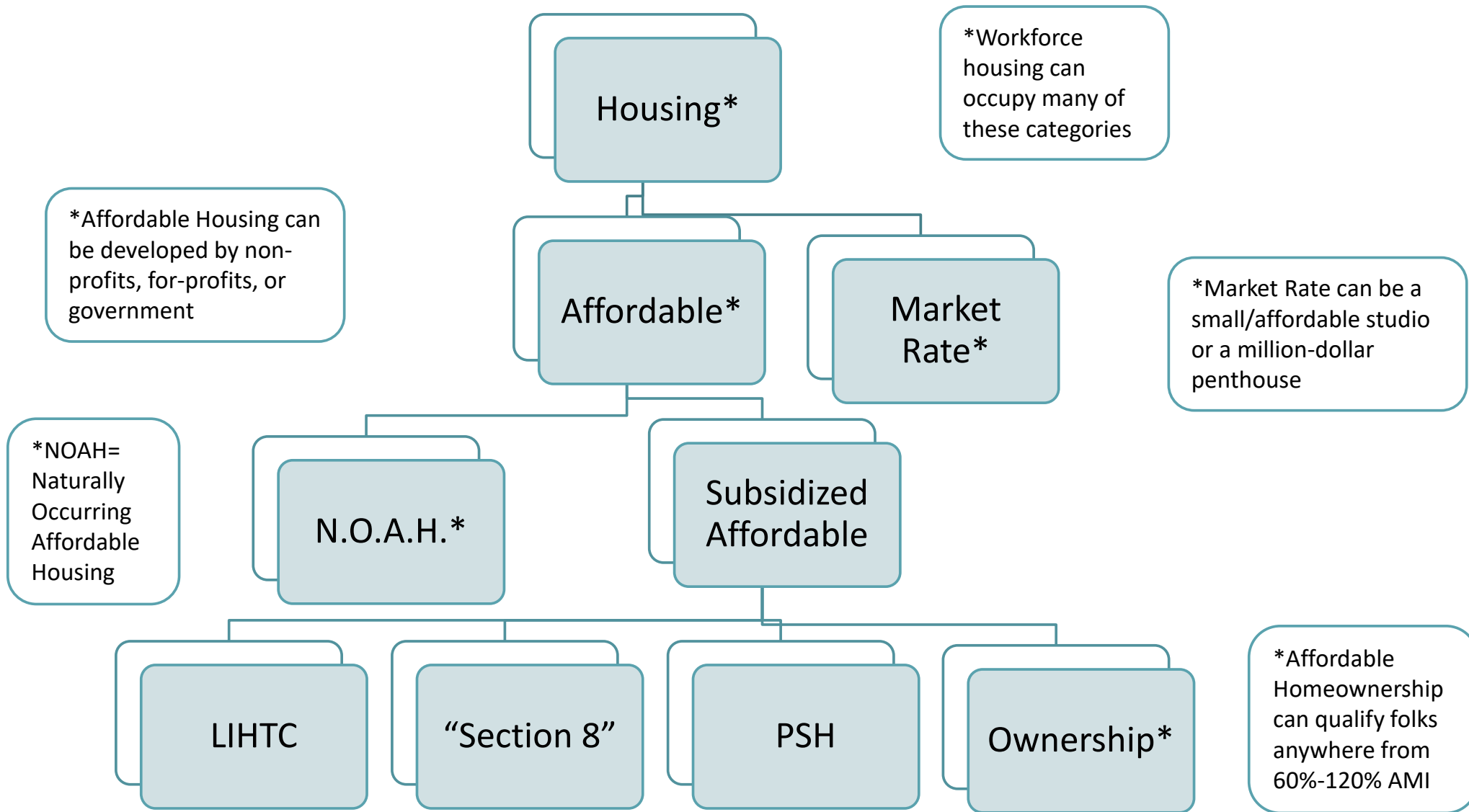
Homes for Good: About Us



- We are Lane County's Public Housing Authority
- We have served Lane County since 1949, previously as HACSA (Housing and Community Services Agency of Lane County)
- We have developed over 1600 units of housing at over 34 sites throughout the county
- We provide 29 million \$ in rent assistance in various housing choice vouchers programs, serving approximately 3600 vouchers across Lane County
- We currently operate a total of 90 units at three properties in Florence (New Winds, Munsel Park, Laurelwood Homes)
- In 2022, we served 88 Households in Florence through various voucher programs
 - Demographics of Voucher Holding Households in Florence:
 - 77 Disabled, 51 Elderly, 37 with Children, 5 Veterans
 - Average Annual Income: \$12,858

Homes. People. Partnerships. Good.

Types of Affordable Housing



Finance: Sources & Uses

USES

Acquisition:

- Land & Improvements
- Due Diligence

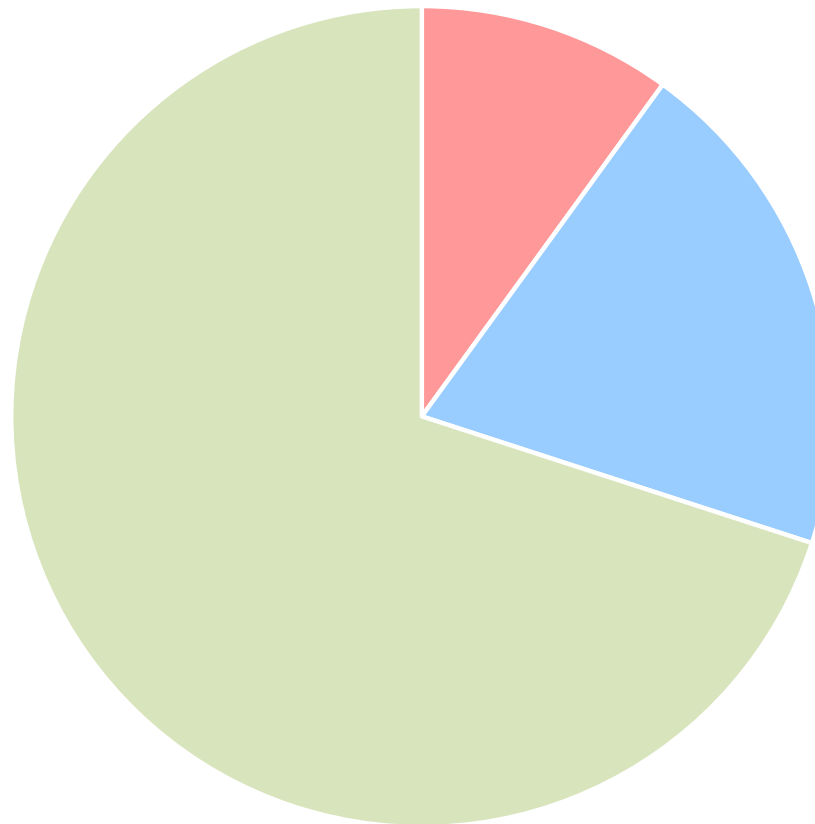
Hard Costs:

- Construction
- Contingency

Soft Costs:

- A&E
- Financing
- Developer Fee
- Reserves
- Other: Relo, Testing, Consultants

Development Uses



■ Acquisition ■ Soft Costs ■ Hard Costs

SOURCES

LIHTC:

- 4%

Local/State:

- LIFT
- OAHTC
- GHAP
- MUPTE

Federal:

- HUD PBVs

Making a Living: Annual Salary



Starting Teacher:

\$41,614



Starting Firefighter:

\$54,241



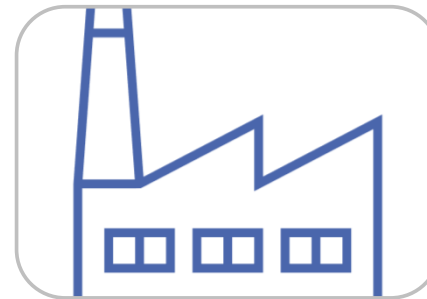
Minimum Wage:

\$28,080



Restaurant Worker:

\$30,160



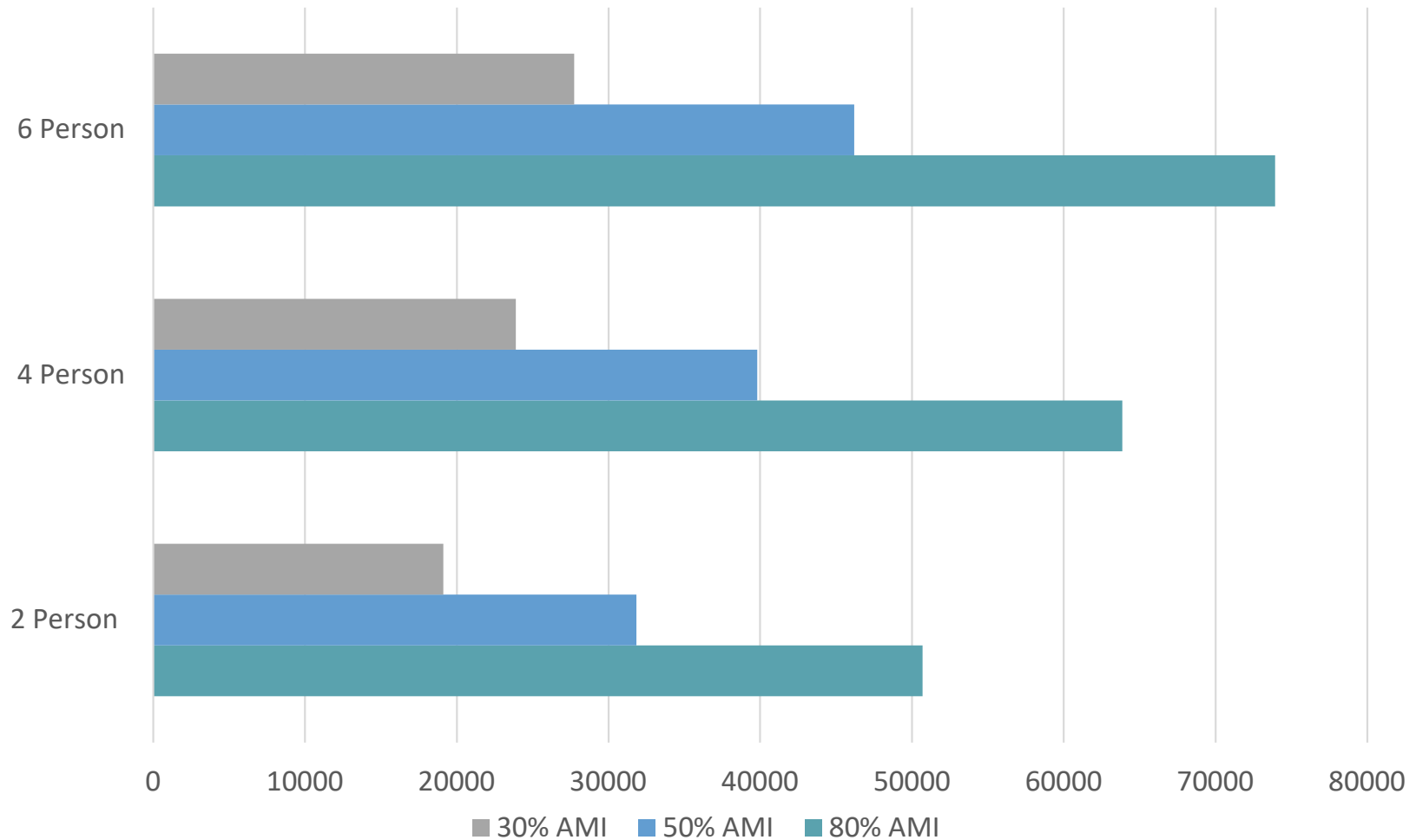
Grocery Clerk:

\$31,200

Affordable & Workforce: by the numbers



Area Median Income (AMI) & Household Size: Lane County



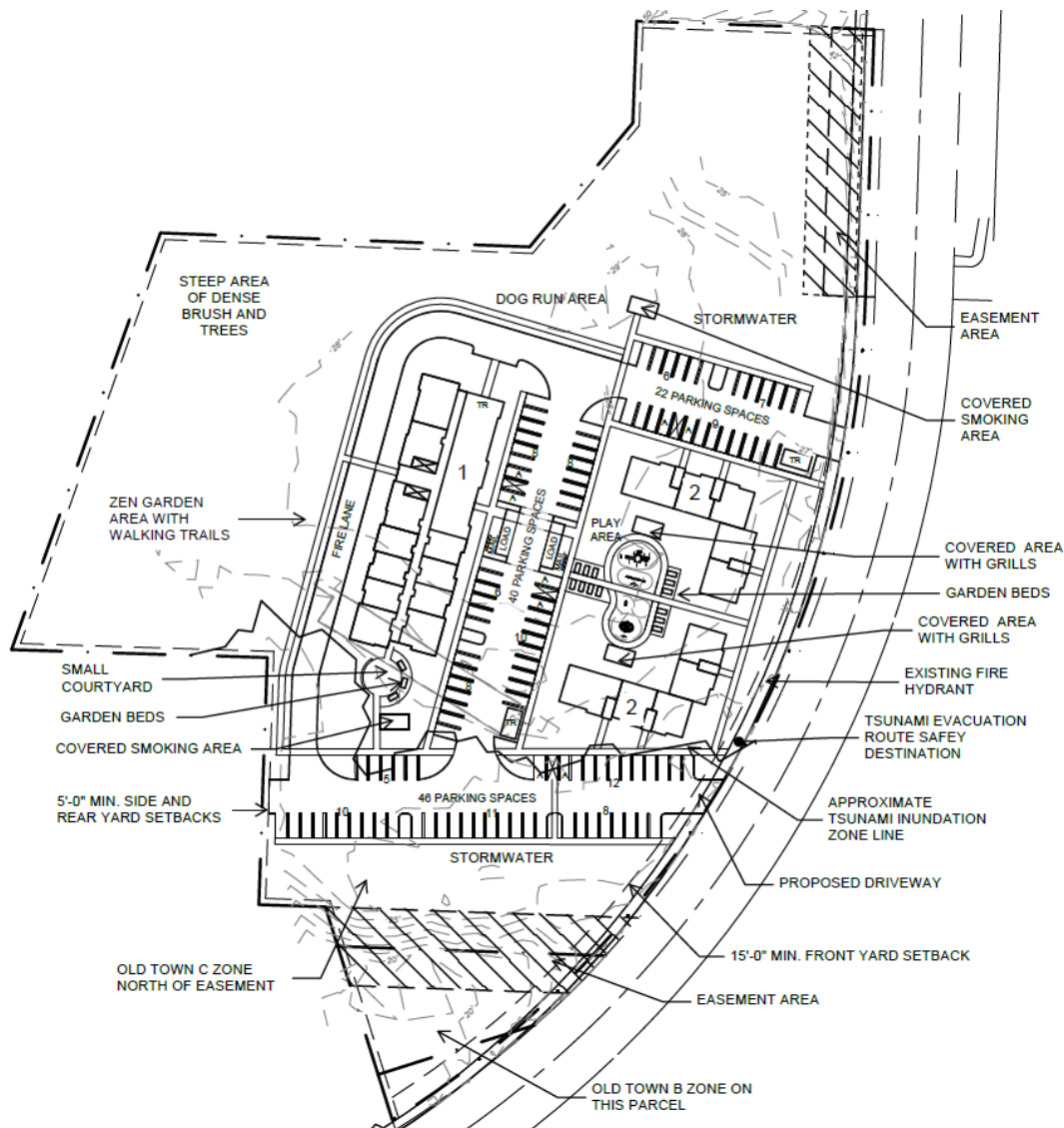
Source: Oregon Housing and Community Services

Affordable Rents



- 2023 Lane County Fair Market Rent
 - One Bedroom: \$1025/month
 - Two Bedroom: \$1349/month
- A family of three @ 50% AMI would have to spend 42% of monthly income on rent for a two-bedroom unit listed at Fair Market Rent
 - Households spending more than 30% their income on rent and utilities are considered cost-burdened
- 2022 Average Contract Rent for Voucher holders in Florence
 - \$746/month
 - Contract Rent capped at 30% of monthly income
 - Equates to average household earnings of \$2,486/month, \$29,832/year
- Shore Pines Rents
 - 1 bedroom \$791-\$949
 - 3 bedroom \$1,096

The Field on Quince



- 86 Total Units
 - 33 One Bedrooms
 - 40 Two Bedrooms
 - 13 Three Bedrooms
- Three Buildings
 - 1 Four-Story Elevator Building
 - 2 Three-Story Walkups
- Onsite community room for resident events



Shore Pines at Munsel Creek

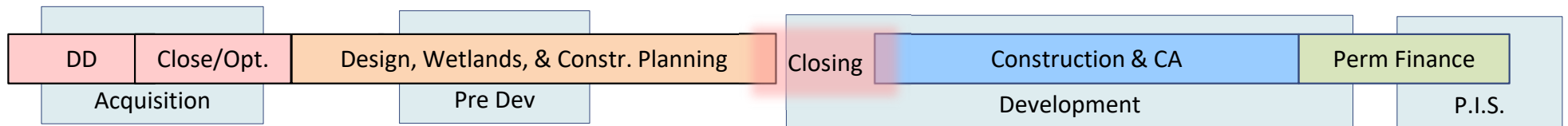
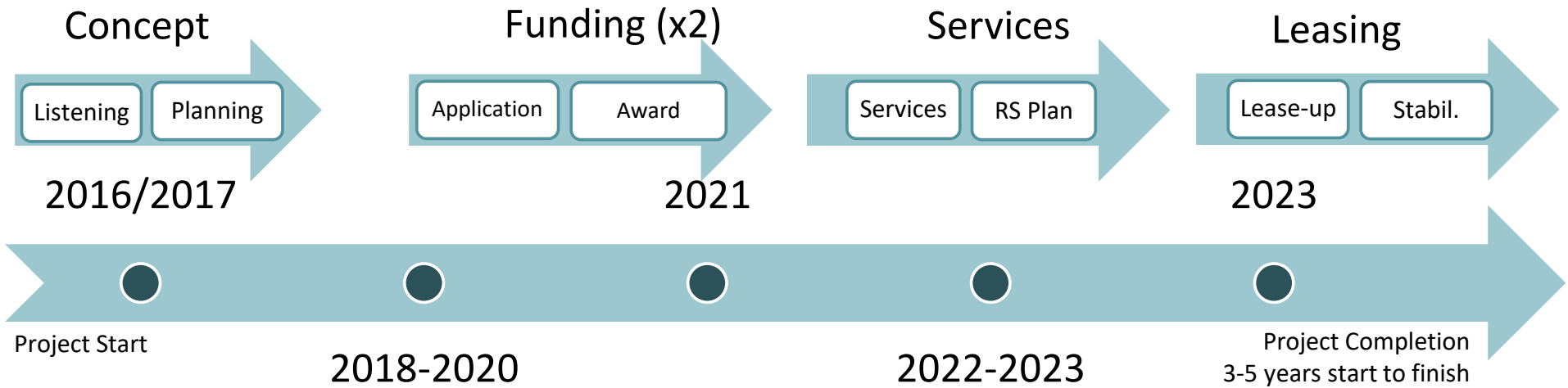
Shore Pines at Munsel Creek



- Common Areas
 - Community Room in East Building
 - 50 person capacity
 - Resident “Living Room” in West Building
- Outdoor play area & Raingarden
- 68 units:
 - 33 one-bedroom
 - 35 three-bedroom
- Units for households at 60% AMI & 50% AMI and below
- 31 Project-based vouchers at the property
- Permanent Affordability
- Access to Services
- Partnerships with Local Providers



Shore Pines Dev. Timeline

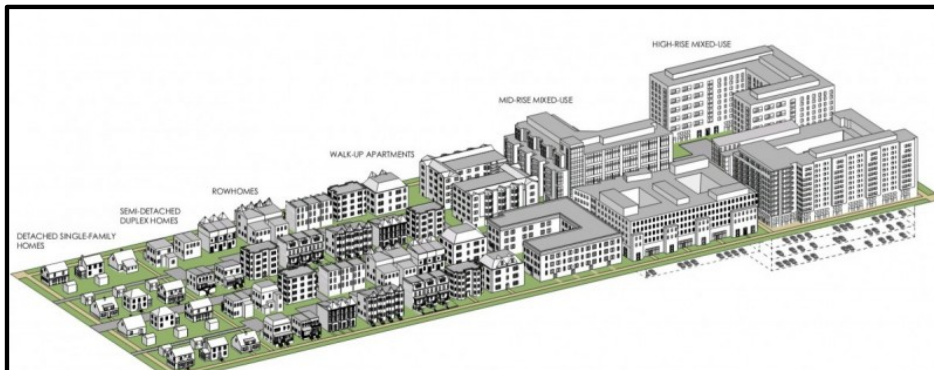


How Can Florence Support Housing Development

- Local & Regional Funding Resources
 - Affordable housing funds or low-interest revolving capital
 - SDC waivers or deferrals
 - Unused ARPA or other Fed. Funds
- Courting Developers
 - Ec-Dev has a role: Matchmaker between property & developer



- Streamlining Development
 - Clarify and streamline zoning, permitting, and public works reviews and approvals
 - Permit Expediting for Affordable Projects
 - Density increases to achieve feasibility



Why is Affordable Housing Important



Lane County has a critical need for increased funding for affordable housing. With low vacancy rates and high rents, many residents are struggling to find stable and affordable homes. A few considerations specific to Lane County and Florence:

- **Low Vacancy Rates:** The current shortage of housing options is exacerbating the crisis.
- **High Rents:** increasing costs are making housing unattainable for many community members.
- **Diverse Housing Options:** Increased funding can support the development of diverse, affordable housing options.
- **Economic Impact:** Investing in affordable housing has positive long-term economic effects.
- **Community Well-being:** Stable housing is fundamental to community well-being and resilience.

Questions



Affordable/Workforce Housing Concerns



AH is cheap and brings down property values

- The value of my home will go down
- “Public housing” looks bad and falls apart quickly
- There will be lots of trash, broken down cars, etc.

AH isn't as “Good” as SFR

- Single Family, owner-occupied homes are really what needs to be built
- Rentals don't help anyone

Brings in “The Wrong Kind of People”

- Brings in people from outside the community who don't care about the neighborhood
- Changes the “character” of the community

Affordable/Workforce Housing Upsides



Better Built & Longer Lasting

- Built to higher standards
- Increased Comm. Input
- “Build and Hold” developers
- Preservation & Upkeep of properties

Rental & Homeownership Compliments

- Smaller apartments are often perfect for singles, couples, starting families, or seniors who don’t need a large home
- “Master” developments can incorporate many housing types
- Work together to create more housing of all types, relieves pressure on market

Housing for Neighbors

- Many residents of AH already live in the neighborhood... in substandard conditions or underhoused
- Residents are people of all ages, professions, and abilities