



2018

CURRY COUNTY, OR
*HOUSING
ACTION
PLAN*



Prepared by czbLLC for
Curry County, Oregon

Acknowledgements

Curry County Comprehensive Housing Study Task Force

Marcia M. Hart,
United Way of Southwestern Oregon

Beth Barker-Hidalgo
Oregon Coasts Community Action
Curry Homeless Coalition, Chair

Georgia Nowlin
Allcare Health

Michelle Martin
Neighborworks Umpqua

Karen Kennedy,
Curry Realtor's Board

Marka Turner,
Coos-Curry County Housing Authority

Lisa Hendricks
Advanced Health

Brian Shelton-Kelly
Neighborworks Umpqua

Brandy Haseldon
Neighborworks Umpqua

Cameron McVay
Allcare Health

Jim Johnson
Beyond Rejection Ministries
Curry Homeless Coalition

Court Boice
Curry County Commissioner

Community Sponsors

Curry County

Curry Homeless Coalition

Curry Realtor Board

Umpqua Community Property Management

City of Port Orford

Coos Curry County Housing Authority

NeighborWorks Umpqua

Oregon Coast Community Action

United Way of Southwestern Oregon

Wild Rivers Coast Alliance



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ABOUT THIS REPORT

Housing is first a by-product of the local economy before it becomes the beacon that displays, often too clearly, the social characteristics of the community in which it is located.

In the case of Curry County, housing is synonymous with the economy – they track together and are expressions that can be used interchangeably. The economy of the area is built upon housing; housing creates the economy. This is very different from the traditional way of thinking about communities where an economic engine is founded or created and workers, seeking new opportunities, arrive to fill these newly identified positions and housing is built for them.

For many newcomers to the county looking to settle into one of America's most beautiful coastal environments, the cost of housing in the county is not too burdensome. Many are leaving cities where housing prices are substantially higher than those they encounter in the county. Many are in the latter stages of their careers and are amenity migrants looking for a better quality of life and are willing to pay for it. And many are retirees looking to capitalize upon their savings and strong equity positions in houses they have owned back home for

many years. They are ready to transfer their life's financial gains to the coast. But these gains tend to be confined to the real estate market and not the overall economy. Unlike young entrepreneurs that cluster in a particular region and grow the economy from within, older migrants are rightly at a point where they want to settle down and enjoy the area's offerings and splendid surroundings. And who can blame them.

Today, the local real estate market is almost fully fueled by outside money and influence and when viewed in a vacuum is quite a durable commodity... but only to those households at the upper end of the income distribution. The task for Curry County is to tap this infusion of wealth and ensure an economically diverse community where housing – workforce housing – is valued to a degree that warrants an ongoing financial commitment to build the community's necessary housing infrastructure.



PART 1

CURRY COUNTY *MARKET CONTEXT*

Curry County is in transition and has been slowly moving along the current trajectory for more than three decades. The economic and demographic inputs that initiated and continue to enable this transition have been relatively constant and incremental. The consequences, however, have been significant and have decidedly skewed the county's housing market.

Let's backtrack. The county's economy benefited from an economic resurgence in forestry, agriculture and manufacturing in the 1970s and the population swelled by over 30% during that decade. As the economy began to stall during the 1980s as a result of the national recession the county was left with very few economic opportunities to capitalize upon. But the county's location, geography, beauty and temperate climate were already well understood to be locational advantages. Retirees and other outdoor lovers, lured by these attributes, began a long slow and continuous migration to Curry County.

And the county grew older and more dependent on these new arrivals.











CURRY COUNTY



OREGON

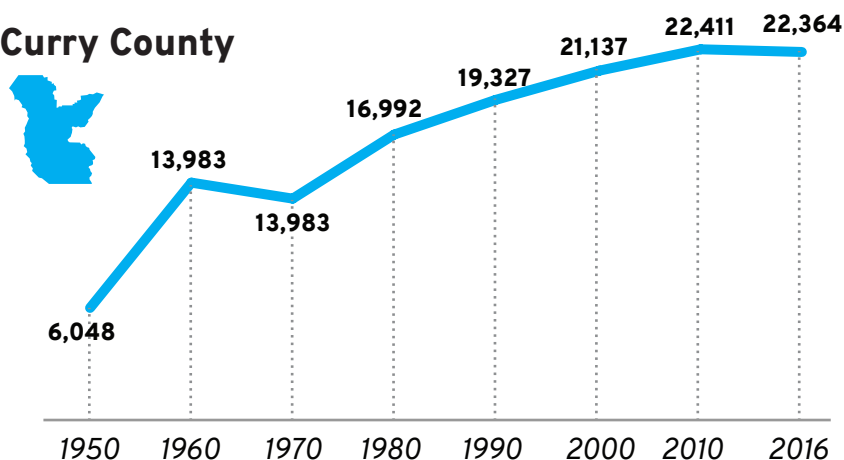
		2000	2016	2000	2016
		21,137	22,364	3,421,399	3,982,267
	POPULATION	% CHANGE			
		↑ 5.8%		↑ 16.4%	
		48.8	55.1	36.3	38.1
	AGE	% CHANGE			
		↑ 12.9%		↑ 7.7%	
		\$30,117	\$38,661	\$40,916	\$53,270
	MEDIAN HOUSEHOLD INCOME	% CHANGE			
		↑ 28.4%		↑ 30.2%	
		INFLATION ADJUSTED	\$42,270	\$38,661	\$57,722
		% CHANGE			
		↓ -8.5%		↓ -7.7%	
		\$148,000	\$222,100	\$152,100	\$247,200
	MEDIAN HOUSE VALUE (Owner Occupied)	% CHANGE			
		↑ 50.1%		↑ 62.5%	
		8,683	8,589	1,742,638	1,832,620
	EMPLOYED PERSONS	% CHANGE			
		↓ 1.08%		↑ 5.2%	
		49.3	44.3	65.2	62.0
	PERCENT OVER 16 IN LABOR FORCE	% CHANGE			
		↓ -7.0%		↓ -4.9%	

Population has basically flat-lined since 2000... and would have dropped steadily but for in-migration

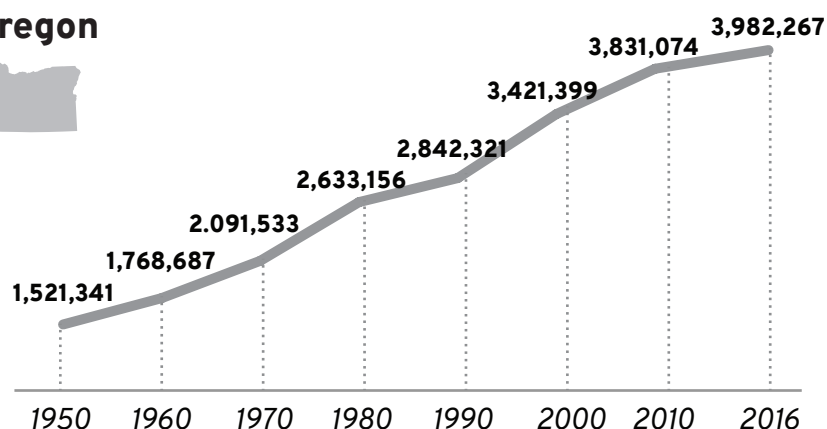
The demographic shifts since the turn of the century are particularly striking. From 2000 - 2016, the population of the county increased less than one half of one percent (0.05%) per year or about 75 persons per year. Even more startling, without net in-migration (many of the retirees moving in from California, Oregon, Nevada and Washington in particular), the county would have lost population. There has been no natural increase in population since the year 2000 – the number of deaths has exceeded births each and every year.

Population in Curry County and Oregon, 1950-2016

Curry County

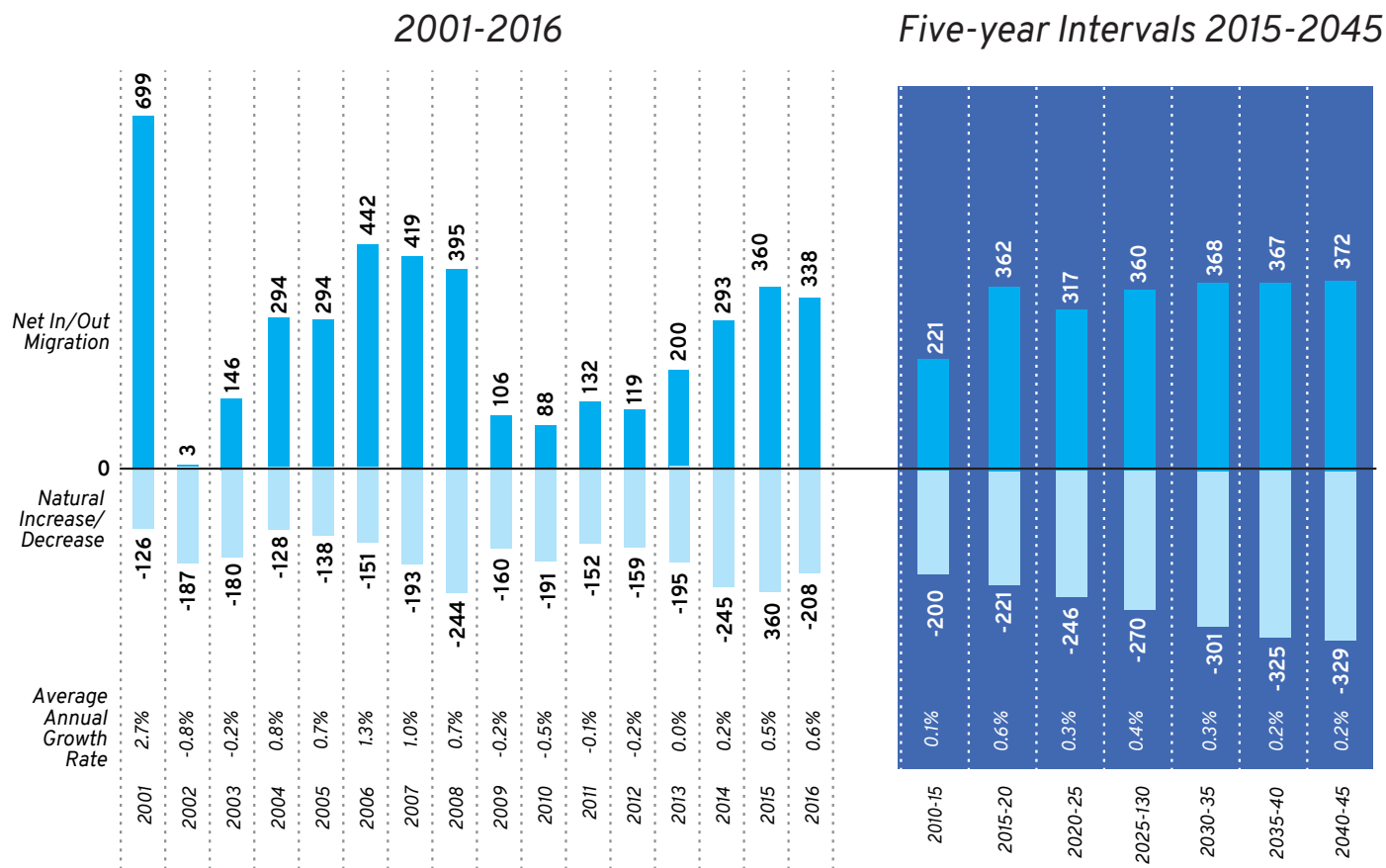


Oregon



Source: US Census.

Components of Population Change, Curry County, OR



Source: Population Research Center (PRC), July 1st Annual Estimates 2000-2016 Oregon Health Authority, Center for Health Statistics. Calculated by Population Research Center (PRC).

Source: Forecast by Population Research Center (PRC)

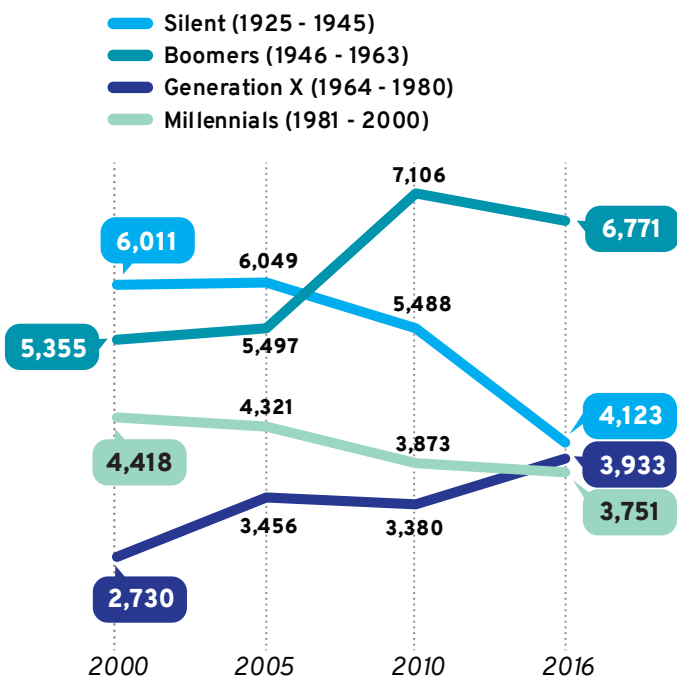
As expected, the housing market has responded to this demographic shift with increased production of higher-priced homes to address these new in-migrants who often arrive with significantly higher household incomes than are the norm for the county. As a result, the median house value is \$222,100. While this is the highest median value in the region, this value is manageable to many of the in-migrants. The real disparity is most acute for

a household that is at the county's median income of \$38,661. Based on a typical lending institution's rule of thumb, the maximum loan a household can obtain is 3x to 3.5x income. Thus, a household at the median income in Curry County can afford a home valued between \$120,000 - \$135,000; well under the value of most homes on the market within the county.

Baby Boomers disproportionately buoy the housing market

With over 30% of the county's population, baby boomers (those born between 1946 and 1963) command attention and influence. More than half of the boomers are in the twilight phase of their career and likely earning more income than at any other time in their life. The remaining boomers have just retired and are likely eager to combine their pensions, 401(k)s and savings with the equity they built over the years to buy a dream house in a dream location. And the Curry County housing market has overwhelmingly responded to their buying power.

Age Cohorts in Curry County

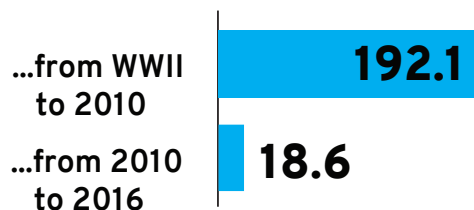


Source: US Census 2000 - 2016

Housing Production and Sales

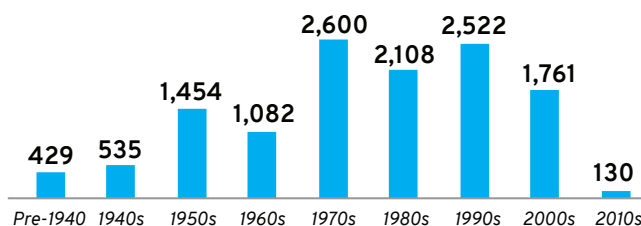
The steady rate of population growth in the county from 1970 to 2000 was accompanied by relatively high rates of housing construction. Oddly, this construction cycle stayed quite strong between 2000 and 2010 – even after the population slowdown in 2000. This may be supported by the fact that almost 40% of the county's population moved into their current house between 2000 and 2010 – a rate that is 20% higher than the state as a whole. In essence, there was much more activity in the market than would have been expected and that might have kept housing development and construction moving a bit.

Average Number of Housing Units Built Per Year



Source: US Census 2000 - 2016

Housing Units Built By Decade, 1940-2016








Source: US Census 2000 - 2016

The Changing Dynamics of Housing Occupancy

Some of the changes in housing occupancy are hard to explain. In particular, the notable increase in renter occupied units may be the result of an aging population where an owner's death does not result in a sale by the heirs. Rather, they see financial opportunity in leasing the unit out for a while as they wait for the market to continue its rise before selling at a later date. Or maybe, it was the result of some major construction projects (e.g. Curry General Hospital) that altered the rental market for a number of years as construction workers and development personnel temporarily moved to the area. Upon completion in 2017, these rental units might have appealed to many of the new health care employees that moved to the area. For whatever reason, the number of rental units grew significantly between 2000 and 2016. This increase paralleled an unprecedented rise, more than 50%, in median renter income between 2010 and 2016.

The decline in the number of owner occupied units was not only offset by the increase in rental units (full-time rentals) but also the growing vacant and/or seasonal housing market. A 20% increase in vacant/seasonal units infers a market that increasingly favors the higher rate of return that is warranted by the tourism market rather than the lower-wage retail and hospitality market – the working class. This challenge is not unique to Curry County; it is prevalent along the entire Oregon coast. What is unique to the county is that this challenge is accompanied by a robust in-migration of retirees, many at the upper income spectrum, who demand and are willing to pay for quality housing. The housing production system has and will likely continue to direct all its energy where the most amount of money is likely to be made.

Changes in Housing Units, 2000-2016

	2000	2016	# Change	% Change
 Total housing units	11,406	12,621	1,215	10.65%
 Occupied housing units	9,543	10,396	853	8.94%
 Owner occupied units	6,962	6,833	-129	-1.85%
 Renter occupied units	2,581	3,533	952	36.88%
 Vacant/Seasonal housing units	1,863	2,225	362	19.43%

Source: US Census 2000 - 2016

Sales and Real Estate

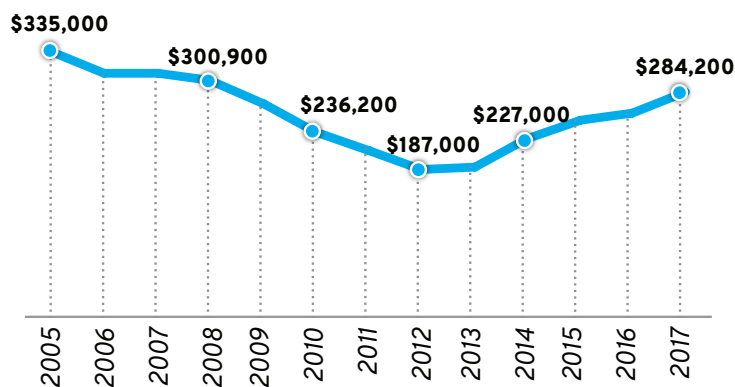
Unlike most of the coastal communities in Oregon that saw their highest average sales prices peak in 2007, Curry County's real estate market and tourism economy were well established much earlier and the highest average sales prices occurred in 2004 and 2005. Steady declines in sales prices followed the Great Recession and lasted until 2013 when the market picked up steam again.

Note: Average sales price differs from median home value in a couple substantive ways. First, average sales price is calculated by taking the total value of all sales in the county and dividing by the number of sales to get the average. The average sales price tends to be higher than the median home value because real estate sales tend to be skewed toward new construction and larger homes. Median home value is a calculation that includes all homes in the county; not just those for sale. This median home value is the middle value of all homes in the county – exactly half of the homes have a higher value and exactly half of the homes have a lower value.

Rental Market

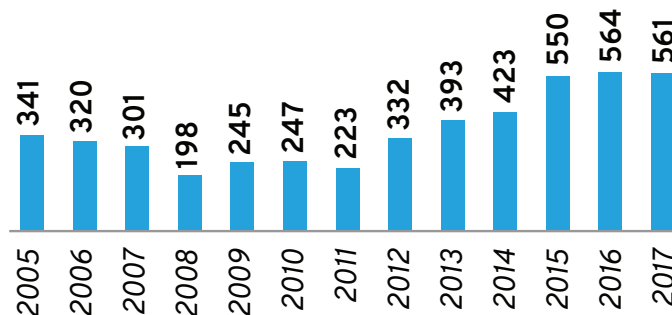
The rental market in Curry County shifted considerably beginning in 2012 with what can only be assumed to be a sizeable influx of workers who moved into the county for development/construction jobs, specifically to build the 60,000 square foot Curry General Hospital. As this new workforce descended onto Curry County, they brought with them skilled-labor salaries – salaries that increased the median renter income by more than 50%. And with this new demand, rents moved upward to accommodate this highly paid workforce. The peak year for median renter income was 2014 but the most recent data (2016) reveals that renter incomes remain higher than normal. This could be the result of new health care professionals moving into the community to fill the vacated rental units as the construction workforce departed the area. Many of these new-to-the-community employees will opt to rent and assess housing options throughout the county before they commit to purchase a home. This variation in the housing market will likely see a correction within the next few years to pre-2012 renter median incomes.

Real Estate Sales Average Sales Price



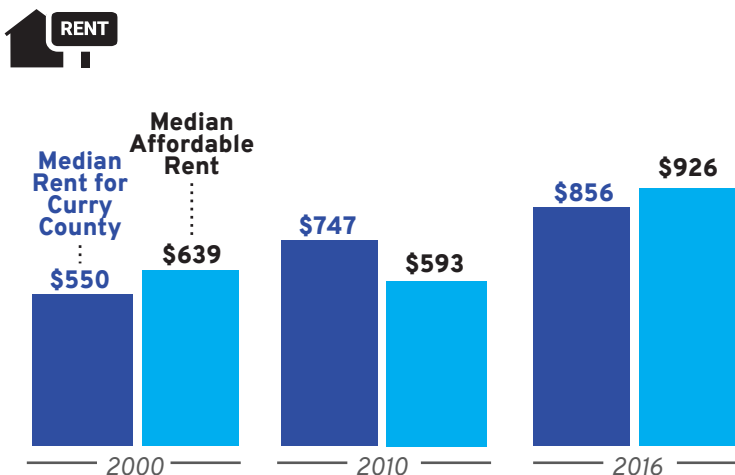
Source: RMLS, Skip Watwood

Real Estate Sales Number of Sales



Source: RMLS, Skip Watwood

Curry County Renter Affordability, 2000-2016



Source: US Census, 2000 - 2016

Rental Gap Analysis

A gap analysis illustrates the difference between the number of households (renter households in this case) in a given income range and the number of housing units affordable to that income range. Similar to other coastal counties, there is a deficit of rental units affordable to all groups except those earning \$20,000 - \$35,000 (and a small surplus for those earning \$35,000 - \$50,000). This translates to a \$500 to \$1,000 per month rental market (with some availability in the \$1,000 - 1,500 per month market).

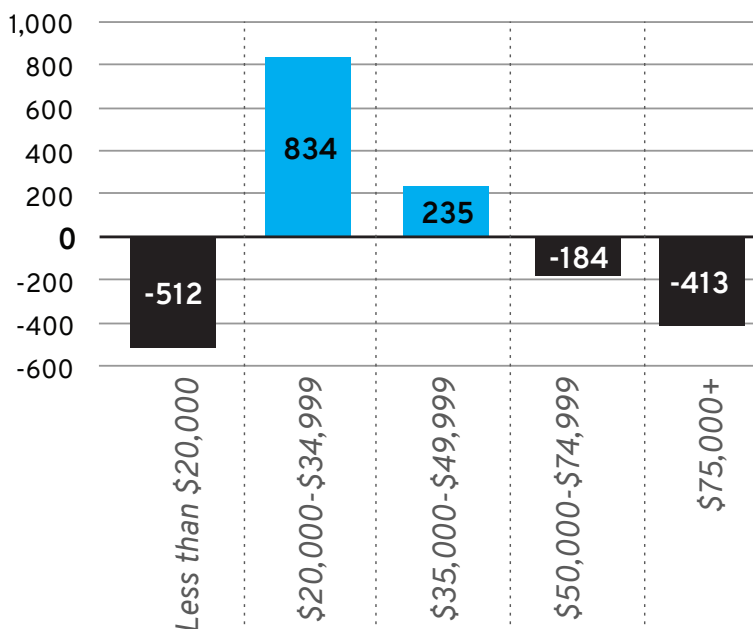
For renter households earning more than \$35,000, such a breadth of choice between \$500 and \$1,000 makes Curry County an affordable area in which to rent.

For renter households earning less than \$20,000, there is a shortage of rental units available for less than \$500 per month. For these households, being forced up into the \$500-\$1,000 price range means paying more for housing than they can afford. czb calculates that the county is short roughly 500 units for those earning less than \$20,000. czbLLC calculates that the county is short roughly 500 units for those earning less than \$20,000.

Cost Burdened Renters

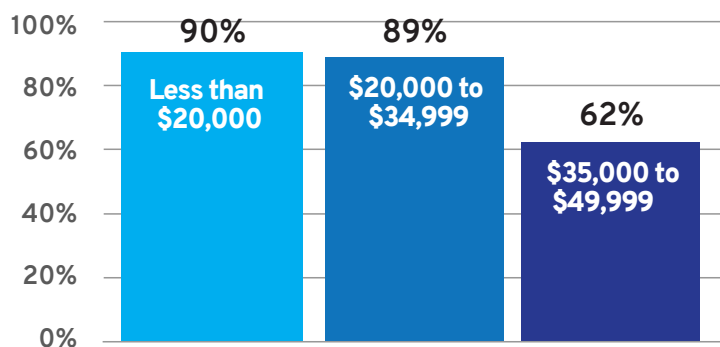
90% of all renter households earning \$35,000 or less are cost burdened, meaning they are spending more than 30% of their gross income to pay the monthly rent. Said differently, nine out of ten households are one car repair away from not being able to pay for their housing costs. These are the same residents that tend to settle for the smallest and/or lowest quality units available or are often forced to find a roommate(s) to share housing costs.

Gap between Rental Households and Rental Units for Households at Each Income



Source: US Census, 2000 - 2016

Cost Burdened Renters



Source: US Census, 2000 - 2016

Ownership Market

Unlike the uptick noted for median renter incomes after 2012, the median owner income actually declined slightly between 2000 and 2016. This reduced buying power combined with the upward pressures from the rental and seasonal markets that pushed the cost of housing up by 50% between 2000 and 2016 further challenged the median householder ability to buy a house in the area.

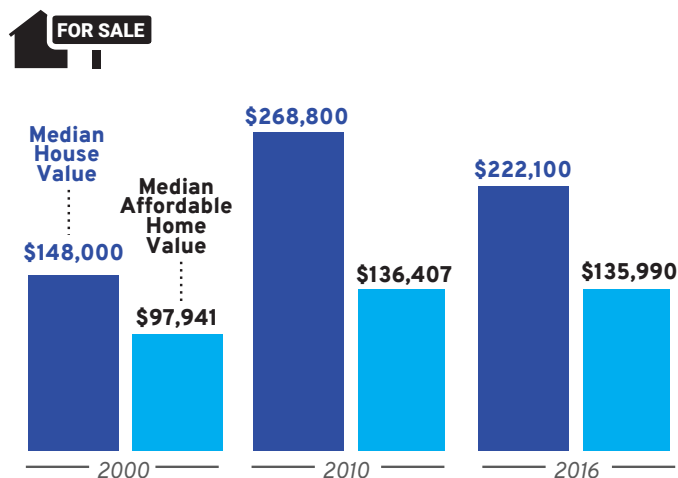
Housing was not affordable to the median income household in 2000 and has become progressively less affordable for the average household in Curry County.

Ownership Gap Analysis

The gap analysis for ownership units in Curry County reveals that the largest deficit or these units is for those households earning \$20,000- \$34,999 but, in fact, there is a shortage of homes affordable to any household earning less than \$50,000. These households can only afford to spend \$150,000 for a house, a price point with limited options in the Curry County marketplace. Housing in this price range is extremely hard to find and will likely require substantial maintenance, upgrades and mechanical repairs.

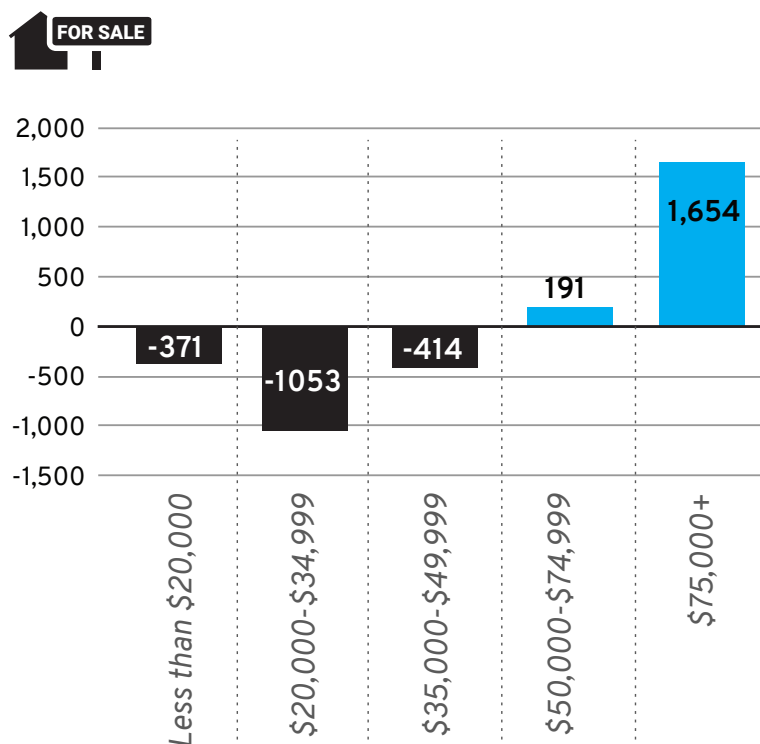
Moving up the income scale, as owner households are able to afford a house at the median (\$222,100) and at higher price points, more options become available. A house at this median value requires a household income of greater than \$70,000/year. This is a price point that excludes most first-time buyers, who tend to be younger and have less purchasing power than they will have later in life.

Curry County Owner Affordability



Source: US Census, 2000 - 2016

Gap between Owner Households and Owner Units for Households by Income

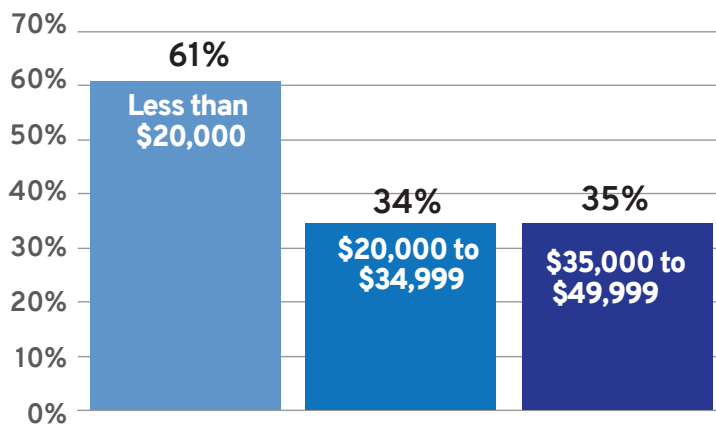


Source: US Census, 2000 - 2016

Cost Burdened Owners

The median household income for Curry County is \$38,661; half the households in the county earn less than this income and half earn more. And almost 35% of these households are cost burdened – spending more than 30% of their gross income on their mortgage.

Cost Burdened Homeowners



Source: US Census, 2000 - 2016

PART 2

THE CHALLENGES THAT IMPACT HOUSING IN CURRY COUNTY – IN FOCUS

Housing is a multifaceted issue that addresses not only “sticks and bricks” and the resultant creation of physical neighborhoods within our cities; it also speaks to how we as a community wish to interact with our fellow residents and to what degree we are willing to invest in our lower-wage workforce to ensure our community’s economic diversity and viability for decades to come. Our local culture is defined by how we live, together, in this built environment. The degree to which we are inclusive or exclusive matters and can be shaped by our commitment, or lack thereof, to housing.

Curry County is at a tipping point and in all honesty has been moving in this direction for more than three decades. It’s not so much that the residents have been actively rowing the boat together in this direction but that no one has questioned the direction in which the boat was pointed. Markets are a strong force and, left unattended, can make significant changes in an incremental and seemingly harmless fashion.

Multiple inter-related factors have contributed to a state of imbalance in Curry County’s housing market – a condition that is expressed by some distinct patterns and trends. The following five story lines interpret these patterns and trends to build an understanding of the problems that need to be solved and how to think about solving them.



**Housing is
Community
Infrastructure
and Worthy
of Public
and Private
Investment**



**The
Economy
Has
Gradually
Transitioned
to Low-Wage
Services**



The County is Aging and Many New Residents Are Retired and Not Part of the Local Workforce



A Deepening Economic Divide Within the County



The County Has Three Distinct Markets and Many Unincorporated Coastal Communities



Housing is Community Infrastructure and Worthy of Public and Private Investment

Historically communities across America have viewed “infrastructure” in a narrow context – roads, utility lines (water and sewer), bridges, public buildings such as city hall and the library and police vehicles and fire trucks. And residents have generally supported ongoing public investment in these fixed assets even if reluctantly at times.

But the nature of how we define and invest in our communities is quickly changing.

The ongoing evolution of our nation’s economy continues to elevate the importance our communities’ human resources, our residents, and our ability to attract and retain residents in a quickly changing economic landscape. Today the significance of ongoing education and technical training for our workforce is no longer debatable. It is a requirement that is both desired and expected.

So how does this relate to housing? Simple; if communities in Curry County don’t have an adequate supply of housing options to accommodate the existing or future workforce, those same workers will forego staying in or moving to the county. Curry County and the cities of Brookings-Harbor, Gold Beach and Port Orford will need to change the lens through which they view economic development. The county and cities must consider a new infrastructure paradigm – one that envisions housing as an essential component of economic development and, in turn, community. And more importantly, the county and cities must begin to invest in housing infrastructure with the same level of commitment that is given to roads and fire trucks and bridges. People matter greatly in the knowledge/information economy. And they need a place in which to live, a roof over their head, to prosper. That is something all communities can generally agree upon.

Infrastructure: the system of public works of a country, state, or region; also: the resources (such as personnel, buildings, or equipment) required for an activity.

Merriam-Webster

WHY IT MATTERS

- Failure to embrace the current economic system will result in an unprepared and under skilled workforce.
- The decisions made by the county’s and cities’ political leadership matters; specifically those relative to public investment and their ability to change course in terms of funding.
- Investments that begin at the local our county level can seed opportunities for private and nonprofit entities down the road.



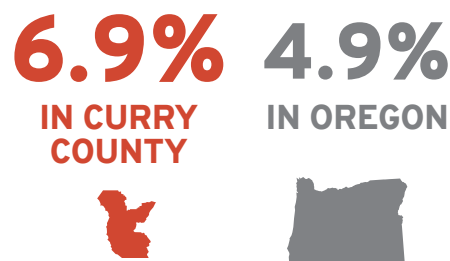
The Economy Has Gradually Transitioned to Low-Wage Services

Over 40% of the employed persons in Curry County work in the retail trade or accommodation and food services sectors.

That's almost half of all persons employed...in the two lowest paid economic sectors of the twenty total sectors measured by the United State Census Bureau and the North American Industrial Classification System (NAICS). And this percent has remained consistently high over the past decade and beyond.

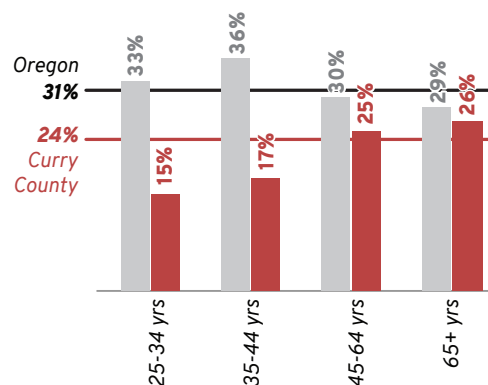
For sake of comparison, only 25% of those employed within the state of Oregon work in the retail trade or accommodation and food services sectors. The concern is not that these economic sectors are unimportant or unworthy; quite the opposite. These sectors include some of the hardest working residents within the county. The concern is that the average income for these 40% of Curry County employees is only \$10 per hour or approximately \$21,000 per year. That is hardly enough to afford \$500/month for rent and allows for no opportunity to purchase a house and build equity in an expensive market like Curry County.

Unemployment Rate (3rd highest in the state)



Source: Curry County Health Assessment, 2018.

Percent of Population with Bachelor's Degree or Higher by Age Cohort, 2016



Source: US Census, 2000 - 2016.

WHY IT MATTERS

- A county/city/region can't thrive if almost half the workforce is earning only a minimum wage or slightly higher.
- Lack of opportunity for growth and advancement, whether real or perceived, negatively impacts the culture of a place. For those "stuck" in a job in a particular place, it can create significant stress for the individual and their family/household. For those considering job opportunities in the area, they may reconsider their opportunities and go elsewhere.
- Economic diversification is important to the health of a well-rounded community and can buffer the impact of a recession or industry-specific downturn that can be devastating to a region if too heavily weighted toward one or two economic sectors.



The County is Aging and Many New Residents Are Retired and Not Part of the Local Workforce

Communities and neighborhoods are intuitively defined both physical and social characteristics. The qualities of the homes, commercial buildings, parks, etc. create the built fabric – the physical attributes visible to and used by residents and visitors.

The social fabric on the other hand is a direct result of those who live in the community and is defined by the number of residents, their ages, their occupations and how these residents interact on a daily basis with and within the greater community.

The median age in Curry County is 55.1 making it the second oldest county in the state (only Wheeler County is older). Much of this is attributable to the area's natural beauty and "banana belt" climate that create a strong allure for the retirement age demographic. In fact, Curry County has not witnessed a single year with a natural increase in population over the past two decades – the county has had more deaths than births. Without the positive net in-migration (primarily retirees), the county would have realized a loss of population at a rate of almost 1% per year.

Much of the input received at various focus group meetings throughout the county pertained to a perception of separation - between the local workforce and the county's newest residents. Finding ways to engage all residents within the community will be important to stitching together these different demographics. Ironically, older folks and the lower income workforce suffer the same sense of alienation in communities around the country. Imagine the power of combining these two groups...with a focus on creating a "complete community" and building housing in particular.

Labor Force Participation Rate
(36th out of 36 counties in OR)

49.3% 44.3%
2000 → 2016

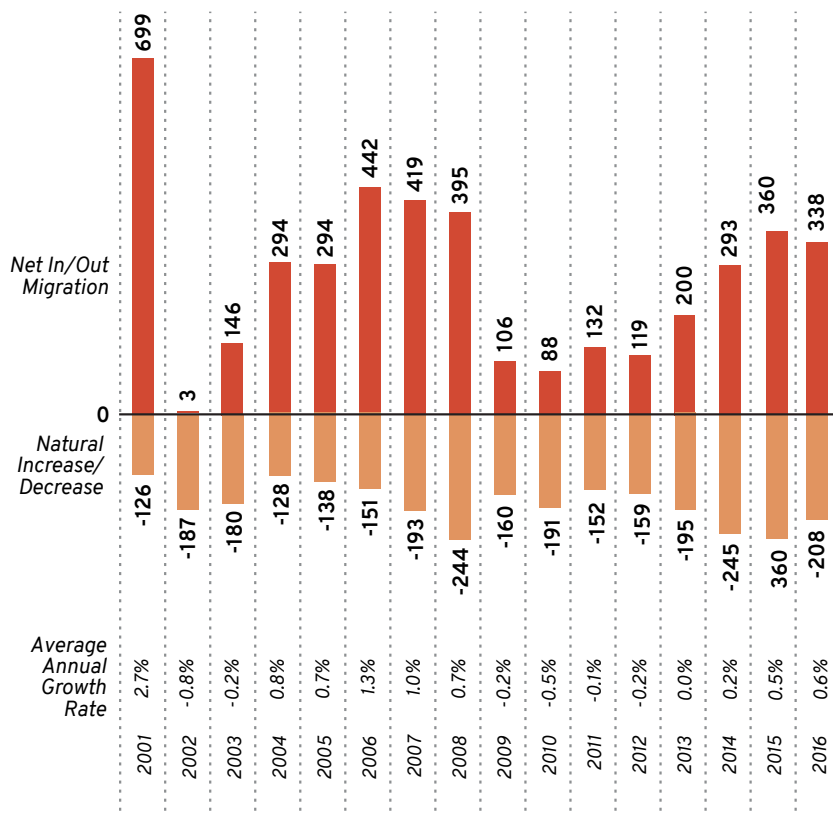
WHY IT MATTERS

- As a community ages faster than would be expected naturally (due to new and older folks moving in), all economic momentum shifts toward this demographic. The concern is that the community must actively prepare for this shift to increased service needs – physical therapy/medical, food service and delivery, basic maintenance and assistance, entertainment and hospitality, etc. These jobs tend to require less educational levels and therefore command lower wages.
- A reduction in the labor force participation rate (a 10% drop over the past six years) requires fewer people to do more to ensure the area's economy continues to meet local expectations. And with decreasing skill sets required, can the economy sustain itself for the foreseeable future? The American economy is moving toward knowledge and specialized skill sets; not so the Curry County economy.
- Opportunities to better integrate the over-55 demographic (including the retired demographic) with the workforce could provide increased training and skill advancement as well as improved social interactions. The experience of this older demographics currently under-tapped throughout the county.

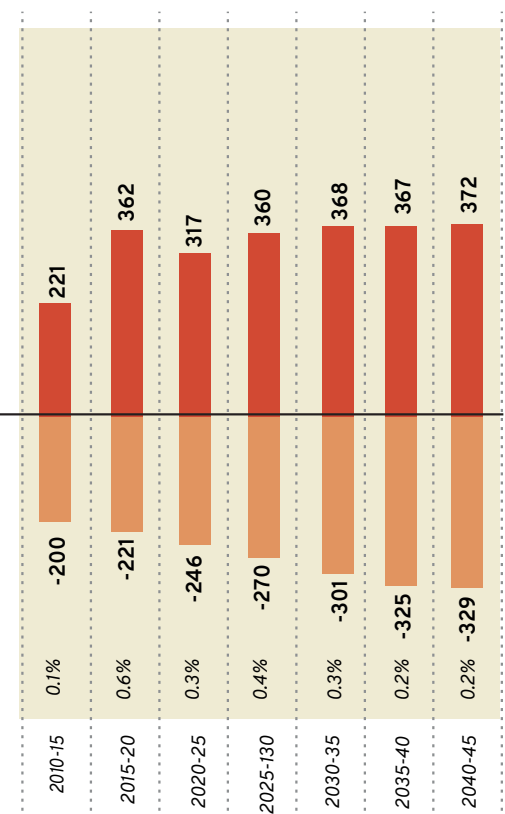
Components of Population Change, Curry County, OR

2001-2016

Five-year Intervals 2015-2045

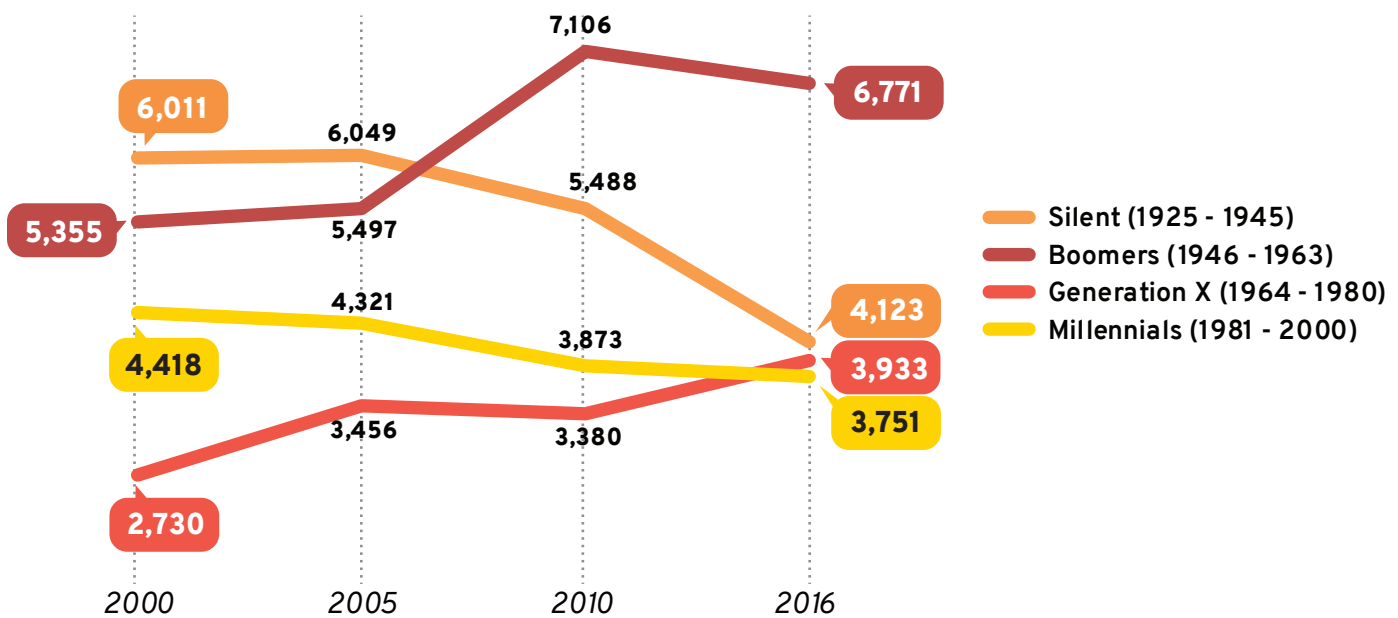


Source: Population Research Center (PRC), July 1st Annual Estimates 2000-2016 Oregon Health Authority, Center for Health Statistics. Calculated by Population Research Center (PRC).



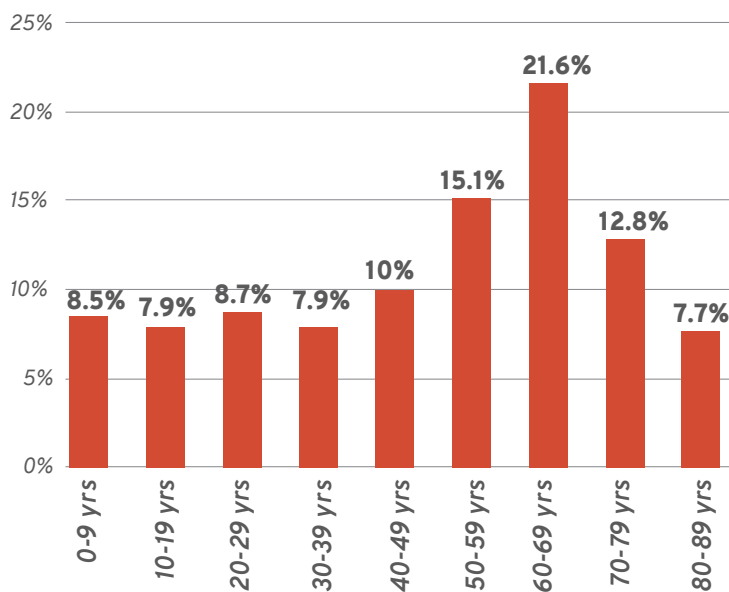
Source: Forecast by Population Research Center (PRC)

Age Cohorts in Curry County (2000 - 2016)



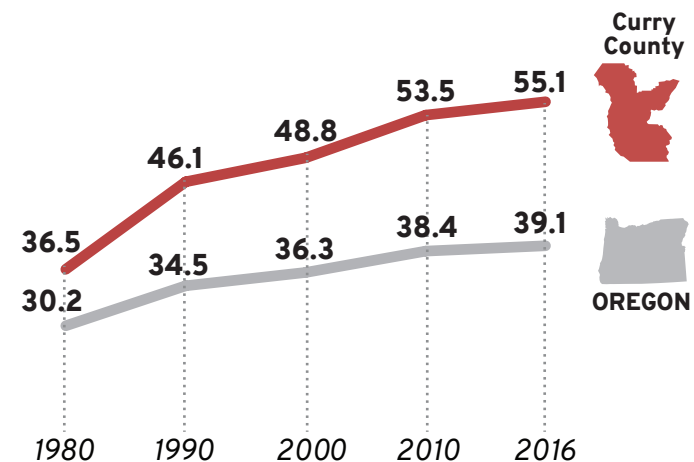
Source: US Census, 2000 - 2016

Curry County Population by Age, 2016



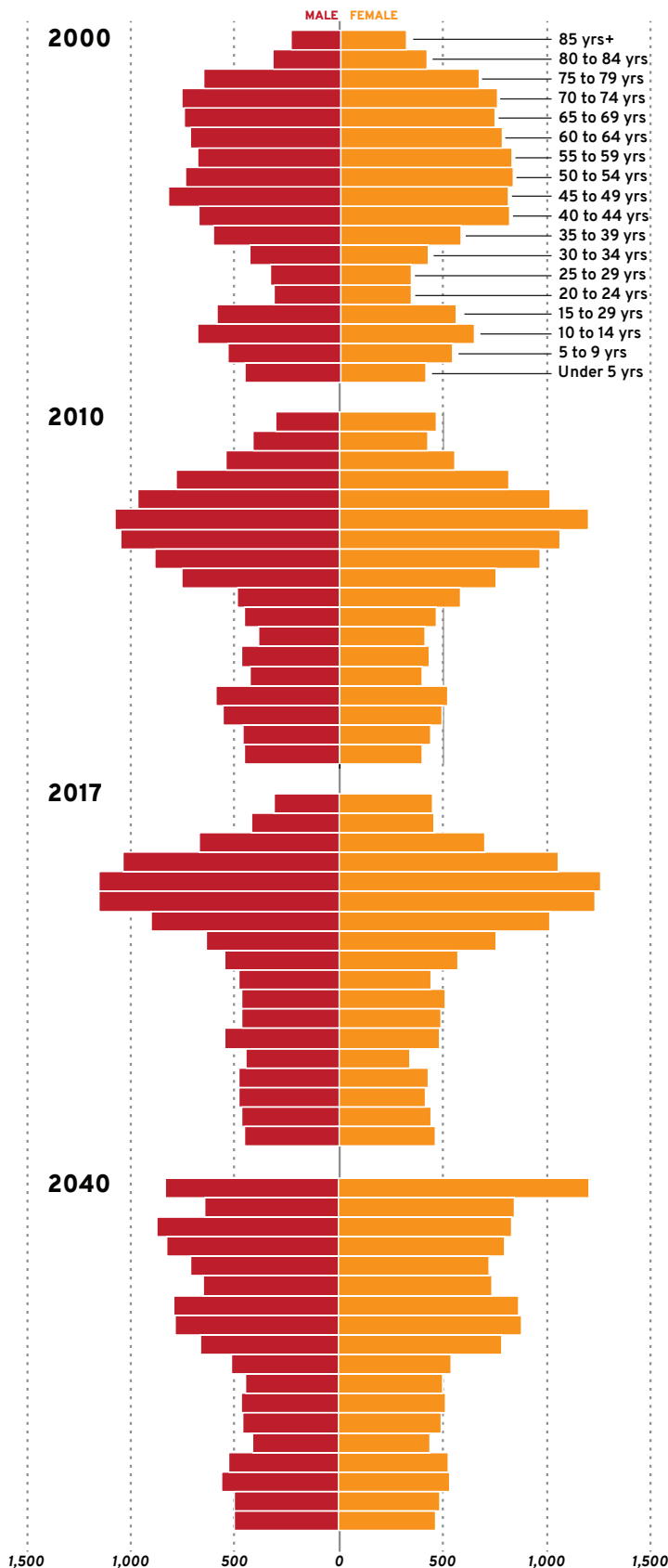
Source: US Census, 2000 - 2016

Median Age Comparison



Source: US Census, 2000 - 2016

Population by Age, Curry County



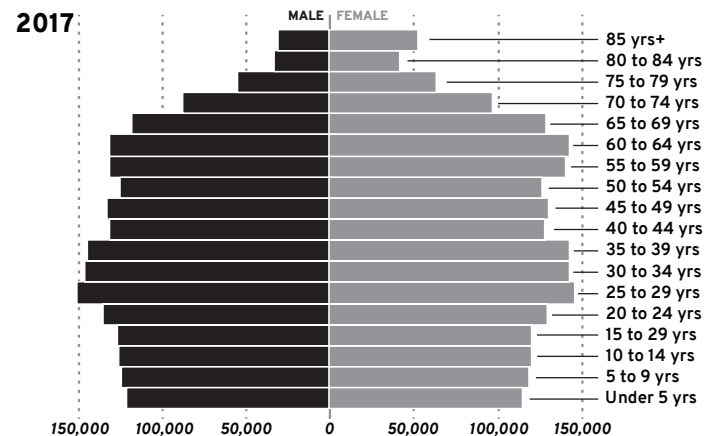
Source: US Census and Population Research Center (PRC) and Portland State University.

Population pyramids graphically illustrate the age and sex distribution of a jurisdiction's population. Males are shown on the left and females to the right. Five-year age cohorts were used for these population pyramids.

Moving from the top pyramid (2000) down to the third pyramid (2017) shows an increasingly constrictive pyramid – fewer younger people supporting an aging population. The county's forecasted population pyramid is at the bottom and shows a continuation of current growth patterns, but with many more residents aged 75+.

For comparison, the population pyramid for Oregon (2017) is included below and illustrates a much more stationary, evenly distributed, population distribution.

Population by Age, Oregon





A Deepening Economic Divide Within the County

Money matters and the presence or absence of it exerts a powerful influence upon a community's social, political and, of course, economic framework. Almost all Americans are well aware of the ongoing economic divide that is changing the culture of the country – the gap between the household incomes for the bottom percentile of Americans has generally stagnated while the nation's top income earners continue to realize healthy increases in salaries and benefits.

And nowhere is this divide more apparent than in Curry County.

Between 2000 and 2016, the number of households earning \$100,000 or greater increased at a rate of almost 200%. This was almost twice the rate of growth for this income cohort in the state of Oregon (where the rate of increase was just over a 100%).

At the other end of the spectrum, the county also experienced a 15% increase in the number of households earning less than \$25,000; likely the result of the growing retail trade or accommodation and food services sectors. In contrast, the state of Oregon saw a decrease of over 20% for households earning less than \$25,000.

The impact this has on housing is pretty straightforward – as in-migration continues to fuel the county's steady population, the reality has been that many of these new households have significantly increased buying power when compared to existing local households. With that buying power comes choice; choice in terms of housing and location. And with that buying power comes the attention of the construction industry...attention that translates to housing production for these wealthier households. A \$100,000/year household can afford a house in the range of \$300,000 - \$400,000 and that is a profitable place for the construction industry.

The production of housing for those households earning \$25,000 is challenging on a couple of fronts. First, at an estimated \$165 cost per square foot for construction, a 1200 square foot house costs +/- \$200,000 to build (not including land costs). A general rule of thumb is that a household can afford a house valued at about three times (3x) to three and a half times (3.5x) their gross income. For a household earning \$25,000, this equates to a \$75,000 house. It is impossible to build a 1000 square foot house valued at this amount without public or nonprofit intervention. In truth, a quality apartment to rent will better serve a household at this income.

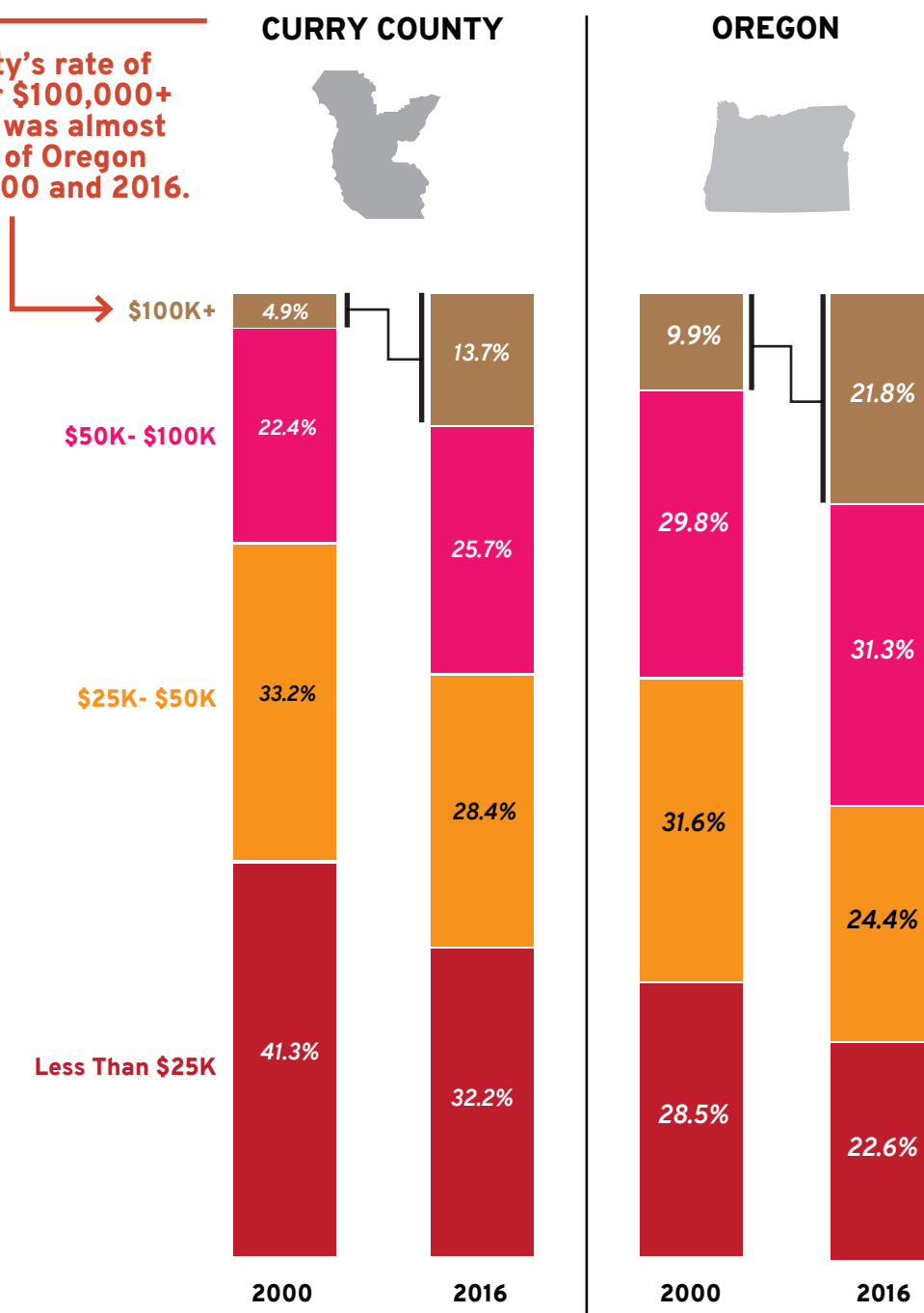
Second, recognizing the cost of construction remains steady at \$165 per square foot, the cost of building an apartment will require rents at \$850+, well above \$626/month (the amount a \$25,000 household can safely afford) to service the debt. Public or nonprofit partnerships will be necessary to provide rental housing for this income cohort.

WHY IT MATTERS

- Curry County could be considered the poster child for the “missing middle” – the concern in American society that the middle-class households are in a consistent state of decline while the margins (lower- and upper-class households) continue to expand – a condition economists consider unhealthy.
- Economic diversity in the local economy offers different age groups and differently educated/trained workers the opportunity to live and work together; it is the essence of community. The fact that only 15% of the county's population aged 25 – 44 has a bachelor's degree indicates this age group found no reason or opportunity to remain in the county. That metric skews the composition of the county's households.
- Moving forward the county's residents, particularly those upper-income households, will have to ask themselves the hard questions regarding social equity – are we prepared to participate in our communities' solutions to address workforce housing? Do we understand the challenges associated with a widening economic gap and what the implications are for our quality of life? A truism in any society, as we age our dependency on others increases rapidly.

Population by Income, 2016

Curry County's rate of increase for \$100,000+ households was almost double that of Oregon between 2000 and 2016.



Source: US Census, 2000 - 2016



The County Has Three Distinct Markets and Many Unincorporated Coastal Communities

The three cities of Brookings, Gold Beach and Port Orford make up almost 45% of the county's total population of 22,364 (2016). If you include Harbor (an unincorporated jurisdiction but Census Designated Place) directly adjacent to Brookings, these three “centers” make up over 55% of the county's population. All three centers hug the beautiful Curry County coastline and have a strong connection to the tourism economy. At 27 miles apart – based upon a day's horse ride distance when the Oregon coast was settled – each is relatively self-sufficient. And all three generally take advantage of Highway 101 and have built their commercial corridors along this connecting route.

Yet each is very distinct from the other in terms of its social and economic context.

The median household income in Gold Beach is almost twice that of Harbor. Brookings, situated right next to Harbor, has a median age of 47 whereas Harbor's median age is 63. At the north end of the county is Port Orford with a housing vacancy rate of 25%. At the south end of the county is Brookings, a community with only a 14% housing vacancy rate. Gold Beach has the highest median income of the three distinct centers, but the median house value in the city is almost \$100,000 less than the median house value in Brookings.

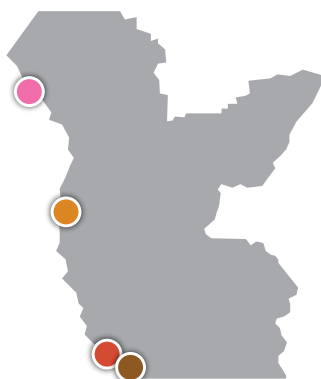
These centers are distinct for sure, but not entirely different relative to housing.







It is important to recognize that each center has upper-tier households and lower-tier households, some to a greater degree than others. Each has some older folks, some wealthy in-migrants and some locals who choose to age in place or can't find suitable affordable housing to step down into. Moving forward the reasons to address the need for workforce housing may be slightly nuanced in each of the three centers but the fundamental desire to address the housing needs for a low-wage economy will be prevalent.

WHY IT MATTERS

- The differences among the three incorporated cities and Harbor are striking – for example, the median priced house in Brookings is more than \$100,000 higher than in Harbor, located just next door. But despite these differences, in each community, the median income household cannot afford the median priced house. And this is true even in Harbor, with among the least expensive housing stocks in the county.
- Respect for and understanding of the uniqueness of each community is essential prior to creating a detailed housing strategy. Gold Beach and Brookings may wish to direct some housing efforts toward 2nd story workforce housing rental options above existing commercial development where Port Orford may focus on infill single-family workforce units that are compatible with its neighborhood fabric.

By The Numbers, 2016



	Brookings	Gold Beach	Port Orford	Harbor (CDP)*	COUNTY
 POPULATION	6,390	2,311	1,243	2,392	22,364
 VACANT HOUSING	3,337 units 14% vacancy	1,312 units 20% vacancy	797 units 25% vacancy	1,293 units 15% vacancy	12,621 units 8% vacancy
 MEDIAN HOUSEHOLD INCOME	\$40,316	\$45,042	\$29,583	\$26,890	\$38,661
 AVERAGE HOUSEHOLD SIZE	2.26	2.05	1.86	1.96	2.12
 MEDIAN AGE	46.6	50	58.7	63.4	55.1
 MEDIAN HOUSE VALUE (Owner Occupied)	\$264,400	\$174,900	\$167,500	\$148,800 (2015)	\$222,100

* Census Designated Place

Source: US Census, 2000 - 2016:

PART 3

TAKING ACTION

TYING IT ALL TOGETHER - THE HOUSING DYNAMICS IN CURRY COUNTY

Low Wages in the Local Economy Are Fragmenting the Social Fabric

The central dilemma of an affordable housing challenge is that housing costs more than local wages have the power to buy or rent. It is a wage problem at one end and, in the case of Curry County and similar markets, a problem of strong demand from external equity and wealth on the other. Inevitably, the work boils down to math. And the math gets complicated, not in terms of calculations or numeric complexity, but rather accountability. Who is the responsible party when a disproportionate percent of local economy does not earn enough to live in the region? Said another way, with 40% of the Curry County workforce in the retail trade and hospitality industry and earning approximately \$10/hour, does private industry bear some burden to ensure living wages for these residents? Maybe, but the likelihood that wages will be boosted in a significant manner is marginal at best. Low wages for these economic sectors have a long history in Curry County. If a wage boost on the front end of this housing equation is unlikely, then someone has to pay on the back end. Is the County (government officials and residents alike) ready to pay for much needed workforce housing?

There is Churn in the Housing Market; But It is Not Evenly Distributed

Curry County is being pulled apart – the number of households with \$100,000+ incomes grew by greater than 200% over the past 15 years. These households have an abundance of choice in terms of location and housing opportunities. The same is not true of more than 50% of the county's households – those earning the median household income (\$38,661) or less cannot afford the median priced home (\$222,100).

In 2017, almost 600 homes sold throughout the county generating a turnover rate of almost 5%, just slightly below the national average. But here's the kicker, the median sales price for these homes was \$284,200; the only households participating in the real estate market are those households earning near \$100,000. At the other end of the spectrum, no builders are building housing because it's simply too expensive to do so and therefore the market remains stalled for those folks. There is very little product on the market and much of what is out there is in poor condition. A society that grows only at the fringes runs the risk of teetering off balance to a point that is socially and economically disruptive. What happens when physical therapists and phlebotomists and landscapers and grocery delivery employees can no longer afford to live in an aging region? The current reality is that workforce housing is community infrastructure that can longer be left unattended.

The In-Migration of Amenity Migrants and Retirees Has Changed the County's Culture

Based upon a review of births and deaths alone, Curry County would have lost almost 3,000 people between 2000 and 2016 – a loss that would have amounted to 15% of the total population. Absent in-migration, Curry County would look similar to Wheeling WV or Buffalo NY; both of which suffered population losses of 13% and 12%, respectively, during the same period.

But the area's combination of natural beauty, the coastline and mild climate continues to attract outdoors lovers and retirees from all over the country and as a result the county has maintained a steady population line since 2000. Newcomers to a community add a fresh dimension while simultaneously creating cultural contests as local norms are often challenged to adapt and pivot as needed. The county has been nothing if not accommodating and welcoming to these new residents. The concern is that this change has not been accompanied by any meaningful or proactive interventions to balance the Curry County community in terms of job diversity/economic opportunity and housing production for the workforce. A lot of energy has been directed to the top of the market as the county laid out the welcome mat for these new residents...the same energy, if not more, must be put into the bottom of the market to begin to bring balance back to the community.



Create a **Housing Trust Fund** for the County and/or Consider Local HTFs



Demonstrate a Financial Commitment Towards Community Housing Infrastructure



Partner With the Business Community and Major Employers



Update the Governmental Toolkits to Encourage Workforce Housing



Partner with US Borax to Renegotiate and Ensure Workforce Housing is a Primary Component

The Math Behind the Movement to Create Workforce Housing & Neighborhood Reinvestment in Curry County

**WHO?**

Curry County

**WHAT?**

Housing Bond or New Budget Line Item Dedicated to Housing Production

**HOW MUCH?**

\$5M

County Bond = \$5M or an Annual Budget Direct Expenditure of \$500,000 (+/- 1% of the County's current budget of \$57M)

→ WHY SO MUCH? —**WHERE**

Countywide w/ special focus on Port Orford, Gold Beach and Brookings-Harbor

**WHEN?**

10-Year Timeline (w/annual expenditure of \$500K)

NEW CONSTRUCTION

Land (small lot, 50'x75')	\$20,000
Construction at \$165/SF (1,100 SF)	\$181,500
Development Fees	\$15,000
Service Development Charges	\$10,000
Total (land and construction)	\$226,500
Maximum amount median income household can afford	-\$130,000
Gap to close (by HTF or County)	\$96,500

PURCHASE AND REHABILITATION

House Purchase	\$150,000
Estimated Rehabilitation Costs	\$40,000
Development Fees	\$10,000
Service Development Charges	\$0
Total (land and rehabilitation)	\$200,000
Maximum amount median income household can afford	-\$130,000
Gap to close (by HTF or County)	\$70,000

CURRY COUNTY COMMITMENT

On an annual basis:
BUILD 3 NEW HOMES



and

**BUY AND REHAB
3 EXISTING
DISTRESSED HOMES**



60 Housing Units Over 10 Years

KEY ASSUMPTIONS

The annual repayment on a 20 year General Obligation Bond (at 5%) is approximately \$420,000/year

Any issuance of a General Obligation Bond would require a referendum and vote by County residents

Increased private investment and contributions could reduce the County's costs for workforce housing



Create a Housing Trust Fund for the County and/or Consider Local HTFs

Housing trust funds (HTF) are distinct funds established by city, county or state governments that receive ongoing dedicated sources of public funding to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent affordable homes. Housing trust funds systemically shift affordable housing funding from annual budget allocations to the commitment of dedicated public revenue. While housing trust funds can also be a repository for private donations, they are not public/private partnerships, nor are they endowed funds operating from interest and other earnings.

There are a number of reasons for the County (or any of the cities) to consider an HTF but there are two fundamental reasons to establish such an entity. First is to ensure there is an entity in place that can receive funds from the private and public sectors for the purpose of building workforce housing. Second is to coordinate the activity necessary to secure the actual development of workforce housing.

An HTF serves as the “hub of the wheel” for a community’s housing efforts and is in many ways an extension of the county and/or local government. An HTF could be a standalone entity, one that is newly created, or it could “live” under an existing organization such as Neighborworks Umpqua, United Way of Southwestern Oregon, or Oregon Coast Community Action (OR-CCA). Early thoughts and recommendations regarding the basic framework for a Housing Trust Fund point to utilizing existing resources – specifically NeighborWorks Umpqua, a nonprofit neighborhood Community Development Corporation (CDC) that operates in Coos, Curry, Douglas, Josephine, Jackson, and Lane Counties may be the most logical home for an HTF. As this organization looks to expand its presence in Coos County, it could bring a new opportunity for Curry County to capitalize upon their expertise and build upon their existing platform to launch a housing trust fund.

The Math Supporting the Need For a Housing Trust Fund



Housing Values and Income in Curry County



\$222,100
highest median
house value

\$38,661
lowest median
household income

Curry County has the **highest median house value (\$222,100)** in all of the counties included in the South Coast Development Council’s (SCDC) region (Curry, Coos, Lane and Douglas Counties) and the **lowest median household income (\$38,661)** within the four-county region.

The purchasing power of a median income household in Curry County is generally based upon what they can borrow and the industry standard

is 3x – 3.5x household income. At the county’s median household income of \$38,661, the household can afford a house that costs between \$120,000 and \$135,000. There are very few houses for sale below the \$135,000 threshold - in fact, a search on the real estate website zillow.com reveals only 6 units of 277 total for sale units would be within reach of the median income household in the county. Remember, there are about 10,000 households within Curry County. The median household income is \$38,661. That means half of the households in the county earn less than \$38,661. So, another way of looking at this is to say that only 6 units of housing are priced at a value affordable to 5,000 householders in Curry County. The cost to construct a house in Curry County is more than the median

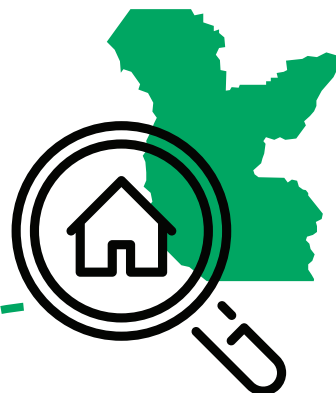
income household can afford. The table below outlines the cost to build a 1000 square foot cottage style single-family unit on a vacant lot:

Land (small lot, 50'x75')	\$20,000
Construction at \$160/SF (1,000 SF)	\$181,500
Service Development Charges	\$10,000
Total	\$226,500

If the cost to build this house is \$226,500 and a median income household can only afford a house that costs approximately \$130,000, there is a financial gap that must be closed (+/- \$96,500). That gap is not likely to be filled by the private market; that market has responded by building housing that sells in the \$300K - \$500K range for projects that pay them the rates required to stay in business. The private market cannot build at a cheaper rate and remain profitable. Instead, the gap (or subsidy) must be borne by a fund that is monetized on an annual basis by city, county or state government.

The Real Estate Market Today

A quick review of the real estate listings website, zillow.com, reveals the lack of housing affordable to the median income household in the county:



6

Units listed under
\$135,000

(affordable to the county's median income household assuming a 3.5x multiplier which is typical of mortgage lending practices - up to 3.5x **\$38,661**)



\$38,661
median household
income

18

Units listed
from \$135,000 -
\$200,000

(affordable to households earning an income between **\$38,661** and **\$57,142** using the 3.5x multiplier)



\$38,661
to
\$57,142
household income

45

Units listed from
\$200,000 -
\$300,000

(affordable to households earning an income between **\$57,142** and **\$85,714** using the 3.5x multiplier)



\$57,142
to
\$85,714
household income

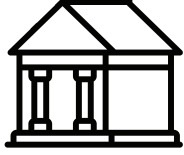
209

Units listed from
\$300,000 -
\$9,999,000

(affordable to households earning an income between **\$85,714** and **\$2,856,000** using the 3.5x multiplier)



\$85,714
to
\$2,856,000
household income



The Oregon Legislature increased funding for its state housing trust fund for the third time since 2009, passing HB 4007, which increases the portion of real estate document recording fee dedicated to the Oregon Housing Fund from \$20 to \$60.

A document recording fee is paid on real estate documents recorded with an Oregon county clerk. The primary filing would be the purchase or refinancing of a home. The fee increase in HB 4007 is expected to raise an additional \$60 million every two years, increasing the availability of affordable rental and ownership housing, and to address homelessness.

The Oregon Housing Fund distributes the document recording fee revenues to three accounts: The General Housing Account, Homeownership Assistance Account and Emergency Housing Account in accordance to a formula established in the 2009 legislation.





Curry County and the Cities Must Demonstrate a Financial Commitment Towards Community Housing Infrastructure

Simply put, the shortage of workforce housing units throughout Curry County will not go away. The shortage will not fix itself. It will not improve over time; it will worsen if left unattended. It will not be less expensive to fix “down the road.”

Changing the way things are done, especially within the confines of local or county political jurisdictions, is never easy. This is generally not due to a lack of concern or an unwillingness to change things because they are “good enough, leave them alone” or “it ain’t broken so don’t fix it” but rather a general misunderstanding on the part of the public regarding how a budget is created/allocated and how it can be changed if the community at large values and is willing to pursue such change.

Change is hard but change based on a community’s stated or newly reaffirmed values is much more likely. The request for a housing study suggests recognition of a problem and a desire to better understand the county’s housing issues so that a new approach might be undertaken. Now is the right time for the Curry County community to ask the question “what do we value” and subsequently “where do we want our funds to go?”

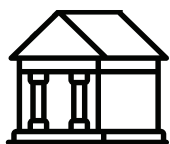


How Are Other Communities Doing It?

Red Wing, Minnesota, with a population of less than 20,000, has created a housing trust fund ... demonstrating for the state both the call for and the power of rural communities addressing the need for safe, affordable homes. The Red Wing Housing and Redevelopment Authority receive property tax levy funds and City Council approved their request to increase the levy amount.

Red Wing has set an important precedent for Minnesota communities and plans to use the funds to increase workforce affordable housing and to rehabilitate space in second and third story buildings downtown, creating more livable opportunities.

Curry County's 2017/2018 operating budget



\$57M

OPERATING BUDGET

\$34M

APPROPRIATIONS

\$23M

RESERVES

Consider redirecting 1% - 2% of the budget (\$570,000 - \$1,140,000) towards housing infrastructure?

Reallocate some of the existing funds dedicated for roads and move them to housing?

Consider pulling \$500,000 to \$1,000,000 per year from reserves to seed workforce housing?

How Might This Actually Work?

It could begin with a countywide visioning process that defines the values of the county residents; what is important to them? Is it the environment, workforce housing, roads, emergency management, schools, economic development, etc.? And how are these prioritized – what is the order of importance so that the county can begin to allocate county funds accordingly?

Curry County's 2017/2018 operating budget is \$57 million (\$34 million in appropriations and \$23 million in reserves). At the present time, almost half of the \$34 million appropriated is directed to road infrastructure. Questions to consider: Would the county's residents consider re-allocating up to 2% of the budget (\$1,140,000) towards housing infrastructure? Would the county reallocate some of the existing funds dedicated for roads and move them to housing? Other more existential

questions that are worth significant community dialogue include examining opportunities to issue general bonds with the proceeds to be used to seed workforce housing throughout the county. Curry County has the second lowest permanent tax rate of \$0.5996 per thousand dollars of assessed valuation in the state; would residents increase this assessment to address housing specific projects?

Workforce housing for the Curry County community is not currently funded via the county's operating budget. Imagine the possibilities if the county provided \$500,000 to \$1,000,000 per year to seed workforce housing? In conjunction with nonprofit entities and the private market (employers), these funds could contribute to a Housing Trust Fund (HTF) to provide intentional and impactful housing for the community's workforce.



Partner With the Business Community and Major Employers

Curry County is fortunate to have a number of large employers that can play an active role in the provision of workforce housing. The framework for the county's largest employers to participate in a collaborative public-private-nonprofit partnership are virtually nonexistent at the present time. Despite the concerns of many of the local employers relative to recruiting new employees only to find them turn the job down due to their inability to find adequate and fair cost housing, there is very little employer involvement in the county's workforce housing discussion.

Opportunity = Responsibility

That lack of proactivity must change in order for the county to effectively begin to address the chronic lack of workforce housing and the fact that the situation has grown more severe over the past twenty years and shows no signs of abating. Many of the largest employers in the county are long established companies and/or educational or medical pillars within the community. The sheer size of these employers along with the fact that their workforce is in many cases made up of the very residents that struggle to find housing in Curry County provides them with an incentive to become part of a housing solution in the county.

Private companies have greater flexibility with budgetary line items and opportunities to investigate possible tax benefits that can reduce the cost of their up front investments to build workforce housing. Public entities such as the school districts may have opportunities to dispose of land they own that is not needed for educational functions – this land could seed a workforce housing project. Similarly, these districts could look at opportunities to increase education and training for the construction trades at the high school level. Such a commitment could begin to provide the skill set needed to ensure a quality construction workforce within the community.

What Does the Community Say?

Source: Curry County Health Assessment, 2018

“ *HUGE lack of affordable housing for the working class just adds to our problems. Even making above minimum wage a person/family has to pay a large percentage of their income just to have a roof over their head, that is often sub-par and leaves them with little to meet other requirements of living in our society. In this community one is LUCKY to find something that is under 50% of your income, this is outrageous and sets our community up for failure in the long run.”*

- Survey Participant

“ *Too much planning efforts for expensive housing and not enough in affordable, family housing.”*

- Survey Participant

“ *We can't attract people to fill positions because there is no housing, we need more affordable housing inventory.”*

- Focus Group Participant

“ *Housing is limited. Some of it's from vacation housing, making rent too high or not even available. It's why we have so many mobile homes here.”*

- Focus Group Participant

“ *I've come here from California. I can get a nice house way cheaper here but I can't find a place to rent while I shop. Affects doctors and teachers, I had a week to find a house when I moved here for a job and settled for something I'm not happy in.”*

- Focus Group Participant

Curry County's Top Employers (75+ employees)

- | | |
|-----------|----------------------------------|
| #1 | Brookings-Harbor High School |
| #2 | Brookings-Harbor School District |
| #3 | Curry General Hospital |
| #4 | Freeman Marine Equipment Inc. |
| #5 | Pacific Wood Laminates Inc. |
| #6 | Rogue Credit Union |
| #7 | South Coast Lumber Co. |
| #8 | Tidewater Contractors Inc. |



Brookings-Harbor School District





Update the Governmental Toolkits to Encourage Workforce Housing

Outside of the Curry County political leadership, the cities of Brookings, Gold Beach and Port Orford are the political and economic juggernauts that dictate much of what defines the county – the social and cultural landscape, the unique sense of place each city radiates, the recreational amenities, etc.

But the ability to continue to make place – to create the kind of community desired by residents – is fundamentally grounded in a city’s ability to vision, plan for and ultimately incentivize that which is desired while regulating any negative impacts associated with this future development.

Initially, this vision is enunciated in the community’s comprehensive plan – the document that that serves as the blueprint for the future. This document becomes the foundation upon which all city decisions are made; budgeting, public works, neighborhood investment, parks, etc. A quick review of the cities’ comprehensive plans indicates that all are outdated and severely lacking in terms of community input, vision, direction...and use by the communities.

Port Orford

Comprehensive Plan completed in 1975 (with a one page update in 2008 to discuss a proposed walking trail near the visitors center)

Gold Beach

Comprehensive Plan completed in 1982 (no updates but some separate area plans have been prepared)

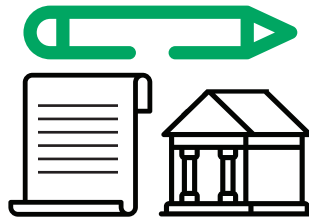
Brookings

Comprehensive Plan completed in 2011 (no visioning component; 18 technical goals make up the bulk of the plan)

Curry County

Comprehensive Plan completed in 1981 (with minor updates in 2009)

With plans ranging from 40+ years old to just under a decade, each of these plans feels dated and clunky and unusable by the political bodies in charge of leading each city into the 21st century. Each city (and the county) should commence the creation of a new comprehensive plan – a community wide creed – within the next year. Without this guiding document, it will be difficult for local government to change the current course of action and associated funding recommendations and address what is important to the communities today. Housing (workforce housing in particular) is not addressed in the plans. Nor is community place-making or current economic initiatives or social equity initiatives – all ideas that were clearly expressed in many of the focus group and public outreach meetings conducted as part of this study.



Overhaul the Regulatory Construct in Place

Zoning

Mixed-use districts allow commercial and residential development to coexist on the same site; often with upper-story residential over commercial shops below or executed as a walkable neighborhood with commercial establishments built adjacent to townhouses, apartments and/or small single-family structures. The county and cities should incorporate this type of zoning where appropriate – specifically “main street” districts and commercial corridors with an abundance of single-story structures that could house residents on a second story.

Building and Permitting

These fees can be a financial hurdle for many first-time homeowners due to the fact that they cannot be wrapped into a mortgage. They become an upfront cost that can delay a housing project indefinitely. In an effort to encourage affordable housing development, the cities should eliminate or significantly reduce permitting fees for affordable/workforce housing that is deed-restricted to households earning less than 100% of the area median income (an AMI of \$38,661 or less). In addition, the cities should provide a fast-track review process for these workforce housing projects.

Service Development Charges (SDCs)

These SDCs typically cover the cost of the water and sewer infrastructure needs associated with each development proposal. These fees can cost a new homeowner upwards of \$11,000 (depending on the city) and are payable at the time a building permit is obtained. While state law prohibits a city from waiving these fees outright, the cities should enact a no-interest deferral program that allows households earning less than 100% of area median income to pay the SDCs over the course of a ten-year payback term. Curry County cities should also explore the possibility of lowering the SDC fees for affordable workforce housing.

Accessory Dwelling Units (ADUs)

ADUs are housing units that can be built on an existing single-family residential lot (e.g. a small unit built in the backyard, a unit on the second story of a detached garage, a basement unit, a converted second floor that creates a new unit, etc.). They can then be rented out as housing for the working class and are typically more affordable due to their size. Oregon Senate Bill 1051 which took effect on July 1st 2018 requires cities (over 2,500 population) and counties (over 15,000 population) to allow ADUs in all residential zoning districts. Siting and design standards may be required for the units and are recommended to ensure neighborhood compatibility. More importantly, Curry County and the cities should require full-time occupancy to ensure these units don't become a mechanism for additional Airbnb or VRBO vacation rentals.



Partner with US Borax to Ensure Workforce Housing is a Primary Component of the Development



The Brookings City Council approved the Lone Ranch Master Plan on October 25, 2004. It was subsequently appealed and finally remanded to the City Council for final action and approval on August 22, 2005. The approval established 540 single family detached homes, 150 single family attached homes (townhouses), 310 multi-family units (or possible hotel), a 2.43 acre commercial area for conveniences and a 10 acre college site that is home to Southwestern Oregon Community College (opened in 2012). The entire development area consists of 553 acres located about 4.5 miles north of Brookings and adjacent to Samuel H. Boardman State Park. The city's urban growth boundary was expanded to accommodate this development and the land was ultimately annexed into the City of Brookings.

Due to development and construction setbacks generally associated with the Great Recession, almost no development with the exception of the college has taken place. The original fifteen-year approval was amended in 2016 and added twelve additional years to the project's timeline – roughly allowing development until the year 2032.

US Borax and the City of Brookings have renegotiated a series of issues including infrastructure and Service Development Charges as recently as June 2018. At that time, the City went a step further and required ten units of the first 50 units of housing built to be dedicated for low- and moderate-income households or for US Borax to donate property to a non-profit housing entity to build no less than 40 below market units within 18 months. These negotiations were most certainly a step in the right direction relative to the need to address workforce housing within the community. But there are new opportunities worth exploring in light of this housing study that so definitively identifies a significant need for workforce housing units within the City. The city and US Borax should consider renegotiating the scope and proposed fabric for Lone Ranch.

The following recommendations should be considered – the result could be a win-win for both the city and the developer:

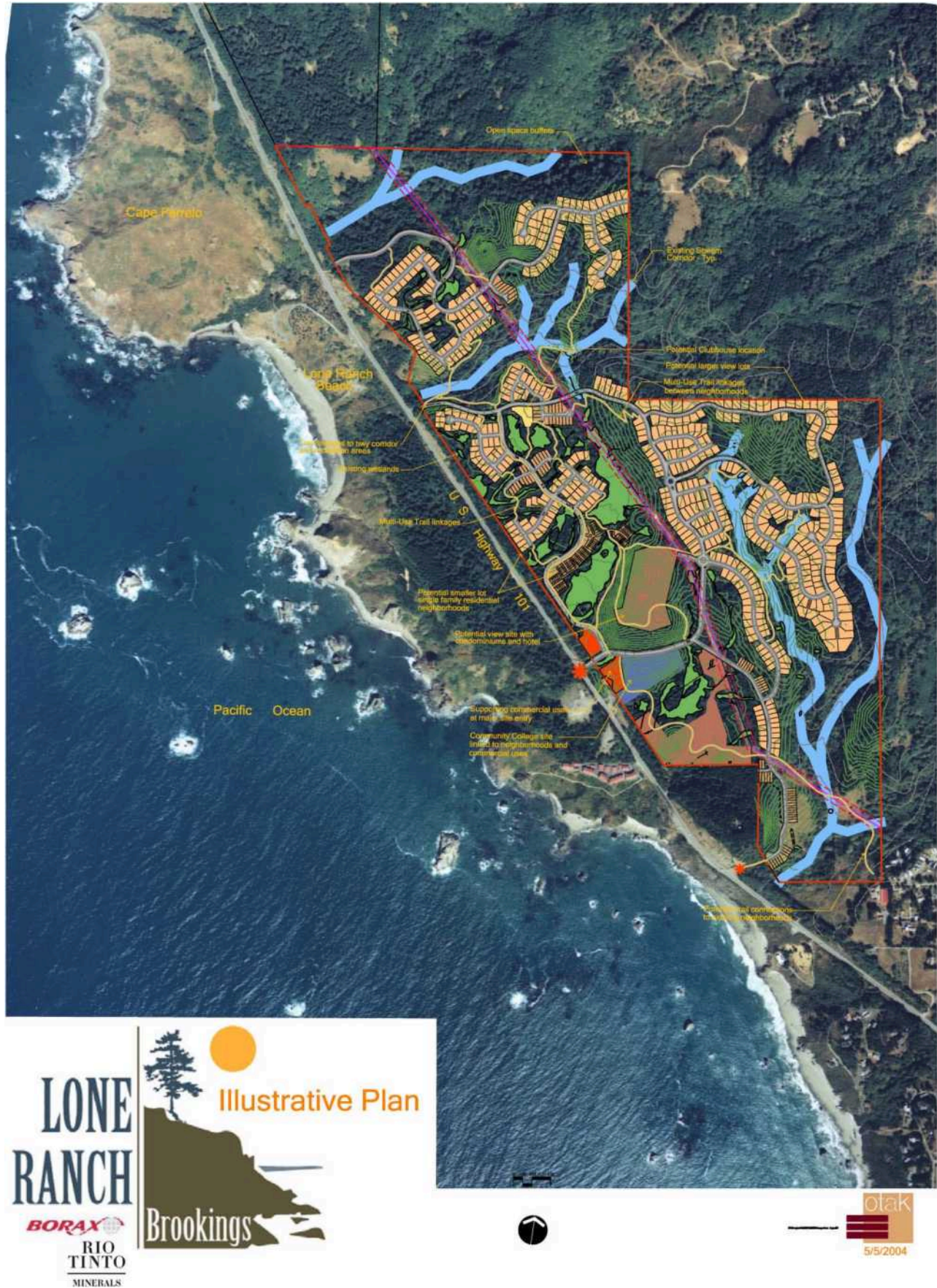
Inclusionary zoning – these policies either require or encourage new residential developments to develop a specific percentage of the housing units for low- or moderate-income residents (in Oregon, inclusionary zoning can only be applied to developments of 20 units or greater).

In the case of Lone Ranch, if 20% of the total housing units (+/- 1000) were designated (and deed-restricted) for affordable/workforce housing, 200 new units would be made available to working households. These units would be integrated throughout this new development concept allowing for the perfect creation of an inclusive community.

Since the Lone Ranch development has already received Planning Commission and City Council approval, a renegotiated development plan could be initiated by the City of Brookings and include an inclusive zoning requirement that is supported by incentive zoning - allowing the developer increased densities or bonuses for the inclusion of affordable/workforce housing. For example, if 20% workforce housing is the goal, could the city get behind an additional 100 units of density for the developer – 1100 total units? Allowing smaller

Some combination of “give-get” negotiations will likely result in an agreeable solution, but not without hard work on the part of the city and the developer. The payoff, the creation of critically needed workforce housing units, is necessary to ensure a viable workforce in the future. While it is almost impossible to predict the nuances of the negotiation, the city should be prepared to reduce or eliminate Service Development Charges for the 200 deed-restricted units as an incentive to the developer. Maybe the goal or desired percent of units built for workforce housing is 15% or 150 units. But make no mistake; the importance of confronting this issue now is fundamental to ensuring the characteristics of the Brookings community that make it so desirable for those live there. And for those who hope to move in over the course of the next 20 years.

Allowing smaller lot development in some areas of Lone Ranch and/or some additional townhouse units and apartments could accomplish this. And would the developer impose a deed-restriction on a mix of 100 for-sale and rental units that were originally intended as market rate housing?

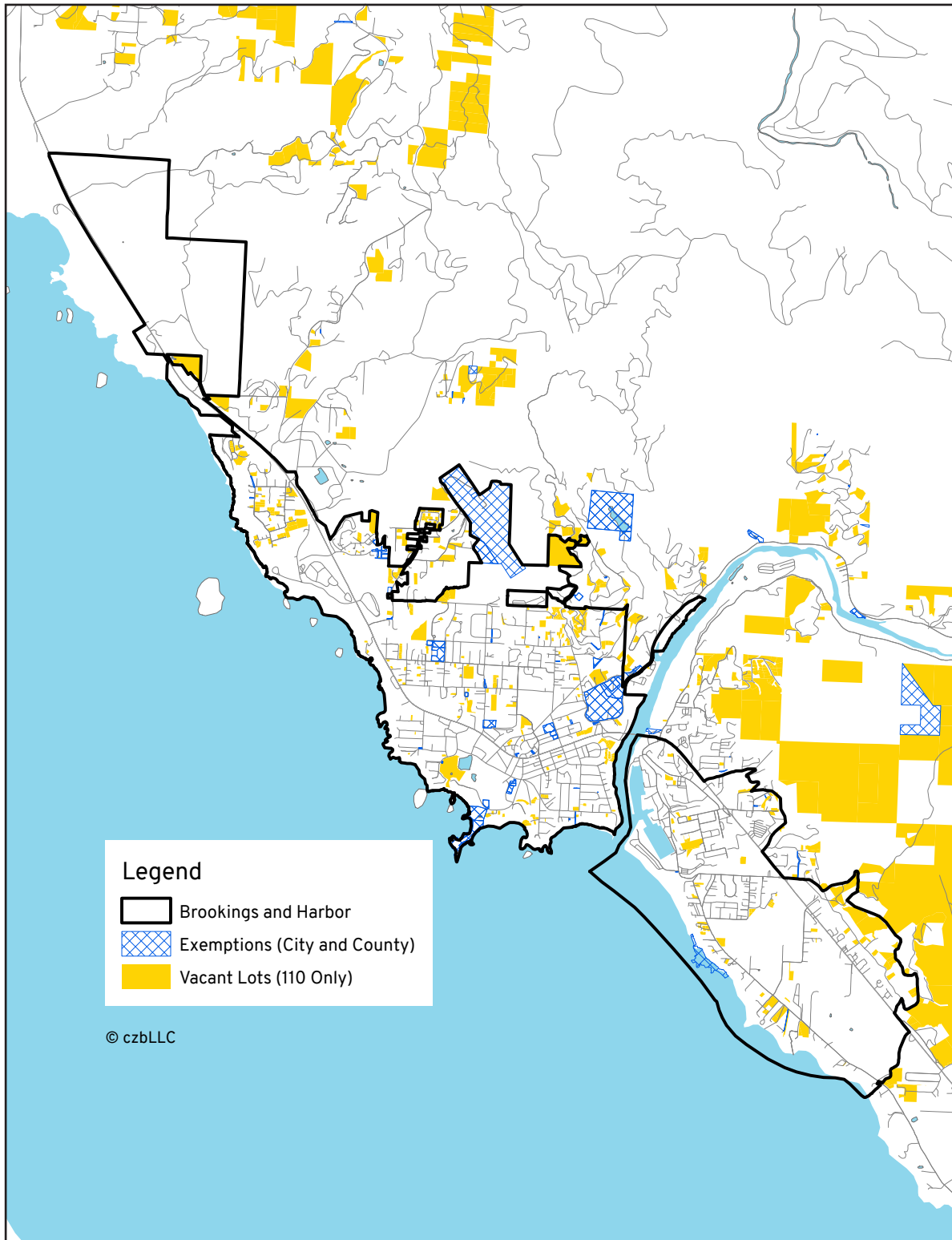




Source: loneranch.com

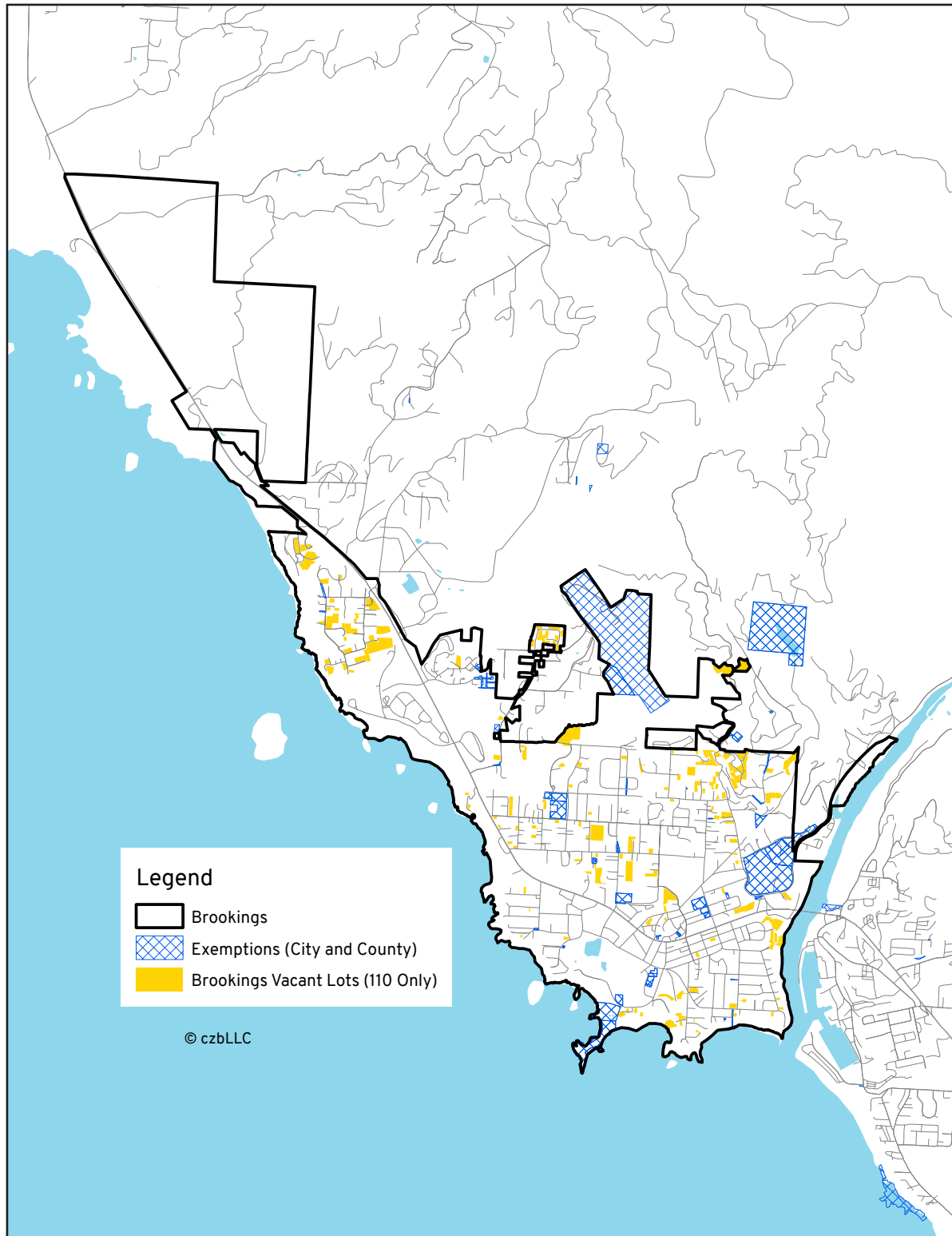
Brookings and Harbor

Exemptions and Vacant Lots



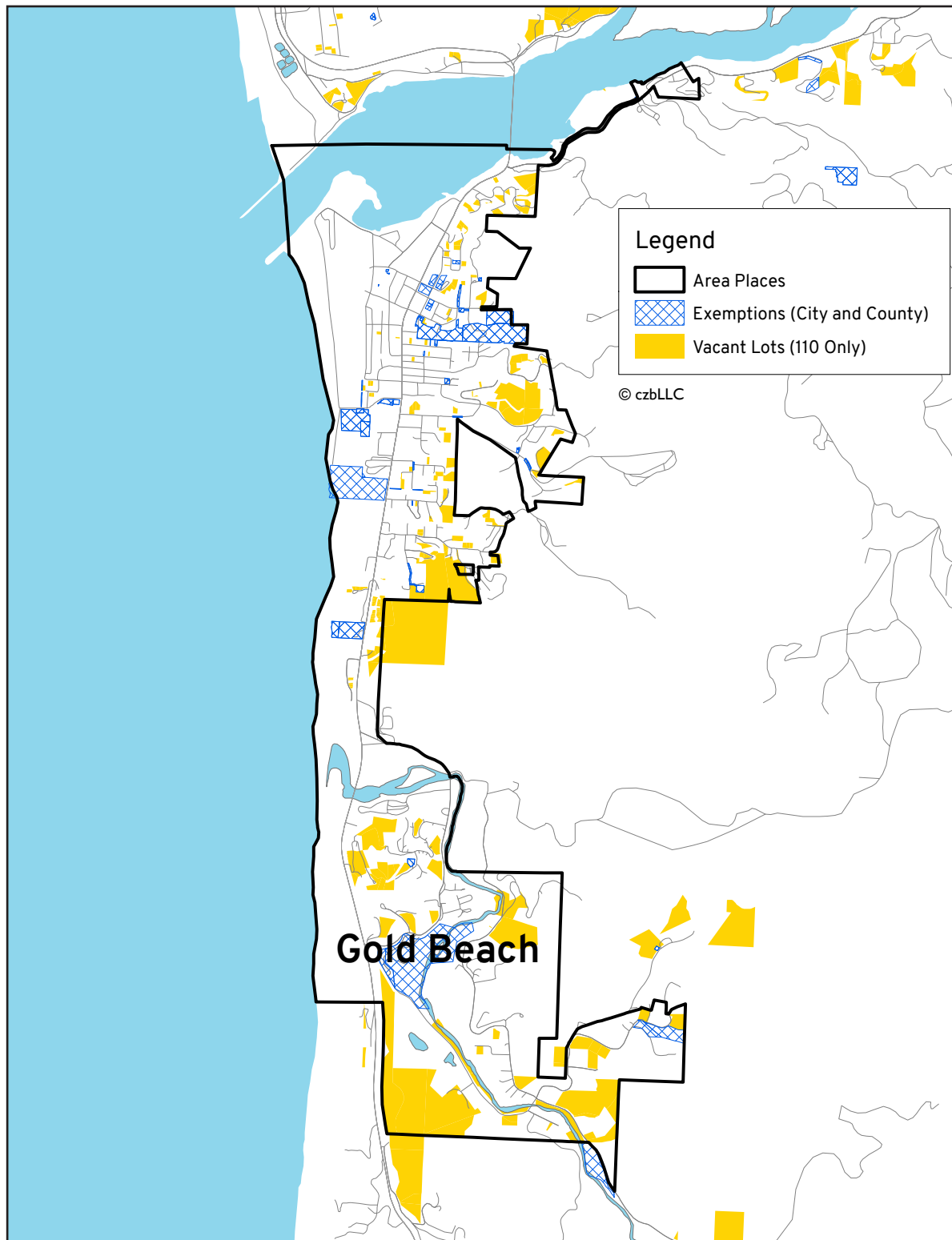
Brookings

Exemptions and Vacant Lots



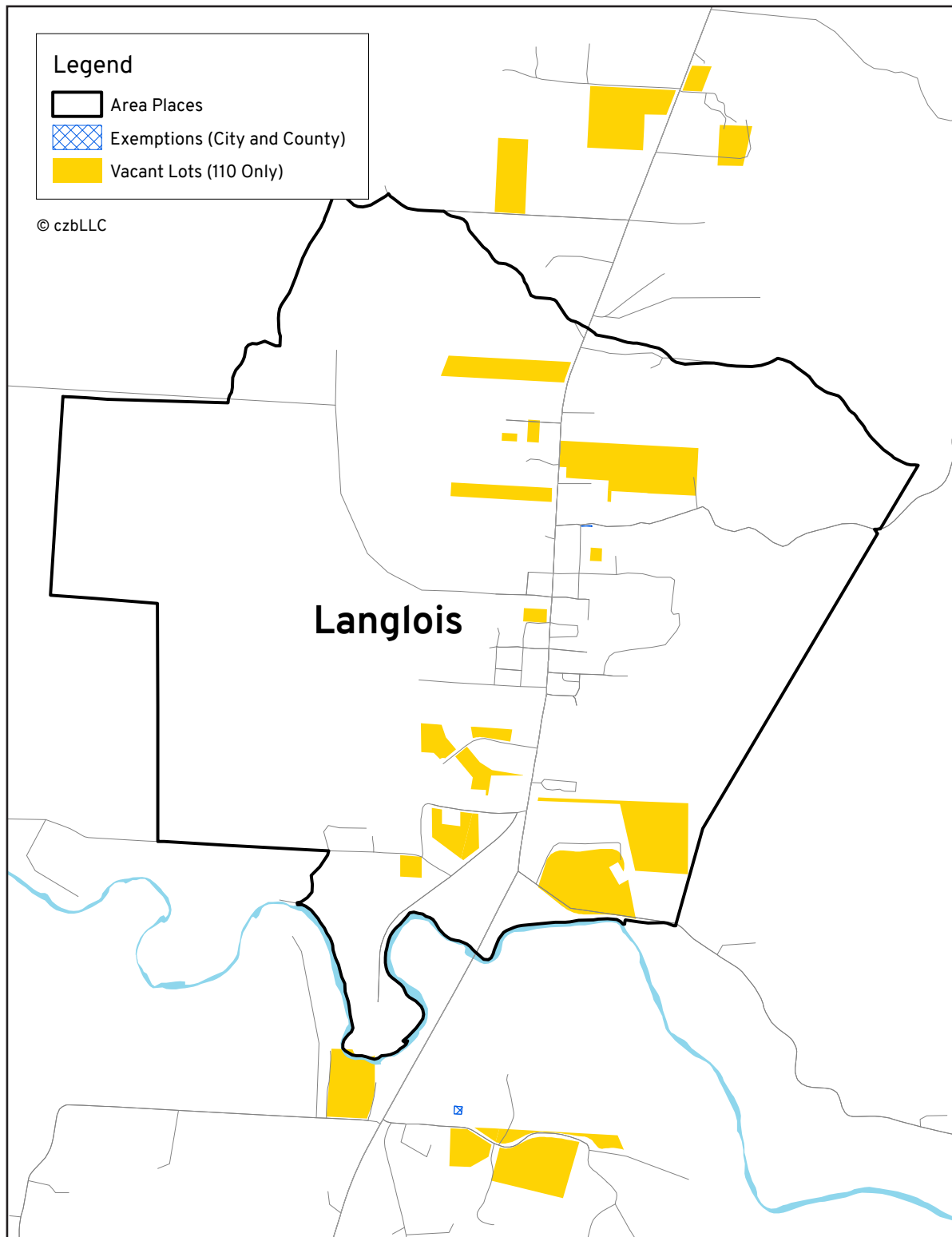
Gold Beach

Exemptions and Vacant Lots



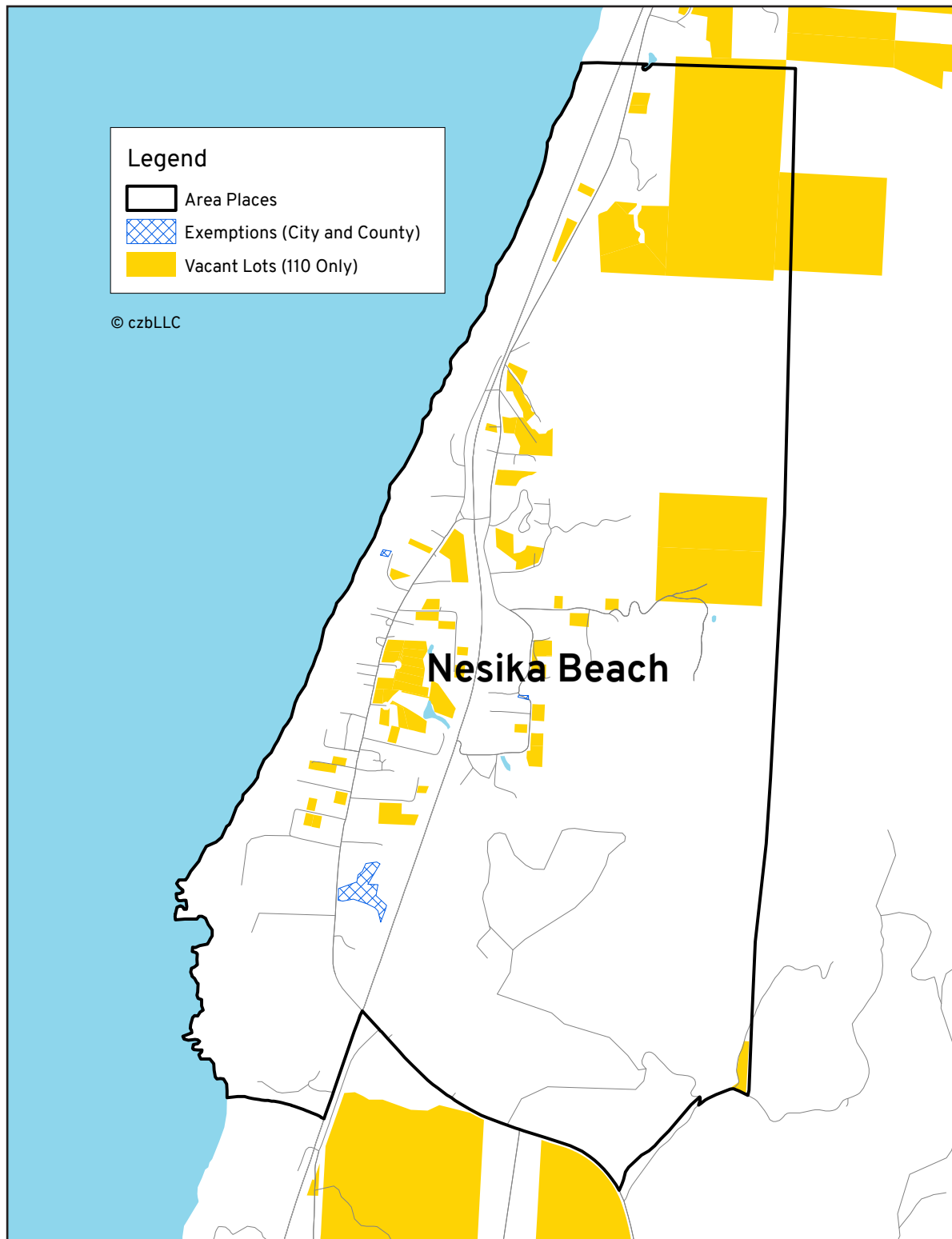
Langlois

Exemptions and Vacant Lots



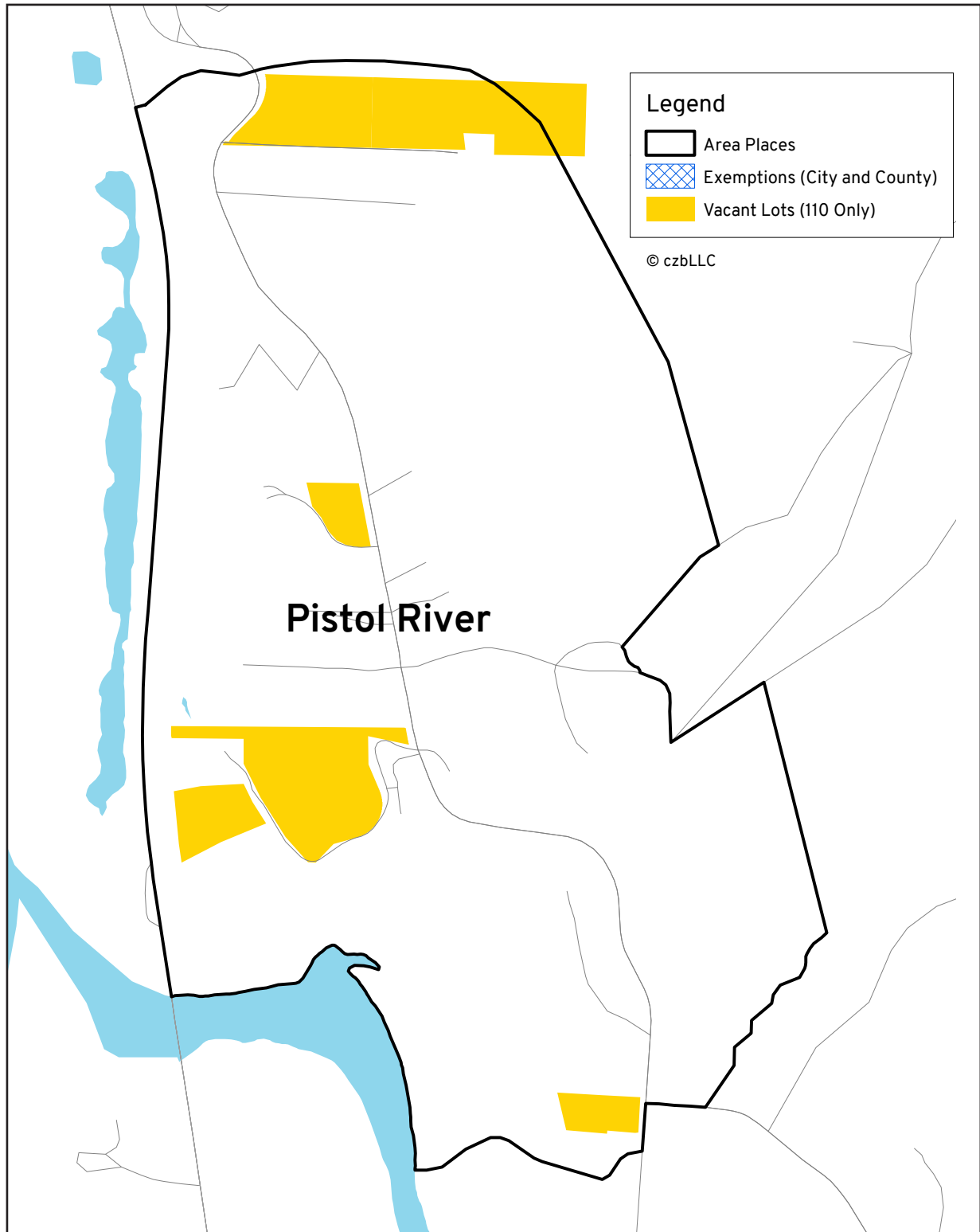
Nesika Beach

Exemptions and Vacant Lots



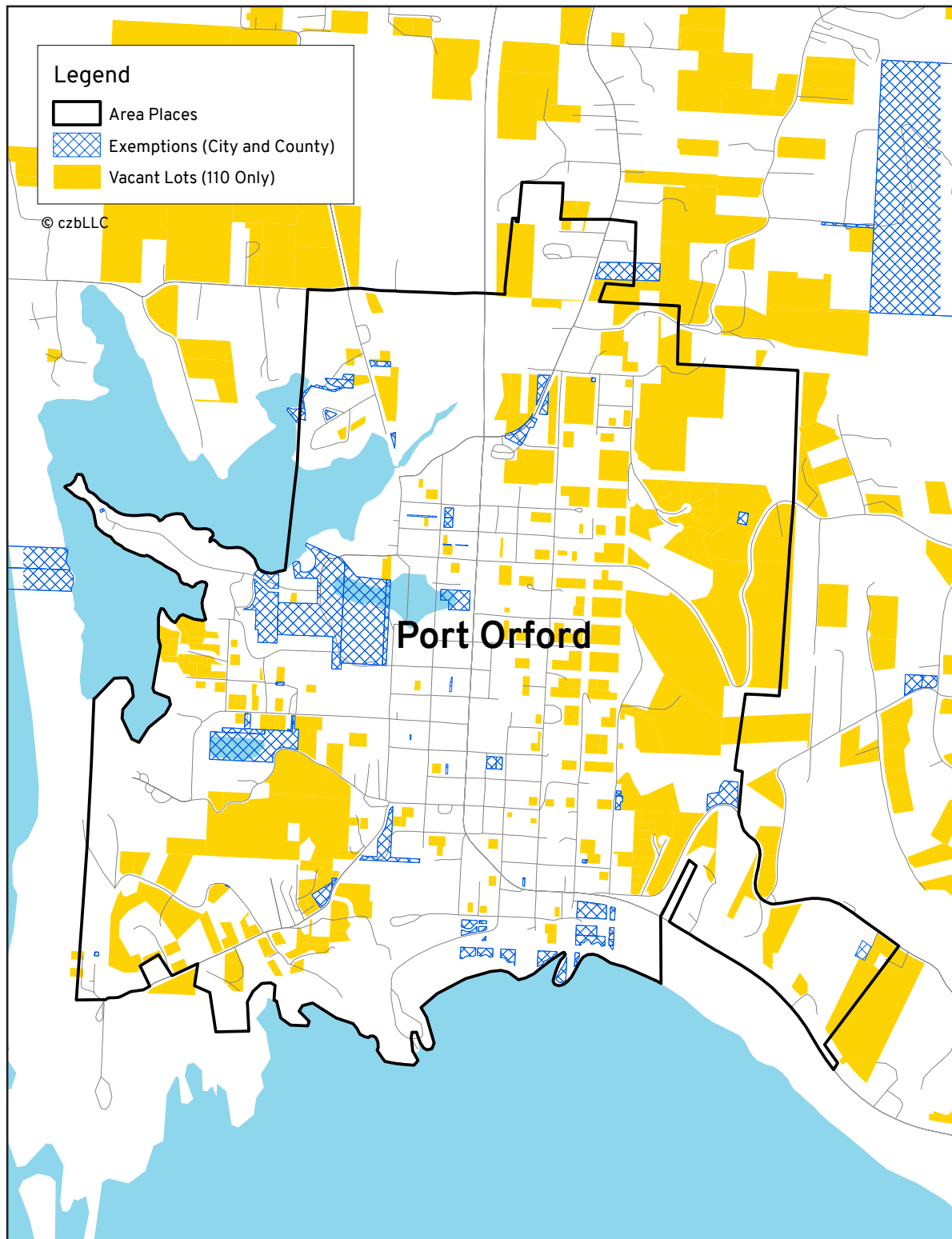
Pistol River

Exemptions and Vacant Lots



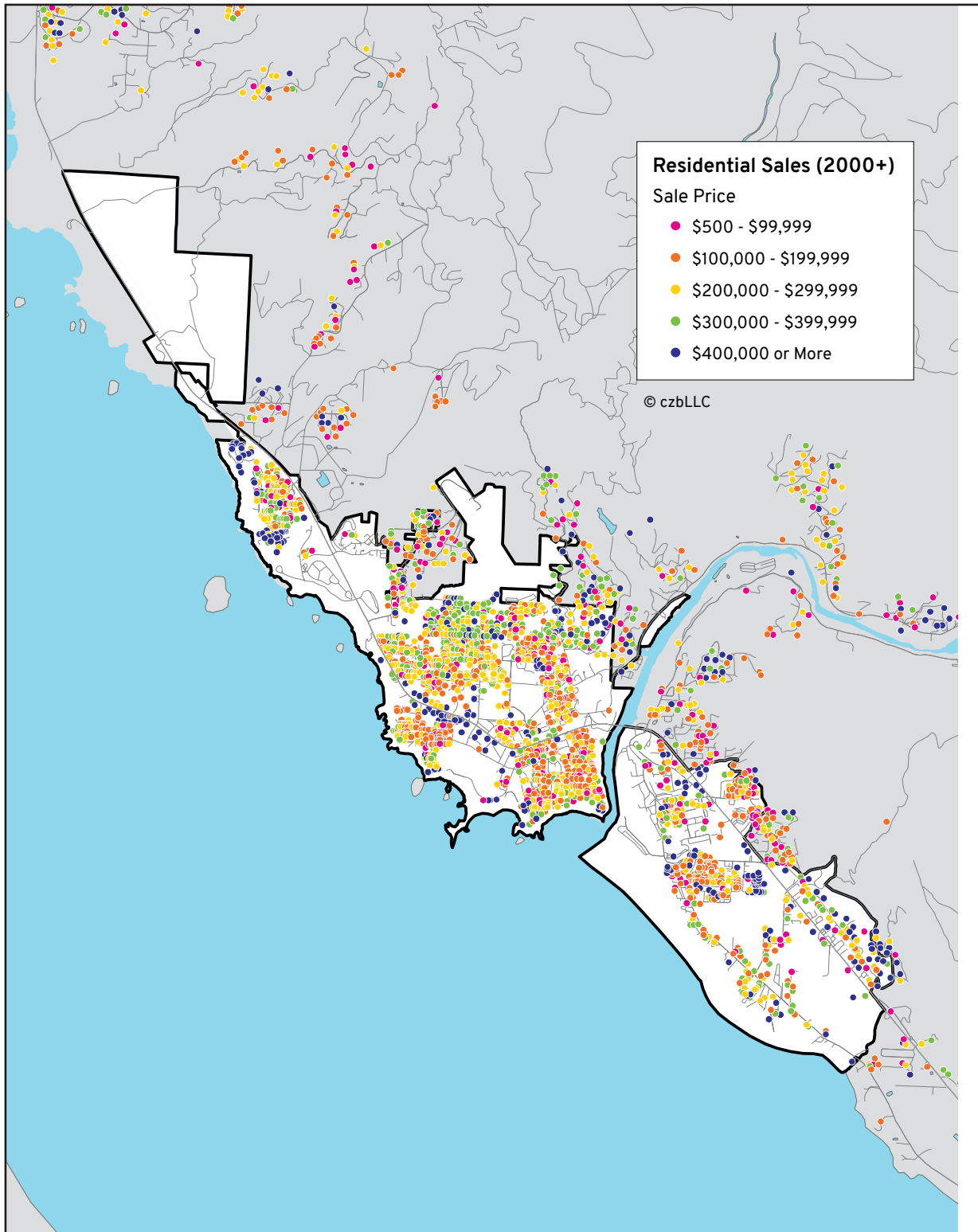
Port Orford

Exemptions and Vacant Lots



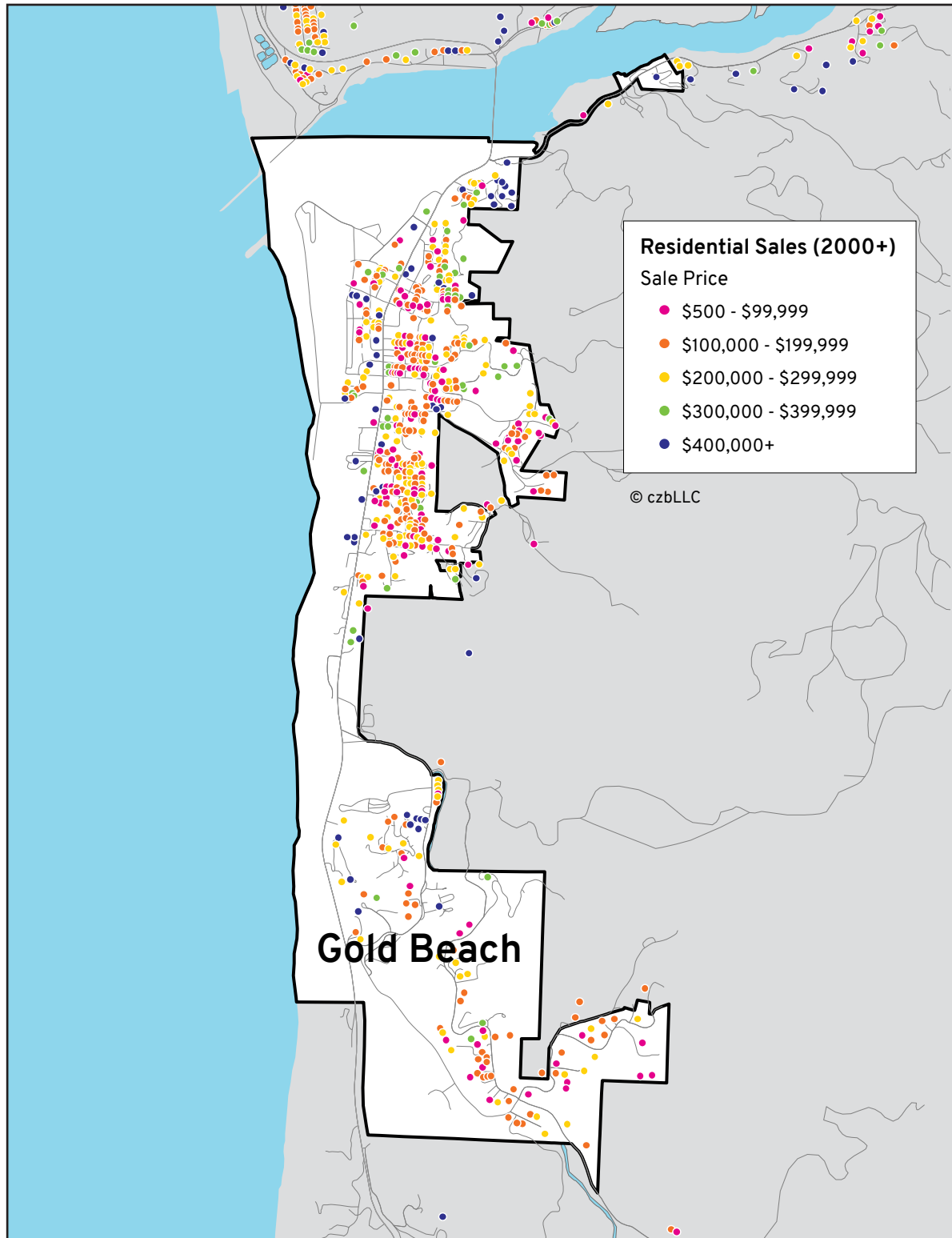
Brookings and Harbor

Residential Sales, 2000+



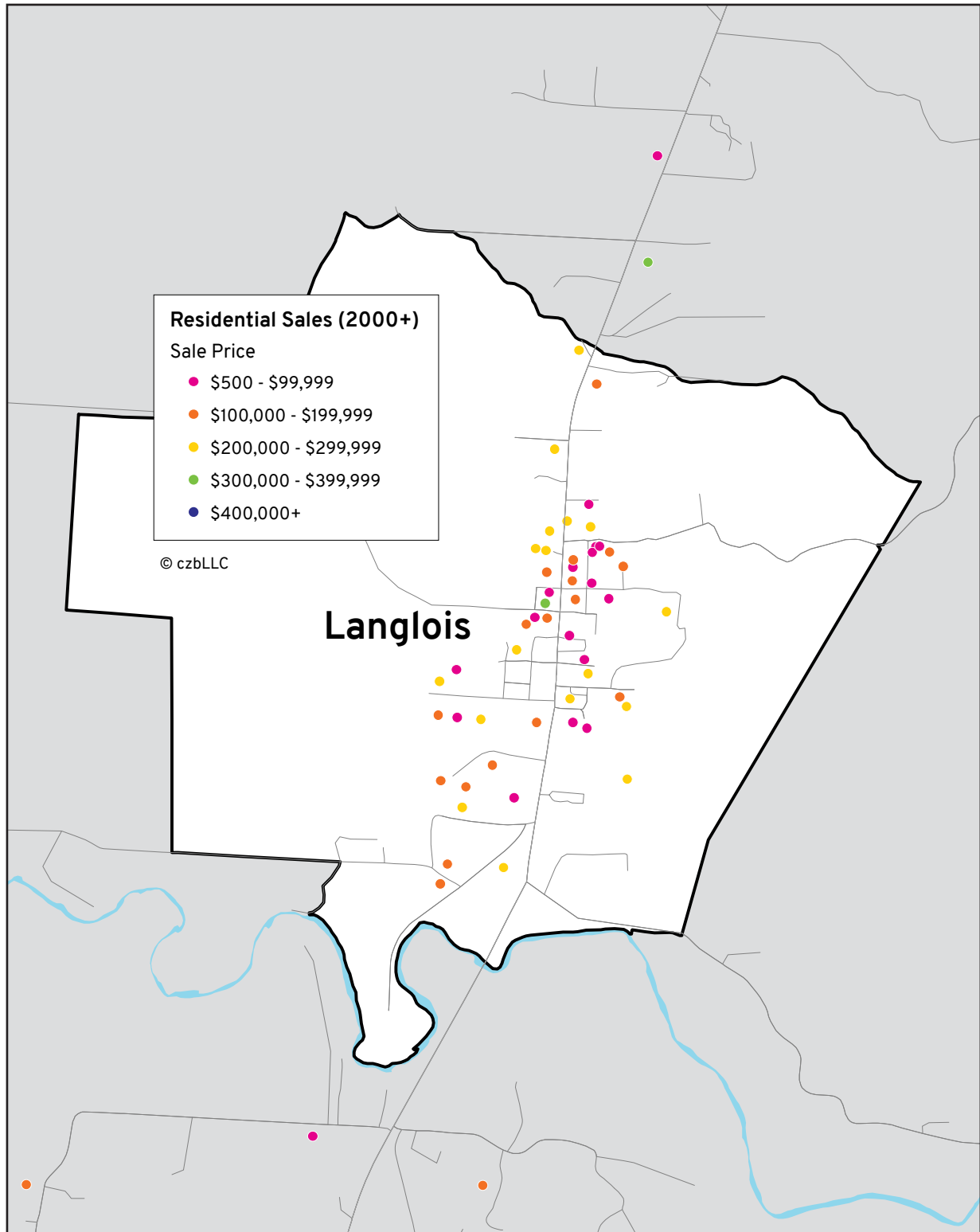
Gold Beach

Residential Sales, 2000+



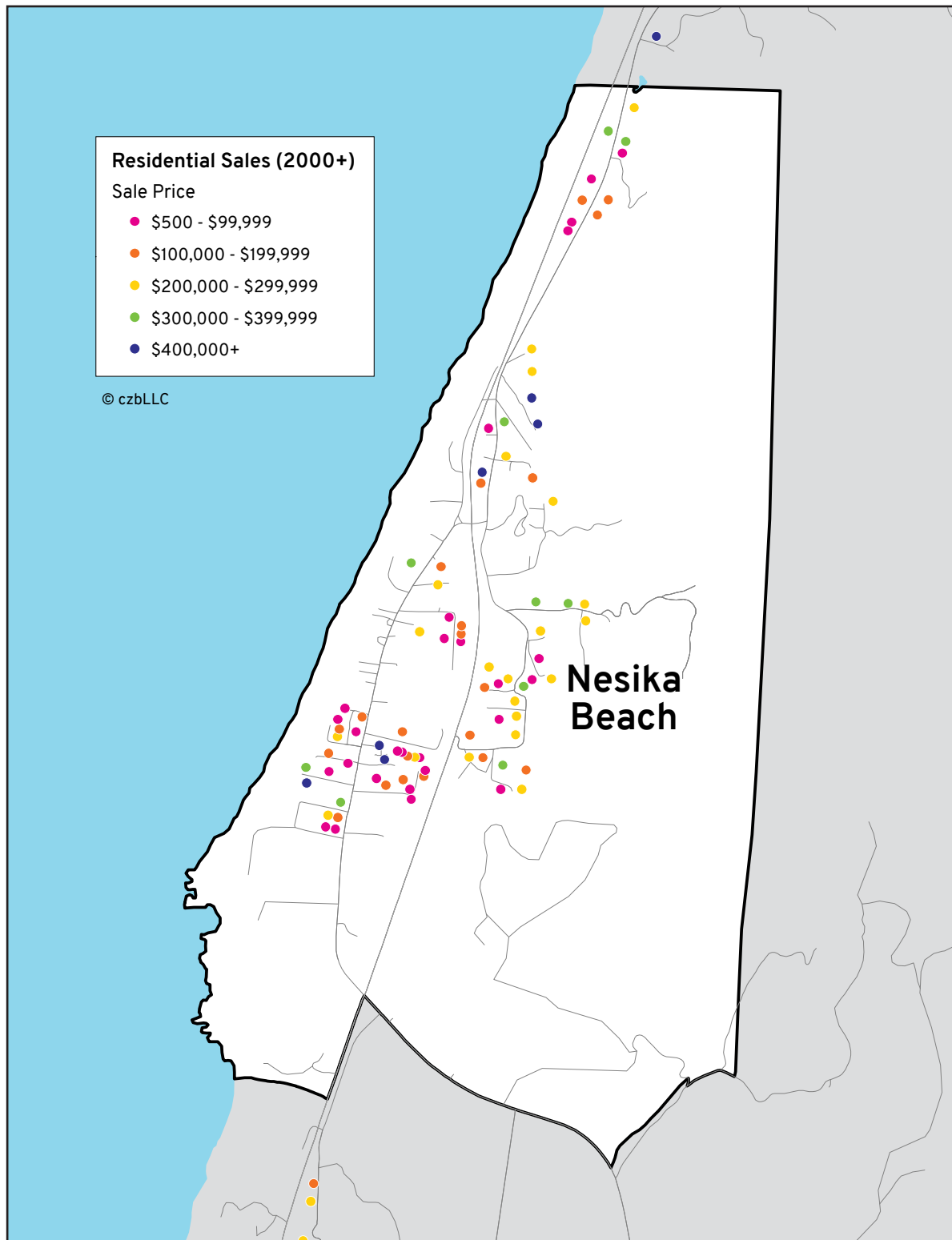
Langlois

Residential Sales, 2000+



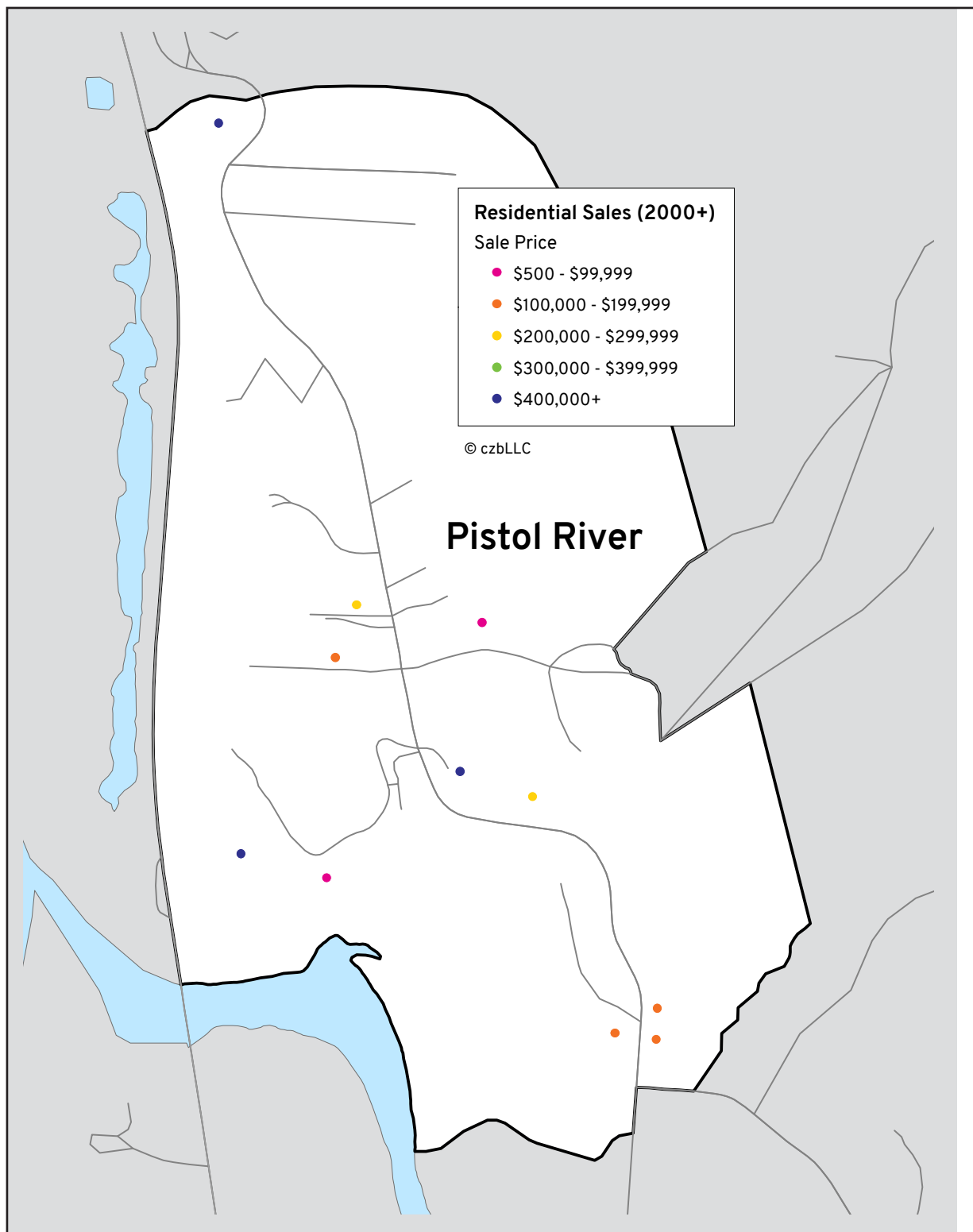
Nesika Beach

Residential Sales, 2000+



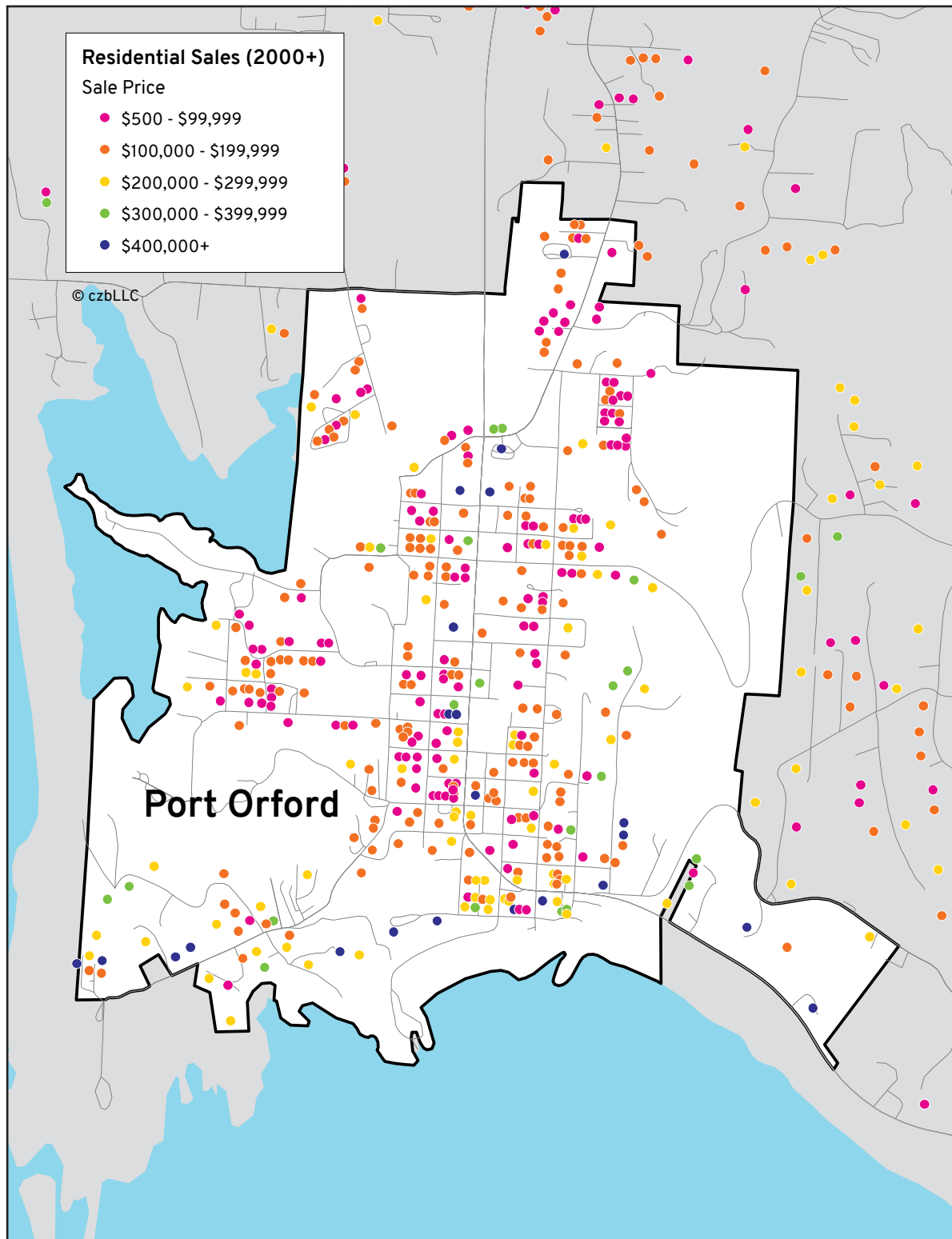
Pistol River

Residential Sales, 2000+



Port Orford

Residential Sales, 2000+





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