



# **AGENDA**

## **ASTORIA CITY COUNCIL WORK SESSION**

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**Wednesday, February 8, 2017**

**9:00 a.m.**

**2<sup>nd</sup> Floor Council Chambers**

**1095 Duane Street · Astoria OR 97103**

- 1. CALL TO ORDER**
- 2. ROLL CALL**
- 3. PRESENTATION BY MERINA & COMPANY, CPAS**  
Financial Statement for City of Astoria and Urban Renewal Districts for  
Fiscal Year Ending June 30, 2016
- 4. AFFORDABLE HOUSING**
- 5. CITY COUNCIL GOALS – FISCAL YEAR 2017-18**
- 6. ADJOURNMENT**

<p><b>THIS MEETING IS ACCESSIBLE TO THE DISABLED. AN INTERPRETER FOR THE HEARING IMPAIRED MAY BE REQUESTED UNDER THE TERMS OF ORS 192.630 BY CONTACTING THE CITY MANAGER'S OFFICE AT 503-325-5824</b></p>
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## CITY OF ASTORIA

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### COMMUNITY DEVELOPMENT

# MEMORANDUM

DATE: February 6, 2017

TO: CITY COUNCIL

FROM: KEVIN A CRONIN, COMMUNITY DEVELOPMENT DIRECTOR

SUBJECT: AFFORDABLE HOUSING STRATEGY – PROGRESS REPORT

## **BACKGROUND**

The City Council held a special work session on September 14, 2015 to discuss the Affordable Housing Study that was completed by the Community Development Department in support of the City Council's goal setting for FY 14-15/15-16. At the work session, staff presented background information, a Draft Problem Statement, case studies, and a range of short term and long term solutions to create more housing opportunities in Astoria. The City Council directed staff to study the options in more detail and bring potential solutions back for review as part of an overall housing strategy. In November 2015, staff presented an affordable housing strategy based on comments received at the work session. In July 2016, the City Council held a work session to review the progress. Over the last year, staff has implemented various aspects of the strategy.

## **DISCUSSION/ANALYSIS**

Below is an update on each element of the affordable housing strategy that Council approved in November 2015.

- **Administrative:** *The Department will establish a vacant house registry to encourage turnover and blight removal. As staff investigates code complaints in the field, new observations will be added. Existing derelict buildings that are under investigation will also be added.*

**COMPLETE:** The registry has 23 “zombie” houses on the list with more being added each month as staff investigates complaints and verifies in the field. A zombie house is defined as being vacant for an extended period, deteriorated

condition, not actively marketed for sale in the private market, and an inactive utility account. The purpose of the registry is to allow private investors to view the database for potential acquisitions. Staff has received multiple inquiries as a result of this action. The database is only available for reference at city hall. In terms of scale, the number of houses on the registry is a very small percentage (<1%) of the overall housing inventory.

- *A new code enforcement officer position is being explored.*

**In Progress:** The Building Official/Code Enforcement Officer position was hired in October 2016 and administers the building codes and nuisance code enforcement. Working with the Police Chief and Fire Chief, staff has created a Top Five Derelict Building List to prioritize the cases based on public safety risk.

1. **4559 Leif Erickson:** Mixed use. Declared Dangerous Building in 2016. Working through translator to determine next steps with property owner in Portland.
2. **1457 Irving:** Residential. Working with property owner's representative to clean up property. Multiple health, safety, and animal control issues observed through site visits.
3. **2611 Marine:** Mixed use. Working with property owner in Seaside to board up former Denturist Building. Illegal occupation. Requires long term solution to demolish or stabilize building.
4. **411 51<sup>st</sup> St:** Residential. County foreclosed house. Illegal occupation. Need long term solution once County auctions property.
5. **401 Industry:** Industrial. Fire investigation completed. Property owner responsible for future of building; maintain fencing and security measures to prevent entry.

The priority list galvanizes the effort of city staff and focuses limited resources on the cases with the highest safety risk in terms of building condition, illegal activity, illegal occupations, and threats to public health. As these cases are resolved, other new or outstanding cases will be considered based on public safety risk.

In addition to derelict buildings, the Department has actively monitored potential "vacation rentals" and investigated 44 listings on AirBnb since April 2016. Almost all of the listings have been brought into compliance from a zoning perspective. Some have required conditional use permits, while most have required a check on parking and a business license. The amount of listings varies as "hosts" leave and enter the marketplace. The majority of listings are owner occupied residents renting out rooms to cover housing expenses. The Department will continue to focus on enforcing non-owner occupied listings.

- **Advocacy:** *Council can lobby through League of Oregon Cities (LOC) for more Federal Housing and Urban Development (HUD) funding, flexibility, and updates to income limits through Congressional delegation.*

**In Progress:** The Mayor and staff have met with a representative from

Congresswoman Bonamicci's office to discuss housing policy. Staff has also met with Clatsop Community Action (CCA), Community Action Team (CAT), and the Northwest Housing Authority to explore advocacy opportunities. In partnership with the County, staff presented a list of policy options at a joint City/County meeting in Gearhart in March 2016, but no direction was received as a result of this meeting.

In December 2016, staff met with CAT and CCA to coordinate an application for HUD financing in 2017 to encourage rehab of single family housing on Bond Street. If CAT can secure funds, the Astoria Development Commission (ADC) could match with Astor West funds that were dedicated as part of the recently approved Astor West expansion on Bond Street. An official funding request will be presented to the Council prior to the submittal of an application.

- **Regulatory:** *Staff proposes an overhaul of the Development Code to allow more infill and redevelopment in existing neighborhoods. Provisions could include smaller lot sizes for single family and duplexes, accessory dwelling units in existing or new garages, less parking requirements for duplexes, and design standards to ensure compatibility with surrounding development patterns and architectural styles. In addition, the Department is reviewing the development review process and could include this as part of a larger package of code amendments for the streamlining project.*

**In Progress:** In January 2016, the Community Development Department initiated a code revision to address a lack of housing supply in the marketplace. Two sections, including Article 2 – Residential Use Zones and Article 3 – Accessory Dwelling Units (ADU) of the Development Code - were drafted and reviewed by the Planning Commission in two work sessions in February and March 2016. A public hearing that was scheduled and noticed in April 2016 was cancelled at the request of members of the Council. In lieu of a hearing, a work session with public comment was held to ascertain neighborhood concerns. In July 2016, the City Council held a work session to review and understand the proposed code amendments. As a result of the work session, a hearing and work session was scheduled for the ADU amendment with the Planning Commission in October 2016. On October 25, 2016, the Planning Commission recommended approval for final review and recommendation to Council for consideration. Hearings were scheduled for December 2016; however, those were postponed by Mayor LaMear to allow for new City Councilors to come on board and for the affordable housing issues to be discussed at goal setting sessions. The other code amendments (Article 2) have been tabled until staff receives direction from the Council.

- **Public-private partnerships:** *The City can immediately begin to work with local non-profit partners such as Community Action Team (CAT), Clatsop Community Action (CCA) and the Northwest Oregon Housing Authority (NOHA) to look for creative methods of providing affordable housing. As each organization develops*

*its pipeline, the City can determine what role if any it can play to partner on a project. For example, the City property between Hilltop Apartments (owned by CCA) and Astoria Middle School could be flagged as a prime site and reserved for future housing. Other city-owned properties already zoned residential could also be disposed and leveraged for affordable housing.*

**In Progress:** As mentioned above, staff has met with housing agency partners, but no projects have moved from the concept stage due to a lack of funding or capacity. If an agency partner is able to move forward, City staff will entertain a partnership opportunity and present to the Council for review.

- *Regarding workforce housing, the City can partner with private owners to create more multi-family apartments, ADUs, and smaller houses with lower price points for service industry workers in or near the downtown. Renovation of buildings such as the Gunderson, Waldorf, and State Hotel are potential adaptive reuse projects. Finally, the former Central School and Blue Ridge sites are larger redevelopment areas ripe for a new mix of housing types.*

**In Progress:** Staff has met and spoke with a number of developers and property owners over the last year. The properties identified above have unique challenges that make it difficult to develop. As a result, there has been little progress on these projects. The only area of Astoria that is seeing private sector interest is in the South Slope/Young's Bay area because more land is available at lower rates, but still offers good views and relative easy access to Warrenton and other neighborhoods in Astoria. However, no proposals have been received to date.

Although there is occasional interest in converting underutilized upper floors in downtown buildings, parking can be a challenge from a developer/financing perspective. In addition, the rents (i.e. cash flow) may not be high enough to make back the initial investment needed to bring the spaces up to current building codes. Some property owners, including the owner of the State Hotel, do not want to take on the additional risk or property management responsibilities. Staff continues to look for a candidate property owner to do a case study on this issue.

Finally, the Oregon Legislature passed SB 1533 that allows local governments to enact a workforce housing requirement for any project that exceeds 20 units of multi-family. Below is a summary from the League of Oregon Cities 2016 Legislative Session Summary of Bills:

SB 1533 will return two tools to cities to encourage the development of housing. First, the bill partially lifts the preemption on mandatory inclusionary housing requirements. A city may adopt a mandate that multifamily housing projects of more than 20 units must include affordable housing units. However, the city cannot require that more than 20 percent of the units be affordable. In addition, the city must provide financial offsets for the developer as

proscribed in the bill. SB 1533 also clarifies that cities can work with developers to provide more units or lower the threshold for affordability through a voluntary inclusionary housing program.

Astoria could enact this provision in the Development Code. However, funding for such a program would need to be secured. A new program would require City Council review and approval.

- **Funding:** *Urban renewal funding and possibly the City's revolving loan ("DQ Fund") could be explored as a housing generator in the Astor West URD, as it has been in Astor East.\* Potential sites could include the Uniontown Apartments (22 units) and older mixed use buildings with vacant apartments. The City could partner with NOHA to gap finance the rehabilitation of the exterior while NOHA renovates underutilized interior units. Staff will continue a dialogue with NOHA as part of the development of a larger Astor West Strategy (Council Goal FY 15-16). For future funding sources, the Council could consider the development of an "equity fund" in concert with the State, Community Development Financial Institutions such as Craft 3, local lending institutions, and larger employers who need workforce housing. \*Astor Hotel was a housing preservation project and not a generator of new housing units.*

**In Progress:** The companion piece to SB 1533 allows local governments to adopt a "construction excise tax" to fund affordable housing investments. The City already collects a small percentage for the Astoria School District Construction Excise Tax so the administration of the fee would be similar. Below is an excerpt from the League of Oregon Cities 2016 Legislative Session Summary of Bills.

SB 1533 lifts the preemption on construction excise taxes (CET). However, the bill limits the rate of a residential CET to 1 percent of permit valuation, a number set at the state level. Residential CETs must be spent in a specific manner: 15 percent is remitted to the state for the home ownership assistance program; 50 percent must be spent on the same types of financial offsets as can be used for an inclusionary housing program; and the remaining 35 percent must be used for a locally determined affordable housing program. Any CET on industrial or commercial buildings is uncapped, and one-half of these funds must be used on a locally determined affordable housing program. The other half may be spent at the city's discretion, provided it is outlined in the enacting ordinance.

Based on this summary, the amount of funding that could be generated would largely depend on the percentage assessed on commercial and industrial projects. The residential portion would generate less revenue based on the 1 percent cap. The following is summary of the last two fiscal year building permit valuation for commercial projects and the potential funds generated by a percentage rate.

<b>Fiscal Year</b>	<b>Commercial Building Value</b>	<b>Potential CET Funds (%)</b>
14-15	\$12.9M	\$129,000 (1%) \$645,000 (5%)
15-16	\$25.4M	\$245,000 (1%) \$1,225,000 (5%)

As you can see, a minimum of \$245,000 could be generated based on a 1 percent rate. As the percentage rises, the potential for additional funds rises. These funds could be dedicated to an equity fund or as a revolving loan fund to provide lower interest rate construction loans to qualified projects with funds returned with interest when the project secures permanent financing from the primary lender. As funds are returned and replenished, new projects can be funded. In 2006, the City of Bend has successfully used this program to fund 770 units of affordable housing (80% or below Median Household Income). Of all the tools under consideration, this could have the largest impact on the supply side of the local housing market.



# ASTORIA AFFORDABLE HOUSING STUDY JULY, 2015

Astoria Gateway  
Workforce Housing



John Jacob Astor Building  
Rental Assistance Program



Shelter Resources Inc.  
Low Income Senior Housing

## Authors:

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**CITY OF ASTORIA**

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**COMMUNITY DEVELOPMENT DEPARTMENT**



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# **I. Introduction**

## **Background**

Affordable housing is a policy goal of the Astoria City Council as well as a requirement of the Statewide Land Use Planning Program (Goal 10 - Housing). The City of Astoria Comprehensive Plan, originally adopted in 1979, describes in detail the need, policies, and implementation strategies for affordable housing in Chapter 215-230. In 2014, the City Council adopted as a Council Goal: “Develop an affordable housing survey working with community partners.” In addition, on May 18, 2015, the City Council adopted this goal: “Promote housing that Astorians can afford.” Affordable housing continues to be as much of an issue today as it was in 1979. Although this is a long standing issue, it continues to be an important consideration for today and the city’s future growth and development.

Therefore, it is important that the City explore the present and future needs for such housing and look to innovative and cost-effective options to meet those needs. This assessment will identify the critical housing needs and provide information that can be used to address those needs within the City. The purpose of the Phase 1 project is to document existing conditions, and identify housing needs. After the completion of the Phase 1 assessment, future work (Phase 2) will examine potential options in terms of land availability and costs, public and private programs, and suggest possible regulatory changes. Phase 3 will develop an implementation strategy that includes taking the recommendations from Phase 2 and aligning proposed investments with housing related partners, asset management strategies, specific public-private partnerships, and strategic programming with other resource providers that will collectively be needed to increase the supply or reduce the demand for affordable housing.

## **Project Purpose**

To develop a broad picture of the state of affordable housing in the City, and to help identify and analyze existing and projected affordable housing needs through analysis of Census data, local and regional data, including market data from local realtors and property managers, and interviews with a broad spectrum of other stakeholders. The study will also propose recommendations for community participation and involvement, especially the formation of an affordable housing task force.

# **II. Summary of Survey Responses**

## **PROPERTY MANAGERS**

All property managers emphasized the low vacancy rate, along with waiting lists. Managers felt there was a need for workforce housing, not exclusively low income housing. Most felt the lack of available land was the major problem and a significant barrier to development.

## STAKEHOLDERS

Stakeholders felt that there was a lack of housing both for low income and workforce needs, and that current housing costs were too high, especially with high application fees and security deposits. They felt that the lack of available land in Astoria was an issue.

## HOUSEHOLDERS

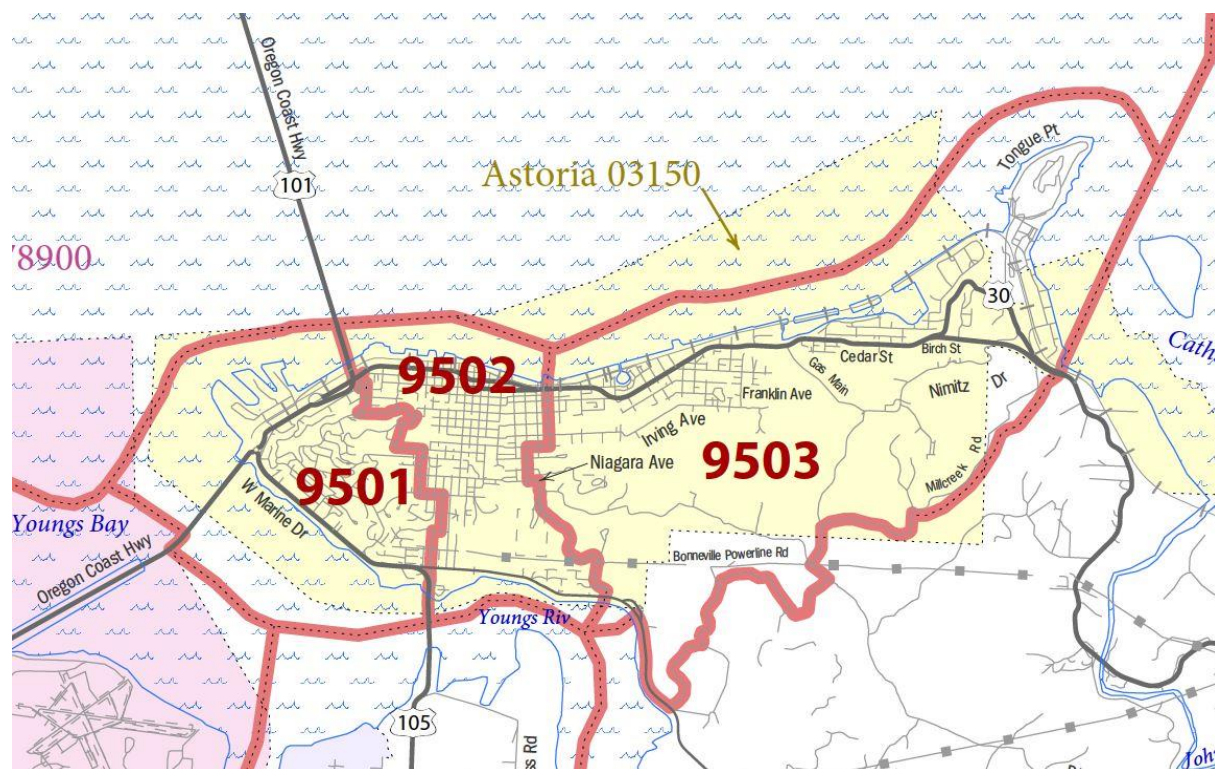
Householders emphasized the need for more affordable housing. They cited high taxes, and high utility costs as a barrier to affordability. Some expressed concern about the proliferation of second homes. Some expressed concerns about homelessness. Some expressed the importance of housing for the City's economy.

## III. Community and Housing Profile

This section of the report provides a wide range of data intended to inform discussion about affordable housing needs in Astoria. Staff located the majority of information about demographic characteristics, housing characteristics, and existing needs from the American Community Survey (ACS), a U.S. Census Bureau database. The ACS analyzes basic census data in a more detailed way and generates demographic and housing estimates.

Whenever possible, in addition to providing statistics about Astoria as a whole, staff has included specific statistics for each census tract within the city. Figure 1 illustrates the geographic breakdown of Astoria into Census Tracts 9501, 9502, and 9503.

**Figure 1: Census Tracts within City of Astoria**



Source: Clatsop County Census Tract Map

## **A. Demographic Characteristics: Population Trends, Income, And Employment**

### **Population trends**

Census data and ACS estimates show that the population of Astoria has hovered near 10,000 for most of its history. Table 1 shows the City's population since 1980.

Of the census tracts in Astoria, 9502 is the most populated and has the highest median age (45.2 years). 9501 is the least populated and has the lowest median age (36.5).

**Table 1: Population trends<sup>1 2</sup>**

	<b>Astoria</b>	<b>Percent change</b>	<b>Census Tract 9501</b>	<b>Census Tract 9502</b>	<b>Census Tract 9503</b>
<b>Population (1980)</b>	9,998				
<b>Population (1990)</b>	10,069	0.70%			
<b>Population (2000)</b>	9,813	-2.50%			
<b>Population (2010)</b>	9,477	-3.42%			
<b>Population (2014)</b>	9,590	0.40%	2,989	3,560	3,144
<b>Males</b>	4745		1452	1757	1640
<b>Females</b>	4773		1537	1803	1504
<b>Median age in years</b>	40.3		36.5	45.2	38

Sources: U.S. Census, American Community Survey, PSU Population Research Center

### **Income and Employment**

Median income can be used as an indicator of the strength of the region's economic stability. Although it can be used to compare areas as a whole, this number does not reflect how income is divided among area residents.

In 2013, the estimated median income in Astoria was \$42,143, about \$2,500 lower than the Clatsop County median of \$44,683. The median income was highest in census tract 9503 at

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<sup>1</sup> Portland State University College of Urban & Public Affairs: Population Research Center. *2000 and 2010 Census Profile: Astoria city tabulated by Population Research Center, Portland*. Web. April 2015. <<http://www.pdx.edu/prc/>>

<sup>2</sup> United States Census Bureau. *ACS Demographic and Housing Estimates: 2009-2013 American Community Study 5-Year Estimate*. Web. April 2015. <<http://www.census.gov/acs/>>

\$45,263 and lowest in tract 9502 at \$39,779.<sup>3</sup> In all census tracts, owners' median income was substantially higher than renters'.

Current data from the Bureau of Labor Statistics' Local Area Unemployment (LAU) program shows that the average unemployment in Clatsop County in 2014 was 6.7%. As of May of 2015, the county's unemployment rate was 5.1% (down 2.0% from the same month in 2014).<sup>4</sup>

Astoria's unemployment rate is reflective of the State and Nation as a whole. Over the last eight years, the overall unemployment rate has ranged from 4.7% in 2007 to 10% in 2010, and back down to 5.1% in 2015.

As illustrated in Table 2, the most recent ACS estimates indicate that the unemployment rate in Astoria is highest in tracts 9502 and 9503. Additionally, ACS estimates show that the groups experiencing the highest rates of unemployment (over 14%) include females age 20-64 with children under 6, residents age 16-19 and 20-24, residents age 20-64 with any disability, and population age 25-64 with educational attainment of high school diploma or less. Section D: Existing Needs of the Community and Housing Profile provides additional statistics pertaining to these population groups.

**Table 2: Income and employment (2013 estimate)<sup>5</sup>**

	Clatsop County	Astoria	Census Tract 9501	Census Tract 9502	Census Tract 9503
<b>Median household income</b>	\$44,683.00	\$42,143.00	\$43,313.00	\$39,779.00	\$45,263.00
<b>For owner households</b>		\$58,410.00	\$51,944.00	\$57,875.00	\$62,500.00
<b>For renter households</b>		\$25,554.00	\$28,393.00	\$22,500.00	\$24,650.00
<b>Average unemployment rate</b>	9.6%	8.8%	7.4%	9.5%	9.6%

Sources: American Community Survey

## **B. Household Characteristics: existing housing units and households**

According to 2013 estimates, nearly half of the 4,190 occupied housing units in Astoria were owner-occupied, and just over 50% renter-occupied. The citywide vacancy rate was 14.3%. It should be noted that the American Community Survey uses the terms "occupied housing unit" and "household" interchangeably. The ACS vacancy rate includes housing for sale, housing

<sup>3</sup> United States Census Bureau. *Financial Characteristics: 2009-2013 American Community Survey 5-Year Estimates*. Web. April 2015. <<http://www.census.gov/acs/>>

<sup>4</sup> Bureau of Labor Statistics. *Labor Force Data by County, 2014 Annual Averages*. Web. April 2015. <<http://www.bls.gov/lau/>>

<sup>5</sup> United States Census Bureau. *Employment Status: 2009-2013 American Community Survey 5-Year Estimates*. Web. April 2015. <<http://www.census.gov/acs/>>

used occasionally, and dilapidated housing. The vacancy rate for available housing, particularly rental housing, is considered to be significantly lower.

In terms of geographic distribution, the highest number of housing units, and the highest percentage and number of vacant units, were located in census tract 9502. The highest percentage and number of renter households were also located in 9502. The highest percentage and number of owner households, and the lowest percentage and number of vacant units, were located in tract 9501.

**Table 3: Existing housing units and households (2013 estimate)<sup>6</sup>**

	<b>Astoria</b>	<b>Census Tract 9501</b>	<b>Census Tract 9502</b>	<b>Census Tract 9503</b>
<b>Total housing units</b>	4,887	1,489	1,971	1,438
<b>Total occupied housing units</b>	4,190	1,305	1,668	1,228
<b>Owner-occupied units</b>	2,083 49.7%	810 62.1%	704 42.2%	580 47.2%
<b>Renter-occupied units</b>	2,107 50.3%	495 37.9%	964 57.8%	648 52.8%
<b>Vacant housing units</b>	697 14.3%	184 12.4%	303 15.4%	210 14.6%

Source: American Community Survey

### **C.Housing Market Analysis: Housing Costs and Sales Data**

#### **Housing Costs**

The American Community Survey calculates estimated monthly housing costs for renter and owners. Renters' housing costs are referred to as gross rent, and owners' housing costs as selected monthly owner costs (SMOC). ACS distinguishes between SMOC for owner households with a mortgage and SMOC for those without a mortgage.

As Table 4 illustrates, 2013 median gross rent was highest in census tract 9501 at \$717, and lowest in tract 9502 at \$643. Median owners' costs were highest in tract 9502 at \$1,596 for households with a mortgage, and lowest in tract 9503 at \$1,326.

**Table 4: Median Gross Rent and Selected Monthly Owner Costs (2013 estimate)**

	<b>Astoria</b>	<b>Census Tract 9501</b>	<b>Census Tract 9502</b>	<b>Census Tract 9503</b>
<b>Median gross rent</b>	\$693.00	\$717.00	\$643.00	\$695.00
<b>Median SMOC for housing</b>	\$1,467.00	\$1,410.00	\$1,596.00	\$1,326.00

<sup>6</sup> United States Census Bureau. *Selected Housing Characteristics: 2009-2013 American Community Survey 5-Year Estimates*. Web. April 2015. <<http://www.census.gov/acs/>>



<b>units with a mortgage</b>				
<b>Median SMOC for housing units without a mortgage</b>	\$476.00	\$465.00	\$481.00	\$481.00

Source: American Community Survey

## Sales data

In order to gain information on home sales trends in Astoria, city staff analyzed the Clatsop County Sales Data report covering property sales from January, 2010 - March, 2015. After narrowing the data to that which pertained to single-family residential sales, staff created the Clatsop County Residential Sales Data Summary (Exhibit A). Table 5 is an excerpt from this summary. In Table 5, single-family homes include single-family houses, townhouses, condos (apartments under individual ownership), and manufactured homes. Exhibit A provides a detailed breakdown of the distribution of sales and sale prices between these types of structures.

In addition to comparing mean home prices over time, Table 5 includes the number of homes that sold for under \$250,000 from 2010-2015. \$250,000 is the price of a home that a family of four, making 100% of the Area Median Income (AMI) could afford. A middle income family in Astoria earning approximately \$50,000 should spend at most 30% of that income on housing. (NOTE: 30% of \$50,000 is \$15,000, or \$1,250 per month). To keep the monthly cost of housing to \$1,250, the family could purchase a home for no more than \$250,000, which assumes a \$50,000 (20%) down payment, which is typically required for federally backed mortgage financing and to avoid private mortgage insurance (PMI).

**Table 5: Single-family Home Sales in Clatsop County (2010-15)**

	<b>Clatsop County</b>	<b>Astoria</b>
<b>Mean price of all single-family homes (2010)</b>	\$272,958.00	\$213,618.00
<b>Mean price of all single-family homes (2014)</b>	\$280,102.00	\$232,609.00
<b>Number of single-family homes sold from 2010-present</b>	2,635	502
<b>Number of single-family homes sold for under \$250,000 from 2010-present</b>	1,684	366

Source: Clatsop County Sales Data 2010-2015

## **D. Government Funded and Regulated Housing in Astoria**

The Northwest Oregon Housing Authority (NOHA) owns and operates 11 affordable properties in Clatsop, Columbia, and Tillamook counties. One of the properties – the Uniontown Apartments- is located in Astoria. In addition to maintaining affordable housing properties, NOHA offers the Housing Choice Voucher program, sometimes referred to as Section 8, whereby users can apply the vouchers to privately owned housing if the landlord accepts these payments in lieu of cash. (See below).

## **Uniontown Apartments**

Uniontown Apartments currently contain 4 units: one studio and three 1-bedrooms. However, NOHA plans to rehabilitate the building into 18 studio and 15 one bedroom units when funding becomes available. NOHA recently sold 7 units of older housing in the Bond Street area that were not cost effective to operate or rehabilitate, and will utilize the funding to provide affordable housing elsewhere.

## **Owens Adair Apartments**

The Clatsop County Housing Authority (under the management of NOHA) operates the Owens Adair Senior and Disabled apartments for low income persons defined as making 30% MFI. The building was previously used as the Columbia Memorial Hospital. Except for four disabled residents, all of the apartments are occupied by seniors age 62 and older. The 44 units are all 1 bedroom and 1 bath. Funding is directly from the US Department of Housing and Urban Development. All residents pay no more than 30% of their income for housing. NOHA maintains a waiting list.

## **Housing Choice Voucher Program**

The Housing Choice Voucher (HCV) program is the primary housing assistance program offered by NOHA in Clatsop, Columbia, and Tillamook counties. HCV is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. A family that is issued a Housing Choice Voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum inspection standards of health and safety. NOHA distributes 1,086 vouchers in Clatsop, Tillamook and Columbia Counties. It is estimated that 133 of those vouchers are utilized in Astoria. NOHA maintains a waiting list of applicants for the Housing Choice Voucher Program. The wait time for assistance under the HCV program is approximately 3 years at this time. As of May 2015, NOHA has closed the list, with a few exceptions, until the wait time is below two years. Homeless, elderly, and disabled households may still submit applications.

## **Hilltop Apartments**

The 22-unit Hilltop Apartments at 11<sup>th</sup> and Niagara Streets are owned by Clatsop Community Action (CCA). There are 14, 2- bedroom units and 8, 3-bedroom units in the complex. The buildings were built as military housing during World War II. Stated rents are \$600 for a 2 bedroom and \$800 for a 3 bedroom, although most residents are subsidized by housing vouchers or by CCA directly.

## Astor Hotel Apartments

Although it is privately owned, the Astor Hotel at 14<sup>th</sup> between Commercial and Duane Streets downtown are subsidized by Housing Choice Vouchers. There are 59 units with vouchers at this time out of 66 units. The City recently approved a loan to the owner to rehabilitate the building under the condition that it remains as affordable housing for the next seven years.

### **E.Existing Needs: Cost Burden, Low Income, and Additional Challenges**

#### **Cost Burden**

The generally accepted definition of housing affordability is for a household to pay no more than 30% of its annual income on housing. Households that pay more than 30% of their income on housing are considered cost burdened. Cost burdened households may have difficulty affording necessities such as utilities, food, clothing, transportation and medical care.<sup>7</sup>

Table 5 shows the distribution of cost-burdened households in Astoria as projected by 2013 ACS estimates. Of the estimated 4,190 households in Astoria, 37.9% were cost-burdened. The majority of cost-burdened households were located in census tract 9502, where 41.9% had housing costs greater than 30% of household income. In census tract 9501 60% of renters were cost burdened.

Judging by ACS data, in Astoria, cost burden impacts renter households at a greater rate than owner households. In 2013, an estimated 45.6% of renter households citywide paid gross rent greater than 30% of household income. In contrast, 30% owner households were cost burdened.

**Table 5: Cost burden (2013 estimate)**

	<b>Astoria</b>	<b>Census Tract 9501</b>	<b>Census Tract 9502</b>	<b>Census Tract 9503</b>
<b>Total households</b>	4,190	1,200	1,590	1,190
<b>cost burdened</b>	1,586/37.9%	533/44.4%	666/41.9%	387/32.5%
<b>Total owner households</b>	2,083	810	704	580
<b>cost burdened</b>	626/30%	299/36.9%	215/30.5%	112/19.3%
<b>Total renter households</b>	2,107	390	886	610
<b>cost burdened</b>	960/45.6%	234/60%	451/50.1%	275/45.1%

Source: American Community Survey

<sup>7</sup> US Department of Housing and Urban Development. *Affordable Housing*. Web. April 2015.  
<[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/affordablehousing/](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/)>

## Low Income Households

The following discussion of low income households is based on the concept of Area Median Income (AMI). Understanding this concept is fundamental to the overall understanding of affordable housing, as housing statistics and government funded housing programs are based on AMI.

Area Median Income (AMI) is the midpoint in the family-income range for a specific geographical area. Note that the median is not the average. The median of a set of numbers is the number where half the numbers are lower and half the numbers are higher. The average of a set of numbers is the total of those numbers divided by the number of items in the set. The median and the average might or might not be close.

There are a few other definitions to help understand affordable housing terminology. First, “public housing” is housing stock that is owned by a public entity such as a local housing authority. “Subsidized housing” refers to programs that generally serve “very low income” households that have income of 30% AMI or below. “Low income” households or those with income 80% AMI or below may qualify for some subsidized housing and homeownership assistance programs.<sup>8</sup> Finally, “affordable housing” is the umbrella term used to discuss all types of housing that receives some level of assistance either through public, private, or non-profit assistance, but can also refer to privately financed and built housing using innovative methods such as “tiny” houses, modular housing, hostels, or other non-traditional housing stock.

In 2013, the Clatsop County AMI was \$55,600<sup>9</sup>. Accordingly, when designating income limits for housing assistance, Oregon Housing and Community Services (OHCS) defines low income households as follows:

- ❖Extremely Low Income: \$16,680.00 (30% AMI) or less
- ❖Very Low Income: \$27,800.00 (50% AMI) or less
- ❖Low Income: \$44,480.00 (80% AMI) or less

Table 6 displays ACS income statistics in relation to OHCS low income limits. Since the ACS income categories did not correspond directly with the OHCS income limits, the data on the table is approximate (i.e. on the table, extremely low income households are those with income of \$15,000 and less, rather than \$16,680 and less).

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<sup>8</sup> Oregon Center for Public Policy. *Poverty Income Compared to HUD Median Income Limits for Oregon: 2014*. Web. May 2015. <<http://www.ocpp.org/poverty/2014-median-income/>>

<sup>9</sup> Oregon Housing and Community Services. *2013-Income Limits for LIHTC & Tax-Exempt Bonds: Clatsop County, Oregon*. Web. April 2015. <<http://www.oregon.gov/ohcs/pages/research-income-rent-limits.aspx>>

Overall, in 2013, about 75% of Astoria households could be considered low income, having income of \$50,000 or less. Of the 2,409 low income households, over half were very low income (income of \$25,000 or less) or extremely low income (income of \$15,000 or less).

Approximately, 66% of low income households were renter households. Of the 1,589 low income renter households, 65% were very low income or extremely low income. Over 90% of the 691 extremely low income households in Astoria were renter households. The majority of low income households were located in census tract 9502.

**Table 6: Distribution of Low Income Households in Astoria (2013 estimate)<sup>10</sup>**

	Astoria	Census Tract 9501	Census Tract 9502	Census Tract 9503
<b>Extremely Low Income Households (income of approximately 30% or AMI or less)</b>				
<b>Total households with income of \$15,000 or less</b>	691 16.5%	155 11.9%	419 25.1%	119 9.7%
<b>Owner households with income of \$15,000 or less</b>	60 2.9%	21 2.6%	24 3.4%	16 2.8%
<b>Renter households with income of \$15,000 or less</b>	632 30%	134 27.1%	393 40.8%	103 15.9%
<b>Very Low Income Households (income of approximately 50% AMI or less)</b>				
<b>Total households with income of \$25,000 or less</b>	1,311 31.3%	317 24.3%	587 35.2%	406 33.1%
<b>Owner households with income of \$25,000 or less</b>	270 13%	107 13.2%	96 13.6%	69 11.9%
<b>Renter households with income of \$25,000 or less</b>	1038 49.3%	210 42.4%	489 50.7%	338 52.2%
<b>Low Income Households (income of approximately 80% AMI or less)</b>				
<b>Total households with income of \$50,000 or less</b>	2409 57.5%	787 60.3%	987 59.2%	635 51.7%
<b>Owner households with income of \$50,000 or less</b>	819 39.3%	370 45.7%	267 37.9%	183 31.5%
<b>Renter households with income of \$50,000 or less</b>	1589 75.4%	416 84%	718 74.5%	452 69.8%

Source: American Community Survey

### Additional Challenges

In addition to household income, other personal and household characteristics may determine the extent that housing affordability affects certain population groups. Special needs groups including minorities, veterans, the elderly, and those with physical and mental disabilities, may face additional challenges when navigating the housing market. Tables 7-11 provide statistics related to special needs groups in Astoria.

<sup>10</sup> United States Census Bureau. *Financial Characteristics: 2009-2013 American Community Survey 5-Year Estimates*. Web. April 2015. <<http://www.census.gov/acs/>>



The Clatsop County Housing Profile by Oregon Housing and Community Services (Exhibit B) provides additional information about cost burden, low income households, and special needs populations in Clatsop County.

**Table 7: Hispanic and Non-Hispanic Minority Population (2000-2013)<sup>11 12</sup>**

	Astoria	Census Tract 9501	Census Tract 9502	Census Tract 9503
<b>Hispanic Population</b>				
<b>Hispanic/Latino (2000)</b>	587 6.0% population			
<b>Hispanic/Latino (2010)</b>	932 9.8% population			
<b>Hispanic/Latino (2013 estimate)</b>	1161 12.2% population	554 18.5% population	133 3.7% population	512 16.3% population
<b>Non-Hispanic Minority Population</b>				
<b>Not Hispanic and one or more races besides white (2000)</b>	543 5.6% population			
<b>Not Hispanic and one or more races besides white (2010)</b>	566 6.0% population			
<b>Not Hispanic and one or more races besides white (2013)</b>	718 7.5% population	304 10.2% population	273 7.7% population	186 5.9% population

Sources: U.S. Census and American Community Survey

**Table 8: Elderly Population (2000-2013)**

	Astoria	Census Tract 9501	Census Tract 9502	Census Tract 9503
<b>Population over 65 (2000)</b>	1,565 15.9% population			
<b>Population over 65 (2010)</b>	1,620 17.1% population			
<b>Population over 65 (2013 estimate)</b>	1,604 16.9% population	504 16.9% population	649 18.2% population	451 14.3% population

Sources: U.S. Census and American Community Survey

<sup>11</sup> Portland State University College of Urban & Public Affairs: Population Research Center. *2000 and 2010 Census Profile: Astoria city tabulated by Population Research Center, Portland*. Web. April 2015. <<http://www.pdx.edu/prc/>>

<sup>12</sup> United States Census Bureau. *ACS Demographic and Housing Estimates: 2009-2013 American Community Study 5-Year Estimate*. Web. April 2015. <<http://www.census.gov/acs/>>

**Table 9: Disability Status of Civilian Noninstitutionalized Population (2013 estimate)<sup>13</sup>**

	Astoria	Census Tract 9501	Census Tract 9502	Census Tract 9503
<b>Total civilian noninstitutionalized population</b>	9190	2877	3356	3132
<b>With a disability</b>	1479 16.9%	374 13.0%	583 17.4%	574 18.3%
<b>Under 18 with a disability</b>	151	34	50	71
<b>18-64 with a disability</b>	767	179	309	327
<b>65 and over with a disability</b>	561	161	224	176

Source: American Community Survey

**Table 10: Non-traditional Family Households (2013 estimate)**

	Astoria	Census Tract 9501	Census Tract 9502	Census Tract 9503
<b>Female householder, no husband present, with own children under 18 years</b>	343	150	143	50
<b>Male householder, no wife present, with own children under 18 years</b>	67	21	0	46
<b>Grandparents responsible for grandchildren</b>	75	30	39	6

Source: American Community Survey

**Table 11: Educational Attainment (2013 estimate)<sup>14</sup>**

	Astoria	Census Tract 9501	Census Tract 9502	Census Tract 9503
<b>Population 25-64 years</b>	5,207	1,566	2,002	1,674
<b>Without college</b>	1,416	444	394	587
<b>Less than a high school graduate</b>	293	66	111	116
<b>High school graduate</b>	1,123	378	283	471
<b>Some college or associate's degree</b>	2,295	696	977	637
<b>Bachelor's degree or higher</b>	1,496	426	631	450

Source: American Community Survey

<sup>13</sup> United States Census Bureau. *Selected Social Characteristics in the United States: 2009-2013 American Community Survey 5-Year Estimates*. Web. April 2015. <<http://www.census.gov/acs/>>

<sup>14</sup> Employment Status: 2009-2013 American Community Survey 5-Year Estimates

## IV. Buildable Lands Inventory

Based on the City's Buildable Lands Inventory (BLI) completed in 2011, the City will require a significant amount of land over the next decade or so. The residential land needs are calculated by zoning district, and it is estimated that 236.3 acres will be needed to satisfy residential housing requirements during this timeframe. At the time of the inventory the need exceeded supply by 15 acres. The most acute need was found to be in the R-1 zone, which would have a deficit of 90 acres. The R-2 and R-3 zones would have surpluses of 24 and 52 acres, respectively. The AH-MP zone will have a deficit of 1.21 acres. It should be noted that much of the higher density R-2 and R-3 zones are occupied by single family residences in historic districts, making it unlikely that multifamily dwellings or other high density housing could be developed. In Phase II of the Housing Study, specific areas for affordable, higher density housing may be identified within all of the City's zones.

## V. Land Use and Policy Review

### **A. Assessment of permitting processes and development fees, building and accessibility codes, density requirements, infrastructure constraints.**

The City of Astoria conducted an analysis of its development review process in 2010 to help improve customer service, particularly in terms of efficiency and reducing permit processing time. A report was completed that resulted in changes in the way development permits are processed. The City recently began an on-line permit processing program, which enables contractors to file building permits remotely. The City of Astoria has a low cost burden for permits and does not assess system development charges (SDCs) for any new development creating a very favorable environment for new construction, including affordable housing. In addition, the City allows and encourages property owners to designate their properties as historic for adaptive reuse thereby applying the "existing buildings" provision of the Uniform Building Codes (UBC). With creative use of the building code, low permit fees, and a streamlined permit process, the City has actively encouraged redevelopment, renovation, and new construction of housing.

In terms of planning and zoning, the City adopted the Riverfront Vision Plan in 2009, and has been adopting changes in the development code to implement the plan. Most significantly, much of the waterfront is now *unavailable* for residential development in this area. Compared with many cities, Astoria has adopted a zoning map which permits duplexes and multifamily housing throughout most of the City, with a relatively small area set aside for single family dwellings. However, most of these neighborhoods are developed with few, larger parcels where multifamily housing could be developed.

The City spearheaded the redevelopment of the Astoria Plywood Mill in 1999, and since that time 50 single family dwellings and 108 multifamily units have been built in the Mill Pond neighborhood. In 2002, the City sold property for what would become Eagle Ridge subdivision, resulting in development of 20 homes. Although the homes constructed were not affordable, the City Council demonstrated the willingness to stimulate housing development utilizing excess City property. Finally, the development code was amended in 2004 to allow accessory dwelling

units (ADUs) in all residential zones under certain conditions. However, only three units have been built legally, although more may have been built illegally.

## **VI. Community Surveys**

Interviews were a major part of Phase 1 of the Astoria Affordable Housing Study. Staff conducted interviews with the public housing providers and developers, stakeholders in the community, and the general public in order to determine the need and potential of affordable housing in Astoria. A survey form was developed and administered via email, over the phone and in person, online via Survey Monkey, or a combination of the above. Three different surveys were administered depending on the individual being interviewed: a *Property Owners and Managers* survey, a *Stakeholders* survey, and a *Householders* survey.

## **VII. Conclusions and Recommendations**

### **CONCLUSIONS**

1. There is a shortage of both affordable rental housing and affordable housing for sale in the City. This is based on the analysis of the available housing data, interviews with housing providers, as well as survey responses from renters and potential buyers. One larger housing provider characterized the shortage as “dire”.
2. While rents and sales prices are considered affordable by Portland and Seattle standards, they are high for most middle income families in this area in part due to lower wages. With over 30% of owner households and 45% of renter households classified as “cost burdened”, which pay more than 30% of their income on housing.
3. The central portion of Astoria (census tract 9502) has the lowest median gross monthly rent at \$643, likely due to the large number of subsidized housing units and older, higher density housing.
4. On average, single family homes in Astoria have sales prices that are significantly lower than the rest of Clatsop County (\$280,102 vs. \$232,609). This could be attributable to an older and possibly more deteriorated housing stock, and the fact that county-wide sales prices include higher priced vacation homes in South County.
5. The number of remodeling permits issued by the Building Official has significantly outnumbered the number of permits for new units in recent years. (In 2014 there were 19 new units built versus 246 remodel or repair permits). This reflects the interest in restoration of historic houses, the general upgrading of existing structures, as well as the lack of available land.
6. There has been an upsurge in building permit activity recently, particularly in the last two years with residential. Developers have completed or are in the process of constructing 20 condominium units and 96 rental units during this period. It appears that market rate housing is economically viable based on the demand for the Edgewater (Mill Pond) and Yacht Club (Young’s Bay area) apartments. New construction offers amenities and a competitive advantage over older construction and can demand higher rents.
7. The Hispanic population has more than doubled since 2000, from 6% to over 12%, from 587 to 1161 individuals, and has increased by 25% in the period between 2010 and 2013. A large proportion of the Hispanic community lives in the Emerald Heights apartments, where 24% of the 300 units are occupied by Hispanic families.

8. Clatsop Community Action (CCA) conducts an annual census of the homeless population in the County, and provides some services such as referrals. CCA also maintains a small number of transitional units at Hilltop Apartments. It is the consensus among social service professionals and housing providers that the number of homeless has grown in recent years, as available housing has diminished. There are few options for emergency shelter other than two small faith-based shelters and the Helping Hands facility in Seaside. Some resources are available for homeless families through the Harbor (formerly Women's Resource Center), especially for victims of domestic violence. (The Harbor recently sold the Pioneer House shelter on Bond Street, but operates another shelter in an undisclosed location.) The City has assisted by providing a winter "warming center" at the Senior Center and working with local churches to find a permanent location. The renovation of the Uniontown Apartments by NOHA may help with this need, but many providers say the problem of chronic homelessness is difficult because of "burned bridges" and personal choice.
9. The US Coast Guard is building new units as federal funding is allocated. There are currently 102 units in the complex in the Niagara area, with an additional 12 under construction. Twelve more will be built in 2016 and 2017. A USCG official states that the number of units will still fall short by approximately 60 units. This number will be exacerbated if two, new, fast response cutters are located in Astoria. USCG demand is one of the reasons that market rate rental housing is profitable, since landlords are generally eager to rent to these individuals and families that have regular paychecks to cover rent and expenses. USCG housing demand has driven up the price of housing in Astoria and elsewhere because of housing allowances and the reliability of tenants. However, the lack of new housing is keeping rents relatively high without new product to compete and drive prices down.

## **RECOMMENDATIONS**

1. The City Council may consider establishing an ad hoc Housing Task Force to explore options for affordable housing in the City. The Task Force should be a broad based group of citizens and professionals, including private and public housing providers, lenders, homeowners, renters, builders and developers.
2. The Housing Task Force should assist in the development of a Phase II housing study that could identify locations for affordable housing, as well as regulatory changes and other ideas to stimulate affordable housing.
3. The City should continue to be proactive in promoting housing development as it has in the past. Projects such as the Mill Pond, USCG housing area, Eagle Ridge and the Astor Hotel are examples of projects where City staff initiated ideas that came to fruition. The warming center was initiated by citizens to help the chronic homeless population survive during the winter. Tools such as Urban Renewal Districts, tax abatement, reduced cost of City services, density bonuses, infrastructure loans such as LIDs, CDBG and other federal funds; loan guarantees are typical gap financing methods by which cities stimulate affordable housing. However, the City cannot solve or solely fund affordable housing by itself. To really drive new housing, more innovation is required, such as a community equity fund, low interest debt financing, or other financial instruments that community partners can access for new projects.
4. The City should continue to discourage unoccupied vacation rentals in residential areas that are not owner occupied. (Home stay lodging, bed and breakfasts and small inns are allowed in the R-2 and R-3 zones if they are owner or manager occupied).

5. Accessory dwelling units (ADUs) are currently only allowed in the primary residence such as a basement or other portion of a house. Consideration should be given to amending the development code to allow ADUs over garages, garage conversions, or in separate structures on the property. They could also be allowed in other appropriate zones, although they are currently allowed in all residential zones.
6. The City should continue to work with housing providers such as NOHA, CCA, USCG, CAT and Shelter Resources to explore ways to provide more affordable housing, including identification of publicly owned land that could be developed.
7. Locations for workforce housing in the downtown area should be identified for possible public-private partnerships, including higher density projects that could possibly serve workers, community college students and others.
8. The City's code enforcement policies and procedures should be strengthened to ensure that the housing stock does not continue to deteriorate, particularly older multifamily buildings. Regular inspections of older rental buildings with the Fire Marshal and Building Official should be instituted. In addition, there are a number of vacant homes in Astoria, but the total number is unknown. Creating a vacant home registry would help track vacant homes for code enforcement, potential foreclosure, and a partnership with Clatsop County on an affordable housing strategy for tax foreclosed properties.
9. The buildable land inventory should be revisited to determine where the surplus land areas are located in the R-2 and R-3 zones, and if they are still available for higher density housing. Consideration should be given to expanding the UGB into land reserve areas for projects that specifically are intended for affordable housing. In addition, minimum lot sizes and lot coverage standards can be revisited to encourage infill development on smaller parcels that would not require a variance. Minimum design standards can be developed to mitigate impacts to neighborhood.
10. The City should continue to seek and provide funding for rehabilitation of affordable rental housing through urban renewal district funding, State/Federal funding, local lending community, or other sources. The City needs to identify community partners that can develop and/or operate the housing in a cost effective way.



## **Appendix**

### **A. Property Owners and Managers Survey**

#### **Interviewees**

- Property Manager of 300 units
- Property Manager of 130 units and hotel
- Property Manager of 22 units
- Property Manager/Owner of 68 units
- Property Manager/Owner of 265 rentals/units
- Property Owner of 4 rentals
- Property Owner of 46 rentals/units

#### **Interview Questions for Property Owners/Managers and Summary of Comments**

1. How many housing units do you or your organization own or manage?
  - Some owners and managers are from large housing units and properties that include 265, 300, and 130.
  - Some own 4, 68, 22, 46 unit rentals.
2. Tell me the rent structure of your properties (studio, 1br, 2br, 3br). At what rate has it increased in recent years?
  - 2 and 3 bedroom units; 1, 2, 3, 4, 5 bedroom apartments and houses. Rent is just starting to go up this year as the property turns over to new tenants.
  - 1 br \$850 and 2 br for \$975-\$1,250: Recently increasing rent
  - 2 and 3 bedroom \$600 to \$800: Have not raised rent in 5 years.
  - \$450 for one br, \$600 for 2 br, \$765 for 3 br: Increased rates in older units when people move out, but stay in market value
  - 2 bedrooms \$650 -\$695, 3 br \$775- \$815, or larger units \$900-\$950: Increased rent slowly over the past 5 years.
3. What is the demographic breakdown in your properties (families, singles, couples under 50, seniors)?
  - All property owners and managers interviewed serve all the demographics.
4. What is your vacancy rate?
  - No vacancy for all those interviewed
5. Do you have a waiting list?
  - Yes. Depends on property. Some do not keep a waiting list, some have 3 to 4 on waiting list, some have waiting list of 10 people waiting 9 months to a year.

6. Is it difficult for the workforce in Astoria to find housing?

- Very little housing available in Astoria for the number of people needing it.
- There are long list of families needing affordable/low-income housing.
- It is difficult for the workforce to find housing.

7. What are the barriers to developing housing in Astoria, either rental or for sale?

- There is no space/land for new construction.
- What land there is to build on is very expensive because of engineering cost to build on hillside.
- Other barriers include high SDC costs, high property taxes, high water costs, difficult and expensive permit process, and no incentives for development and rehab. (The City of Astoria currently has no Systems Development Charges (SDCs)).

8. What other thoughts do you have regarding housing in Astoria?

- We need more studio and one bedroom apartments.
- Parking is an issue.
- People are looking for nice units, not necessarily large units.
- Difficult for many people to find housing that have no credit or who have had problems in the past and have overcome these problems and are getting their lives back on track.
- Housing is needed because property owners are getting a lot of calls and have no open housing.
- New housing would help, especially with more Coast Guard coming.
- Some feel we need more low-income but I disagree. I think younger individuals need to try living together to save money. Rent a large home together.
- Need more housing in general.
- The situation will either get worse for families and they will have to move, or we address the issue.
- It is extremely difficult to make affordable properties to families and individuals because of the extremely high tax rates and water rates. So offering low rent is difficult for property owners, when expenses are too high on the property.

## **B.Stakeholders Survey**

### **Interviewees**

- Executive Director, Northwest Oregon Housing Authority, Warrenton, Oregon
- Case Manager, Clatsop Community Action
- Teacher, Clatsop Community College
- Astoria Business Owner, 22 employees
- Astoria Business Owner, 47 employees
- Astoria Business Owner, 20 employees
- Executive Director, Community Health Center
- Case Manager, The Harbor (formerly the Womens Resource Center)
- Case Manager, Department of Human Services
- Board Member, Astoria Rescue Mission
- Housing Department, United States Coast Guard

### **Interview Questions for Stakeholders and Summary of Comments**

#### *1.What are your general thoughts on housing needs in Astoria?*

- There is not enough affordable housing in Astoria: overall, low-income.
- It is difficult to find housing.
- Not enough available housing for the number of people needing housing: single units, studio, and families.

#### *2.Is it difficult for the workforce in Astoria to find long-term affordable housing, either to rent or to purchase?*

- YES! And to find housing in good condition and updated.
- Housing cost is too high for many.
- Too few rental companies with high application fees and high security deposit, (“move in costs”) many can’t afford these costs.
- Difficult for students to find housing.

#### *3.What makes it hard to find housing in Astoria? Lack of inventory, high rent or sales price, condition of housing?*

- Lack of inventory and climbing rental prices.
- High rent, high utilities, and high application fees.
- Cyclical.
- Issue with stereotyping low-income folks making it hard for them to find housing.

*4. Is there a greater need for housing for singles, couples, or families?*

- ALL-Response varied by interviewee: some said singles and student housing is needed, and others said family housing is needed.
- Housing for singles and housing for larger families (3 or 4 bedroom) needed.

*5. Is there a need for short-term housing for the seasonal workforce?*

- Three of the 11 respondents said YES.
- Seasonal workers need affordable housing because of the tourism in Astoria- this is becoming an industry here so we need housing for those folks, who seem to be mostly singles.
- Other suggestions include student housing and transitional housing.

*6. What is the benefit to this community of developing affordable housing?*

- A better workforce in Astoria and livable community- don't want Astoria to become a "resort" town.
- Will eventually bring more money into the community. People on the lower income scale spend everything they have with no extra money to spend. If housing were affordable they would have extra money to spend in the community creating a better economy and happier community.
- Keep people off the streets.
- Keep families together.
- Provide better living conditions.
- People want to live in a community where housing is not an issue and where they work.
- Create a more stable workforce.
- It would help with the transient population.
- Affordable housing would create a more stable community.
- Attract more students to college if affordable student housing was available, they would have funds for college. Bring students to Astoria and create an "educated" community.
- Livability- make Astoria better

*7. What are the barriers to developing affordable housing in Astoria, either rental or owner occupied housing?*

- Lack of land
- Cost too high to build new or rehab old
- Property near bus routes

*8. Is it difficult to attract employees to Astoria because of the lack of housing?*

- Yes, need to have near bus routes or housing close to workplace.
- Yes, would attract students to Astoria and college.
- Yes, need quality and more options downtown.
- Yes, if we want people to move to Astoria to live and work we need affordable housing.

## **C. Householders Survey**

### **Survey Respondents**

Staff collected 115 householder survey responses through in-person interviews, paper survey forms that respondents returned to the Astoria Public Library, and an online survey. The respondents represent a wide range of demographics, in terms of age, employment status, household income, educational attainment, marital status, and living situation. Almost all of the respondents are not Hispanic, and almost 90% are white. Refer to Exhibit C for a demographic breakdown of respondents and a complete text of householder survey responses.

### **Survey Questions for Householders and Summary of Responses**

*1. What are your general thoughts on housing needs in Astoria?*

- Almost all respondents acknowledge a need for more affordable housing options in Astoria. A few respondents did express that Astoria is not expensive in relation to other communities, such as Cannon Beach.
- Many respondents mentioned high rental and sale prices in relation to wages, general lack of housing options, poor condition of existing low income developments, and high application/move-in fees.
  - “The cost of housing is high, especially considering the lack of employment opportunities and generally low wages. Even as a homeowner, it is difficult to make ends meet with one income.”
  - “It seems like it is difficult to find housing, especially for people on fixed incomes. Prices keep rising while income remains the same. It would be nice to have more affordable housing near downtown, especially for people who don't have reliable transportation.”
  - “I feel Astoria has a severe shortage of affordable housing options for low income families. I work for a local social service agency and have numerous clients who struggle to find and maintain housing that fits into their budget. In general, the rental housing market here is very limited,

with few options from which to choose and those available in poor condition and very overpriced.”

- “Need better options to rent: affordable, cleaner, modern, storm ready, not associated with drug houses. Deposits required need to be a realistic goal.”
- Several respondents commented on the difficulty of finding a rental that allows pets.
- Several respondents commented that high taxes, high utility rates, and regulations had a role in rising housing costs.
  - “Housing in Astoria is too high due to the extremely high tax base and water bills.”
  - “Historic homes can be difficult to maintain and historic preservation rules and regulations can add to the expense of keeping up a home.”
  - “Difficult to have rental being economically viable for landlord due to high cost of housing purchase and city of Astoria making it sometimes difficult to transform single family dwelling into several units.”
- Several respondents stated a need for more affordable housing for seniors, singles, and families.
- Several respondents expressed concern that Astoria could turn into a vacation community that is unaffordable for the workforce or those who live here year-round.
  - “I would love to see more affordable homes to BUY- not as an 'investment', vacation home or rental property- but to own as a home to live in. The real estate market here is largely inaccessible for someone who makes \$30,000 to \$40,000 a year. Many homes start at \$250,000 unless they are in need of significant repair. So many of the homes here have been sorely neglected and/or are not up to code, not to mention there are many homes here that are empty. It would be wonderful to see more locals be able to purchase homes and take care of them.”
  - “I am concerned about: (1) an increase in second homes that would decrease the inventory for year-round residents and increase property prices, thereby (2) making it difficult to find housing that is affordable for Astorians; and (3) building condos and apts on or by the river that would mostly serve second-home buyers (see problems above) while essentially privatizing the riverside; (4) the lack of good-quality rental apartments of varying rents; (5) the lack of any set-aside for very low-rent live-work



space for the artists who have made Astoria "discoverable"; (6) the lack of facilities for the homeless."

■ "Prices are rising; I hope we don't lose our artists, musicians, wait staff, etc. b/c they can no longer afford to live in Astoria."

○ Several respondents stated concern for the homeless population.

■ "Also the homeless have nowhere to go at night and there is only one shelter in town. Their faith based program and 60 day period drive people away that do not believe."

*2. Have you had difficulty finding or retaining long-term affordable housing in Astoria, either to rent or to purchase?*

○ 64.2% YES

○ 35.8% NO

*3. What makes it hard to find housing in Astoria?*

○ 69% of respondents indicated that lack of options is an issue.

○ 80% indicated that high rent or sales price is a problem.

○ 26% indicated that the application process makes it hard to find housing.

○ 59% indicated that condition of housing is problematic.

○ Several respondents commented on high move-in costs (first-last-deposit).

○ People with pets reported difficulty finding housing.

○ More than one respondent mentioned high taxes and utility rates.

○ One respondent stated that "rents are not that high. The problem is low incomes."

*4. Is there a greater need for housing for singles, couples, or families?*

○ 57.1% SINGLES

○ 41.8% COUPLES

○ 73.6% FAMILIES

○ Several respondents commented that all are needed.

○ Other commenters called for studios, shared housing, and housing for seniors and retirees.

*5. Is there a greater need for apartments or single-family housing?*

○ 42.4% APARTMENTS

○ 57.6% SINGLE-FAMILY HOUSING

○ Many respondents commented that both are needed.

○ Other commenters called for centrally-located apartments and affordable senior housing without steps.

○ One respondent stated that "the need is to maintain a balance with regard to density and options for all income levels."

*6. What is the benefit to this community of developing affordable housing?*

- Many respondents commented that affordable housing would benefit the local economy.
  - “Attractive workforce housing is important to businesses. Affordable housing is needed for people earning low wages or with no income, especially families with children in order to have stability for education and job training.”
  - “Attract more business/small business owners, more investment in local economy. Astoria could be more attractive to younger working people; also a retirement draw.”
  - “Developing affordable housing in the community helps the community become more economically stable. It will bring more higher wage earning families to the community. We are just one example of a middle class family that wants to live in the Astoria area, but with the housing challenges we are considering moving out of the area.”
- Several respondents mentioned maintaining the community’s diversity and authenticity as a benefit of developing affordable housing.
  - “Housing to serve all socioeconomic classes is imperative to a vibrant community with a wide array of perspectives and contributions to offer.”
  - “Keep the fabulous local mix of people we have now. Our people are what makes Astoria so magical.”
- Several respondents refer to the benefits affordable housing would have for low income residents and families.
  - “The benefit obviously is to help people get back on their feet and return some of their dignity.”
  - “Provides safe, ideally modern and updated (thus safe), clean housing options for lower income families - of which there are many in this area.”
  - “If people can stay in one place and have housing security, it is much easier to hold a job and keep the kids in school.”
  - “If we currently have a shortage of affordable housing, then ameliorating that problem would promote social justice, reduce a potential source of crime, and improve our community's overall economic vitality and quality of life by enabling potentially productive members of our community to participate more fully.”
- Several respondents felt that people experiencing homelessness would benefit from affordable housing.
- Several respondents commented that the community would not benefit from affordable housing, and/or that the city should not get involved in developing

affordable housing, and/or that affordable housing development should not undermine the appeal of the city.

- “None. Affordable house should be developed in Warrenton where building is easier.”
- “Affordable housing would benefit people on fixed incomes. I would not like to see more low income housing if it interfered with the attraction the area holds for higher income people looking to move to the area.”

## VII. Exhibits

### Exhibit A: Clatsop County Residential Sales Data Summary

	2010	2011	2012	2013	2014	2015	2010-15
<b>CLATSOP COUNTY</b>							
<b>Number of single-family home sales</b>							
<b>All properties</b>	455	393	515	501	617	154	2,635
<b>Houses</b>	366	303	414	403	489	119	2,094
<b>Townhouses</b>	4	5	6	5	7	4	31
<b>Condos</b>	35	22	42	44	57	17	217
<b>Manufactured</b>	40	56	40	39	46	7	228
<b>Mean sales price</b>							
<b>All properties</b>	\$272,958	\$223,000	\$246,328	\$269,133	\$280,102	\$231,334	\$258,900
<b>Houses</b>	\$304,867	\$257,124	\$272,735	\$299,369	\$307,152	\$249,555	\$287,938
<b>Townhouses</b>	\$351,600	\$273,800	\$205,913	\$222,160	\$194,571	\$284,875	\$245,909
<b>Condos</b>	\$246,392	\$320,765	\$207,972	\$233,915	\$250,342	\$176,309	\$239,513
<b>Manufactured</b>	\$27,850	\$22,669	\$26,782	\$22,411	\$24,278	\$29,668	\$24,795
<b>Median sales price</b>							
<b>All properties</b>	\$224,900	\$188,300	\$199,500	\$212,500	\$230,000	\$198,000	\$212,000
<b>Houses</b>	\$235,422	\$209,900	\$209,450	\$222,000	\$238,000	\$220,000	\$225,000
<b>Townhouses</b>	\$307,000	\$233,000	\$179,500	\$262,000	\$201,500	\$290,000	\$215,000
<b>Condos</b>	\$210,000	\$274,950	\$219,250	\$222,500	\$223,000	\$150,000	\$217,750
<b>Manufactured</b>	\$18,250	\$10,500	\$10,250	\$12,000	\$16,750	\$25,000	\$14,000
<b>Number of single-family homes sold for \$250,000 or less</b>							
<b>All properties</b>							1,684
<b>Houses</b>							1,259
<b>Townhouses</b>							18
<b>Condos</b>							131
<b>Manufactured</b>							228

**ASTORIA ONLY****Number of single-family home sales**

<b>All properties</b>	85	82	98	91	108	38	502
<b>Houses</b>	75	78	83	84	101	32	453
<b>Townhouses</b>	2	2	4	4	2	2	16
<b>Condos</b>	8	2	11	3	5	4	33

**Mean sales price**

<b>All properties</b>	\$213,618	\$191,831	\$195,286	\$204,889	\$232,609	\$231,967	\$210,373
<b>Houses</b>	\$210,655	\$188,491	\$195,735	\$204,454	\$232,923	\$230,086	\$209,293
<b>Townhouses</b>	\$307,000	\$311,500	\$242,370	\$206,450	\$147,250	\$408,500	\$258,986
<b>Condos</b>	\$218,056	\$202,450	\$174,775	\$215,000	\$260,400	\$158,750	\$201,633

**Median sales price**

<b>All properties</b>	\$189,780	\$177,250	\$177,250	\$183,000	\$218,250	\$216,500	\$189,000
<b>Houses</b>	\$189,780	\$177,250	\$179,500	\$182,500	\$217,500	\$221,500	\$188,407
<b>Townhouses</b>	\$307,000	\$311,500	\$232,239	\$225,950	\$147,250	\$408,500	\$263,000
<b>Condos</b>	\$169,250	\$202,450	\$144,000	\$182,500	\$275,000	\$142,500	\$172,500

**Number of single-family homes sold for \$250,000 or less**

<b>All properties</b>							366
<b>Houses</b>							336
<b>Townhouses</b>							7
<b>Condos</b>							23

Source: Clatsop County Sales Report 2010-2015

## Exhibit B: Clatsop County Housing Profile

### CLATSOP COUNTY

### Housing Profiles

What multi-family housing has been funded:

	Projects	Units	% of the States funded Units	% of the Regions funded Units
CFC funded 2008-2012	3	50	1.2%	5.9%
CFC funded total	15	376	1.5%	6.2%
9% LIHTC total	8	257	1.4%	5.7%
4% LIHTC total	1	31	0.2%	2.7%
<b>Total OHCS</b>	<b>21</b>	<b>486</b>	<b>1.0%</b>	<b>4.5%</b>
Rural Development	3	93	1.8%	5.6%
HUD	4	126	1.0%	3.5%
<b>Total Affordable Housing</b>	<b>25</b>	<b>489</b>	<b>0.8%</b>	<b>3.5%</b>

please note: categories can not be added to equal the totals; projects can access multiple funding sources and can be owned by entities not specified here.

2012 CFC Needs Data:

Clatsop County	Units	Population	Clatsop Percentage with Housing Available
Alcohol & Drug Rehab	0	662	0.0%
Chronically Mentally Ill	3	648	0.5%
Developmental Disability	49	191	25.7%
Domestic Violence	3	96	3.1%
Elderly	160	1,298	12.3%
Farmworkers	0	248	0.0%
Frail Elderly	0	194	0.0%
HIV / AIDS	0	23	0.0%
Physically Disabled	0	75	0.0%
Released Offenders	0	48	0.0%



Region:  
Valley North Coast Oregon



data sources: vary by population type. Alcohol & Drug, Chronically Mentally Ill, Developmental Disability, Domestic Violence, Frail Elderly, HIV/AIDS, and Physically Disabled come from DHS population data queries; Elderly are low-income elderly household data from the ACS; Farmworkers from the Agricultural Census; Released Offenders from the Department of Corrections. Full methods and sources can be found online at: [http://www.oregon.gov/hos/pages/needs\\_analysis.aspx](http://www.oregon.gov/hos/pages/needs_analysis.aspx)

OHCS Multi-Family Need Distribution

	Number	% of State	% of Region
Renter households 60% county MFI and less	3,050	0.9%	3.0%
Extreme Rent Burdened	1,444	1.0%	3.1%
Need Distribution Percent	-	1.0%	3.1%

Housing Age & Types

2007-11 ACS	Number	% of County	% of State
Built pre-1950	6,991	32.6%	18.1%
Rentals median year built		1971	1977
Owned median year built		1973	1976
Moved in 2005 or later	6,902	43.1%	45.3%
in a 1 unit structure	15,460	72.0%	68.0%
in a 2-4 unit structure	2,186	10.2%	7.3%
in a 5 or more unit structure	2,396	11.2%	16.0%
Mobile Homes	1,394	6.5%	8.4%
Boat / RV	25	0.1%	0.3%

17 Manufactured Dwelling Parks in the county with 676 spaces

(from the Oregon Manufactured Dwelling Park Registry)

7/10/2013

## CLATSOP COUNTY

### What we know: Population / Households

2010	Number	Change from 2000	
		Number	Percent
Population	37,039	1,409	4.0%
Poverty	5,413	1,221	29.1%

2007-11 ACS	Number		
Total Housing Units	21,461		
Total Occupied Housing Units	15,999	% of Households	
Renter Households	6,013	38%	% Renters
Renter Households under 60% County Median Family Income	3,050	78%	% of under 60% Renters that are Burdened
Rent burdened Households under 60% County Median Family Income	2,376		
Owner Households	9,986	62%	% Owners
Senior Households (65+ householder)	4,011	25%	-
Senior Renter Households	806	20%	% of Senior Households that are Renters
Senior Owner Households	3,205		

### Household Incomes - 2007-11

	Clatsop County	Oregon
Median Family Income	\$53,388	\$61,302
Renters percent income spent on housing	31%	31%
Owners percent income spent on housing	23%	23%
Total Households	15,999	1,509,554
Extremely Low Income (under 30% of Median Family Income)	\$16,016	\$18,391
# Households	2,182	232,339
# Burdened Households	1,890	198,499
% Burdened	87%	85%
Very Low Income (under 50% of Median Family Income)	\$26,694	\$30,651
# Households	4,038	430,494
# Burdened Households	3,182	325,320
% Burdened	79%	76%
Low Income (under 80% of Median Family Income)	\$42,710	\$49,042
# Households	7,271	708,982
# Burdened Households	4,773	451,825
% Burdened	66%	64%

In 2013, Oregon's minimum wage is \$8.95.

1 person working full time at minimum wage earns \$18,616 per year  
 2 people working full time at minimum wage earn \$37,232 per year

### What more should we know about your community?

7/10/2013

Source: Oregon Housing and Community Services. *Housing Profiles by County*. Web. April 2015. <<http://www.oregon.gov/ohcs>>

## Exhibit C: Householder Survey Responses Collected April-May 2015

### Tables 1-10: Demographic overview of respondents

Table 1: Age	
17 or younger	0.0%
18-20	0.0%
21-29	21.2%
30-39	22.1%
40-49	19.5%
50-59	14.2%
60 or older	23.0%

Table 2: Educational attainment	
Less than high school degree	0.9%
High school degree or equivalent (e.g., GED)	7.1%
Some college but no degree	24.8%
Associate degree	14.2%
Bachelor degree	32.7%
Graduate degree	20.4%

Table 3: Employment status	
Employed, working 40 or more hours per week	40.7%
Employed, working 1-39 hours per week	28.3%
Not employed, looking for work	5.3%
Not employed, NOT looking for work	6.2%
Retired	15.9%
Disabled, not able to work	3.5%



<b>Table 4: Household income</b>	
\$0 to \$9,999	3.5%
\$10,000 to \$24,999	21.9%
\$25,000 to \$49,999	26.3%
\$50,000 to \$74,999	14.0%
\$75,000 to \$99,999	10.5%
\$100,000 to \$124,999	3.5%
\$125,000 to \$149,999	4.4%
\$150,000 to \$174,999	2.6%
\$175,000 to \$199,999	0.9%
\$200,000 and up	2.6%
Prefer not to answer	9.6%

<b>Table 5: Ethnicity</b>	
I am not Spanish, Hispanic, or Latino	94.3%
Mexican	2.8%
Mexican-American	1.9%
Chicano	0.0%
Puerto Rican	0.0%
Cuban	0.0%
Cuban-American	0.0%
Some other Spanish, Hispanic, or Latino group	0.0%
From multiple Spanish, Hispanic, or Latino groups	0.9%

<b>Table 6: Race</b>	
White	89.1%
Black or African-American	0.0%
American Indian or Alaskan Native	1.8%
Asian	1.8%
Native Hawaiian or other Pacific Islander	1.8%
From multiple races	5.5%

<b>Table 7: Relationship status</b>	
Married	52.2%
Widowed	2.7%
Divorced	13.3%
Separated	0.9%
In a domestic partnership or civil union	4.4%
Single, but cohabiting with a significant other	8.0%
Single, never married	18.6%

<b>Table 8: Number of children age 17 or younger in household</b>	
None	60.5%
1	16.7%
2	15.8%
3	3.5%
4	2.6%
More than 4	0.9%

<b>Table 9: Living situation</b>	
I live in Astoria year round.	72.4%
I live in Astoria part time.	5.1%
I am looking for housing in Astoria.	12.2%
I do not live in Astoria and I am not looking for housing in Astoria.	10.2%
Other: <ul style="list-style-type: none"> <li>• I live in Seaside (2 respondents)</li> <li>• I own a rental in Astoria</li> <li>• Homeless in Astoria/Warrenton</li> <li>• I want to live in Oregon but looking for affordable housing</li> <li>• I live in Clatsop County, considering living in Astoria</li> <li>• Living in Gearhart</li> <li>• Just moved to Astoria from city 6 months ago</li> <li>• I am a graduate student, living here temporarily to study at the OSU Seafood Center</li> <li>• I live with my parents</li> <li>• Recently moved to Warrenton due to lack of housing in Astoria</li> <li>• Renting in Warrenton</li> <li>• I have temporary housing in Astoria but am looking for a permanent residence.</li> </ul>	

<b>Table 10: Are your living quarters owned or being bought by you or someone in your household, rented for cash, or occupied without payment of cash rent?</b>	
<b>Owned or being bought by you or someone in your household</b>	<b>43.6%</b>
<b>Rented for cash</b>	<b>52.5%</b>
<b>Occupied without payment of cash rent</b>	<b>4.0%</b>

## 1. What are your general thoughts on housing needs in Astoria?

Astoria has way more housing than Seaside. But both cities are in critical need of additional housing, especially Seaside.

Housing in Astoria is too high due to the extremely high tax base and water bills.

Housing stock is charming, but flawed. Historic homes can be difficult to maintain and historic preservation rules and regulations can add to the expense of keeping up a home.

I feel as though rent should be lower compared to wages made. Also the homeless have nowhere to go at night and there is only one shelter in town. Their faith based program and 60 day period drive people away that do not believe (thankfully I do). Religion should not be a human requirement to deserve a bed to sleep in.

I just wish there were more options, less application fees, faster processes of information, and more variety in housing. i.e. more apartments

There are plenty of houses which have been for sale for over 300 days. There are few homes for rent. Folks would rather let a property be vacant with no income coming in than rent the property. That is contrary to good sense.

For a single mom working a full time job rent is just too high. It's quite depressing honestly how hard one has to work just to live but can't even afford a place of their own.

Astoria needs more multi-unit housing. There is not much acreage remaining for large, single-family homes. Also the cost of these homes is inflated. Good for the owners and not-so-good for community.

Too many hills!

Need better options to rent: affordable, cleaner, modern, storm ready, not associated with drug houses. Deposits required need to be a realistic goal.

unaware of what is needed

Need more affordable rentals for seniors.

I live in Seaside and have looked for years to move to Astoria. Either too expensive or a dump. Astoria needs medium priced clean housing. No pets appears to be an issue, also.

To rent, the move in cost is RIDICULOUS! Plus MANY of these homes are moldy, or unkempt, and the price is defiantly not worth it. But people are forced to take these crappy living situations because there are no alternatives

Prices are rising; I hope we don't lose our artists, musicians, wait staff, etc. b/c they can no longer afford to live in Astoria.

Needs to be more affordable rent to high

There is not enough affordable housing. And when an apartment/house state "affordable" it is not affordable for individuals working in the community with children. Wages are minimum and housing prices are too high.

Need lower priced options for working people that are not the low life druggies like at the Gateway, the Astor and other so called "low income" housing I wouldn't want my dog living at. Need houses not apartments where you are forced to deal with these types. The city might give a tax credit to owners of homes that rent so they don't make the rent so high.

Expensive from low quality

Need more housing units, more affordable rental housing units, and a variety of housing units, not like Mill Pond which were designed to attract out of state persons with significant resource. Need to have housing for those who are employed seasonally in the tourist-based industries who live here year round. Also need to have housing units that offer owners with pets the opportunity to rent.

My grandmother & great aunts lived in Astoria, OR. It holds a warm place in my heart. I was wondering if it's a place for senior citizens, although I have never described myself using that terminology. I'm active, consider myself to be young and am proud to call myself a native of Los Gatos, CA. For some reason I see Astoria as quaint the way Los Gatos used to be. I would love to see Astoria as a retirement destination with affordable housing which is mandatory for a single baby boomer like me.

My needs have been met but I see limited housing options mostly apts style. Not much community housing or shared

Housing is more affordable than in some surrounding cities (such as Cannon Beach and Gearhart).

We need housing for homeless.

Not enough low income housing

House prices and rent are too high

Not enough affordable housing

The area is too expensive for most people to live in. Astoria is letting the rich run the town, which is unfair to people who just want to make a living. The city would do well to maybe institute a form of rent control, like in Santa Monica, California.

I would love to see more affordable homes to BUY- not as an 'investment', vacation home or rental property- but to own as a home to live in. The real estate market here is largely inaccessible for someone who makes \$30,000 to \$40,000 a year. Many homes start at \$250,000 unless they are in need of significant repair. So many of the homes here have been sorely neglected and/or are not up to code, not to mention there are many homes here that are empty. It would be wonderful to see more locals be able to purchase homes and take care of them.

There is a need for more workforce housing. The lack of supply causes a higher cost.

We need affordable rentals. I would like to see home prices stay within reach of most Astorians.

It is very difficult to find housing for a single individual. All the housing is either low-income or expensive houses. There is a huge influx of 20-40 year old singles moving here. KD Properties have a lot of potential building but their property management is lacking. If they charged more a month and cleaned up there apartments they wouldn't only have full occupancy by (non-drug using) tenants but also make more money.
Need clean affordable housing! Low rent places are really quite awful that I have looked at.
There is a great need for affordable apartments for small families and senior housing.
It was hard to find something affordable to rent for a family of four. At \$1275, we're at the top of what we can afford.
not enough affordable housing.
Expensive
It's cheaper than the city.
We need housing for seniors and homeless around 500-700 per month
Needs more rentals. More affordable, well-constructed family housing. Cheaply-constructed, affordable housing seems to be readily available in Warrenton and Emerald Heights. I'd like to see Astoria stay classy, unique, and charming. My family has been lucky. We've been renting the same place for 9 years (\$950/month, 3BR/1Bath, historic craftsman), but we have had GREAT DIFFICULTY finding a home to purchase. We've been looking for over a year and we've made 2 offers.
It is very hard to find housing, especially if you are moving to Astoria from elsewhere.
Not enough options for anyone-renters or buyers. Rental prices are too high, and long-term costs of buying (taxes, maintenance, water/sewer) are prohibitive.
Astoria is full of empty houses that nobody who lives here can afford. I have thoroughly researched options for shared housing with friends or apartment rental. I am currently considering moving to Washington.
Landlords do not respect renters. Cost of renting continues to rise as conditions (income) remain the same. Rental properties are poorly maintained. It is almost impossible to find housing if you have pets.
It would be nice to have more month to month or short term lease options that aren't extraordinarily increased in price since they aren't yearlong commitments.
Rent prices are reasonable/low in comparison to those in larger cities, though I have noticed that rents have risen considerably (about \$100/month) in the past 2 years. Housing in Astoria is within my means, but I am aware that housing is very difficult to find for those on a fixed income, especially in light of rising cost of living. I am conflicted, because although I see the need for affordable workforce housing, I also would like to see Astoria develop in a manner that attracts young professionals, entrepreneurs, artists, etc. In other words, I support gentrification in favor of creating more housing for very low income residents.
The cost of housing is high, especially considering the lack of employment opportunities and generally low wages. Even as a homeowner, it is difficult to make ends meet with one income.

It seems like it is difficult to find housing, especially for people on fixed incomes. Prices keep rising while income remains the same. It would be nice to have more affordable housing near downtown, especially for people who don't have reliable transportation.

Too high in rent

Too expensive! And not kept up! Need more three bedroom options as well.

They are deplorable. The rent is way out of line for wages of most of the people that need to rent and for seniors, forget it. There are very few places and those that are new the rent is ridiculous and then have to pay utilities on top.

More affordable housing needed.

I believe that for those who live below the poverty line it is difficult to find affordable housing. It is more to rent than to own your own home.

Need more one-story housing, not necessarily apartments, for seniors already living here but who cannot continue to live in a 2-story home.

I feel Astoria has a severe shortage of affordable housing options for low income families. I work for a local social service agency and have numerous clients who struggle to find and maintain housing that fits into their budget. In general, the rental housing market here is very limited, with few options from which to choose and those available in poor condition and very overpriced.

Across the board, rent is too high in comparison to income.

Kind of screwed...can't build on these landslide-prone hills, and some stuff just needs to be torn down and built new, but they can't because of a historic designation. I live in a historic area, and I am fine with it, but we have to think about the value of preserving crap. Some of the houses are lovely and some are crap.

The rental market in Astoria is the "tightest" housing market I have lived in- including Eugene near UO campus. The rental companies seem overwhelmed, and private landlords are scarce.

Rentals are expensive, and pet friendly options very difficult to find.

We've been looking for a house to purchase in the area for the past 6 months. The lack of housing on the market and the significant increase in real estate prices has made it difficult to purchase a home in the area. While some of the newer housing developments in Warrenton are affordable for us, they are built very cheaply and are very small for families. Prices in these newly developed areas have risen by as much as 10% within the past year. That far outweighs the rate of pay wage increases. We are reluctant to purchase a home in the area because the growth in home prices has been so rapid due to the lack of housing on the market that the market is likely to see a dip or flat line on home values soon especially once interest rates rise.

We need to honestly learn the extent of the problem on this important issue. I am concerned, though, about how well this survey will uncover the truth. Will respondents base their answers on first-hand experience only, or on hearsay? How likely is it that those who have trouble finding affordable housing will participate in this survey?

Finding affordable rental housing in Astoria is extremely difficult

I am concerned about: (1) an increase in second homes that would decrease the inventory for year-round residents and increase property prices, thereby (2) making it difficult to find housing that is affordable for Astorians; and (3) building condos and apts on or by the river that would mostly serve second-home buyers (see problems above) while essentially privatizing the riverside; (4) the lack of good-quality rental apartments of varying rents; (5) the lack of any set-aside for very low-rent live-work space for the artists who have made Astoria "discoverable"; (6) the lack of facilities for the homeless.
The rents are really high compared to what people make here.
Affordable housing is difficult to find for me and my family due to the fact we have two large breed dogs and much of what is available is not posted online. I moved from out of state and had difficulties finding a place who would rent to me as I was not in state.
Rural homelessness or poor housing, and housing accessibility, seem to be prevalent issues. Many in our community live in homes that lack reliable basic needs such as a heat source. Also, finding reliable housing for rent is difficult for families (especially when they need to deliver first and last month's rent with a deposit). The rental market is so competitive that many families with lower incomes are priced out and have to substantially change their lifestyle to stay in our community.
Desperate need for affordable, decent housing for working poor, low income, seniors and the homeless.
There is always a need for affordable housing in any city.
Difficult to have rental being economically viable for landlord due to high cost of housing purchase and city of Astoria making it sometimes difficult to transform single family dwelling into several units.
Desperate need for affordable housing, especially rentals.
I think it's insane how much housing is! If it wasn't for my husband's income there would be no way I could afford housing and I make over minimum wage and work almost 40 hours a week sometimes more. But if you add in food and transportation it's just unrealistic.
If there are not adequate, non-poverty paying jobs, then doesn't it make sense that people aren't making enough money and therefore need affordable housing?! You want people to come to Astoria, but you don't have meaningful and substantial jobs?! What?!
More affordable housing options for seniors maybe co-housing
Not many 1-2 bedroom rentals available.
When we were renting it was very hard to find anything less than \$1000/month.
More affordable housing is needed.
Affordable housing doesn't exist. Rent for the average 3 bedroom house or anything like it is almost my husband's take home pay. And he's got a very good job.
Need more affordable housing
Housing options for poor FAMILIES are not good here. They are located in bad areas, are far away from schools and shopping centers, and/or are too small or not well cared for.

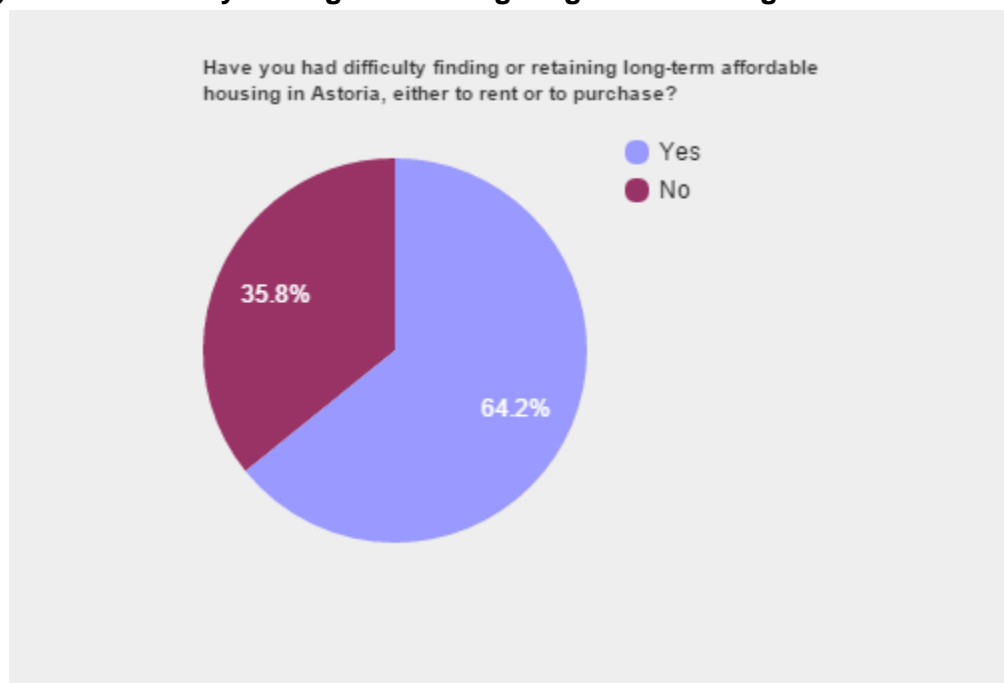


Astoria needs more housing for those who can pay \$600-800 range. Someone who makes minimum wage should pay in an ideal situation only 30% of their wages on rent, \$500. There isn't anything that affordable here. Portland estimates that they are 20,000 units deficit in affordable housing. Warrenton is a tad more affordable than here.

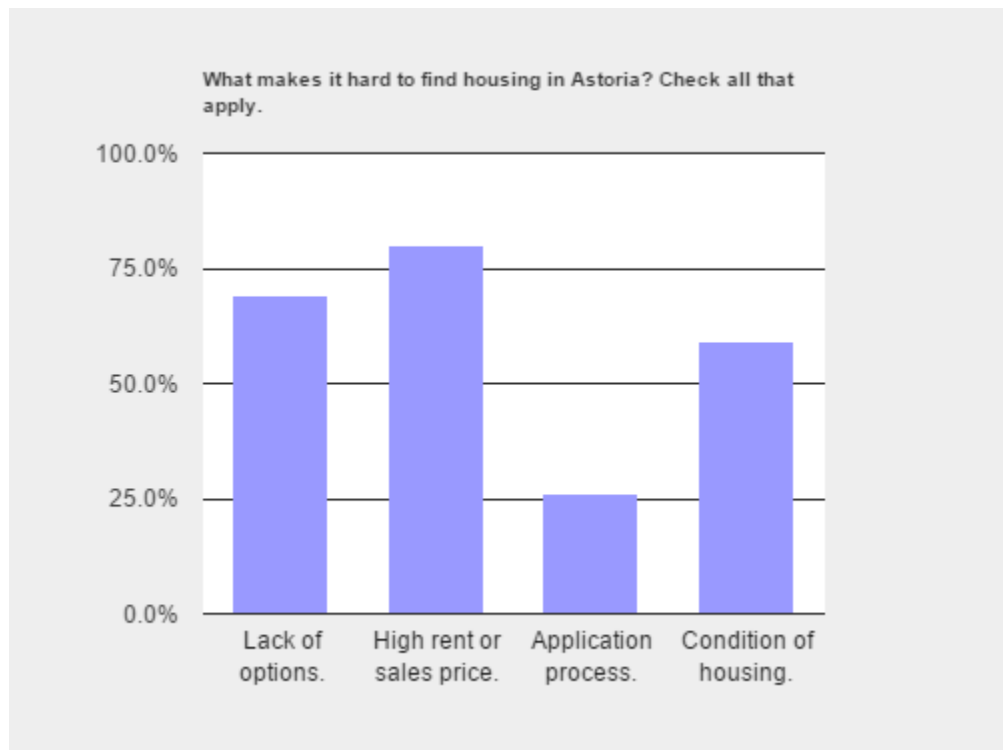
I'm torn. I would love to live in Astoria again, but prices are much higher than when I lived there previously. But Astoria has a small-town, historic feel to it that makes it both attractive to potential residents, but not amenable to new construction. In some ways the NIMBYism of the residents has led to a lot of economic opportunities being lost to Warrenton and elsewhere, but at the same time Astoria remains a tourist draw and a desirable place to live because of it. I don't have an answer as to how to moderate this. I would not want to see housing projects erected on the riverfront, nor the city lose its character.

Need more options! The fact that most of the rentals around here seem to be owned by property management companies makes it really difficult and expensive to apply for housing. I'd like to see well-maintained, affordable (to people working minimum wage/service industry jobs) options within walking distance of downtown... as opposed to run-down, isolated low income developments like Bayshore and Emerald Heights.

## 2. Have you had difficulty finding or retaining long-term housing in Astoria?



### 3. What makes it hard to find housing in Astoria?



Rents are not that high. The problem is low incomes.

Taxation within Astoria is the highest in the county and continues to rise. The CSO surcharges create a serious impact on fixed incomes. Lack of off-street housing. Number of rentals versus number of owner occupied homes. As a population ages, it will have to leave town to find single level housing on level ground with off street parking and a garage and hallways wide enough for wheel chairs.

I was renting and only am paid \$520/month-jobs here do not add up to wage of rent. CCA will pay first and deposit but how do you afford \$50 per application just to be put on a list? Everything looks old and run down.

Deposits required are sometimes too high. Condition of rentals some are not well maintained. Some appear run down or "old".

Glad we do not have to rent

No pets

Landlords who do not allow pets or restrict certain breeds of pets.

Whatever problems Astoria has with housing, I hope it will improve!

Word of mouth.

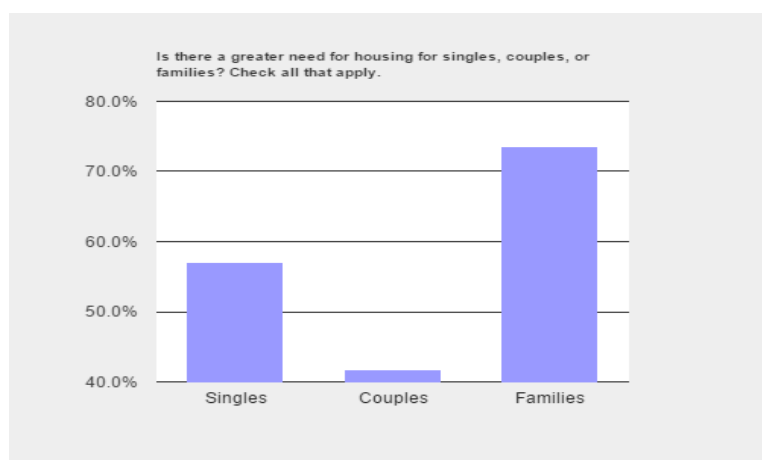
Vacation rentals dominate in this area

I didn't check it, but this rental was a MESS. LOL

Poor quality low income housing.

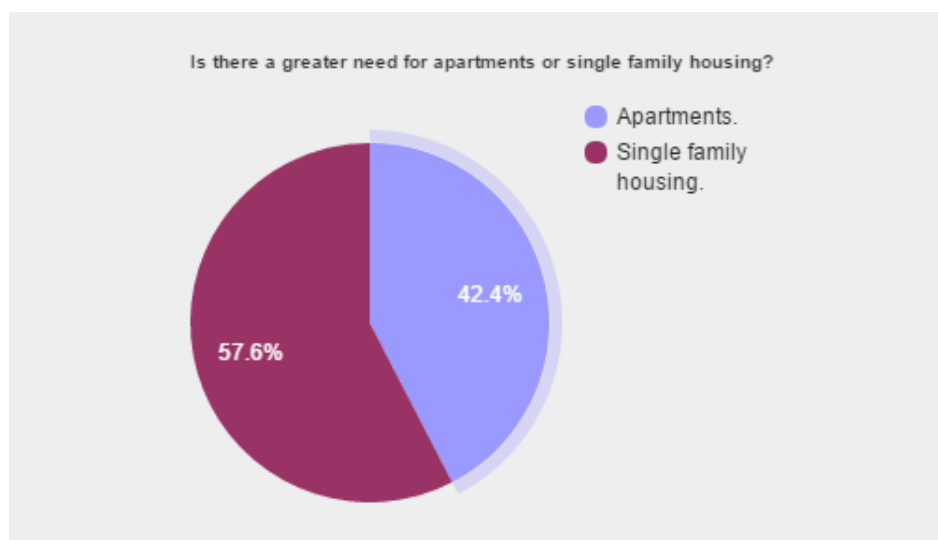
My husband works 2 jobs, plus I work and houses in our price range (\$200-265k) seem to be sold before they even hit the market if they are halfway decent. Prices are going up. Portlanders and Californians are moving in.
All of the above. Easom Property Management wanted an in-person visit (impossible for someone moving from the East Coast). Also, Easom's first/last/deposit and income requirements are prohibitive. I am looking for something in the \$500-700 range.
It has been difficult to afford rising homeowner expenses while income remains the same.
Too expensive. Restrictive terms: 1st/last/deposit and application fees are often not affordable even if the rent is. Condition: Emerald Heights is affordable, but it is too remote and lacks adequate public transit options. It also has a reputation for poor maintenance, drugs, and crime.
Property management companies dominate the market, and they charge too much to apply for housing. I have dogs and I've found that there are few options for people with pets. The only way to find a rental without going through property management is to know someone-word of mouth. In general, the rent is too high in relation to the cost of living and the wages in this area.
The housing market is dominated by property management companies, whose application fees and 1st/last/deposit requirements present barriers to people with lower and fixed incomes. There is very little online-Craigslist-activity in the area.
Old run down houses
Rent is too high. and what is affordable -- the conditions of the buildings are despicable.
Pets are not generally permitted.
No first-hand experience on which to base an answer
See #11.
Move in costs. Places around here want \$2,000 + for move in costs.
High taxes on homes that barely have a view of water

#### 4. Is there a greater need for housing for singles, couples, or families?



Pets
All
I would not feel qualified to say which group is in greater need. A good mixture of appropriate housing would be the ideal.
not sure
Let's not just cater to Coast Guard family housing so that the City can attract 2 more Coast Guard cutters and make money off that venue.
Retirees
Studios
Senior couples and singles
Not in a landslide or tsunami zone.
Studio apartments
Affordable and maintained housing...
Also shared housing for groups of friends.
Not sure.
No first-hand experience on which to base an answer
Perhaps particularly senior citizen singles
Roommate situations are difficult to figure out when one room is tiny with no bathroom. How do you fairly split THAT rent?!
All the above

### 5. Is there a greater need for apartments or single-family housing?



Seniors need house that is both affordable without steps.
The need is to maintain a balance with regard to density and options for all income levels.
I don't know what single family housing is. There is nowhere near enough housing resources which is a main reason so many are considered low income. Jobs only hire part time and do not often treat employees with respect for what they pay.
Multi-unit development
Not sure
Both
Community housing is needed b
Both, but especially housing
Both!
Both-affordable and maintained.
GOOD apartments. Some qualities of a "good" apartment: not run down, well-maintained, parking, long term rental options, near downtown, \$500-700.
Both
Both
Both-centrally located would be preferable
Not sure.
Both. For families in a position to buy I would love see affordable new construction homes. More low income apartment complexes are needed as well.
Dense apartments make the most sense, and could free up other options for people.
Affordable, well-built family housing is needed
No first-hand experience on which to base an answer
Both

## 6.What is the benefit to this community of affordable housing?

Housing to serve all socioeconomic classes is imperative to a vibrant community with a wide array of perspectives and contributions to offer.
People won't be homeless (my family and I are not, we live in Seaside, but look very hard for something better and bigger), sense of even more pride for Astoria, mainly less homelessness.
None. Affordable house should be developed in Warrenton where building is easier.
The benefit obviously is to help people get back on their feet and return some of their dignity.
None
Affordable housing is a specific, government defined criteria. Please define what "affordable housing is
Stores here are expensive! Our city would not rely as much on tourists to carry them through the summer if housing was more affordable because citizens/residents would have more cash on hand to spend. If housing was more affordable, homeless population would go down, businesses would increase income, employees would receive more hours, the town would be more vibrant in the "off season". High prices and low income are harshly affecting this town. There are so many abandoned buildings that are rotting! Fixing them would create jobs, or tearing down and rebuilding. We would be more appealing/maybe even modernized. However, there must be willing to train positions or you will only outsource to other bigger cities and the unemployed will stay unemployed and residents will be even more unhappy.
If there were more apartment options with lower application fees it would be not only more options but a greater variety for couples, families, soon to be families, even singles. The cost to live is far greater to live than I have ever seen. The work in Astoria doesn't give enough hours to allow us the ability to live here anymore. It is such an amazing city to be in. I wish I could have an apartment here that I could afford with low hours. If you have read my concerns I thank you. I just hope some affordable housing pops up soon so I can stop living place to place. I want to live by myself again or with my partner.
I can't speak for others but for me I would have a higher sense of pride and I can see more people living here could possibly also bring more off season tourists.
Greater diversity within the community and fewer peaks or spikes in the overall income distribution.
Some family homes here in Astoria that are generally low-housing are not as nice for a "family" to be proud of living in. This creates bad or low self-esteem images for children. Nicer homes, better, safe, clean neighborhoods would be a dream for housing in Astoria.
Attract more business/small business owners, more investment in local economy. Astoria could be more attractive to younger working people; also a retirement draw.
It will be able to accommodate a retail workforce as more shops are opened and will be able to stay open.
Less homelessness, and better quality of life for yearlong residents
Keep the fabulous local mix of people we have now. Our people are what make Astoria so magical.
More people move to area more money comes into city for development and helps economy
Not as many homeless children.

People would move here
The city has no business developing housing. It is not its place. The city should allow private interests to do so while providing them incentive to do it. They should tax higher people that come in and buy then don't actual live here or rent their homes. It's people coming here and fixing up places and then not living in them or flipping them or renting them at high prices to cover the cost that caused a housing problem to being with. They should not have taxed the people that have lived here for generations so they could have kept and kept up their homes to begin with.
Boosting economy. residents not being house poor and being able to spend money elsewhere
Potentially less homeless on the street and less people on the verge of homelessness; attracting more out of town persons with entrepreneurial skills that could provide a variety of business opportunities to add to our local economy.
You may have responsible, respectful citizens who will contribute much to the success of Astoria.
Astoria can be difficult for recruiting employees with lack of housing options that are affordable.
It reflects the values of a caring community and enhances diversity.
Attractive workforce housing is important to businesses. Affordable housing is needed for people earning low wages or with no income, especially families with children in order to have stability for education and job training.
It allows people from Mexico and other countries to live and work here.
Provides safe, ideally modern and updated (thus safe), clean housing options for lower income families - of which there are many in this area.
The people who want to live there can, and can contribute to the community.
Homes that are empty and neglected (which are hazardous and economically unattractive) could be occupied by those that wish to care for them and live in them- not sitting empty because they are overpriced. Home ownership and affordable rentals strengthen communities from the bottom up and inside out instead of placing property in the hands of the affluent few. This results in a monopoly of the market and rent/real estate prices increase to the point where the local community cannot afford them. I know this first hand growing up in Portland and am noticing a rise in rent/real estate here (I have lived her for 11 years). I love this community and wish to see it thrive from the inside out- I feel that affordable housing is one way to ensure that the local community can keep Astoria strong and livable.
It will keep Astoria "real."
People really struggle here with low wage jobs, costly daycare, high priced food etc...
Allowing more single youth and seniors to stay and contribute to our community long term.
We're in a neighborhood full of gorgeous, huge homes owned by retired people. So Astoria's hill is one generation away from all of these homes being turned into condos or apartments, and that will be a SAD DAY.
Diversity in community
Less people living on the street

It would give people more options-this is a small area.
No person should have to worry if they are going to have a warm place to sleep
None, if it's poorly/cheaply made. The improvements Astoria has made to make it a livable city have made it attractive to tourists and others. Affordable housing needs to account for 1-privacy of the inhabitants 2-quality of life: are there spaces for gardening, etc. 3-communal living options? an idea to consider 4-childcare services? 5-does Astoria have the economy to support more workforce? Or are these dwellings going to harbor more poverty, addiction, and public safety issues like we see on Bond Street? Or in the apartments by old Youngs Bay Bridge? 6-are they beautiful?
Affordable housing would allow a more diverse set of people to move here. Interviewer opinion: young, intelligent, educated and motivated people like Clara would be assets to any community.
What does Astoria want to become? To keep this place vibrant and interesting, we need people of all ages and situations living here.
Younger people would consider staying here longer to attend CCC, then transferring elsewhere to finish their degrees and possibly returning to Astoria afterwards to raise families.
Decrease in transient population and increased appeal for relocation to the area.
Affordable housing would benefit people on fixed incomes. I would not like to see more low income housing if it interfered with the attraction the area holds for higher income people looking to move to the area.
Healthy people, more educated workforce, and so on. Affordable housing creates a domino effect that has a positive impact on all aspects of the community.
Diversity. Without affordable housing, Astoria will just become a retirement community.
Less homelessness
I don't know that there is a benefit.
I believe that in most cases the problem is rent is too high, first, last and deposits (that you never get back) and if they can get in, then paying is a struggle. Also the agencies that handle rentals, are usually not helpful at all.
The people who work here can afford to live here.
It will provide safe location for families who cannot afford high rent .
Astoria will have a richer, stronger economy if people who work in Astoria or who are new to the work force can afford to live here. A gentrified Astoria - UGH!
A reduction in homelessness, safer environments for children whose families struggle to find housing, and a potential boost to the local economy.
Happy people who are proud to support their town and local business because they feel taken care of by their Town.
If people can stay in one place and have housing security, it is much easier to hold a job and keep the kids in school.



It would cut down on traffic from WA and the rest of the county- it could improve support for local businesses and the workforce would benefit as well. Astoria needs density to keep its feel. Housing is a major issue.

Developing affordable housing in the community helps the community become more economically stable. It will bring more higher wage earning families to the community. We are just one example of a middle class family that wants to live in the Astoria area, but with the housing challenges we are considering moving out of the area.

If we currently have a shortage of affordable housing, then ameliorating that problem would promote social justice, reduce a potential source of crime, and improve our community's overall economic vitality and quality of life by enabling potentially productive members of our community to participate more fully.

The next debate would then be what is the best way to fix the problem within a small community with limited resources, but within a nation of homelessness in which our economic and political systems tend to amplify the disparity of wealth and opportunities. Do we exclude most everyone who "comes to our doorsteps" or dilute our resources to the point of our efforts being inconsequential? And if we exclude, on what basis? How would we simultaneously deal with sources of homelessness, such as mental health difficulties and/or drug addiction, and care-givers reneging on their responsibilities toward their children/teens by discarding them into the street because they were not born heterosexual?

I hope our community learns and explores options with open minds. "Band aid approaches" are valuable while pursuing likely solutions, but only drain resources and community energy if all we do is apply band aids.

Increased population density to assist in the economic growth of the area.

We can keep Astoria a working community rather than a second-home tourist town.

It will keep working people in Astoria instead of being pushed to Knappa, Warrenton or Seaside.

Affordable housing would benefit Astoria because many young professionals whom work in the immediate area (Seaside, Astoria, etc.) have a desire to be in a more hip and vibrant town (Astoria) however the current options for housing are lacking. The ability for these professionals and their family to relocate to Astoria is nonexistent. Housing is no available or limited to the point that a 6 month waitlist is not practical resulting in some needing to look outside of the area.

Reliable housing improves the stability and personal investment in communities, increasing the quality of life for residents, schools, lowering crime rate, and so much more. Getting families in reliable housing has better lifelong outcomes for children and delivers exponential long-term benefits to our community as a whole.

Stable work force, children's educational, food, health needs are met.

Stability for working people living here.

Businesses are already exiting Astoria to relocate to Warrenton , once the population follow the jobs, Astoria will be once again on the decline. Affordable housing keeps the population in Astoria, widens the tax base and will have positive effect for the city

Attracting a young work force, and enabling seniors to 'age in place'.

Reduce the outrageous amounts of homeless families and if housing was more affordable I would do other things that support our local economy like shop at the local stores or go out to eat but since most of my money goes to providing a decent home I have no other option but to either apply for food stamps or drive clear to Longview for decently priced groceries.

Affordable housing helps to alleviate transient residents. It helps to support local economies which in turn support schools and job opportunities. You advertise yourself as a great historical and tourist destination...and you ARE!!!!...but what about the people who LIVE there!? If you have run-down and crappy properties and neighborhoods, do you really think tourists and visitors won't see that? They won't choose to stay and be viable residents and contribute to your economy if they simply can't, because of lack of affordable housing and/or sustainable jobs. It's a VERY vicious and nearly inescapable cycle in this country.

#### Diversity

I know tourism is a great thing for our town. But if regular people aren't able to afford a decent place to live than you lose the people that serve all the tourists. This is a great place to live, and it shouldn't be limited to the wealthy.

Housing taking up less of a family's income allowing more for food.

If more families were able to live here, they could work and shop here too. Maybe run the tweakers out of here for good

Well my husband and I have put in several job applications, we want to stay here and work in the area, and so do our children. I imagine other poor families do as well, this keeps Astoria in workers for many jobs which helps the area too.

Reducing financial stress & healthier living environment helps everyone in our community especially our children.

I don't know that there is any. Retirees and disabled people like myself are usually a net positive because we bring in independent incomes and spend it locally. Low income families are often on the dole, and are a net drain in a macroeconomic sense. I feel like the city should perhaps focus more on spurring economic development (i.e. jobs) rather than subsidizing housing.

## AFFORDABLE HOUSING TERMS AND PROGRAMS

Affordable housing: An umbrella term referring to all types of housing that receives some level of assistance through public, private or nonprofit organizations. Affordable housing may also refer to market rate housing at the low end of the scale.

Subsidized housing: Housing, which may be privately owned, and is subsidized by a government program, such as Section 8 or Low Income Housing Tax Credit.

Public housing: Housing owned by a public entity such as a housing authority; both the Clatsop County Housing Authority and the Northwest Oregon Housing Authority own buildings in Astoria.

Non profit housing: Housing owned by a nonprofit organization; in Astoria Clatsop Community Action (CCA) owns Hilltop Apartments on Niagara Street. Non-profit housing is almost always subsidized at some level through various funding sources and methods.

Cost burdened: Households that pay more than 30% of their income on housing. The 2013 estimate of median household income was \$42,143. Therefore, a household that pays over \$1,054 per month is cost burdened. It is estimated that 38% of Astoria households are cost burdened.

Extremely low income: \$16,680 annual income or less.

Very low income: \$27,800 annual income or less.

Low income: \$44,480 annual income or less.

Housing Choice Voucher Program: The primary housing assistance program administered by NOHA, the Northwest Oregon Housing Authority. Formerly known as Section 8, there are over one thousand vouchers distributed in the three county area and approximately 133 in Astoria.

Low Income Housing Tax Credit Program (LIHTC): The main subsidy program from the Federal Government administered by the State of Oregon. Tax credits are purchased by large banks and investors and used to write down the cost of construction of new projects such as the Mill Pond apartments. Generally, projects are targeting at very low income families and below.

Market Rate Housing: Housing constructed by private interests with rents that are based on competitive market forces without subsidies. In Astoria the Edgewater and the Yacht Club apartments are the most recently constructed market rate housing.

**HUD:** Federal Department of Housing and Urban Development that is responsible for promoting housing choices for local governments through various funding mechanisms.

**CDBG:** Community Development Block Grants are federal funds administered by HUD through the states to address affordable housing among other community identified issues.

**OHCS:** Oregon Housing & Community Services is the state agency that is responsible for promoting housing choices through local partners.

**CDCs:** Community Development Corporations are non-profit developers dedicated to building and managing affordable housing and/or promoting economic development.