

## **Housing Opportunities Action Council of Benton County**

### **2016 Scanning the Landscape**

### **SURVEY RESULTS SYNTHESIS**

In January 2016, the Housing Opportunities Action Council (HOAC) released a 4 question on-line survey to initiate feedback from the public to inform the mid-update to the “10 Year Plan to Address Homelessness.” The Benton County Health Department administered the survey, distributing it widely to community groups and coalitions throughout the county, with 168 community members participating.

#### **Overall Themes**

##### *Be Opportunistic*

- Seize the opportunity to be innovative and progressive through policy change and other potential solutions.
- We have the opportunity to increase supply, rethink and amend policy (that has disproportionately impacted low income, poor, rural, and minority communities).
- There’s real opportunity to be progressive, innovative with our problem solving, and adopt the belief that homelessness and housing cost burden is unacceptable.
- We need to commit ourselves, by any means possible, to alleviating the stress, pain and suffering of being homeless or housing cost burdened and create an environment and a community and a culture that does not accept homelessness.

##### *Make a Public Commitment*

- Prioritize eliminating homelessness (community, social service agencies, government) (3 responses).
- Public entities supporting veterans, seniors, children, and persons with mental health issues, substance abuse issues, and disabilities should commit to ending homelessness among populations they serve.
- Public entities should make commitments and plans to actually address homelessness and expand affordable housing (2 responses).
- Housing for all alleviates many health, mental health, and childcare issues; supports our most vulnerable and families which is the cornerstone of a society, and is the right thing to do.
- A City Council and BOC willing to look at what they can do.

##### *Engage all sectors of the community*

- There is a good deal of attention on this issue in our community right now and a lot of people seem genuinely interested in helping to find solutions.
- Use collective efforts and community engagement to address homelessness.
- Involved community leaders creating collaborations to find solutions as a team.
- Ensure needs of Monroe and other rural areas of Benton County are included in planning.
- Collective efforts, a growing consciousness that this inequity is unjust and unsupportable in our community.

##### *Replicate and Adopt Best Practices*

- Examine successes in addressing homelessness in other similar communities.
- Study how other communities have succeeded. Don't reinvent the wheel.
- Look at what other counties have done to combat this problem (Ventura County’s RAIN Project, Utah, Portland, etc.)

**I. STRENGTHS: What assets and resources do we currently have to assure the availability of affordable and healthy housing in our community?**

**Community Engagement/Support**

*Community Awareness*

- Active community that cares about providing resources for others.
- Many people concerned about the issue of homelessness and affordable housing.
- Silent majority of Corvallis residents who want affordable housing for all Corvallis residents.
- Strong inter-denominational faith community.

*Community/Partner Readiness and Engagement*

- Strong inter-denominational faith community.
- Strong, committed advocates and organizations all working toward a common goal (3 responses).
- Homeless Coalition/HOAC determined to publicize, collaborate, and work hard.
- Concerned organizations, invested local partners and growing partnerships.
- Willingness to innovate and look at alternative housing models (e.g. co-housing)

*Community/public sector leadership*

- Strong support by City Council/local community leaders despite differences in approach.
- Jim Moorfield, Mike Beilstein, Biff Traber, and Ann Schuster set the bar high for leadership.
- Significant interest from local government and public sector departments.
- Knowledgeable public employees/workforce to help people find housing.
- County and city employees with significant expertise, committed government workers.

*Landlord/Property Manager Support*

- Some concerned realtors.
- Good intentions by some landlords and property managers.
- Rental property management group working to improve and make processes more uniform.

**Community Infrastructure/Capacity**

- Article 9 of the Comprehensive Plan for Corvallis.
- Some planning code allows for multiple family housing.
- City of Corvallis CDBG and HOME Programs.
- Building code enforcement, strong housing code enforcement department, new city code.
- Undeveloped land near cities/empty space at the airport. Infill options.
- Renovated buildings down town.
- Good number of builders/construction companies in the greater Corvallis-Albany area.
- Increase in new student housing developments in Corvallis (ex. Retreat, Chateau Construction).
- Large and growing number of apartments.
- Multiple EOH units set up in Corvallis.
- Lenders offering mortgage assistance.
- A transportation system that reaches most of the City/Philomath.
- City streets, sidewalks, water and sewer.
- Good air quality.
- Fare less buses.

### **Organizations/Partnerships/Services**

- Willamette Neighborhood Housing Services (9 responses).
- Benton County Habitat for Humanity (4 responses).
- Community Outreach, Inc. (4 responses).
- HUD/HUD housing apartments (4 responses).
- Linn Benton Housing Authority (3 responses).
- Section 8 housing vouchers (3 responses).
- Community Services Consortium (3 responses).
- We Care/CSC (2 responses).
- Corvallis Housing First (3).
- Adult Service Team (2).
- Benton County Health Department, Mental Health, DD, Housing, Healthy Communities.
- City's emergency housing fund/rental housing liaison.
- City of Corvallis (CDBG and HOME funds).
- Jackson Street Youth Shelter.
- FEMA's Emergency Food and Shelter Program.
- Religious organizations that provide assistance to families.
- Corvallis School District.
- Partners Place.
- Vina Moses.
- Love Inc.

## **II. OPPORTUNITIES: *Where, what, and when are the opportunities for increasing access to affordable, healthy housing in our community?***

### **Funding**

#### *Planning and regional/state funding collaborations*

- Funding resources can materialize when a direction is chosen that is accepted by the majority of the community most concerned about homelessness.
- OHCS will be funding new opportunities for affordable housing development in the near future. Corvallis must have plans in place to be ready to apply for and obtain this funding.
- Access state funding and competitive grants.
- Obtain commitment from hospital community benefit funds for Linn, Benton, Lincoln county region as well as state and federal resources.
- Ask CCO to invest funds in our communities' long term health instead of short term revenue for private entities.

#### *Local funding strategies*

- Look at fees on alcohol to compensate for some of the costs to our community of alcohol abuse.
- Use taxes and fees to equalize wealth distribution from wealthy homeowners and high income earners to fund housing and other needs in our community.
- Buy smaller homes and put into a "trust" to sell only to qualified buyers.
- Establish a local banking entity that can help put local money to work building (financing) local, affordable housing.
- City/County establish/expand a fund to finance or subsidize affordable housing. Sell some bonds.

### **Policy Tools/Strategies**

#### *Inclusionary zoning*

- Advocate for inclusionary zoning in Oregon (7 responses).
- City of Corvallis and Benton County passing ordinances requiring a proportion of affordable housing in every residential development.
- City of Corvallis and Benton County creating a policy that will encourage apartment complexes to set aside 10% of their units for HUD/vouchers/low income.
- Benton County requiring developers to put in a percentage of affordable/family units as part of their development plan.
- Requiring investors that want to build housing in Benton County to include some units for low income housing.
- Low-income units should be required within the new mega-housing complexes, interspersed so as to not create enclaves.
- Require all contractors who construct two or more homes per year in multi-home developments to construct houses with an average cost equal to or less than the average selling price of homes of the same type\* over the previous five years for all homes in Corvallis (\*single free standing house per lot, duplex, townhouses, apartments, etc.)

### *Other land use and zoning policies*

- Implement rent control at the local level (2 responses).
- Land use and zoning and renter empowerment laws.
- Make adjustments to the Development Standards in the Land Development Code.
- Reduction in the Parking Standards in the Land Development Code.
- Change planning ordinances to require student housing to be convertible, by design, to other housing uses in the future.
- Change some design restrictions in downtown and city wide neighborhoods.
- Change zoning to limit lot size so more houses can be built on a given acreage.
- Amend city codes to permit accessory dwelling units.
- Consider deed-restricted housing that permits owner-occupied homes only (e.g. Sun Valley, Idaho).
- Retain properties built with tax credits and upgrade them.
- Integrated low income families into "standard" community housing through some efforts in our development codes.
- Advocate for more policy tools to support low-income property developers, to build housing for need not profit.

### **Housing Expansion/Land Use**

#### *Smaller Housing Units*

- Construct smaller houses and 1, 2, and 3 bedroom apartments that can accommodate all living arrangements (i.e. couples, small families, retirees, unmarried duos/trios, etc.)
- Make tiny houses for low income people and/or homeless a reality.
- Foster smaller units not strictly designed for student rentals.
- Build more duplexes and triplexes that are at one level.
- Smaller homes in a community like those off 53rd/Philomath Blvd.

#### *Housing Conversion*

- Convert more existing facilities into affordable housing.
- Invest in manufactured home parks that have vacant sites or are deteriorating and replace with healthier units, work with zoning to make this happen.
- Purchase older apartment buildings or motel complexes and remodel them (with case management) (e.g. Salt Lake City).
- Turn existing houses into multiple units with City/County support to help increase the rental pool.
- There are many structures in the community which could be torn down (due to their poor condition) and replaced not with expensive town homes but with affordable and safe multi-family units.

#### *Other*

- Annex some land specifically for affordable housing (6 responses).
- City and County could purchase and rent property for inclusive housing (3 responses).
- Use foreclosure sales and other means to acquire property and make it available for affordable housing or rent controlled apartments.
- Use price or rent controls (probably legal if the City/County retains ownership of land).
- Allow the development of large apartment/condo communities on the outskirts of town.

- Decrease the rate of new construction, and increase the construction and rehabilitation of housing for families/multi-families.
- Corvallis Housing First has shovel-ready property for efficiency units for chronic homeless with a few emergency housing beds. With HOC support, this could get state & CDBG funds to build in 2017.
- The highest priority should be expansion of affordable housing within the UGB of Corvallis immediately to capitalize on high demand
- Bed site type communal housing for single semi homeless people.
- Housing that is open for whole family units; pet friendly housing; housing options that are welcoming to transgender and gender non-conforming individuals.
- Honor the spirit and the letter land use planning laws, zoning, and urban growth boundaries. Open space, rural and ag/forestry land are priceless and must not be compromised for cheap housing.

### **Infill/Higher Density Development**

- Promote infill development/continue building infill throughout the community (3 responses).
- Foster denser zoning and denser residential use, especially near OSU campus, construct high rise apartment buildings.
- Explore models for infilling, cottage models, systems fees negotiations, etc. used in Portland and other areas, which could be enhanced by enlightened Corvallis officials.
- There is a great deal of open space in the area and room to build more housing, including higher density structures.
- Allow high density housing without as much required parking.
- There are still good pieces of land to develop closer to downtown, maybe need to be rezoned or just creatively developed.
- Facilitate adding alternative dwelling units (ADUs) to increase density, allow ADU's on non-owner occupied lots.
- SRO (single room occupancy) housing or additional buildings like the beautifully remodeled Julian hotel downtown could increase population density that supports the vibrancy of a downtown.

### **Development/Landlord Incentives**

- Provide tax credits to local housing owners or developers.
- Consider tax incentives for donating land for housing (In Scandinavian countries, there is an inverse relationship between taxes and keeping up your dwelling; the more upgrades, the greater reduction in property taxes).
- Provide incentives for landlords and builders to provide healthy and affordable housing (i.e. financial incentives; code changes or perhaps culture changes to allow for nontraditional homes) (3 responses).
- Provide builders with stiffer fines for landlords who rent unhealthy housing.
- Replicate good ideas of developer/contractor Eli Spevak in Corvallis.

### **Promote public/private partnerships**

- Coordinated rent assistance with willing landlords throughout Benton County.
- Public entities (county, city, community development departments) should consider the aggregate impacts of limited development on things like car use and air quality.
- Create a community land trust home ownership program for mid-level income families.
- Launch a campaign to get locals to pull their assets from their corporate investments and redirect them into a local pool of capital that would be used to build small, energy-efficient housing.
- Work with builders to create single-family homes and not so many "student housing" units.

### **Strengthen partnerships and inter-agency coordination**

- Build more multi-agency mechanisms (e.g. AST) to solve coordination issues.
- Improve information and referral services to make it easier for residents to access support.
- Work closely with government agencies to reduce the conflict between housing projects and regulatory codes.
- Align planning with City and County City strategic planning process and HOC committee reorganization.
- Successful models will involve strong collaborations and the elimination of "turf" wars among providers to get this done!
- All housing agencies should collaborate and do something similar to what Willamette Neighborhood housing does in the community.
- Offer some sort of sliding scale depending on families' income.

### **Align Housing with Supportive Services**

- Co-locate housing with other services.
- Mental Health and Addictions system needs to provide more case management, housing and job support for people who are homeless (3 responses).
- Expand the Housing First model, ensuring people are provided assistance in obtaining or keeping jobs, treating mental illness, and other factors that put people at risk for homelessness.
- Expand Housing First programs for families with a strong, long term case management component.
- Convert family dwellings or rooming houses for low-income, health-challenged, or address-less people into safe, adequately constructed, and decent places to live, while supporting people with health issues, job training/supports, counseling, nutrition, etc.
- Families placed in integrated housing options could agree to receive case management and home visits via a local agency to support successful housing/rental stability.
- Programs that help place people in homes with a guarantee that the rent is paid with frequent inspections to keep tabs on the renters.
- Start to build a healthy solution to the age-old problem of people in crisis who 'drop out of the system' or are long-term 'homeless'.

### **Healthy Aging/Senior Housing**

- The population is aging and there are many without family support nearby.
- Housing for graceful aging in place, in their homes and neighborhoods (not just assisted living or a retirement developments).
- Make some community places for seniors/older adults. Many are living in homes larger than they need, and want to move into neighborhood where they can age in place.
- Use the GT land for condos for retired people that want to live downtown.

### **Home Ownership/Education**

- Expand opportunities for low-income home ownership.
- Renter rights education and access to legal services to pursue their rights.
- Educate low income people on how to care for their housing and to budget for their income.
- Ensure accountability from rental companies/property managers.

### **Educational Partnerships**

- OSU management seems to be finally recognizing the impact their rapid growth has caused to the community. Hopefully that can lead to their taking responsibility and building on-campus housing.
- OSU needs to require sophomores also to live on campus.
- OSU should build affordable housing for students on the campus. More on-campus housing for students.
- Offer a community college class for people to learn how to build Habitat for Humanity housing or tiny homes for credit.
- Education is increasingly delivered at a distance. A smaller percentage of OSU students will need to be here in Corvallis. Will the employers and the educational institution ever get active in helping provide housing for their workers?

### **South Corvallis/Other geographic areas**

- South Corvallis has growth potential that could provide affordable safe housing.
- Opportunities lie in South Corvallis as well as in Philomath.
- South Corvallis and business areas can add density to existing housing and businesses, building apartments or cooperative housing projects
- Look for property in other areas, not just in the small downtown area main corridor.
- South Benton County has lower taxes and more housing available.
- Land just north of Corvallis on Hwy 20 and Timber Hill has potential.
- Turn the land off of Harrison into single family or mixed use housing instead of just student housing.

### **Aligning with Transportation Planning**

- Effective mass transit only becomes viable if there is sufficient population density.
- We need to better coordinate with the County and City transportation systems planning (TSP) that is currently underway in Corvallis and Philomath, as well as through the regional COG.
- 19,000 workers come to Corvallis each working day. These workers will move closer, if we can build for affordable housing for them. If not, they'll car pool and will improve the inter-city transit lines.
- Coordinate with the 12/16 Health and Transportation Forum sponsored by COG/Benton County Health Department to implement shared priority activities.

### **Economic Development/Jobs**

- Lower the cost of living by lowering taxes.
- Advocate for increases in minimum wage laws.
- Strengthen partnerships with CSC and County and City Economic Development.

### **Other**

- We need our public employees and professionals to be more visible and to share their expertise with the community.
- Not sure we need to increase our capacity to shelter the homeless because we are already drawing people in from out of town. Also, as odd as it sounds, many people choose to be homeless.
- Some business owners who have been attempting to stop the overnight shelter and downtown drop in community groups recognize this as a problem and are coming together.
- Corvallis has boxed itself in, surrounded by nature preserves and keeping a height limitation is strangling our low income bracket out of the county.



### III. Weaknesses: What are the greatest factors contributing to insufficient affordable, healthy housing in our community?

#### Housing Availability and Affordability:

##### *High demand and Impact of OSU student housing*

- Extremely low vacancy rates (6 responses)
- Desirability of Corvallis as a community in which to live (5 responses).
- Insufficient housing for middle-income not just no- or low-income individuals and families
- Greedy landlords and property owners who refuse to open up even a bit of their properties for affordable housing
- Developers make more money on high end single family or condominium projects. Market forces that favor landlords when supplies are tight (e.g. lots of students).
- Hard to find affordable housing, as a single adult or single parent because of proximity to OSU
- The huge jump in the OSU student population has made it difficult to access affordable housing as landlord's can charge ridiculous rents and still find tenants
- Housing demand and low cost options taken by OSU students; too much student housing, college demands on the rental market heavily skews the high rent rates in and around OSU.
- New apartments are geared to students; competition for rentals from students.
- A continued rapid and excessive growth of student population with credit and family help that guarantees the displacement of non-students, and housing providers willing to excessively charge what the market will bear, while OSU continues to lean on Corvallis to provide housing.
- Recent rapid growth in OSU enrollment without concurrent growth in on-campus housing has led to a shortage of rental properties. New development of rental properties seems to be exclusively focused on students while other local renters have also been crowded out of affordable rentals.
- Growing ubiquity of new townhouses built with only OSU students in mind. It is nearly impossible to find decent, affordable housing within/near Corvallis.
- Too little student housing that is built high and densely, dorm style, available land goes for student housing, no discounts for SDCs and permitting for low income family housing, few incentives to upgrade substandard housing, lack of land.
- Too many new housing units being built that support college student dorm like living. 5 bedroom units are not viable for family housing and the typical \$3000/month rent prices it out of even middle-class family affordability. It is very frustrating to see so little investment being made in affordable family housing.
- New constructions around town for student housing which is displacing families to neglected areas or outside of the city.
- Presence of OSU, and the parents of students who can better afford what otherwise would be entry level housing. OSU needs to take responsibility.
- High density low income options negatively impact health and mental health, contribute to class segregation of society and cycles of poverty.

##### *Housing Affordability:*

- High prices, high property values, housing is expensive (7 responses).
- High rental costs, many require first month's rental fees (4 responses).

- Lack of housing inventory which drives up home prices and rents - negative for renters/new home buyers but good for existing homeowners and landlords.
- Out of price range for most working people, let alone the homeless.

#### *Limited Amount of Family Housing:*

- There are no mid-level priced, single family, “starter homes” homes available for larger families (5 responses).
- More low income Corvallis families relocating to Albany. Builders are constructing huge McMansions instead of smaller lower-cost affordable houses.
- More and more working class families are unable to afford quality housing on Corvallis.
- Extremely difficult to find 3 bedroom apt for less than \$1,000/month rent.

### **Housing Development/Construction Costs**

#### *Challenges to Housing Development*

- Limited growth possible due to restrictive urban growth boundaries/availability of land (8 responses).
  - Land use policies that some view as overly restrictive/not predictable for developers.
  - Annexation policy (public vote needed) limits land availability.
  - Hesitancy to regulate.
  - City Council and Planning Commission decisions to reduce development.
  - We have a type of gentrification occurring in Corvallis.
  - Land prices/high real estate prices (7 responses).
  - Exclusionary zoning laws/state prohibition of inclusionary zoning.
  - Return on investment required by developers/competitive disadvantage - builders make more if they build for a higher market - no incentive to build.
  - Land development fees are high and new developments always have to pay for city improvements that maybe all the neighbors should pay for.
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- Zoning not made to encourage ADUs, multiple housing on single lots.
  - County land use code does not allow for ADUs.
  - Zoning that does not allow for high density multi-level housing in residential neighborhoods.
  - Not enough planning for infill/brown fill of properties being abandoned.
  - Zoning which emphasizes a required aesthetic.
  - Zoning requirements for minimal square foot homes.
  - City of Corvallis may choose to stop accepting HOME funds in the future. The amount of funds received vs. cost to administer them is becoming unsupportable.

#### *Building Codes and Costs*

- Codes that require really nice things but increase the cost of the housing.
- Cost to build, taxation that discourages taking a risk, difficulty with loans, loan rates, etc.
- Very extensive process to build new housing. Time and costs double to triple compared to other areas. (e.g. demo fee went from \$50 to \$500 plus 60 day wait period).
- Building department boarding on hostile instead of being helpful.
- Long delays with Community Planning.
- The City makes it hard to obtain permits through their very difficult permitting process.
- Lack of public funding for land trust options.

- No financial incentive for builders/landlords to provide lower cost housing to make up the gap in what they can get at market rates.
- Who will finance infrastructure necessary and then provide construction financing? We need more options than what the faith community alone can fund.

### **Healthy Housing Options**

- No standards for landlords. There are some really poorly cared for properties on the rental market.
- Slum lord landlords still exist and there are no standards to make slum lords accountable.
- Those who often fighting tooth and nail in court to keep from being responsible landlords.
- Many owner managed rental properties are "affordable" but unhealthy due to lack of care and maintenance.
- Many environmental health implications related to dilapidated housing, especially in rural areas.
- Many apartments and rentals are aging. Rental companies provide only superficial repairs to aging complexes.
- It costs a lot to rehab old houses, thus a lot of lower cost housing is drafty and cold.
- In Monroe, low cost housing is associated with unhealthy housing (junky, damp, poorly heated).
- Some families not aware that they have to be careful of lead or mold in the home because of a language barrier.
- Lack of incentives for landlords to provide healthy and affordable housing.
- We need incentives for remodeling older homes. The energy trust provides some funds, but not enough to pay the full costs.
- Lack of rental housing inspections/inconsistence/enforcement of maintained rentals (although much better than the past.)

### **Lack of Community Support/Knowledge of Housing Needs**

- NIMBYism/Not in my neighborhood concerns (8 responses).
- There seems to be an obstacle regarding where to house those who are homeless...not many want them seen; they get kicked out of every place they try to rest there feet, so where are they supposed to go? Anyone can become homeless.
- Lack of understanding of the problem.
- In our mostly prosperous community, too many local residents have their housing needs met and do not see the lack of affordable housing as a problem.
- We have sectors of our community who see people who are homeless as somehow "the other" and not deserving of the respect and opportunities as the rest of the community.
- Lack of diversity in the population (i.e. most of the poorer folks live elsewhere).
- Lack of coordinated community will based on a limited understanding of homelessness.
- General public's lack of understanding of mental health issues that hinder finding easy solutions.
- The need is just being recognized by the general population, whose support helps critical programs.
- Community commitment/lack of support to fund housing/limited foresight, greed.
- Lack, or perceived lack, of willingness by voters to provide public funding for low cost housing.
- Lack of public will to fund affordable housing or pass progressive policies.
- Lack of creative planning and design (i.e. communities of "tiny houses") that would contribute to easing the problem.
- The word "affordable" isn't descriptive enough. Need to develop concepts that people can "see" and get behind, conveying a positive image, not the current fear that it will be unappealing.

- Lack of city ordinances to provide and preserve affordable housing.
- We have policies that encourage high home prices with little political will to change.
- We are unwilling to use taxation and fees to address real needs in our community.
- A highly educated community which, on an operational level, is challenged to make change.
- The CCO does not have a vision for prevention and support so we have lots of misallocated resources.

*Community Leadership/Elected Official Support:*

- Organization and leadership particularly from the City.
- Lack of willingness by City Council to energetically promote public funding for low cost housing.
- Our public sector has not taken responsibility for addressing housing issues and expecting under-funded non-profits to fight among themselves for limited resources without any vision for how to solve the issues we face.
- Vocal community members are swaying government to limit housing stock at the expense of busy working class people who can't live affordably.
- A culture and government that places private wealth above the good of the people.
- Government does not do enough to increase responsible expansion of housing stock. Instead they penalize families who want to remodel a guest home in their back yard.
- Fragmentation and limited community communication.
- We need to agree on leadership and goals. Alignment is essential.
- Outdated homeless plan with no teeth.
- Silo'd mentality typical of Corvallis (city vs. county vs. community residents; 10 groups of 10 people working on the same thing in different ways).
- We have no regular commitment from public sources to set aside areas of affordable housing.
- County elitist attitude discourages business investment which in turn lowers potential tax income

*Planning for aging population and people with disabilities*

- Not planning for the growth of older adults/aging population
- A realization that the future brings a larger than normal senior population
- Housing often inaccessible to people with disabilities.

**Capacity of Current Social Services/Safety Net Systems**

*Mental and Behavioral health Services*

- Addictions and mental illness that lead to lack of money and lack of confidence in long-term social service connections (4 responses).
- We have a poorly functioning mental health and addictions system that does not adequately prioritize prevention and social supports such as housing and jobs (2 responses).
- We have too often taken a law enforcement approach which has made it harder for people to find housing and jobs instead of a social support approach which would create opportunities for people.
- It can be hard to transition formerly homeless people to permanent housing they can afford.
- Physical, emotional, nutritional and neurological concerns/personal behaviors that make it hard to live in homes.
- Limited flexibility for poor rental history or criminal history.

- Hard to provide shelter to homeless individuals with mental health problems who are do not accept treatment (2 responses).

#### *Waiting lists and insufficient capacity*

- There aren't enough Section 8 vouchers or subsidized units and there is a long wait for those that are available (12 responses).
- Wait list for affordable housing that is available is long, leaving many families living at the shelter, in their cars, in RV's and in tents around our community.
- People can't always find housing that meets the rent guidelines of HUD/max amount that Section 8 provides is too low.
- "Nicer" apartments will tell you they accept Section 8 as long as the voucher meets the rent, and then they just raise the rents.
- Families and women tend to get the most help, leaving a large need with the adult male population
- Income qualification/verification and oversight sometimes feels intrusive.
- Several key resource (Stone Soup, CDDC) are in temporary locations.
- Lack of space in shelters.
- Lack of qualification - that is, if the providers insist on being "clean and sober" to qualify. That's a mistake and goes against current studies on effectively addressing homelessness.

#### *Housing Application Process*

- Requirements or qualifications prevent access.
- Deposit requirements/lack of application fees.
- Too much "red tape."
- Documentation requirements/lack of ability to complete forms.
- Online applications are a barrier to many families who attempt to apply. They are unsure if they even covered all the pre-requisites for their apps to even become eligible.
- Being able to speak and read English (2 responses).
- Many agencies have switched to online applications which are "easier, but we have many families who do not use a computer.
- No or poor rental history (2 responses).
- Poor credit (2 responses).
- Poor income history/inadequate funds.
- Poor references.
- Unreasonable application fees (charges for each adult applying, first, last and deposit, pet deposits).
- History of engagement with the criminal justice system.
- Pets

#### *Awareness and Access to Social Services*

- Lack of knowledge or confusion about where and how to locate resources/programs available (8 responses).
- Historically, low income populations aren't given (intentional or unintentionally) equal access to information needed to be successful in our society yet blamed for their circumstances.
- Need for social work/case management support.
- Stigma/fear of being judged.
- Need for social skills training (2 responses).
- Jobs to provide income so people can get housing (2 responses).

- Low public assistance, Social Security, and Disability payments
- Nutritional counseling and food support.
- Lack of a full service, more affordable grocery store in South Town.
- Limited housing close to transportation (2 responses).
- Transportation system that does not provide service to Lebanon and Sweet Home.

*Fragmented, uncoordinated services*

- Lack of coordination among direct service providers, lack of coordination in service provision (shelter, rental assistance, initial point of contact/access to services) (3 responses).
- The need to break down silos. We need to inventory individual agency efforts and resources and consolidate them under the leadership of one entity. I believe that should be an expansion of the cities mission. Only through leadership through the County and City can we be successful.
- Little effective coordination between housing advocates.
- Non-profit agencies competing for the same dollars to provide the same service.
- Determining the different categories of the homeless and how to help each group is challenging.

**Other:**

- A sense of entitlement by many people, think that they are owed (2 responses).
- It's more about educating people, giving them a sense of self-worth and not depending on hand outs.
- People are unwilling to make the sacrifices to save the money for a down payment to purchase their own home. Corvallis is very affordable compared to San Francisco, Seattle

#### **IV. THREATS - What challenges or barriers prevent people from accessing affordable, healthy housing?**

##### **Financial/Cost Burden**

###### *Cost of Housing*

- High price of housing (8 responses).
- High price of rentals (7 responses).
- Elevated real estate values prevent affordable access (3 responses).
- Additional rental costs (deposits, first month's rent, income requirements, moving costs) (3 responses).
- Expense and finding places that accept HUD that don't require deposits.
- There are many families that just have a difficult time just affording an apartment. Certain agencies do not offer co-signers which makes it more difficult for families to get an apartment.
- Families have to share housing with family members or have to live in sub-standard housing units, there is not enough low income, family housing for the growing needs of our community.

###### *Sources of Income/Workforce Development*

- Income disparities, even in Corvallis, are great.
- Lack of income, savings, credit/low-income/poverty (9 responses)
- Income, jobs with steady hours and living wage (8 responses).
- With 65% of Corvallis residents commuting 30+ miles away for employment and 70% of our labor force living outside of the county, we are poised for our own bubble implosion.
- Better education, trade-school opportunities to allow more people to obtain better paying jobs.
- Families working at min wage face paying 1/3 - 1/2 of net income towards rent. Not possible to sustain this high housing cost.
- Stagnant incomes, so many young, college-educated folks are working minimum-wage jobs which aren't providing sufficient income to pay the tiniest mortgages.

###### *Taxes*

- Increased taxation rates/property taxes/ taxes are excessive.
- We need a sales tax to provide funding for state services vs relying on property owners.
- A County that wants to provide all things to all people will, by necessity, be a very expensive place to live. Your desire to be generous is actually a major cause of the problem you are hoping to solve.

##### **Availability - Lack of Housing**

- Lack of availability of affordable homes (7 responses).
- The overall lack of housing stock in Corvallis, and the resulting, continuing upward pressure on prices as supply stays only slightly ahead of demand (5 responses).
- Lack of available affordable rental homes/units due to high rental occupancy rate (5 responses).
- Lack of small, low cost "starter" homes (2 responses).
- Housing near jobs/schools (2 responses).
- The need for additional housing of pretty much all types.
- Most affordable housing in South Benton County is very dilapidated/foreclosure and old manufactured homes, some rentals all owned by a few individuals.

- Access to capital to make improvements to homes. Many people don't know what they qualify for and are afraid, or do not want, to ask for help.

#### *Impact of Student Population*

- Low inventory/vacancy rate due to growing OSU student population, which also keeps rents high (5 responses).
- Students are looking for different qualities in housing than are most families, so housing is built to meet student-driven demand.
- Low and middle income people competing with college students, not much selection of duplexes (the most desirable living arrangements).
- Affordable homes being bulldozed to make way for large townhomes for OSU students.
- Houses occupied by university students are not available to long-term residents.
- OSU's failure to provide reasonable opportunities for on-campus housing means that there is extreme competition for affordable housing, pushing costs higher.
- Long-term, non-student residents are priced out by the huge number of students living off campus, influenced by the gross lack of student housing on campus. Ohio State requires sophomores to also live on campus. His apology last week for not foreseeing the housing impacts of a rapidly growing student population came as disingenuous.

#### *Market forces and profit motive*

- Profit motive (4 responses). The market will build what will make a profit and has a high demand. Corvallis is a university town, not a family community. Therefore, the market will drive all housing toward high profit student and / or high income housing. Families and seniors in the middle will be left out because they are not the primary drivers of the housing market.
- Capricious landlords, lack of profit for investors, supply and demand out of whack.
- Investors believe that maximizing their income/turning a profit is a right, instead of building to our community's needs.
- Investors speculate on a variety of schemes to seek windfalls and to maximize profits. Then if they lose their gamble, they make up their losses by increasing the cost to the community.
- Other challenges include demand which enables human greed leading to disproportionately high housing costs.

#### *Challenges to Development & Property Maintenance*

- Lack of vacant land for housing development (3 responses).
- What vacant land that is available generates more profit by providing high density student housing that is unsuitable for low income households or seniors with modest incomes.
- Cost of process to build housing (appeals and litigation on virtually every development application even when the criteria for development is met).
- Cost to develop and build in Corvallis. It simply takes too much time to get permits.
- Every year the City council adds more requirements for obtaining a building permit.
- Zoning laws that restrict building of new multi-family structures (as opposed to single family homes which cost more than many can afford).
- No effort by city or county government to force contractors to build affordable housing.
- Landlords who are unwilling to accept those on housing assistance.
- Landlords who don't maintain their properties (i.e. mold, damaged floors, etc.)
- Difficulty of renters to report/complain about landlords.



- Negligent landlords letting properties degrade and who do inadequate/insufficient/delayed "repairs" for properties in their portfolio.
- When demand outpaces supply, landlords don't do repairs or upkeep and intentionally price people out of the market.

### **Community Perceptions/Lack of Awareness**

#### *Community Awareness*

- NIMBYism (6 responses)
  - Communities that don't want affordable housing project near or in their neighborhood.
  - It seems that even in-filling is not desirable for "my neighborhood."
- Elitism/Middle-class bias (3 responses)
- A small but powerful group of people who do not see affordable housing as a problem.
- Individuals and groups who organize against new housing developments.
- Our community doesn't have a good understanding of the reasons for homelessness or of effective programs to address homelessness.
- We don't have a vision for our community so we do nothing or keep doing what we're doing.
- Community backlash as homelessness grows and solutions are not promoted.
- Possible initiative to deny adequate locations for homeless housing.
- Community members who want to criminalize homelessness.
- Lack of agreement on HOW to achieve goals, fighting instead of collaboration.

#### *Elected Official/Public Sector Awareness*

- Many decision makers do not seem to understand what the cost of rent means to our economy. If I'm spending 50% of my gross income to pay rent and utilities, I'm spending less on everything else, which means fewer dollars into the local economy. If you aren't paying rent, then you likely don't know.
- Misguided leaders who vote for any housing project with fantasy that it will all even out in the end.
- Decisions made by local government may not reflect the needs and desires of actual Corvallis residents. We lose sight of the fact that we all do better when we all do better. No one benefits from people in our community not having their basic needs met.
- We could commit to inadequate but politically expedient temporary solutions that become permanent approaches that divide our community into the haves and the have nots.
- Possibly some of the city's leaders recognizing that putting homeless shelter/camps in South town only perpetuates the needs and inaccurate perception that South Town is inferior to the rest of the city.
- It seems that any OSU-Corvallis collaboration prevents real solutions.

### **Health**

- Poor health/Lack of appropriate health care (2 responses), mental illness (5 responses), addiction (3 responses), and other disabilities.
- Shame and stigma of accepting assistance, and cases where individuals receiving assistance are not treated with respect and dignity (2 responses).
- Physical, emotional, nutritional and neurological concerns, personal behaviors that make it hard to live independently.
- Actual or perceived discrimination based on country of origin, criminal records, mental health status (e.g., substance use disorder, depression), ability status, gender identity, sexual orientation, the size or make up of their family, whether or not they have pets, and joblessness.

### Awareness and Access to Social Services

- The inadequate mental health infrastructure and lack of coordinated social services.
- The need to break down silos. We need to inventory individual agency efforts and resources and consolidate them under the leadership of one entity.
- Lack of information, knowledge or confusion about programs available (3 responses).
- Lack of education (2 responses).
- Need for skills training; nutritional counseling; food support; social work support.
- Low public assistance, Social Security, and Disability payments
- Very low levels of Section 8 funding; long waiting lists for housing assistance.
- The max amount that Section 8 will provide is way too low. Generally speaking the 'nicer' apartments will tell you they accept Section 8 as long as the voucher meets the rent; well all they have to do is raise the rents, and they do just that. I'm a Navy Veteran and it was almost impossible for me to find a decent place to live on Section 8. I'm working part time as well.
- Providers insist on being "clean and sober" to qualify. That's a mistake and goes against current studies on effectively relieving homelessness.

### Application Process

- Requirements or qualifications to access housing, such as deposits, documentation (5 responses).
- Reasonable application fees and don't charge for each adult applying. Refundable pet deposits, moving costs are very expensive (first, last and deposit).
- Lack of application fees, sometimes lack of ability to complete forms; lack of bilingual materials. Many agencies have switched to online applications, but we have many families who do not have access to or know how to use a computer.
- We have families that attempt to apply but don't understand what is needed or being asked for. They are unsure if they even covered all the pre-requisites to even become eligible. Once families do get an apartment, they may not be aware of lead or mold in the home.
- No or poor rental history and poor references (5 responses).
- Bad credit, poor income history, pets.
- Criminal backgrounds.

### Transportation

- Lack of reliable transportation (4 responses)
- Lack of transportation to where affordable housing is located (2 responses).
- Affordable properties exist outside the public transportation system. There's no way inter-county impacts can be ignored. Living in Albany and commuting to Corvallis requires the use of the Linn-Benton Loop. While sincerely thankful for such a service, it is not convenient, often taking an hour, and if your obligation doesn't fit within the loop schedule, it is an all-day affair as the loop doesn't run midday.
- Projects should be near bus lines or bus lines should be extended to projects.