



## City Manager's Report May 14, 2019

Dear Mayor Moore and Councilors,

It is my pleasure to update you on some of our current project highlights.

- **Website Redesign:**

- **Background:** In July 2017 the City issued an RFP for a website re-design. The background leading up to the issuance of the RFP is in the document library labeled *Council IT Memo*. Throughout an extensive process, the City decided to sign a contract with Civic Plus to redesign the City's website and provide a robust integrated reservation system. Civic Plus ([www.civicplus.com](http://www.civicplus.com)) specializes in municipal web design and software. The Civic Plus contract is in the document library. The goal is to complete the redesign and reservation system on, or around, June 30, 2019.
- Implementation will require 2 processes. First for the Reservation system *CivicRec*. The second for the remainder of the website redesign *CivicEngage*. CivicEngage has a launch date of June 24, 2019.
- CivicRec launched May 10, 2019. This is the reservation component of the website. A link is located on the City's current homepage. This module is robust enough to tell us which rooms are rented out the most frequently, how much revenue is generated per room, and much more.
- Updates attached to previous reports:
  - Timelines: February City Manager Report
  - Updates: April City Manager Report (2 Memos)
- Other IT Items:
  - Document Library: We have worked with Mark Clements to download the existing document library onto a hard drive. Mark indicated that the document library currently stores all its documents as "blobs" in the database, so there was no backend file structure. Mark wrote a script to extract all files to a simple category structure and it is now stored on a hard drive. The document library has had several errors this month. We have worked with Mark to resolve the issues.
  - Financial/Utility Billing Services: Conversion work with Springbrook is underway.
  - Host Compliance: I will be meeting with the CEO. This software is intended to make it easy for municipalities to implement and enforce fair and effective short-term rental rules.

- **Finance:**

- **Auditors:** I am working with the Auditors to establish a workplan and costs for the 2018-19 Audit. I am working to get the auditors doing on-site work in early July so that when the 2018-19 books are closed the on-site work will be substantially complete. The auditors



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have informed us that they will be doing a full audit of all our fixed/capital assets. The goal of working with the auditors prior to the close of the fiscal year and establishing on site visits is to have an earlier completion of the annual audit.

- **COG:** We have interviewed, and offered, the clerk position that will be in Yachats 2-3 days/week to an individual out of Newport. They are slated to begin May 24, 2019. We still will have the involvement of all of COG's finance team from the director and more.
- **Budget:** Budget Committee is scheduled for May 15 at 10 AM. Binders have been made available for all Committee members and 1 copy for the public is located in City Hall with all appendices. The document, without the appendices, is posted on the website. Due to the size of some appendices, the attachments do not scan well and therefore are provided physically at City Hall.
- **Lincoln County Partnerships:**
  - I have been in contact with Wayne Belmont and the Sheriff Commander regarding 1) increase communication between the Sheriff and Planning Departments and the City, and 2) the situation regarding the deceased gentleman. I will continue to develop these partnerships. The Commander is willing to come to a public meeting to answer any community concerns if desired.
- **CIS Facility Reviews & Updates:**
  - CIS completed the first of 2 facility reviews on April 23. The Safety Committee and the Parks & Commons Vice-chair attended the tours of the Commons and City Parks. A second review, focusing on our water and wastewater plants will occur May 28. We will receive reports on improvements that can be done on our various facilities to keep our rates low.
  - CIS was very hesitant to provide workers compensation to exercise classes & by-donation events that the City assumed following the Friends of the Commons dissolution. After speaking to the instructors, they are fine without the coverage, so we will not be pursuing it. There will be a new resolution form that CIS will require beginning next year.
  - CIS has several recommendations for updates and I will be bringing those to the Council, including an update to the volunteer manual. CIS is recommending background checks on all volunteers. We are working to determine the best way to approach or phase this recommendation in.
- **DAHL Rate Review:**
  - I met with Dahl representatives on April 22. We will not be receiving a rate increase this year. I will bring a resolution to Council once I receive the full report from Dahl.
- **Lincoln County Housing Strategy Implementation Plans:**
  - **Background:** The signed MOU is in the document library attached to the December 12, 2018 City Manager Report & January 16, 2019 Council Packet. The MOU memorializes a no-cost working relationship between the Oregon Department of Land Conservation and



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Development and Lincoln County. The goal is to develop a regional housing implementation strategy for Lincoln County. The final report is to be completed on or before June 30, 2019.

On January 16, 2019 Wayne Belmont spoke to Council to discuss 2 opportunities for Yachats to participate. Planner Dave Mattison has been appointed to the technical advisory committee (TAC), which will identify existing reports, data, codes, fees, and similar housing related materials that will be analyzed to see what gaps exist.

Councilor Max Glenn has been appointed to the policy advisory committee (PAC) which will review the gap analysis, and the goals and strategies and implementation of the regional plan.

- Planner Dave Mattison participated in the TAC Committee meeting on April 9, 2019. The meeting was facilitated by the Angelo Planning Group, was broken down into a number of different pieces.

The Facilitators began by discussing the progress which includes:

- 1) Telephone interviews were conducted with over a dozen different organizations and stakeholders that provided an understanding of affordable housing and rehabilitation Loan programs and future steps for the County.
- 2) Advice for steps to revive City partnerships with the Home Rehab Loan program.
- 3) The need to speak to the Community Services Consortium.
- 4) Completion of a memo in a couple weeks addressing the rehab loan program.

A list of the stakeholders was presented to the Committee. It identified the key themes such as a need for all types and prices of housing in the County; and a response to each stakeholder's interest in and/or experience with housing within the County and its communities. A list of programs to support affordable housing and struggles with the programs was discussed. Once the consultants have completed the interviews, they will be able to draft a preliminary set of recommendations related to resuming the home loan rehab program in a couple weeks.

Please see attachments.

- **City Entrance Signs:**

- Updates to the North and South City entrance signs have been approved in the FY19 City capital improvement plan. The artwork, and \$5,375.00 quote (which is less than the budgeted figure), have been approved by the Parks & Commons Commission and City Council. The quote is attached to the December 12, 2018 City Manager report. Pictures are attached to the April 2019 Manager's report.
- Photos were included in the April 2019 Managers Report. At the time of this report, the facilities manager was following up on the timeframe for installation. Dahl disposal is donating the equipment to put the sign in place.



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- **Ocean View Drive:**

- **Background:** In October 2001, the City of Yachats entered into a settlement agreement. One of the items in the settlement agreement was for the County to transfer Marine and Ocean View Drive, and the trail to the City for transportation and pedestrian usage and to implement the Village Circulation Plan adopted by the City. This agreement is in the document library.

Work on this project paused around April 2017 due to attention required on other City and County projects. However, at the City Manager's request, monthly meetings to resume progress on this project began in October 2017. If weather conditions permit, it is the goal to complete this long outstanding project by June 30, 2019.

- **Summary Monthly Meetings:**
  - I have reached out to the County after the May 1, 2019 Council meeting and I am working on scheduling a meeting and obtaining the information Council requested.
- **Property Easements:** Easement language has been drafted and approved by the City Attorney. The Planner is working with the 5 impacted property owners to finalize the easements. The County has offered to cover the costs of recording the easements.
- **Archeologist:** The State Archeologist was supposed to deliver a scope of work for the identified areas for the City and County to review by February 15, 2019. This did not occur. Upon acceptance of the scope of work, the archeological study will begin. Delays here will impact the goal date to complete this project.
- **Guardrails:** Subsequent to the Archeological Study findings, new guardrails will be installed before the overlay is completed. The original Mid-March timeline is delayed until the archeological study can be completed.
- **Culverts:** Yachats PWD identified 9 culverts running under Oceanview Drive. One of the culverts runs underneath Highway 101. The City and County have identified culverts that have the most wear and will work on placing inserts in those culverts to extend the life of the culverts. These inserts can be installed around the end of March.
- **804 Trail Improvements:**
  - The County, City, and Trails Committee discussed, and agreed, to find and compact a better material to provide greater stability on the Trail.
  - The County, City, and Trails Committee discussed improving signage along the trail and including educational, wayfinding, and distance signage. Additional meetings are occurring to discuss these items and develop a signage plan.
  - The County, City, and Trails Committee discussed the Boardwalk that was taken to Council in 2018. The archeological study noted above will review this area.
  - The County, City, and Trails Committee discussed the possibility of having viewing decks at the park at 7<sup>th</sup> and Oceanview Drive and the property towards the end of Oceanview Drive where the pump house is located. A member of the Trails



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Committee will draw a rendering of the decks and the City and County will work together utilizing mitigation funds.

- Property Connection between Marine Drive: The 804 Trail is connected from Aqua Vista to Marine/Oceanview Drive through a property that links the 2 streets. The County has asked the City for input on ideas for the Property. The trail easement would be maintained; however, the question is what ideas would look like for the remainder of the property. Ideas ranged from affordable housing to selling the properties (retaining the trail easement) for development and placing those funds into the mitigation account.
  - City Planner, Larry Lewis provided renderings about what could be built on each lot with current code setback requirements. The lot on Marine Drive could do a footprint of approximately 1800 square foot building footprint and the lot on Aqua Vista could hold a 2450 square foot building footprint (document located in the December 12, 2018 City Manager's Report)
- Street Condition/Paving:
  - On December 13, 2018 the City's Engineer of Record (Westech), County, and City Representatives met to discuss the condition of Oceanview/Marine upon transfer. These discussions will continue as we develop more information from the archeological studies and warmer paving conditions develop.
- City Hall Proposal:
  - Background: At the direction of Council, the City Manager presented a proposal for architectural work to develop a conceptual design for City Hall at the 501 Building. The City Manager eliminated the multiple designs and 2 in-person trips by the architect, reducing the initial proposal by \$3400. We received designs from the architect.
  - We met with a potential grant for the city hall re-design in the 501 building on May 2, 2019. The granting agency will be coming back in a couple of weeks to assist with grant proposal development and submission. The grant is up to \$50,000.
  - Library Expansion/Remodel:
    - An RFP is being drafted. A cost plan and timeline will be brought to Council prior to issuance of the RFP.
  - Little Log Church and Museum Repairs:
    - Background: The Little Log Church walls are made from natural logs, setting on a post and beam foundation system. The original log structure was completed in 1930. Modifications to the exterior church walls were made in the mid 1990's, which consisted of replacing selected wall logs with new peeled logs. The attached museum structure has walls made from log siding material. The museum foundation has a concrete stem wall and footing around the perimeter, and interior post and beam floor support. There is a crawl space access on one side of the building, with a narrow opening for access. The full engineer's analysis is in the document library labeled



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*LLC&M Engineers Analysis.* We had been utilizing Red Hat Construction to narrow down options for the LLC&M, but due to the demands of the Contractor and concerns about the continued deterioration of the LLC&M, we moved forward with the Engineer's Analysis.

- Work with Parks & Commons and the Little Log Church & Museum Board to develop funding plans and a strategy for the preservation of our historical property.
- **FY19 Accomplishments:**
  - The City was awarded \$100,000 ODOT Small City Allotment grant towards the East 2<sup>nd</sup> Street Improvement Project. A copy of the grant is in the document library attached to the December 12, 2018 City Manager Report.
  - The City was awarded a \$20,000 grant for our Water Master Plan update by the Oregon Infrastructure Finance Authority.
  - Multi-purpose room flooring completed (April 2019).



**City Manager's Report  
May 14, 2019**

**Public Works Report:**

**Date:** May 1, 2019  
**To:** Shannon Beaucaire, City Manager  
**From:** Public Works Department  
**Re:** April 2019 Public Works Report

Rain fall at Yachats Public Works:

Year	<u>Inches</u>			
	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>
April	9.11	8.32	7.77	2.78
<b>Rain year to date:</b>	30.61	34.14	46.15	27.28

Total water production: 3,633,500 gallons    Water loss efficiency: 91.0 %

Total wastewater treated: 6,701,000 gallons

The following is a list of what was done by Public Works staff outside of normal operations:

**Streets:**

- Potholes filled on Aqua Vista, 4<sup>th</sup> St. and Overlook.
- Removed fallen tree on Horizon Hill.
- Flagged for Geotech company on Horizon Hill.

**Drainage:**

- No work on drainage system this month.

**Water:**

- Plant maintenance.
- Repaired water service truck in-house.



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### **Distribution Sys:**

- Water main leak South of Windy Way repaired.
- Flushed distribution system.
- Completed Adobe fire hydrant replacement.
- Installed water service at Koho and at residence on Yachats Ocean Road.
- Corrected fire hydrant and installed bollards at site across from Pioneer Communications building.
- Repaired leaking water service on Yachats River Road.

### **Sewer:**

- Plant maintenance.
- Screw press pump repair.

### **Collection Sys:**

- Flushed and CCTV'd 300 ft of sewer main pipe on Combs Circle.
- Cleaned pump #2 at Pontiac lift station. (Plugged with clothing)
- Exposed paved over manhole on Horizon Hill.

### **Public Works:**

- Shop cleaning and maintenance.
- Small equipment maintenance.
- Repaired Vac truck when broke down at work site.

### **Commons & City Hall**

- Constructed a wind break fence for Commons trash cans.

### **Parks & Trails:**

- Picked up brush piles for Trails crew.

### **Sewer & Water CIP:**

- Pot-holing and prepping site for pole building at Public Works.
- Purchased 2000-gallon water truck. (Delivered)



## HOUSING STRATEGY IMPLEMENTATION PLAN – TECHNICAL ADVISORY COMMITTEE MEETING #3

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**Location:** Newport City Hall, 169 SW Coast Highway, Newport

**Date:** Tuesday, April 9, 2019, 12:30 – 2:30 p.m.

**Project Manager:** Wayne Belmont, County Counsel, Lincoln County; TAC members

**Consultant:** Matt Hastie, Angelo Planning Group

TIME	ACTIVITY
12:30 – 12:40 p.m.	Welcome/Introductions
12:40 – 12:50 p.m.	Project Update
12:50 – 1:00 p.m.	Revised Background Report/Gap Analysis
1:00 – 1:20 p.m.	Stakeholder Interviews Update
1:20 – 1:50 p.m.	Business Oregon and Non-Profits Meetings – Summary and Initial Findings
1:50 – 2:20 p.m.	Housing Strategies – Priorities Discussion
2:20 – 2:30 p.m.	Summary and Next Steps





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**To:** Wayne Belmont, Lincoln County  
**From:** Matt Hastie, Kyra Haggart, Andrew Parish and Brandon Crawford, Angelo Planning Group (APG)  
**Date:** March 26, 2019  
**Re:** Lincoln County Housing Strategy Plan (HSP) – Summary of County Field Tour

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## INTRODUCTION

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This project is funded by a grant from the Department of Land Conservation and Development (DLCD). In 2018 the Oregon Legislature passed House Bill (HB) 4006 which allocated \$1.73 million to DLCD for planning technical assistance to jurisdictions working to make an impact on housing affordability in their communities.

### Purpose of This Memorandum

The purpose of this memorandum is to summarize a site visit conducted by Matt Hastie and Andrew Parish in Lincoln County. This site visit was conducted as part of Task 3: Field Work and Stakeholder Interviews. The relevant scope language is included below.

*Consultant to tour communities in Lincoln County to obtain a working familiarity with local conditions. The tour is also an opportunity for the County, Cities, and Tribe to highlight successful housing projects, the reasons for that success, and properties that are not developing and the reasons why that is the case. In addition to touring the communities, Consultant will conduct up to twenty (20) interviews with key stakeholders involved, at some level, with the provision of needed housing in Lincoln County. The interviews can occur by phone or in person. Consultant may want to hold TAC/PAC Meeting No. 2, perform field work, and conduct in-person interviews over a consecutive 2-3 day period.*

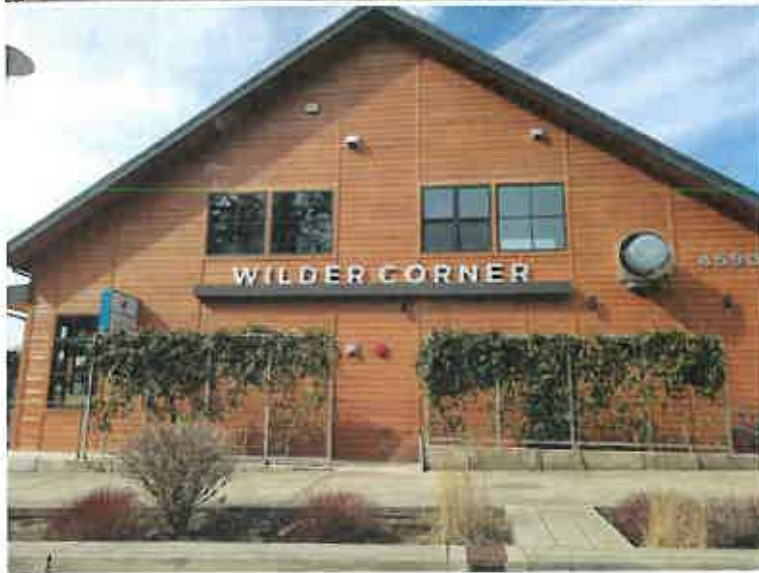
The county field tour was conducted from Monday, March 4, 2019 to Wednesday, March 6, 2019. Consultants also met with stakeholders and conducted Technical Advisory Committee (TAC) and Policy Advisory Committee (PAC) meetings as part of this trip.

The remainder of this memorandum is a list of sites visited with brief notes and photographs. This memorandum is intended to be a brief documentation of the site tour, rather than an exhaustive summary or detailed set of notes.

**Habitat for Humanity Housing Development, Newport**



**Wilder Development, Newport, including Neighborhood Commercial, Townhomes, and Cottage Cluster Housing**





## County Field Tour Summary



## County Field Tour Summary



**Neighborhoods in Waldport, primarily single-family homes**



## County Field Tour Summary



**Tiny Home Village near Waldport**



## County Field Tour Summary





## County Field Tour Summary



## County Field Tour Summary

**Yachats, including affordable housing development (apartments and townhomes), single-family homes and cottage cluster development**



## County Field Tour Summary



## County Field Tour Summary



## County Field Tour Summary





## County Field Tour Summary

### Siletz, including apartments and single-family homes



## County Field Tour Summary

### Toledo



## County Field Tour Summary

### Lincoln City





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**To:** Wayne Belmont, Lincoln County  
**From:** Matt Hastie and Andrew Parish, APG  
**Date:** April 1, 2019  
**Re:** Lincoln County Housing Strategy Plan (HSP) – Notes from Task 3 Stakeholder Interviews

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## INTRODUCTION

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**Matt Hastie and Andrew Parish of Angelo Planning Group and Brendan Buckley of Johnson Economics have conducted several interviews with key stakeholders involved with the provision of needed housing in Lincoln County. These interviews were conducted in person or by phone. The list of interviewees is below.**

Laura Anderson	Local Ocean Seafood
Rich Belloni	Lincoln County School District
Steward Brannen	CEO, Siletz Tribal Business Corporation
Bob Cowen	Director, Hatfield Marine Science Center (OSU)
Tom Gerding	T. Gering Construction
Jim Patrick	Dolphin Construction
Kathy Kowtko	Housing Authority of Lincoln County
Diane Linn	Lincoln Community Land Trust (formerly, now back to Proud Ground)
Justin Metcalf	Wish Camper Partners
Mike Millucci	Pacific Seafoods
Layne Morrill	Our Coastal Village, Inc.
Daryn Murphy	The Commonwealth Companies
Brigetta Olson	Willamette Neighborhood Housing Services (pending)
Brian Plechaty	Halvorson-Mason
Bonnie Saxton	Advantage Real Estate
Bonnie Serkin	Landwaves (pending)
Michael Shilling	Fowler Homes
Paul Williams	Owns rental properties, works for school district

## KEY THEMES

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- We have heard repeatedly that there is a need across all types and prices of housing in Lincoln County.
- We have heard varying perspectives on whether Vacation Rentals are contributing to the lack of inventory, how much, and what possible remedies may be. This is clearly an issue on lots of peoples' minds.
- Many in the development world have said that fees such as Systems Development Charges contribute somewhat to development costs, but fundamentally the issue is of economics – getting a project to “pencil” – rather than removing regulatory barriers.
- Supply of land in the right locations and zoned for the right housing types and densities is an issue in a number of communities. There generally is an adequate supply of land overall but not necessarily on site that will support certain types of development cost-effectively.

## SUMMARY OF COMMENTS

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### What is your interest in or experience with housing within Lincoln County and its communities?

- Developer, remodeling homes, resident since 1978. Work mostly in Newport. Some duplexes, haven't built any apartments. Family experience in property management.
- Low income housing, housing choice vouchers. We have 507 now. Veterans housing is hard to fill. Owns 262 units, 197 of them are income-restricted.
- Resident of Yachats, acquired a R-3 site in 2006 and did a 25-unit apartment project. "Fisterra Gardens" managed by the housing authority. Townhomes at 80% of AMI with permanent deed restriction.
- As an employer: recruiting talent is limited by availability/price of housing. But mostly availability. I had an employee leave because she applied for three different homes and couldn't close on one. Leads to instability in workforce.
- Real estate broker in the area, covering much of the county. Mostly on residential single family products.
- Major employer - Pacific Seafood. Background as a lawyer/social service. Policy for liquor control board. Now working on "Special Projects and Law" for Pacific Seafood. Looking at housing for employees.
- Property owner - I have short term vacation rentals and long term rentals. In the process of building more. Concerned about the direction of the vacation rental discussion currently.
- Executive director of Proud Ground, which provides home ownership opportunities for working families. Proud Ground has recently merged with the Lincoln County Community Land Trust. We work in home ownership - but partnering with Habitat we can serve 30-50% AMI population. We usually do 60-80% AMI. Permanent affordability, community land trust model. Holds land under houses and sells the homes at an affordable price.
- Owns a land development company, working mostly in Depoe Bay. Does market-rate single-family development, though has considered attached/multifamily projects in the past.
- Affordable housing developer with a national company. Runs the Portland office working on projects west of the Rocky Mountains.
- Director of Hatfield Marine Science Center, which is owned and operated by Oregon State University. The center has a total of about 300 employees and 100 students whose housing needs range from dormitories to low-cost rentals to higher end homes.

## What is the greatest need in terms of housing in Lincoln County? What types of housing are needed that aren't being developed?

- Need is across the board. Nobody can move up into nicer housing because of lack of inventory, which keeps lower-end housing more expensive.
- Second homes are what's getting built. Few apartments have been built, and those that were subsidized. Other apartments are really old. Biggest need is apartments.
- 1-bedroom units, located close to services/medical/transit. There's an excess of 3-bedroom units owned by the housing authority, people don't need that type as much anymore. Limited quantity of small, individual homes (many are vacation rentals or second homes). Low priced homes tend to need a lot of work, housing stock is old and not well maintained.
- Affordable workforce housing, for people who work at the hotels and restaurants in Yachats. Apartments needed, but for Our Coastal Village developments eventual ownership is the goal.
- Not much high-quality housing available.
- Homes for younger single people. Less restrictive leases.
- Had to buy a house to keep an employee.
- High commuting costs.
- High demand, low supply
- Homes under 300k-\$350k. Low interest rates mean cheap houses are getting snapped up. Median price in the mid 300s.
- Rentals are needed. But the recession hurt the high-end of the housing market. There is a very limited supply of low-end housing (though there is more in Toledo and Waldport).
- Samaritan (hospital) leases homes for employees in Wilder development.
- Coastal communities (we have seafood plants in warrenton, astoria, Westport too) are struggling due to supply and demand. Workers can't find housing - rent is high and supply is low. We don't want to be in the housing game but we find that we need to. We could buy an apartment and kick people out, but we don't want to have that role in communities, so we're building new housing. One of our plants generally has about 150 seasonal workers.
- Our workers sometimes have a criminal background or bad credit and many of them don't drive - it's hard for them to find places to live.
- Low and moderate income homes are sorely needed. Workforce housing. Vacation rentals are competing with workforce housing to some extent.
- Until about 2012 the housing picture was the opposite here - it was hard to rent out places, they'd have to sit vacant a while. Hard to find good renters. Now, if you have a rental you have a line of good applicants. Population has increased, particularly the proportion of the population making around or slightly above minimum wage.
- Subdivisions with houses in the low 200s. The city would need to remove a lot of red tape to make this work.
- There is a great need all across the board. Commonwealth was relocating people in order to develop a site in Newport, but it was very difficult to find a place for them. Rental properties had a huge waiting list (over a year) everywhere.
- Inventory is tight across the board - we worry about availability of housing in hiring and generally advise new hires to expect to rent for a few months while looking for a home.
- There is clearly a need for housing at the lowest income levels as well as midrange workforce housing.

### What are some recent projects you've seen or been part of? What were their challenges and successes?

- Community college has some housing recently. Townhome and apartment project going up. Challenge is being close to services and medical.
- Wilder Homes has been able to put a variety of housing together on their site. They have deep pockets and it still took a long time to sell out (because the lots are small). Their buyers have tended to be retirees, but a high percentage of them are permanent residents.
- You see gated communities that have lots and lots of 2nd homes.
- The Wilder cottage cluster is a good model and scalable. However, it is located far away from other attractions and amenities.
- Housing is being built in Siletz.
- Developing a dormitory project in Newport with a central kitchen. We changed the zoning code to allow this development to occur and the City has been supportive. Purchased an office building to convert to residences. We could also buy a motel but they are more expensive. There will be 75 to 100 people living in that building. We used to rent hotels for employees, which was costly, and people want us to assume high levels of liability for employees.
- Constructing new modest home with the intent to rent it out, in Waldport.
- Working on 110 units in Agate Beach using tax credits, looking to break ground in May. All 60% AMI restricted income housing. We try to serve families usually with 3 bedroom units. What they heard in Newport is there is a need for 1-bedroom units. Easier to make projects work if there are more bedrooms - this project has a mix of 1, 2, 3 bedrooms.
- We tend to work outside of urban areas (there is plenty of development capacity in urban areas). Newport has less capacity.
- We have plans for expansion and are looking to build new dormitories. They may also have some affordable 1-2 bedroom units for graduate students. It is a challenge to find land at the appropriate size (5-7 acres) that is close enough to the Hatfield center.

### What are the major barriers to housing development in Lincoln County?

- Very little development activity happening currently. It's not one thing, it's lots of things. Land cost, building codes are onerous. Achievable rents are low. Not enough contractors - many have moved to the valley or to Bend. Wind blows the rain sideways here, construction practices are different.
- There's a monopoly on some materials here - one concrete place in the area.
- Costs of construction, insurance and paperwork for voucher applicants. Competition for homes. Not many contractors. Some zones require ground-floor commercial which would be difficult for the housing authority to manage.
- Yachats is a small city run by volunteers - not much capacity to do deal-making.
- Subdivisions take a long time to sell here, it's just a slow pace of growth.
- It's cheaper to build in the county - fewer SDCs and other costs.
- Costs of development is high due to infrastructure.
- Most vacation rental houses are large, expensive, with a view, etc. These will never be affordable rental homes - they do not compete with low-income renters.
- The government often gets in the way. SDCs are a disincentive to developing affordable housing or multi-family housing. I wanted to build a four-plex but the SDCs would be \$65k (as opposed to the \$15 for a single family dwelling).

## Stakeholder Interviews Summary

- Required studies, application requirements drive costs of housing up.
- Required affordable housing creates a problem of "comps" affecting all property owners.
- Vacation homes are a problem, they take homes out of circulation for use as second homes. Upwards of 30-40% of housing stock is tied up in vacation rentals/second homes.
- We faced a classic NIMBY situation trying to create an affordable product near Nye Beach.
- There is a lack of local developers with interest in developing property - this inhibits housing production.
- We look for multifamily land: there isn't a lot to be found. We don't like to rezone land, neighbors often are opposed. We got one of the last good multifamily parcels in Newport. The ones that are left are steep, don't have utilities, etc.
- Newport has empty commercial lots but they don't permit MF. Some places let you do residential over commercial, but we don't build commercial. This is a barrier to some developers, and particularly nonprofit developers that aren't experienced financing mixed-use projects. "Community room" doesn't count as commercial space typically.
- There is a premium on construction right now - it is adding 20-25% to our previous cost estimates. We are recruiting people from all over the state and even from California in order to do big projects.
- Vacation home rentals impact availability but there are pros and cons. If managed right they bring income to the community. Though I think a lot aren't registered.
- Utility fees, SDCs, sidewalks, and other upgrades add to the cost of development. For low income housing that makes construction unaffordable.
- Availability of suitable property especially outside of tsunami areas.
- The market doesn't support the rents needed to build a lot of housing types.

### Does the development review process lead to good outcomes in your experience?

- Yachats code is very flexible for the PUD provisions. Planning commission offered further flexibility. Comp plan mentions policy for affordable housing. 1.5 cars per unit and smaller parking spaces were allowed.
- The water district in the county allows for cheap development outside city limits. All of these areas are on septic though.
- Low interest rates, rural FHA development loans, VA loans are allowing people to buy in the area. More and more people are moving here from other parts of the country.
- City has been supportive of changes needed to get large dormitory project going.
- Staff has been helpful and flexible.
- I believe there is sufficient residential land available so that's not the core issue.
- Lincoln City has been difficult to work with.
- Proud Ground has been working in the Wilder development to get some units to be permanently affordable. Permitting process has been somewhat difficult. Recognizes that it is important work but it does complicate things, slow the process down, and cost money.
- The development review process in Newport was good overall. We're having to provide infrastructure which makes sense for the community, but it adds costs.

### What barriers exist to housing in Lincoln County?

- Lincoln city has lots and lots of 2nd homes. Eventually they retire into them.
- Still have foreclosures on the appraisal list which lowers property values.

## Stakeholder Interviews Summary

- No developers are lining up for land inside the Newport UGB. It's hard to serve, or steep, or needs bridges, etc.
- Not many buildable lots.
- Funding/financing takes time for the housing authority.
- Location - you may have an apartment unit in Toledo but need to work in Newport. Transit is poor.
- Lack of local experience in apartment development. Hard to do it at all, and doubly hard to make it affordable. Apartment projects on the coast are too small for a Portland developer to want to bother with. Challenging to get contractors to do the work.
- Not much multi-family land in Yachats - it has mostly been developed as single family.
- Lack of housing limits the stability of our workforce.
- Low incomes, high costs of producing housing.
- Development fees are about \$10k to the City of Waldport, about \$5k to the County. Done as cheaply as possible, I can't make a house that I could rent for less than about \$1k a month.
- Inventory is the serious challenge in Lincoln County. Homes being built are intended to be "janky summer homes", and won't withstand the impact of the weather over time. These are not appropriate for long term affordability. Or you have brand new huge homes that are out of reach for anyone. So what is desperately needed is some single family, townhouses, cottage clusters, duplexes, tris and quads.
- We're building an affordable condo in Portland and testing the model of multi-family ownership for Proud Ground - beach condos don't have to be on a view property and can be integrated into the community easily. 2-3 bedroom would be ideal but even 1 bedroom would be good. Must be built with an eye toward affordability.
- Lots of little small barriers lead to an overall lack of housing. Land use planning + predevelopment requirements, lack of funding, lack of local commitment to affordable housing.
- Land prices are a barrier. Achievable rents aren't high enough for missing middle market-rate housing to get built oftentimes.
- Lack of building over the last 10-20 years caused this. Especially little multifamily has been built. At this point, we are playing catch-up. There is a similar situation all along the coast.

## What kinds of housing would you like to see more of in Lincoln County?

- Anything.
- One-two bedroom units, units without stairs.
- We are always a couple of years behind the rest of the state in terms of real estate trends.
- I would beat the competition for great employees if I could offer housing.
- Student housing and seasonal housing (potentially dorm-style housing) would be appropriate.
- "Quads" - structures with a shared kitchen space between four units.
- Need a mix of housing.
- We are open to sharing the space, or management of the space in the dormitory project with local housing authority or other nonprofit.
- Multifamily units are more affordable per unit.
- Four plexes, or groups of four plexes together, would provide multifamily units with a form that is closer to single family homes.
- Single family homes on small lots with small yards.

## What tools or strategies do you think would be effective in creating more desired housing in Lincoln County?

- Newport is trying all kinds of things. They're considering regulations on vacation rentals currently.

## Stakeholder Interviews Summary

- But it's just the basic economics of it - it doesn't pencil out to build apartment buildings here.
- Lincoln City is dysfunctional - adversarial culture of staff. Toledo has the mill with odor problems. Waldport is a bedroom community for Newport.
- Adu's.
- Newport isn't putting any roadblocks in the way.
- Mixed income projects worth looking into.
- Washington Federal - Shelly Pac in the Bend office has been really good to work with in financing affordable developments.
- SDC Deferrment from the City was useful. County grant of \$10k. Other grants, private foundation money. "Preference" for families with employees in this zip code, families with children is allowed per fair housing rules.
- Incentives for apartment housing for low-income households.
- Older people are moving here and they like the status quo. There needs to be a balance with newcomers in order to build a community.
- Not sure what the city/county can do. Lowering SDC costs and permitting costs perhaps - they are limitations to business generally. Parking requirements were very high, not many developments could have accommodated that requirement.
- Need a region-wide picture of housing need/supply in order to have a cohesive dialogue.
- Address commuting as an issue for employees here.
- More cottage cluster developments.
- If the City is doing its job, private developers will build housing if the demand is there.
- Educate citizenry in zoning and other issues, publicize incentives to develop or move there.
- HB 219 - is it enough?
- Low interest loans would help local developers (and me personally) build affordable housing in order to help the local tourism industry survive.
- Zoning flexibility to open up some space/lots to residential development would be helpful.
- As much as I hate to admit it, I think a bond for affordable housing might be a good idea.
- Smaller lot sizes - 5000 is to big 3000 might make more sense in a lot of areas.
- More flexibility on the part of the Cities - waived fees and requirements.
- I heard about a program that restricts the amount a buyer can turn around and sell a home for - certain percentage a year. Something like that might be appropriate.
- Lincoln City owns some land - if they are interested in affordable housing buying the land would be beneficial.
- We are looking into modular homes as part of the answer - pre-fabricated homes could bring costs down significantly.
- SDCs are needed for the community, but there are times that they need to be waived if a project meets other community goals. Waivers should be considered on guaranteed-affordable projects.
- Working on education of the public, the development community, employers, etc.
- Jurisdictions could help with identifying inventory on the market that would be suitable for a Community Land Trust or other program.
- Jurisdictions could help with attracting resources from Salem, grant funding, etc.
- It's not enough to remove barriers, it needs actual resources/funding.
- Establishing more Construction Excise Taxes in Lincoln County and perhaps utilizing Inclusionary Zoning.
- Eventually the State of Oregon will have to look into the mortgage interest deduction. We are spending a billion dollars every year subsidizing homeownership for those who don't need the help.
- Low-return equity fund would be helpful for affordable housing projects.
- SDC waivers are beneficial for affordable housing projects, but in our case that just meant needing to ask the State of Oregon for less money - the public pays either way.

## Stakeholder Interviews Summary

- Newport's tax exemptions have been helpful for us as nonprofit developers.
- Public-private partnerships to help ameliorate some of the high costs, to incentivize builders to participate in low-cost housing. Financing to allow things to be paid over longer periods time. This amounts to spreading wealth a little bit - taxing more expensive homes to pay for less expensive ones, and is an overall benefit to this community.

### Which tools or strategies are a poor fit for this community?

- CET was too complicated for Yachats to administer.
- CCRs prohibit ADUs in parts of Yachats.
- High fees will just keep people from building anything at all.
- County Commissioner Hall has been a guiding light on this issue
- Overregulating vacation rentals will harm tourism in our community. Vacation rentals open up areas south of Lincoln City to overnight visitors, people visiting in groups, etc. That brings lots of money into the community and allows us to hire tourism workers, who we also need to house.
- Regulating vacation rentals is misguided - this is income for this resort area. Most of these houses are so large that they will never be affordable to most people. Vacation rentals create tourism jobs (cleaning, maintenance, etc.).
- Even affordable homes need to be high quality - the impact of the weather can't be overstated.
- Need to be careful not to build tenements - maintenance is very important for community buy-in and for the personal pride of people living in low-income developments.

### Additional Thoughts

- If the housing picture changes in the area, we would want to sell the buildings and get out of the housing business. They are being constructed so they could be converted into hotel or other use.



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**To:** Wayne Belmont, Lincoln County  
**From:** Matt Hastie and Andrew Parish, APG  
**Date:** April 4, 2019  
**Re:** Lincoln County Housing Strategy Plan (HSP) – Task 4 Cover Memorandum

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The Project Team has conducted telephone interviews with the Lincoln County Affordable Housing Partners, Business Oregon, and Willamette Neighborhood Housing Services. Summaries of these interviews are included. These conversations have provided the project team with a good understanding of how affordable housing and home rehabilitation loan programs work, tips for success, and potential future steps for Lincoln County. In particular, we have received good advice for steps to take to resume the Home Rehabilitation Loan program in partnership with one or more cities in Lincoln County.

At the time of this writing, we have yet to speak with Community Services Consortium, who most recently managed the County's home rehabilitation loan program. Once Pegge McGuire returns from medical leave we will have this discussion - She indicated on March 6 she would be out for about a month, so we expect to be in contact soon.

We may also contact representatives of two jurisdictions identified by Business Oregon as particularly successful in funding and managing these types of programs – Jackson and Yamhill County Housing Authorities.

Once we've had a chance to talk to Pegge, and others, we'll be able to draft a preliminary set of recommendations related to resuming the home loan rehab program. We expect to complete that memo within one to two weeks.



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**To:** Wayne Belmont, Lincoln County  
**From:** Matt Hastie and Andrew Parish, APG  
**Date:** March 19, 2019  
**Re:** Lincoln County Housing Strategy Plan (HSP) – Notes from Lincoln County Affordable Housing Partners Meeting

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## INTRODUCTION

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**Meeting Date:**

**Monday 3/11/2019**

**12pm-1:30pm**

This was a meeting of a group of public and non-profit organizations who are providing housing and housing-related services to residents of Lincoln County, with a focus on serving households with low incomes or specific housing or service needs. The group has met several times to discuss how best to serve these populations in a coordinated and collaborative manner. They devoted a portion of their March 11 meeting to discussing issues associated with the Lincoln County Housing Strategy Plan. Matt Hastie of APG participated in the meeting by telephone.

**Attendees:**

- Rachel Cotton, City of Newport
- Blair Bobier, Regional Director, Legal Aid
- Ralph Breitenstein, Community Member & Newport Vision 20/40 Committee
- Sharon Cox, Case Manager, Housing- Community Services Consortium
- Haley Emerson, Family Advocate, DHS Housing Contractor, Community Services Consortium
- Lola Jones, Executive Director, Samaritan House
- Elise Jordan, Family Advocate, DHS Contractor, Community Services Consortium
- Kathy Kowtko, Director, Housing Authority of Lincoln County
- Brigetta Olson, Deputy Director Willamete Neighborhood Housing Services
- Sheila Stiley, Executive Director, Northwest Coastal Housing
- Lucinda Taylor, Executive Director Habitat for Humanity of Lincoln County
- Katey Townsend, Director, Lincoln County School District HELP Program
- Matt Hastie, APG (by phone)

## WHAT DO YOU SEE AT THE MOST SIGNIFICANT HOUSING GAP IN LINCOLN COUNTY?

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- Housing for people with mental health issues
- Housing for people with disabilities and the closing of [Shangri-La](#) housing
- Senior housing
- Veterans housing
- Housing for homeless families
- Housing for low income, low functioning individuals
- Housing for unaccompanied youth
- Repair programs to keeping owners of deteriorated housing in their homes

## WHAT DO YOU SEE AS SOME OF THE PRIMARY SOURCES OF THESE GAPS?

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- Availability of land for multifamily development
- People getting evicted due to spread of vacation rentals
- “There used to be lots of housing and no money to help people get into housing. Now we have money to help people but no housing to put them in”
- Locational access to resources. All areas of the county are not able to access resources equitably (resources and opportunities concentrated in north and central county)
- Case managers leaving, limited capacity for client and resident services
- Limited capacity to maintain vulnerable people in housing (high costs, primarily related to staffing needs for resident and client services, stabilizing clients with mental health and addiction issues, and helping people access benefits)

## HOW COULD THE COUNTY AND CITIES STRENGTHEN THEIR RELATIONSHIPS WITH YOUR ORGANIZATION AND BEST ASSIST YOUR MISSION?

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- Creativity around density
- Partner in capacity building for non-profits
- More and better messaging around development solutions/tools to the community and AHP (Affordable Housing Partners)
- SDC waivers for affordable housing development
- Expand capacity for upstream public health work, including eviction prevention and mental health services
- Partner in acquisition/preservation of existing affordable and workforce housing
- Provide more technical assistance to non-profit developers
- More flexibility around required public improvements (e.g. street paving and required widths, sidewalks, infrastructure), potentially including subsidies for non-profit developers

## Lincoln County Affordable Housing Partners Meeting Summary

- Quantify permitting process (expectations vs. reality), consider using case studies of recent multi-family projects and development timelines
- Consider partnering on a dedicated staff person to provide technical assistance on housing and development throughout Lincoln County (potential Americorps or RARE position)



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**To:** Wayne Belmont, Lincoln County  
**From:** Matt Hastie and Andrew Parish, APG  
**Date:** April 4, 2019  
**Re:** Lincoln County Housing Strategy Plan (HSP) – Notes from Revolving Home Repair Loan Fund Discussion with Business Oregon

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## INTRODUCTION

This memorandum summarizes a March 19, 2019 phone call between the consultant team and Business Oregon staff. The purpose of the consultation with Business Oregon was to afford partners and the project team an opportunity to better understand how the Community Development Block Grant (CDBG) program, administered by Business Oregon, could be leveraged with the assistance of non-profits to expand housing related services, including steps that can be taken to make an existing pool of CDBG low-income housing rehabilitation funds available for use throughout the County.

### Participants:

- Becky Baxter, Business Oregon
- Fumi Schaadt, Business Oregon
- Arthur Chaput, Business Oregon
- Brendan Buckley, Johnson Economics
- Matt Hastie, Angelo Planning Group
- Andrew Parish, Angelo Planning Group

## BACKGROUND OF THE REVOLVING LOAN PROGRAM

History of the program – when was it started, how long was it active and how many loans were generated?

- Becky: Used to work at Oregon Housing & Community Services (OHCS), met Peggy McGuire.
- Percentage of CDBG allocation was provided to OHCS. This was used in part for regional housing centers – (educational opportunities for prospective homebuyers). Part of funds used for minor rehab kind of projects.
- In 2011 OHCS decided not to renew the Intergovernmental Agreement
- Housing repair program moved back to Business Oregon. Funded through CDBG state program, about 28% of the program goes into housing repair. 3 million per year.
- Cities and counties can apply for those funds. When awarded, they enter into sub-grant agreement.
- Community Services Consortium was a sub-grantee that served the Lincoln County area. They decided not to continue being a sub-grantee.

## Lincoln County Affordable Housing Partners Meeting Summary

- So the fund hasn't gone away – it was a business decision for Community Services Consortium to stop being the sub-grantee.
- The way the program works:
  - o 80% AMI and below apply at the non-profit. They have an inspection, decide eligible activities (ie roof repair, foundations, ADA ramps, dry rot, step in bathtubs).
  - o Nonprofit does a lot of the work. Homeowner selects their own contractor.
  - o Funds are disbursed on a reimbursement basis.
- The program used to be just loans, but now it could be grants as well (As of about 2012). This allows people with little equity or in mobile homes to apply – they would be ineligible for a loan.
- Loans are paid back at the time that the homeowner sells the house, so it is essentially “free” for the homeowner.
- Lincoln county has not applied for housing rehab funds in a long time.
- There are 13-14 organizations throughout the state that have provided documentation that they are able to run a rehab information. Gentleman's agreement over the organization's “jurisdiction” – reach. Lincoln County used to be in Community Services Consortium's “jurisdiction”.
- Loans are repaid to the nonprofits...so Community Services Consortium may still be doing this work but not receiving new grants.
- Willamette Neighborhood Housing Services is interested in becoming the sub-grantee for the Lincoln County area. We have . (we have Brigetta Olson of that organization as a scheduled interviewee as part of this process)

## HOW MUCH FUNDING IS AVAILABLE AND HOW DOES IT GET ALLOCATED?

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- The agency gets 12 million a year in the CDBG program from the US Department of Housing and Urban Development (HUD).
- State sets the priorities – what percentage goes to what priority, etc.
- Housing rehab gets 28% of the allocation. About 2.8-3.2 million per year. That's the pot for all of non-Metro Oregon. Also outside of Salem/Eugene
- Max request is 400k for an applicant. So this is about 5 awards per year – Business Oregon tries to distribute these throughout the state.
- This includes grant administration/program management. So you get \$250k to \$300k for the actual homeowners. These are typically large repairs, so \$10 to \$25k per loan.
- Mostly the loans are 0%, until you sell the home. Not even a repayment timeframe. Some have a small amount of interest (non-compounded).
- This is not really a revenue stream. It will never be a self-sustaining fund – the program always needs capital infusion.
- So CSS getting out of this was a business decision...no money to service the debt. Lots of issues with it as a loan program – grants may be simpler.
- Most successful grantees combine this with other services, such as a weatherization program.
  - o Weatherization is a separate program. Oregon Housing administered, money comes from utilities or Dept of Energy. Different eligibility and rules, but sometimes can be complimentary.
  - o So sometimes there are things you can't do with the weatherization equation (ROI), but you can supplement with CDBG funds.

- Funds go directly to Community Action Agencies, awarded on a per capita basis. Pretty different in how its administered.
- Over 19 years we have something like \$25 million across the state in housing rehab loans.
- But you don't know when you get those funds back (sale, deaths of homeowners).
- Whenever home prices rise, people refinance and we get payoffs.
- Need to decide whether to buy a property when foreclosed.

## WHO HAS BEEN GOOD AT ADMINISTERING THIS PROGRAM?

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- Willamette Neighborhood
- Yamhill County Housing Authority
- Jackson County Housing Authority
- They would be able to tell us why these programs are difficult to administer. The more rural the more difficult. If you're doing this in places where home prices are going up and you don't have to drive far its easier.
- Economy is doing better, harder to get contractors to do the work. This has been an issue for implementing the program

## WHY LOANS INSTEAD OF GRANTS?

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- Even though the revenue stream isn't consistent, they're flexible. Maybe you can use them to buy a foreclosed property. Funds can become "defederalized" once paid back. Still should be used for a low income benefitting program. As the applicant, the County can negotiate what happens with the funds when they get paid back.

## WHAT WERE THE OBSTACLES WITH PREVIOUS IMPLEMENTATION OF THE FUND?

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- Lots of federal requirements. Not easy to run. Labor intensive. Environmental review.
- Need experience, the nonprofits need to be savvy and the applicants need to have time to administer. We review the capacity of these organizations – want to make sure they can complete open projects before moving forward with new funding.
- Once established, can move "like a well-oiled machine."
- It's a good program even though there are challenges.
- Helps lots of people, especially if there are community-driven targets. Helping people stay in home. Not a revenue source for nonprofits but good for specific projects.
- Example: 90 homeowners in manufactured home parks in a 19 month period were helped.
- We allow an additional 100k for manufactured homes in a park. Can add on to other funds.
- Jurisdiction/nonprofit has leeway to design a program to fit their needs

## HOW OFTEN ARE ORGANIZATIONS COMING BACK FOR CDBG FUNDS?

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- Typically 18-24 months. Some come in more than others.
- Usually try to spend their grant funds down before coming back. So some nonprofits spread it out between several jurisdictions. Take turns being the “recipient” but the whole region is eligible for the funds. A few places have some competition – they don’t play together.

## HOW DO YOU DIVVY UP FUNDS ACROSS THE STATE?

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- If we aren’t getting applications from somewhere we’ll try to “scare one up”

## RECOMMENDATIONS FOR THE COUNTY IN TRYING TO RESTART THIS PROGRAM.

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- **Call Arthur.**
- Melissa Murphy will tell you to call Arthur
- County should meet with Arthur.
- Needs to figure out who might be the nonprofit. Could be Community Services Consortium but they need to be re-certified.
- Needs some kind of partnership with a nonprofit to be the program administrator.
- Identify the needs first. What kind of rehab, where is it most important? What kind of program would best meet those needs?
- We don’t do multifamily housing developments, but maybe we can help with infrastructure that leads to that development.
- Again, it looks like CSS is trying to get out of the rehab funds business.



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**To:** Wayne Belmont, Lincoln County  
**From:** Matt Hastie and Andrew Parish, APG  
**Date:** April 4, 2019  
**Re:** Lincoln County Housing Strategy Plan (HSP) – Notes from call with Brigetta Olson from Willamette Neighborhood Housing Services

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## INTRODUCTION

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Call with Brigetta Olson, COO of Willamette Neighborhood Housing Services

3/28/19

2:30pm

Participants:

- Brigetta Olson
- Andrew Parish, APG
- Brendan Buckley, Johnson Economics

## BACKGROUND ABOUT THE ORGANIZATION

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- We are in transition...we just merged with Nedco with offices in Clackamas County and Lane county. Two strong orgs that came together to have broader impact
- Merger came out of a strategic plan. Currently, we still have different names, emails, etc. End of the year will have a new brand, name, etc.
- Now our organization has services in 7 counties in Oregon.
- We offer homeownership services - navigating the system, avoiding foreclosure, etc.
- We run a home repair/housing rehab loan program for Linn County.
- We are a developer as well. The organization owns 425 multifamily units/homes. We want to develop more affordable housing and increase that line of business.
- We push for policy change around health equity and are very interested in upstream public health efforts. Health navigators work on our properties and try to provide healthy food, child care, etc.
- Homeownership services do touch Lincoln county – we provide homebuyer education and counseling, foreclosure avoidance. No developments in Lincoln County currently but are open to that idea.
- We run a Community Land Trust development from Lift funding in Cottage Grove.

## LINCOLN COUNTY HOME REHABILITATION LOAN PROGRAM

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- Willamette Neighborhood is anxious and waiting for the opportunity to get the loan program from Community Services Consortium.
- Liza Newcomb is the manager for our housing rehabilitation program and she is very skilled.

- Linn county is where the rehab loan program is currently. Recently expanded to Albany. Sweethome or so is the farthest, nine different municipalities and unincorporated areas.

## WHAT DOES THE COUNTY NEED TO GET AN EFFECTIVE PROGRAM GOING?

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- Our organization benefits from an economy of scale. Large pool of funds. Linn county is about \$5 million. Nimbleness - having a staff person who can work on rehab loans sometimes and also internal rehab work.
- We have our own loan officer that is licensed, can split duties. Organized program support.
- CDBG funds are quite bureaucratic - we don't always break even on this program but we can sometimes subsidize with other lines of business.
- Can secure modest amounts of money to supplement rehab loan programs (veterans home repair program, Neighborworks America)
- We are advocates in Salem. Active at legislature and have lofty agenda through housing alliance to get more resources around home repair - we need more than \$4 million. We hope to be effective so we can get more funds to do this important work.
- Need to be more creative about loan products - have only had zero interest loans so far.
- Recent merger gave us consumer lending options that may have more breadth to be able to do some other types of loans to keep funds revolving, etc.

## DO SENIORS MAKE UP A LARGE SHARE OF THE HOMEOWNERS YOU'RE HELPING?

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- Yes. It's a small program in the grand scheme of things (not too much advertising because we can't deliver that much with the funds available). Folks who aren't on the web or have trouble filling out forms. The clientele needs a lot of hand holding.

## HOW DOES THIS PROGRAM WORK?

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- Acquired assets of Linn county affordable housing in 2007. RFP sent out to transfer assets. LCHRP (quasi-governmental entity that has a loan pool) - the local jurisdictions make up this nonprofit. City managers or other delegated individuals. They administer the loan program and apply for the grant from Oregon Business.
- Example - Sweethome applies on behalf of LCHRP, gets awarded \$500k, Willamette Neighbors subcontracted to deliver the home loan service.
- Craig Martin at City of Toledo used to work at Sweethome - he should know how the LCHRP works. They don't think it's super burdensome. The nonprofit does the grant-writing.

## HOW MANY REHAB PROJECTS AT A TIME, HOW LONG A TYPICAL PROJECT WOULD TAKE?

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- Last year we did like 14 or 15. This was an exceptionally good year.

## Lincoln County HSP Meeting Summary

- ☛ **There is a contractor shortage. Even harder in coastal communities. People may have to wait 6 months or so to get a contractor (once selected by the homeowner). Running a pilot to help quickly address damages on a faster timescale.**

