

CURRENT BARRIERS TO AFFORDABLE HOUSING IN RURAL AMERICA: A CASE STUDY IN THE CASCADE REGION OF OREGON

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Issues that affect the need for affordable housing in Oregon include an increase in the population, a rise in the cost of living, increased housing prices, and a decrease in income. With 30,000 to 35,000 new residents per year, Oregon's population is growing faster than the national average, a trend expected to continue through 1998. At the same time, housing costs are expected to grow faster than the national average. As a result of these forces, the median home price relative to median income has risen, resulting in one of the most expensive housing markets in the country. This has limited the housing options for many Oregon households and has placed them in vulnerable circumstances.

It is not only the urban areas but also the rural communities that are experiencing these social and economic influences. The added dimension of shifting economic opportunities is creating further stress on rural housing demands. Specifically, the lumber industry, a traditional employer for many, is going through severe downsizing and readjustment. This has resulted in increased unemployment, further decreased wages, and has created additional barriers to the availability of affordable housing in rural Oregon. The rural households that fall between the 30% to 50% of the state's median income range have found themselves dealing with "worst case" housing needs.

Since the early 1990s, Oregon has begun to rely on the Community Development Corporations (CDC) to take leadership in the provision of housing for low-income families both in urban and rural areas. This shift out of the government into the private, non-profit sector has created a need for CDCs to get involved with their local involvement by CDCs is through their outreach efforts. Fulfillment of the primary goal to build affordable housing can be made much more successful through a thoughtful examination of a community's implicit and explicit perceptions towards the development of non-profit housing.

The authors were contacted by a rural CDC to assess two target communities' political will and community-wide attitudes towards the development of affordable housing for families falling within the 30% to 50% range of that county's median income. Recent state housing statistics had identified these two communities as having severe housing shortages for their low-income households.

The objectives of the study were: (1) to determine what impediments existed and how they would prevent development of affordable housing, and (2) to identify the opportunities and strategies for developing affordable housing. A combination of non-reactive and field research techniques were chosen to gather the appropriate information. Strategies chosen included windshield surveys, informal talks with

community leaders, and a content review of planning documents and planning commission meeting minutes. These specific methods helped in developing a context of the community's environment as well as in understanding historical issues. The final method used was a structures focus group of community representatives, from local politicians to homeowners. This technique provided participating community members the opportunities to discuss their opinions about affordable housing without interruption and fostered the beginning of a dialogue between the CDC and community members on collaborative initiatives.

The results from this investigation showed that both communities had serious infrastructure problems and that community attitudes were less than positive towards development of affordable housing. More specifically, the findings were:

The communities' water and sewer infrastructures were very inadequate for any new housing development.

Land available for housing was in small parcels and needed to be consolidated for various types of affordable housing options.

Attitudes in both communities were based on lack of information on approaches to affordable housing development and on specific concerns about the impact of any housing other than conventional single-family option.

These findings set the stage for the CDC's plan of action to develop and implement outreach strategies for these two communities.

The results of this study clearly indicate that communities are still struggling with the provision of housing for low-income households. There is much misinformation, confusion, and lack of knowledge about the process; and about how alternatives can be implemented to enable the development of housing for all families. Specific to many rural areas, there is an incipient crisis due to the lack of replacing and/ or updating of a community's most basic water and sewer infrastructure. Also, land-use planning decisions and related actions are having political and economic impacts on affordable housing development. Specific to Oregon are the Urban Growth Boundaries issues and the on-going questions concerning service development fees and their impact upon property improvement.

Thus, one of the initial roles of a CDC may be to become a social entrepreneur and to work with smaller, rural communities in ways that will help them examine who they are and what their potential is. In conjunction with this type of grassroots effort, state and local governments need to reassess how they define affordable housing. The forming of citizen groups, including lower income families, is critical so that all community members can understand the underlying issues of affordable housing in their town.

On a broader level, these dilemmas facing both urban and rural communities demand that housing educators create more varied experiences for their students and the communities they work and live in. They need skills in group decision-making and consensus building. Students and all communities interested in affordable housing issues need to be made aware of the complexity of definitions and the types of implicit and explicit attitudes that can affect affordable housing development.

Affordable housing for all families is an important political, economic, and social issue that will not be easily solved. Working through the questions involved, communities in this country, and throughout the world, will face a healthier future.

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