



HOUSING

Overview

In the SWOT analysis, attainable housing is clearly identified as one of the region's primary economic development barriers. Housing is both a quality of life and an economic issue. The shortage of quality housing is a deterrent to businesses, particularly those of any size, which seek to employ a local workforce.

- **Availability and affordability.** Communities need adequate housing for residents of all ages and all income levels. Workforce housing options within reasonable commuting distances are required to support the employees of businesses expanding in the region. Addressing the housing affordability gap is a key concern as the cost for housing has increased more rapidly than wages.
- **Housing stock quality.** Overall, the housing stock in the Mid-Columbia region is older than either that of the US or Oregon and Washington.
- **Impact to Business.** With key large employers expressing concern about their ability to attract and retain a local workforce, this is a critical issue to address in order to secure the opportunity for continued economic prosperity.

Challenge:

- Those who work in our community are increasingly **unable to live here**. Employers are increasingly challenged by their **ability to attract** a talented workforce due to the cost of housing.
- Steep **rises in land costs** and Urban Growth Boundaries limit what is available for housing developments.
- Dwindling **supplies** of available land and housing units constrain opportunities for residents.
- **Vacation and short-term rentals** contribute to the economy, but also create market pressures that deplete attainable housing.

Housing Action Plan

Top Three Priorities

- Advocate for funding programs supporting attainable housing.
- Seek resources to provide technical assistance and planning for housing development.
- Increase awareness of regional housing constraints.

	Collaborators	Timeline
1.1 Strategy: Develop and enhance funding and incentives to encourage development and maintenance of attainable housing stock (60%-120%AMI).		
1.1.1 Support regional funding and incentives for housing <ul style="list-style-type: none"> a) Market the North Central Oregon Attainable Housing Development Revolving Loan Fund (AHDRLF) and fully revolve the fund. b) Grow the AHDRLF with new infusions of funds. c) Establish a comparable resource available in the Washington counties of the region. 	MCEDD, North Central Oregon Regional Solutions (NCRST), Mid-Columbia Housing (MCHA), banks, developers	Market/use: 1 yr Grow/WA: long term
1.1.2 Assist local jurisdiction's efforts to incentivize affordable and workforce housing, including consideration of local revenue generation opportunities for purposes of affordable housing.	Counties, cities, MCHA	Mid-term
1.1.3 Advocate for key federal and state funding programs <ul style="list-style-type: none"> a) Support continued and increased investments in USDA Rural Development and Housing and Urban Development programs that promote housing affordability for renters and homeowners. b) Support adequate investments of capital resources in WA and OR housing programs. 	MCHA, MCEDD, Counties, Cities, Associations	Current legislative session
1.1.4 Support development of employer assisted housing programs; host forums on innovative practices and specific investment platforms.	NCRST, MCEDD, Industry Associations, private industry, state housing dept, USDA	Long term
1.1.5 Increase access to, and utilization of, energy efficiency programs and home repair programs to improve existing housing stock.	MCHA, cities, counties	Mid-term
1.2 Strategy: Provide ongoing analysis to understand the issue, using quality data and market studies.		

1.2.1:Utilize regional housing market analysis conducted by OR and WA	Counties, cities, MCHA	Short term
1.2.2 Identify buildable land- support buildable land inventory analysis for communities without current information.	MCEDD, MCHA, State Depts	Long term
1.2.3 Engage in studies and strategies to address tribal housing needs.	CRITFC, Army Corps, Legislators, Tribes, MCHA	Immediate; ongoing
1.3 Strategy: Enhance communication and coordination		
1.3.1 Engage in an education and information campaign to highlight the housing crisis. Develop common materials.	MCHA taskforce NCRST	6 months; ongoing
1.3.2 Develop stronger connections with contractors and developers for multi-housing units.	MCEDD, NCRST, developers, real estate, county/cities	Short term-ongoing
1.3.3 Encourage communication between local and state governments and private sector, particularly through existing industry alliances.	MCEDD, Industry alliances, local govt	Immediate
1.4 Strategy: Improve local and regional capacity for addressing the root causes of housing issues.	MCHA taskforce	Long term
1.5 Strategy: Increase the availability of land for affordable, workforce housing.		
1.5.1 Explore land banking; community land trusts.	Counties, cities	Mid-term
1.5.2 Support identification of properties in public ownership which could be appropriately repurposed to address the housing issue.	Counties, cities, state agencies	Short to Mid-term



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