



# a Missing Piece



## Housing Workgroup focuses on searching for solutions to the missing middle-housing market.

Last year the steering committee of the Bend Livability Conference noticed a disturbing trend. Every time we began to talk about affordable housing it became a debate. Affordable housing can be a deeply contentious issue, but the committee felt arguing about it would exacerbate the issue in our community. Instead we formed a Housing Workgroup that met during the conference to discuss solutions to affordable housing focused on incentives, regulations, philanthropy and code changes. Out of that session it became obvious that the City of Bend's affordable housing committee had done a tremendous amount of work to address low income housing, but the growing hole in the market was for workforce housing. Many in the group wanted to continue the discus-

sion and over the past few months we refined our goals to focus on the missing middle market housing for those at 80-175 percent of area median income.

At the Central Oregon Association of REALTORS (COAR), we consistently hear frustrations from our members that they cannot find housing solutions for qualified buyers in this income range. By focusing on workforce housing, the committee is looking at housing solutions for individuals and families making \$40,000-\$90,000 annually. For most in Central Oregon this means a home under \$300,000. According to the Multiple Listing Service of Central Oregon, as of November 15th, 2016 there were 103 active listings in Bend under \$300,000, representing just 15 percent of all current residential listings. Of those, 64

percent are single family homes, 23 percent are condos or townhomes and 13 percent are manufactured homes. In October, 76 properties closed under \$300,000 (29 percent of all closings) and 60 went pending (23 percent of all pending). Under the current circumstances, the market will continue to shift away from middle market pricing.

For some the first reaction to solving this problem is to focus on bringing more land into the city's Urban Growth Boundary. For others it is to increase supply through density and building-height changes. Many also believe that through regulatory tools we can steer builders into creating more affordable options. Most readers probably have a strong positive or negative reaction to any of those three strategies. There is no easy solution, and there is no option that will make everyone happy. Some options could also take years to produce results.

The workgroup contracted with Cogan Owens Greene and ECONorthwest to lead the steering committee over the next eight months. They will help us research and quantify the problem, facilitate meetings and negotiations, and finally prepare recommendations and a report for the workgroup. It will then be up to the workgroup to advocate for the policies recommended.

The steering committee consists of representatives from Bend 2030, Brooks Resources Corporation, COAR, Central Oregon Builders Association, Housing

Works, Oregon State University – Cascades, the American Institute of Architects Southwestern Oregon Chapter, the City of Bend, the City's Affordable Housing Advisory Committee and a member at large. Further, members from the community have been invited to participate. We believe that this broad base of workgroup members will lead to lively discussions where we can get to options that provide actual housing solutions and not just theories on paper.

COAR will not only be participating in the group, we have also secured a \$15,000 grant from the National Association for REALTORS and our board will contribute \$10,000 toward the project.



As the Communications and Public Affairs Director for the Central Oregon Association of REALTORS®, **KIM GAMMOND** manages the organization's internal and external marketing, public relations, events and political action committee. She holds a M.S. in Communications from Purdue University and a B.A. from the University of Oregon in History and Political Science. She is also a proud Bend Lava Bear. Kim is on the steering committee for the Bend Housing Workgroup, on the board of the Children's Museum of Central Oregon, on the community integration advisory committee for OSU-Cascades, past president of the Central Oregon Ducks and served on Bend Livability Project steering committee. Prior to her current role she spent 10 years in nonprofit fundraising and owned an event marketing/management company.

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