# Affordable housing wanted, but who will pay?

#### **By Lyra Fontaine** For Cannon Beach Gazette

Affordable housing and how to pay for it was the topic of a Tuesday, Jan. 10, City Council work session.

With a report offering recommendations, council members discussed ways to implement recommendations from the affordable housing task force, including a tax on new development to provide money for workforce housing.

Changes in short-term rental rules and placing three to eight Park Model homes in the city's RV Resort are also among considerations.

With the goal of encouraging and facilitating the creation of long-term affordable rental housing, the city plans to place from three to eight park homes in the Cannon Beach RV Resort. The homes would cost from \$30,000 to \$60,000. Installation costs are estimated at \$10,000.

City Planner Mark Barnes said a management company would collect rents, advertise vacancies, screen tenants and enforce lease requirements for the city. Potential management



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The city will place park model homes at the city-owned Cannon Beach RV Resort.

could be the current RV Resort manager Escape Lodging or the Northwest Oregon Housing Authority.

The park homes would take up RV spaces, but Barnes said the city would not lose much revenue.

"If you do a handful of spaces in a 100-space RV Park, this only has an effect on revenue when the park is full," Barnes said.

Councilor Brandon Ogilvie

said he would like to see more information about city revenue from the RV Resort in a future meeting.

Councilor George Vetter said some citizens have expressed concern about how bringing in these park model homes could alter the RV Resort's character.

"I think it's a real issue, but I think we can at least to some extent address that," Barnes said.

Staff recommends that a carport and storage shed, approved by the design review board, be provided with each unit to reduce storage and clutter. The units would also be next to each other for utility ease and to minimize the impact on the rest of the RV Resort, Barnes said.

# Taxes, fee waivers considered

To provide incentives for developers to provide affordable housing options, the city is reviewing fees and systems development charges for sanitary sewer, water and storm drainage. The charges amount to about \$5,000 for a typical single-family residence.

To limit the growth of shortterm rentals and make more homes available for long-term leases, the council could consider caps on permits, neighborhood-specific regulations and more aggressive enforcement.

Staff could draft ordinance amendments to reduce or exempt fees on qualifying rental housing development, such as affordable long-term rentals.

The council could also consider a construction excise tax. The tax, authorized by the Oregon Legislature last year, is a one-time fee that can be imposed on new residential and commercial building permits to help fund affordable housing initiatives. The tax is capped at 1 percent for residential construction.

"The construction excise tax is something that might generate a significant amount of money to pay for one of these things," Barnes said. "The one thing it clearly can pay for is the systems development charges waivers or partial waivers." Imposing the tax would require an ordinance amendment and budgetary changes. If the ordinance is ready for adoption after public hearings, the ordinance could take effect July 1.

City Councilor George Vetter expressed concerns about "unfairly targeting" people who want to build homes in the community.

The tax could apply to residential developments that start at certain amounts so it does not affect potential affordable housing development.

For a \$700,000 home, a 1-percent tax of \$7,000 would likely not be an issue, Kucera said.

"If you put a minimum in there, it's arguable that you aren't affecting the affordable housing that's being built at all with this tax," Kucera said. "You're really affecting what are essentially vacation homes."

"In the big scheme of how much it costs to build a house, it's small," Barnes said after the meeting.

Barnes said the Astoria school district imposes a construction excise tax but it is less than one percent and therefore does not have a major impact.

# Widow lays blame for foreclosure of house on Trump nominee

# Cannon Beach woman lost her home after her husband died

### **By Erick Bengel** EO Media Group

A Cannon Beach widow, who lost her home to foreclosure shortly after her husband died, is the subject of a TV ad opposing President-elect Donald Trump's choice for Treasury secretary.

Lisa Fraser's husband, John, died last winter after a long battle with cancer. She said OneWest — the bank Steven Mnuchin, Trump's nominee, led as chairman and CEO from 2009 to 2015 — foreclosed on the home where the couple lived for almost 25 years

lived for almost 25 years.



PHOTO COURTESY OF JOHN AND LISA FRASER John Fraser enjoys one of his plastic, squeaking pickles in this photo from the early 1990s. His widow says a bank foreclosure caused undue stress near the end of his life.

own. I look forward to asking tough questions about his history of predatory lending and his plans to create prosperity for all Americans, not just the ones at the very top."

Democrats have branded Mnuchin the "Foreclosure King" because, during his tenure at OneWest, the California bank forced thousands of people out of their homes. Prosecutors suspected the bank of ethically and legally dubious practices. inee "made millions of dollars by foreclosing on people's homes."

## **Unflattering depiction**

Mnuchin has disputed this unflattering depiction, saying his business also modified loans and helped many people stay in their homes. "In the press it has been said that I ran a 'foreclosure machine," according to a Politico report on his prepared statement for the Senate Finance Committee. "This is not true. On the contrary, I was committed to loan modifications intended to stop foreclosures. I ran a 'Loan Modification Machine.""

Unfortunately, Lisa Fraser was not one of these homeowners. EO Media Group was unable to independently verify the circumstances surrounding the foreclosure, but Fraser's friends did set up a GoFundMe account soon after John's death that described her financial struggle and her need to move. "They tortured us with endless phone calls, endless requests for documents," she said in an interview. As John's condition worsened, she said she tried to mislead her husband about the seriousness of their situation so he would not worry. It didn't work.

frequently would be short with him," she said. "And this is the part that kills me the most: Those last couple years, it should have been all about me and John and nothing else.

"And, as it turned out, we had a third interloper in the form of Steve Mnuchin."

## 'A very emotional story'

Fraser reached out to Senate Democrats who had solicited stories from homeowners who had dealt with OneWest. The move brought her and the Progressive Change Campaign Committee together.

"What really struck us the most about Lisa was just how much she spoke from the heart," Sweeney said. "I mean, what she went through, the fact that she had to fight to allow her husband to die in his own home, the fact that they foreclosed on her very soon after the funeral — it's a very emotional story. It's a very powerful story, and we're really hoping lots of people see it." "It's embarrassing to lose your frickin' house," Fraser said, "so I didn't talk about it at all until the very end, when it was imminent." Nearly one year removed from her husband's death, Fraser, 61, now rents a cabin in midtown Cannon Beach. She said she will, in the end, be OK. She still has Once Upon a Breeze, the kite shop she and John coowned. "I just am clinging to the shop," she said. "I lost John — the biggest thing — and the house. I mean, it's really rather stunning when you think back on it.' • Watch the ad: https:// www.youtube.com/wat ch?v=1R-E0Cxhj2Q

# Cannon Beach residents join the Women's March

## March from Page 1A

the half-mile route through downtown, organizers with neon vests guided marchers on the designated course and made sure they followed traffic laws like staying on sidewalks and obeying streets lights.

Demonstrators occasionally broke out in chants. A few even brought whistles and bongos to energize the crowd.

Anne and Garrett Thielking, a married couple from the Portland area, had planned a weekend getaway to Astoria for months. But after Trump was elected, they said they had to take time out of their vacation. They said they had participated in demonstrations in large cities before and were surprised by Saturday's turnout "This is a lot more orderly," Anne Thielking said. "I've been at protests where people throw stuff at you or start heckling and record you." Issues including abortion, civil rights and race relations were among those inspiring the protest. "Birth control was often illegal and abortion was

a back alley or coat hanger procedure," Amos said. " In the 1950s women were second-class citizens who had little impact on politics. Women of any racial minority were worse off than white women until Rosa Parks stayed stuck in her seat on the bus that got us to where we are today. No, Donald Trump, we will not go back to the 1950s where, in your words, 'we were doing pretty much what we wanted to do," because that statement only applied to white men."

The march did not attract many counterdemonstrators, but a number of drivers honked in support as they drove by. Jessi Anderson, a manager at the Astoria Coffeehouse & Bistro, was waiting for a friend to grab a cup of coffee as he looked out at the marchers. "I've just been giving people hugs," Anderson said. "There's not a lot of hate, which I think is fantastic." "To see the power of the feminine half of the population reveal itself with the support of some good men gives me hope," added Diane Amos.

As Lisa Fraser explains in the somber 30-second spot: "We did everything the bank asked. They lied to us and took our home anyway. John spent his last days terrified I'd be homeless. And then they kicked me out right after the funeral."

The commercial — funded and produced by progressive organizations — premiered Wednesday and targeted Republican senators in Arizona, Iowa and Nevada who may be persuaded not to support Mnuchin.

Mnuchin's confirmation hearing begins today before the Senate Finance Committee. U.S. Sen. Ron Wyden of Oregon, the ranking Democrat on the committee, said in a statement that "our staff is continuing to carefully and thoroughly vet Mr. Mnuchin to ensure that he will put the interests of working families before his Mnuchin, a former Goldman Sachs executive, hedgefund manager and movie financier, had sold OneWest to CIT Group by the time Fraser lost her home but served on the CIT Group board until stepping down after his nomination.

"Lisa Fraser's story is just one of 36,000 across the country," said Kaitlin Sweeney, press secretary at the Progressive Change Campaign Committee, one of the organizations behind the ad.

Calling Mnuchin "the poster child for how Trump is betraying America's working families, including his own voters," Sweeney said the nom"He did know I was going to lose the house, and he was extremely upset about it," she said.

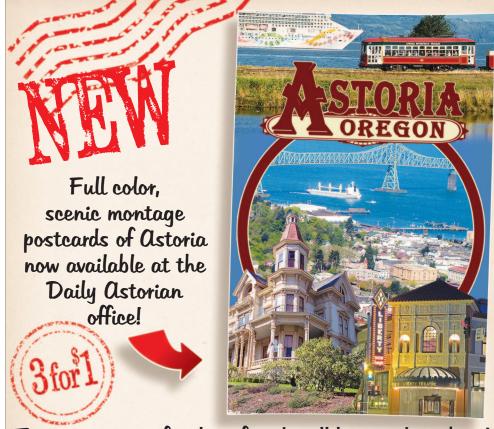
The final years of John's life, she said, should have been spent going on picnics and taking drives along the beach — activities he could still physically do.

"But I couldn't do that, because I was so stressed out and trying to save the house, so I

# Color printmaking workshop Feb. 3-4 with Angela Purviance

Creative Coast, a program of Cannon Beach Arts Association, hosts a printmaking workshop by Angela Purviance. This two-day workshop takes place Feb. 3 and Feb. 4, from 10 a.m. to 3 p.m. each day with an hour lunch break in Suite 25, second floor, Sandpiper Square.

Registration required at cannonbeacharts.org or by calling 503-436-4426.



Tourists, visitors, family & friends will love sending these!

OF PLACES YOU CAN PICK COMPLIMENTARY COPY GAZETTE

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Picnic Basket Pig 'N Pancake Purple Moon/Morris' Fireside Restaurant RE/MAX Coastal Advantage Sea Ranch RV Park Sea Sprite at Haystack RockSea Sprite on the Estuary Surfcrest Market Sweet Basil's Cafe & The Wine Bar The Land's End Motel The Ocean Lodge The Stephanie Inn The Waves Motel Tolovana Inn US Bank/La Luna Loca Windermere Stellar Real Estate

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