

City must require apartment developers to include affordable housing

FROM THE EDITOR'S DESK

By Don Snedecor
The Southwest Portland Post

In Erik Vidstrand’s story this month, “Southwest residents organizing aging-in-place network for seniors,” we learn that in the next 15 years, some 395,000 people in the Portland area will be 65 or older.

Hundreds of thousands of Portland baby boomers, those born between 1946 and 1964, are currently at or near retirement age. If only a tiny fraction of those folks require affordable housing, the city of Portland is in serious trouble.

Home Forward, formerly the Housing Authority of Portland, serves all of Multnomah County, including the cities of Portland and Gresham, since 1992. According to their web site, the agency owns 2,600 public housing and 3,700 affordable housing and administers 8,200 Section 8 housing assistance vouchers.

If my math is correct, that totals 14,500 housing units. A drop in the bucket. The number of affordable housing units required in Multnomah County over the next 15 years may be more like 300,000.

Additionally there are thousands of homeless people on the streets due to economic, medical, mental or social challenges.

We cannot continue to turn a blind eye to this crisis while allowing developers to build high-rise condominiums and apartments for wealthy people to enjoy the “urban Portland” experience.

Portland’s City Council has a moral, if not legal obligation to tackle this problem and not pretend that it doesn’t

exist. Portland rents are at an all-time high. Housing code must be rewritten so that rents can be controlled and affordable housing is a requirement of developers, not simply a good idea.

First, the Council should lobby the Oregon Legislative Assembly to repeal ORS 91.225 which prohibits cities, counties and local governments from establishing rent controls.

Secondarily, the City Council should require affordable housing in any and all housing that has received local subsidies.

According to ORS 91.225(c), “This section does not impair the right of any state agency, city, county or urban renewal agency as defined by ORS 457.035 (Urban renewal agencies) to reserve to itself the right to approve rent increases, establish base rents or establish limitations on rents on any residential property for which it has entered into a contract under which certain benefits are applied to the property for the expressed purpose of providing reduced rents for low income tenants.”

“Such benefits include, but are not limited to, property tax exemptions, long-term financing, rent subsidies, code enforcement procedures and zoning density bonuses.”

What’s my definition of “affordable?” I’ll go with the federal one which means for those with a median income, not more than 30 percent of income goes towards housing. So, for example, if a household has income of \$3000, not more than \$900 is budgeted for housing.

While it is excellent for baby boomers to want to age at home, in familiar surroundings, retired folks on fixed incomes simply don’t have the same income and opportunities they did when they were younger and working



Gray's Landing, a six-story building with 206 apartments, is the only affordable housing built so far in South Waterfront. (Post file photo by Lee Perlman, March 2013)

full-time.

Perhaps, dear reader, you have been lucky. During your working years, while raising kids and paying for their education, you made the right decisions, invested wisely, left your nest egg alone during each financial crisis or when buying your first home, and you now have plenty of money to live on for the next 25 years.

You would be in the minority. According to a story in USA Today, David Bach, vice chairman of Edelman Financial, is quoted as saying, “One in three Americans right now have less than \$1,000 in savings. The average Baby Boomer has less than \$50,000 in retirement savings. Pensions are woefully underfunded.”

Meanwhile, property taxes and the cost of living continue to rise. And if that mortgage isn’t quite paid off? The average Social Security check is \$1300 per month.

If for a variety of reasons you have to move out of your three-bedroom, two-bath bungalow, where will you go without affordable housing? And it’s not limited to the downtrodden and elderly folks. With the burden of a huge education debt in tow, where will our future college graduates live?

The city of Portland has to be proactive in requiring apartment developers to include a high percentage of affordable housing. If not, the homeless problem will simply grow exponentially.



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