



Housing Rural Oregon

BY EMILY GREEN
SENIOR STAFF REPORTER

Charles Buki wasn't in Coos County to placate its residents.

"You need to get your shit together," he told a banquet room full of locals at their highly-anticipated housing summit on April 26.

The Virginia-based consultant and his business partner, Thomas Eddington, had just spent the previous hour explaining to the audience that Coos County's housing crisis hinged, in part, on the community's overall attitude.

"I don't know what happened, but somewhere in the last 40 years, you stopped having pride," Buki said as he flipped through slides that illustrated his point with photos of dilapidated houses and overgrown landscaping. After clicking through a few additional snapshots, he added, "There are a number of folks here who have never been taught; don't park your car on the lawn."

This drew laughter from the audience, as did his comments about noticing a lot of large men in motorcycle leathers and white women with tattoos.

The housing summit took place at The Mill Casino in North Bend, a town of about 9,800 residents that borders Coos Bay, not quite twice its size, to the north.

The transformation of the site where the casino sits is emblematic of how this south-central portion of Oregon's coast has changed over the past four decades. Between 1950 and 1989, the bay-front property was home to a giant Weyerhaeuser Co. shipping center and sawmill, where one of the largest green chains in the nation once pulled trees. Six years after the mill shut down, Coquille Indian Tribe turned what remained of the facility into a

Restoring pride

An aging population, economic decline and generational poverty contribute to Coos County's downtrodden outlook and appearance

Coastal Crossroads

Part I Coos County

Oregon's coastal communities are struggling with a housing crisis all their own — one that's gotten worse every year following the Great Recession. Short-term vacation rentals, generational poverty, a growing wealth divide and aging populations have all pushed coastal communities to an irrevocable reckoning. For these communities to have a viable future, something has to change, but what?

casino and later purchased the rest of the 53-acre plot so it could add an expansive parking lot, hotel and RV park.

Whereas the area's mid-century boom spanned about 30 years, when salmon fishing and timber jobs were plentiful, since the mid-1980s, Coos County has been stuck in a listless economic rut.

Today the casino is among the county's largest private employers, along with Walmart, the Bandon Dunes Golf Resort, medical facilities, area schools and a call center. Roseburg Forest Products, which operates a

shipping terminal on the bay, is the only lumber company that still employs more than 250 people.

"I spent my summers all through college and law school working in mills and in the woods logging," said Mike Lehman, a lifelong resident and former state representative for Coos Bay.

"It was a vibrant economy, very blue collar," he said. "In the mornings, the streets were filled with busloads of

workers going to the mills to log, and I watched as that slowly went down, along with impacts to the fishing industry and everything else. It always strikes me as 1980 when it really started crumbling."

Lehman said while timber jobs have declined, the industry is still alive in Coos Bay, although it's become so automated that production now takes a third of the workforce it once did. There are also fewer mills now than in the county's 1970s heyday.

Docked in the bay that week was a giant cargo ship stacked high with logs headed for China where they would be milled and sold.

The decline of the resource-based economy in the Coos Bay area has led to a long-term collective depression among many families that once relied on those industries for work, said Tara Johnson, director at The Devereux Center.

"I think that a lot of problems stem from long-term, generational poverty," she said. "There are also issues that go hand in hand with that, of mental and emotional detachment and inability to figure out how to pull yourself up by your bootstraps."

While her nonprofit focuses on helping people who are homeless, she said many of the housed people that stop in for resources are just as discouraged as those living in tents. "That same despair is there. We don't have a lot of good paying jobs," she said.

The median household income in the county is about \$39,000 — substantially less than the statewide median household income of about \$57,500.

When a family slips deeply into poverty

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A row of downtrodden houses in Coos Bay, the likes of which prompted consultants to declare that Coos County has a pride problem.

PHOTO BY EMILY GREEN



Restoring pride

By using innovative financing, better and more affordable housing is being built. Here's how to get in on the action.

David Greenwald

FOR THE LAST FEW YEARS, the housing market has been in a state of flux. Home prices have fallen, and many homeowners are struggling to keep up with their mortgages. In response, the federal government has implemented a series of programs to help homeowners and to encourage the construction of new, affordable housing.

One of the most innovative of these programs is the creation of a new type of mortgage called a "reverse mortgage." This type of loan allows homeowners to borrow money from their home equity, and the loan is repaid when the homeowner dies or moves out of the home.

Another program is the "Home Affordable Mortgage Program," which allows homeowners to refinance their mortgages at a lower interest rate. This program is designed to help homeowners who are struggling to make their mortgage payments.

Finally, the federal government has also implemented a series of programs to encourage the construction of new, affordable housing. One of these programs is the "Section 8 Housing Choice Voucher Program," which provides financial assistance to low-income families to help them pay for their rent.

These programs are just a few of the ways in which the federal government is working to address the housing crisis. As the market continues to fluctuate, it is important for homeowners and potential buyers to stay informed about these programs and to take advantage of the opportunities they offer.

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