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some of his colleagues, however, have found finding decent living quarters challenging.

After spending much of his career as an attorney, in the private sector and as a state lawmaker, Lehman now heads Oregon Coast Community Action, the area's primary social-service provider, as he nears retirement.

"I have struggled here, when I've hired some middle-income positions," he said. "They've struggled to find someplace to live. In fact, we lost somebody because they couldn't find anyplace. They headed back to Nevada."

In light of this growing problem, the county convened a housing task force, which decided that step one should be to figure out exactly what was causing the housing shortage that everyone was talking about – and what tactics could be employed to fix it.

Area businesses, nonprofits and government agencies collaborated to hire Buki's consulting company, czbLLC, to conduct this analysis and create the report that the housing summit at the casino was centered on.

CzbLLC, an urban planning firm, determined that much of the housing was run-down, uninhabitable, vacant, boarded-up

or otherwise appeared abandoned. This, the consultants said, is not only a sign that people in the area lack pride, but it also repels economic investment from outside interests.

Coos Bay and North Bend make up the largest population center in Coos County. They are a couple miles inland, situated around the bay rather than along the ocean, like most coastal communities Street Roots visited for this series on rural housing.

Given their location, they have not encountered the

massive transition of housing into the vacation rental market, however they are not unscathed. There is a growing awareness of the area's natural beauty, and it's long been a hunting, fishing and crabbing destination. Although locals say that these days, they're seeing more kayakers, surfers and stand-up paddle boarders than hunters.

Bandon, on the other hand, which lies about 24 miles south of Coos Bay and is home to the world-famous Bandon Dunes Golf Resort, also lies in Coos County and is a popular tourist destination. While it's a 30-minute drive away, many people who work in Coos Bay, like Turner and Torres, live in Bandon.

Buki and Eddington determined that between 2000 and 2016, the number of single family homes in Coos County that are either vacant or vacation rentals increased by nearly 1,400 – that's a 77 percent jump.

They also concluded that renters with low incomes are solving the availability issue in one of three ways: they take low-quality units, which are often substandard in a market where there is little incentive for landlords to make improvements; they double up with other renters; or they become cost burdened,



PHOTO BY EMILY GREEN

As visitors drive south into North Bend on Highway 101, they may notice this dilapidated building for sale on the right side of the road. By strategically rehabbing old homes, outside consultants believe Coos Bay-North Bend can create a more welcoming appearance that would better attract the outside investment that the community so direly needs.

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Living in poverty: 17.5 percent

Mean renter wage: \$10.57

Renters paying more than half their income in rent: 1 out of 4

Students experiencing homelessness: 507 at some point in the 2016-17 school year. That's 1 out of every 20 students.

Sources: 2012-16 American Community Survey five-year estimates, Census Bureau Oregon Housing Alliance

meaning they spend more than 30 percent of their income on rent. The analysis found that becoming cost-burdened is what 90 percent of low-income renters in Coos County have done.

"We have a huge population that's spending 50 percent or more of their income just to have a place to live," said Lehman, explaining that this forces families to make decisions about whether to pay for rent, food, health care or transportation.

The findings of czbLLC's housing study are apparent to those passing through North Bend and Coos Bay on Highway 101. Neighborhoods are a patchwork of well-manicured homes mixed with inhabited-but-neglected properties where the paint is chipping away and weeds reach up to the windows.

Outside of downtown Coos Bay and North Bend's urban renewal districts, where façade improvement programs have helped businesses spruce up their exteriors to create what are now appealing main streets, the buildings that house many non-touristy businesses are in need of a good spray wash, updated signage and a fresh coat of paint.

"You have a lot of houses that look like crap," Buki told attendees. "And that is not an income issue, that's a pride issue."

He argued that it takes very little capital to mow the lawn, plant geraniums and touch-up exterior paint.

Outsiders considering deals that could boost the area's flat economy would look for reasons to invest in the community when and if they visit, he said.

"This is what we see," he said as he pointed up at an image of a battered and boarded-up duplex surrounded with dandelions gone to seed. "This is your welcome mat."

A growing divide

There is new construction taking place, it's just not within the economic reach of most locals, and the number of new homes built each year has dropped from an average of 401

between 1950 and 2010, to 73 in the years since.

Wetland water issues in the area, along with high construction costs, the decline of the local construction industry, miles of red tape built into local zoning and building codes, and high development fees, all make building working-class homes in Coos County unattractive, especially when you can build vacation homes for close to the same amount and sell them for much more.

The disparity is most visible on the drive south on Highway 540 to nearby Bastendorff Beach. Along the way is one distressed trailer park after another on the east side of the highway, and sitting opposite, are half-million-dollar mini-mansion vacation homes that overlook the bay to the west.

What's become a challenge for the shrinking middle-class is an all-out disaster for the county's low-income, elderly and disabled residents.

Johnson said any negative mark on a background check makes finding housing nearly impossible, from bad credit, having an eviction or criminal record, or even being a clean-cut young adult with no rental history. "So heaven help you if you're homeless and not clean cut," she said.

But oddly, the public housing wait lists in Coos County are relatively short – just one year. Many Oregon counties have wait lists in excess of three years. And even with a waitlist, the housing authority's director, Turner, said she often has trouble filling vacant apartments.

She said she often goes through 10 to 30 people on the list before she'll find someone who will take one of the agency's apartments or duplexes in its well-maintained public housing complexes.

In some cases, people seeking assistance are already housed and simply want to stay where they are rather than take the option they've been given. It might not be in the town where they work or it might not be as roomy as they would like, explained Turner. In those cases, they remain on the list until

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The first step in the process is to determine the value of the property. This is done by comparing the property to similar properties that have recently sold in the area. The value is then used to determine the amount of the loan that the borrower can qualify for.



A two-story house with a gabled roof and a front porch.

The next step is to determine the borrower's creditworthiness. This is done by checking the borrower's credit score and history. The lender will also want to know the borrower's income and other financial information.

Once the lender has determined the borrower's creditworthiness, they will offer a loan with a specific interest rate and terms. The borrower will then need to sign the loan agreement and provide any necessary documentation.

The final step is to close the loan. This involves signing the deed and other legal documents, and the lender will provide the borrower with the funds for the purchase.

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