

SIGNS from page 1A

Signs held messages such as, "Demand Democracy," "Protect Freedom to Vote" and "Our Right to Vote #ForThePeopleAct." The group organizer emphasized that the mission behind the rally was "to make [voting] easy."

"For the People Act" is a bill that was first introduced in 2019. It was created to ensure all Americans an equal opportunity to vote.

According to the U.S. Congress, the bill seeks, "to expand Americans' access to the ballot box, reduce the influence of big money in politics, strengthen ethics rules for public servants and implement other anti-corruption measures for the purpose of fortifying our

People gathered outside Florence City Hall on Aug. 28 in honor of the 58th anniversary of Martin Luther King Jr.'s March on Washington in 1963.

democracy, and for other purposes."

Previously this summer, the Indivisible group has hosted "Demand Democracy" and "Democracy Can't Wait" events. These advocated to grab the attention of U.S. Congress members "to step up, do their job, and pass the act," organizers said.

For more information regarding the Indivisible group and ways to get involved, contact floren-ceindivisible@gmail.com.



HOUSING from page 1A

Habitat's goal is to provide low-income families stability by creating affordable housing. From there, families can feel empowered to save and earn financial security.

The organization is currently seeking financial assistance for the development of another project, she said. Habitat's housing projects are funded locally through donations and fundraisers.

As the 2020s progress, the economic and social growth for Florence and the surrounding areas has stalled because of limited housing. This has created strain for local service industry workers, K-12 educators, health care workers and more, who must commit to long commutes or decline successful job opportunities because of little to no living options. Some residents have lived in their cars or couch surfed due to similar barriers. This is why the need for affordable housing grows each day and what Habitat for Humanity works to address where it can.

According to the U.S. Interagency Council on Homelessness, "Living in a stable, adequate home that is affordable to the household yields a multitude of opportunities and stronger outcomes for children, youth and adults. A stable home provides a platform for improved outcomes around employment, health and education."

Annual income depends on several factors. For instance, the location and neighborhood, household size, and the average housing wage per area. Therefore, the annual income rate translates differently for each household.

The U.S. Department of Housing and Urban Development (HUD) defines an extremely low-income household as those "whose annual income does not exceed 30 percent of the median family income of a geographic area."

For Habitat for Humanity, Morgan said the organization believes affordable means "a mortgage payment or rent payment

should be no more than 30% of the household income."

Based on her experience, Morgan said the Florence area is experiencing higher amounts of income going toward housing. "People spend 50 to 70% of their income in housing."

This pattern is depicted in the reports on housing trends conducted by the National Low Income Housing Coalition (NLIHC).

The coalition is an organization that educates lawmakers and the public about affordable housing while advocating for strong housing policies nationwide. Each year, the NLIHC releases an annual report after conducting research on housing needs in each state across the country to catalyze affordable housing in all areas and communities that need it.

According to this year's 2021 report, the Fair Market Rent for a two-bedroom apartment in Oregon averages \$1,307 a month. To pay less than 30% of income on housing, a household must earn around \$52,000 a year, which translates to about \$25.14 per hour as Oregon's housing wage, according to the analysis.

Each state has its own housing wage, which is the income level that allows for an individual to afford a home.

For Lane County, the housing wage is \$23.10, according to the same report. In Florence, the minimum wage starts around \$12.75 per hour, while some essential workers like teachers, service industry workers and firefighters earned a median of \$21.04 per hour, according to a 2020 United States Department of Agriculture report. Yet, these figures are not indicative of Florence's housing rates, and neither are those of Lane County.

Based on the 2020 Census report, Lane County's medium gross rent between 2015 to 2019 was \$989 a month, and prices have increased since then.

For homes in Florence, "anything that was once \$100,000 is now over \$300,000," said Andy John-

son, owner & principal broker for Coldwell Banker Coast Real Estate.

He added that affordable housing has "almost evaporated" in Florence.

Compared to previous years, Lane County's housing wage to afford a two-bedroom apartment was \$18.50 per hour, according to NLIHC's 2018 report. As of today, the wage has jumped over \$1 per year since 2018.

According to Morgan, renting rates for housing are subject to increase over the years. On the other hand, the value in the mortgage part of the payment will not increase.

"If you have a fixed-rate loan, your taxes and insurance can fluctuate, but the mortgage payment in and of itself is always the same," she said. "It's a good thing, because it makes it a lot easier to budget when you know what your monthly payment is going to be. With rent, you don't know if your rent is going to go up until you get that notice."

The mission behind Habitat for Humanity's organization is aimed towards "building housing to rehabilitate housing to help create affordable housing in the community," Morgan said.

Aside from efforts being taken Habitat for Humanity, households who fall under the official government

standard of low income are eligible for federal programs like the Supplemental Nutrition Assistance Program (SNAP) and local affordable rental housing options such as the Siuslaw Dunes, Tanglewood and the Spruce Street Remodel. For a full list of affordable housing options and programs in Lane County, people can visit page 10 at www.oregon.gov/ohcs/development/Documents/applicants-recipients/OHCS-Aff-Hsg-List.pdf.

According to the 2021 HUD Housing Trust Fund Income Limit report, the official government standard for Lane County households eligible for affordable housing must earn less than \$14,950 per year for a single-person household. For a two-person household, the household must earn less than \$17,420 per year. A household of three people must earn less than \$21,960, which is the same number listed for other metropolitan areas such as Bend, Albany, Grants Pass, Medford, Salem, Baker County and Coos County, and several others.

As of recently, another housing project by Habitat for Humanity is planned. The total cost of the development will be around \$200,000, and the organization is continuously fundraising and seeking volunteers.

Additionally, this fall, Habitat will offer workshops on financial training and budgeting to educate people on how to save money.

"My heart is for the people to understand the situation that \$1,500 or \$1,200 a month for an apartment is not affordable in our community," Morgan said. "For us, we want people to be able to better themselves and continue to grow. To go on further, instead of continuing to stay at affordable low-income housing."

For more information on affordable housing resources, definitions, and rent relief in Lane County, visit www.eugene-or.gov/4050/Looking-for-an-Affordable-Home.

For low-income federal assistance programs, visit www.eugene-or.gov/4362/Community-Support.

For more updates on projects and workshops held by the Florence Habitat for Humanity, to donate, volunteer and learn more on how to apply for a Habitat home, visit www.florencehabitat.org.

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