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MEDFORD, OREGON
FEBRUARY 21, 2006



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WHY SHOULD WE CARE?

A community that does not have adequate affordable housing for its workforce is setting itself up for negative long-term consequences that may not be visible today. At the heart of it, the development of workforce housing is really community building. The provision of housing, particularly housing affordable to young families, fosters the development of strong schools, a strong economy, and ultimately ensures a healthy and sustainable community at large. When people can't afford to live where they work, the entire community is impacted by increased traffic congestion, lack of community participation and involvement, increased response time for emergencies, and difficulty for businesses to recruit and retain qualified employees.

A diverse and capable workforce is essential to retain the economic vitality and prosperity of the region within the global marketplace. High housing costs limit the diversification of the workforce as workers in high demand professions can choose to move to less expensive markets to buy or rent more house for the money. This puts the region at a competitive disadvantage in recruitment. The availability of affordable housing within a reasonable commuting distance is a key factor for business location decisions.

This recruitment trend is already being seen in the Rogue Valley and as housing costs continue to soar, employers have noted an increased difficulty in recruiting relatively high wage employees such as doctors, professors, engineers and management positions.

“Whether we like it or not, we are entering an era of labor shortage, a phenomenon very new and unusual for Southern Oregon,” said Charlie Mitchell, Economic Development Coordinator for the City of Grants Pass. “While we’ve collectively done a great job creating an environment that fosters strong economic growth, this growth may be hindered as we move ahead if employers cannot find the workers they need to expand their businesses. Affordable housing is a major piece of this issue; if workers cannot afford to live in or relocate to this area, it will exacerbate an already shrinking labor pool. We all have an obligation to ensure that the availability of quality labor doesn’t negatively impact our economic growth.”

Guy Tauer, Regional Economist with the Oregon Employment Department agrees with Mitchell. “Many communities and businesses have realized that their future economic prosperity is dependent on being able to provide adequate and affordable housing for their workforce, and have taken a proactive approach to dealing with this impeding crisis.”

WHY SHOULD WE CARE?

According to information developed by Rutgers University, “Increasingly, economists and business leaders are blaming the lack of affordable housing, and resulting high housing costs, for the slowdown in major regional economies across the United States. In New England, the Mid Atlantic States, the South-east, California and portions of the Pacific Northwest; high housing costs have been shown to be causing or contributing to regional labor shortages by acting as a brake on the in-migration of new employees while spurring out-migration of both workers and employers.

Housing costs in these regions also tend to correlate with (increased) employee absenteeism and lower employee productivity as employees’ long commutes—to avoid high housing costs near developed worksites—create havoc in the lives of both employers and employees, while adding to traffic congestion, air pollution and infrastructure replacement costs. In addition, rapid regional increases in housing costs have begotten accelerated wage demands which may disadvantage American firms in international competition without significantly adding to employee buying power or savings rates, because housing costs have been generally rising at a somewhat faster pace in the 1980s than wage rates.”

STATE HOUSING GOAL

Oregon’s Statewide Planning Goal 10 requires cities and counties “*to provide for the housing needs of citizens of the state.*” Further the goal requires Cities and counties to “*encourage the availability of adequate numbers of needed housing units at price ranges and rent levels which are commensurate with the financial capabilities of Oregon household and allow for flexibility of housing location, type and density.*”

When people can’t afford to live where they work, the entire community suffers:

There is less community involvement and participation in community organizations. Employees, who live far from their workplaces, are less likely to get involved in community organizations and activities.

Moderate income families are forced out of the area to lower priced regions. This has an impact on neighborhood stability and on our school systems.

Business/economic development is impeded: Increased difficulty recruiting new employees; Increased difficulty retaining existing employees ; Competitive disadvantage in recruiting new businesses to the region.

Safety personnel, such as police and fire, living out of the area experience an increased response time to emergencies or to provide back-up in a disaster. For example, in Ashland, the City indicated that many first responders are no longer able to make a 15 to 20 minute response time and so the City had to ease up on its requirements. In an emergency situation such as an earthquake or flood, emergency personnel may find it difficult to even get to work.

Residents have less disposable income to spend locally. Utilities, gas, and healthcare costs have all increased and wage rates have remained static. As housing costs escalate, trade-offs are made and health insurance and nutrition are usually sacrificed. This ultimately puts an additional strain on taxpayers.

There is more traffic congestion as people commute farther from employment centers to find more affordable housing. This creates air pollution and taxes the infrastructure of a community.

Lack of young families with children living in the community adversely impacts schools. As communities lose families with children, schools lose their funding base. Ashland has already experienced this directly with having to close two elementary schools. The Medford School District 549C is experiencing decreasing enrollment and is forced to look for creative ways to fund the basics.

Children born in the region today aren’t likely to remain in the region and buy a home here as adults. Those of us who are homeowners here may not have our children and grandchildren living nearby as prices make it prohibitive for young families to raise their families here.



DEFINING THE TERMS

Workforce Housing

The term “workforce housing” has come to mean housing intended to bridge the gap facing those gainfully employed residents that may earn too much to qualify for affordable housing subsidies, but not enough to afford a home for purchase, or rent, with their means.

“Workforce” housing can be targeted to low, medium or even relatively high income households depending on the community needs.

Affordable Housing

The term “affordable housing” refers to a household's ability to find housing within their financial means. Households that spend more than 30% of their income on housing are considered to experience cost burden. This term applies to all income levels.

Low-Income Housing

This term refers to housing reserved for “low-income” households. The Department of Housing and Urban Development considers a household low income if it earns 80% or less of the area's median income.

In the Medford-Ashland area a family of four earning less than \$41,700 annually qualifies as low income. A single individual that earns less than \$29,200 is defined as low-income.



Subsidized Housing

This type of housing is made affordable by the contribution of Federal, State, Local or Private funding.

The “subsidy” buys down the cost of the home for the occupant, whether it is designated for ownership or rental. Subsidized housing is typically targeted to low- to extremely-low income households.



WHERE ARE WE NOW?

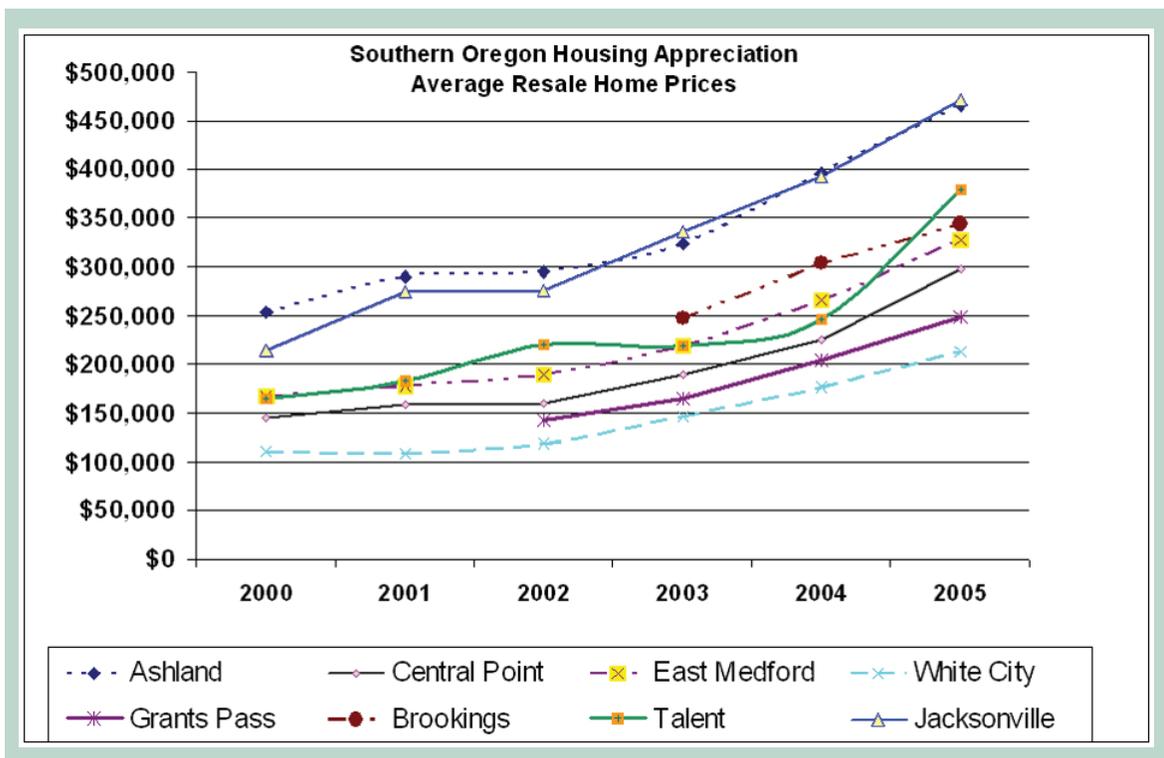
Of the three counties examined in the Workforce Housing Summit, Jackson County has seen the most sustained escalation in housing costs although it is clear both Curry and Josephine Counties have begun to experience the same trend.

During the last five years the average home costs in the Rogue Valley have nearly doubled. The City of Talent's resale housing market has seen the greatest change, with an increase of 129% in this short period. Much of Talents appreciation has occurred in just the last two years as indicated by the chart below.

It is interesting to note that in the year 2000 only the City of Ashland had an average

home price of over \$250,000, whereas today almost every city in the valley exceeds this amount.

What was once thought to be an isolated phenomenon affecting only Jacksonville and Ashland, is now clearly evident that the entire region is experiencing the boom in housing appreciation. The dramatic change in housing costs has put homeownership out of reach for many residents of the valley. The average appreciation for the area exceeds 20% annually, this effectively means home prices may increase between 1 and 2% every month. Essentially an average home may cost between \$3,000 and \$5,000 more than it does today within just one month.



Data provided by Gary Stine, Southern Oregon Multiple Listing Service. The Average sales price above does not include new construction, but rather only re-sales to be more reflective of the entry level housing market.

WHERE ARE WE NOW?

State of Jobs

The unemployment data for Jackson, Josephine and Curry counties has shown decreases in the overall rates over the last calendar year for each of the three counties. While each of has experienced seasonal fluctuations in the construction, mining, and leisure and hospitality sectors in November and December of 2005, these are traditionally slower employment periods. Comparing unemployment rates of the three counties from the December 2004 to December 2005 period, Curry County dropped from 7.7 to 6.9, Josephine dropped from 7.6 to 6.3 and Jackson dropped from 6.1 to 5.1.



All three counties have seen increased growth in the construction industry however; the number of permits issued in Jackson County for 2005 is less than 2004 according to the U.S. Census Bureau. During the same period Josephine County has actually seen an overall increase in permits issued. The retail industry is the strongest growing sector for Jackson County and accounts for more than one-half of the new jobs in the last 12-month period. In Josephine County the manufacturing wood products industry and wholesale and retail trade has shown consistent growth.



Rogue River at Sunset; Photo by Derek Severson 2005

Average Price on Resale Homes within Urban Areas								
	2000	2001	2002	2003	2004	2005	% Change	Annual Price Change (Avg.)
Jackson County								
Ashland	\$253,202	\$290,131	\$294,462	\$323,475	\$397,261	\$465,893	84%	\$42,538
Central Point	\$145,120	\$158,815	\$159,482	\$189,368	\$225,622	\$296,959	105%	\$30,368
Eagle Point	\$188,849	\$182,968	\$170,778	\$215,104	\$245,208	\$306,319	62%	\$23,494
East Medford	\$166,990	\$177,491	\$188,743	\$218,686	\$265,329	\$327,880	96%	\$32,178
Gold Hill	\$184,664	\$177,478	\$191,065	\$216,219	\$280,563	\$303,896	65%	\$23,846
Jacksonville	\$214,285	\$274,497	\$275,269	\$336,564	\$393,394	\$471,233	120%	\$51,390
Phoenix	\$150,362	\$154,816	\$179,239	\$219,238	\$212,912	\$258,743	72%	\$21,676
Rogue River	\$154,916	\$183,344	\$173,731	\$220,958	\$240,633	\$317,184	105%	\$32,454
Shady Cove	\$155,246	\$175,080	\$191,196	\$205,088	\$220,337	\$304,889	96%	\$29,929
Talent	\$165,278	\$182,571	\$220,120	\$218,642	\$245,580	\$378,522	129%	\$42,649
West Medford	\$102,704	\$110,624	\$113,494	\$132,255	\$160,155	\$217,642	112%	\$22,988
White City	\$111,271	\$108,359	\$118,060	\$145,930	\$175,941	\$212,901	91%	\$20,326
Josephine County								
Grants Pass	NA	NA	\$141,798	\$164,503	\$204,629	\$247,670	75%	\$35,291
Cave Junction	NA	NA	\$76,854	\$98,750	\$113,126	\$185,189	141%	\$36,112
Curry County								
Brookings	NA	NA	NA	\$247,447	\$303,641	\$344,107	39%	\$48,330

The information collected for this table was restricted to “resale” homes in an effort to isolate appreciation independent of new home construction. The *Annual Price Change* column shows in actual dollars the average yearly increase in housing costs over the period of available data. All communities examined appreciated at an annual rate of between 12% (Eagle Point) and 47% (Cave Junction) with an average annual increase of 21% for all communities combined. This annual increase in resale home costs effectively doubles the price of a home every five years.

The data for this table were provided by Gary Stine, Southern Oregon Multiple Listing Service (SOLMS)

CURRY COUNTY PROFILE

Curry County is located along the Pacific Coast in the southwest corner of Oregon. It is bordered on the south by California, on the west by the Pacific Ocean, on the north by Coos County, and on the east by Josephine County.

There has been a steady increase in population with the 2000 population given at 21,137, a 9.37% increase over 1990. The current population, as of July 1, 2005, was 21,190, according to Portland State University.

In 1852 explorers discovered gold and other precious metals in the rivers and along the beaches of this area. Initially settlement in the county was concentrated along the coast and depended primarily on water transportation. The slow development of inland transportation routes kept the county relatively isolated well into the twentieth century. While there is still some mining of cobalt, nickel, and chromium in the Gasquet Mountain area, the economy has reoriented to agriculture and timber. Port Orford cedar (Lawson Cypress) and myrtlewood are important export products. The county offers grazing areas for cattle and sheep. The county also produces blueberries, horticultural nursery stock, and ninety percent of all Easter lilies raised in the United States.

Curry County offers coastal scenery, clamming and crabbing, fishing (freshwater and saltwater), upriver scenic boat trips and hiking trails. The Port of Brookings is considered one of the safest harbors on the coast. Tourism adds to the economic diversity of the area due to the many vacation and recreational opportunities.

Median family income in Curry County for 2005 was \$42,300 compared to \$34,700 in 2000. It has among the lowest per capita earnings among Oregon counties, \$10,060 compared to \$19,029 for the state.

County Seat: P.O. Box 746, Gold Beach 97444

Phone: 541-247-3295 (General);

Fax: 541-247-6440

Web: www.co.curry.or.us

There are three incorporated communities: Port Orford, Gold Beach and Brookings.

Curry County, like the rest of Southern Oregon, has been discovered. Housing prices are escalating while incomes remain static. In Brookings, appreciation has hovered around 20% per year over the last three years, nudging up average home prices to around \$350,000.

(Oregon Business Magazine, June 2005)

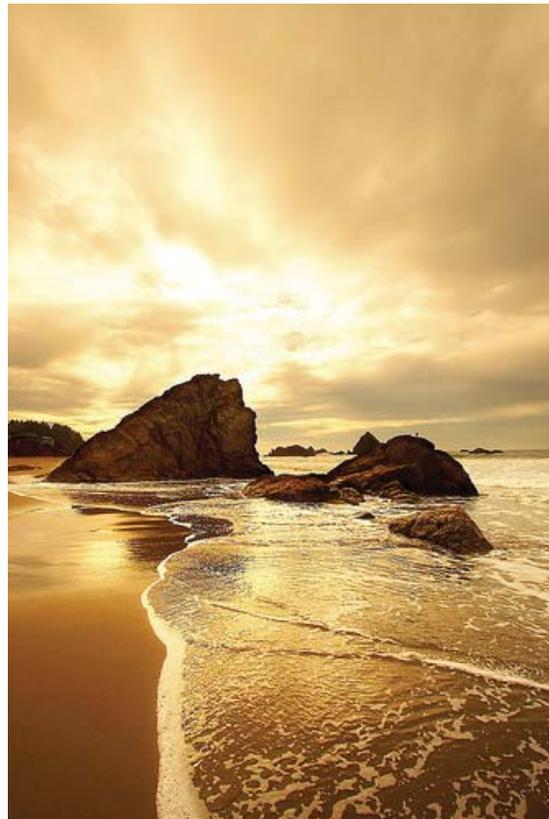


Photo: Hamad Darwish; Medford OR, Rogue Valley Medical Center

BROOKINGS AND CURRY COUNTY ECONOMIC SUMMARY

February 2006

Unemployment and Labor Force Trends:

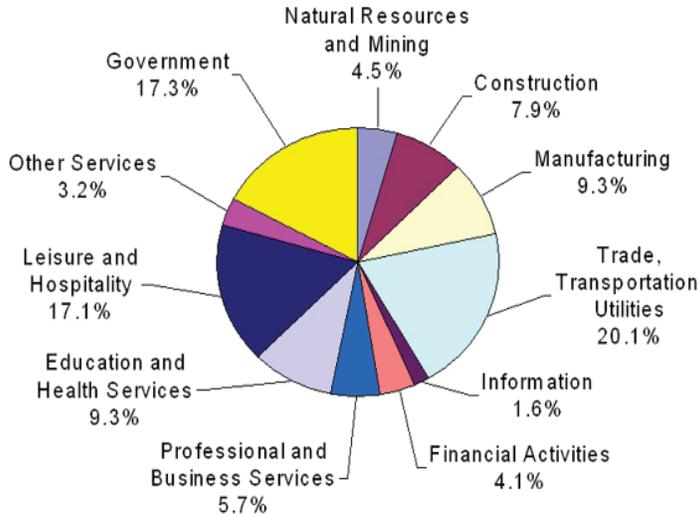
- Curry County's annual average unemployment rate has been decreasing since the mid-to-late 1990's when it was around 9 percent, falling to 6.8 percent in 2005. In December of 2005, the unemployment rate was 6.9 percent, down from December 2004 and well below the average rate for December since 1990, which was 8.9 percent.
- The civilian labor force has increased by about 15 percent from 1995 to 2005, increasing by 1,253 and bringing the total to 9,518 in 2005. The workforce has also been increasing in average age over that time.
- Total payroll employment has increased by 3.5 percent from December 2004 to December 2005, for a gain of about 230 jobs. Industries showing job growth over the past year include construction, health care, financial activities, and retail trade.

Wage and Income Trends

- Average payroll per job in Brookings was \$25,291 in 2004, slightly higher than the average for Curry County at \$24,704.
- Per Capita Personal Income in 2003 in Curry County was \$24,228, compared to Oregon statewide at \$28,734
- Components of income data show some unique trends in Curry County. Curry County's per capita retirement income was the highest among Oregon counties, at \$6,334 in 2003. Statewide, Oregon's per capita retirement income was \$3,728.
- Dividend, interest and rent income was also higher than the state average in Curry County, \$7,159 vs. \$5,228 for Oregon overall.
- Curry County has among the lowest per capita earnings among Oregon's counties, \$10,060 vs. \$19,029 for Oregon
- These income data reflect the high average age of the county's population. Curry County's median age was 48.8 years, while the median age of Brookings residents was slightly lower, at 43.1 years. Those ages 65 and over comprise 23.9 percent of Brookings population.
- According to the 2000 Census, 30.3 percent of Brookings population lived in a different state in 1995.
- About 10 percent of Brookings residents were self-employed in 2000.
- Curry County median household income was \$31,333 in 2003 (U.S. Census Bureau)
- The poverty rate in Curry County was 12.4 percent in 2003 (U.S. Census Bureau)

BROOKINGS AND CURRY COUNTY

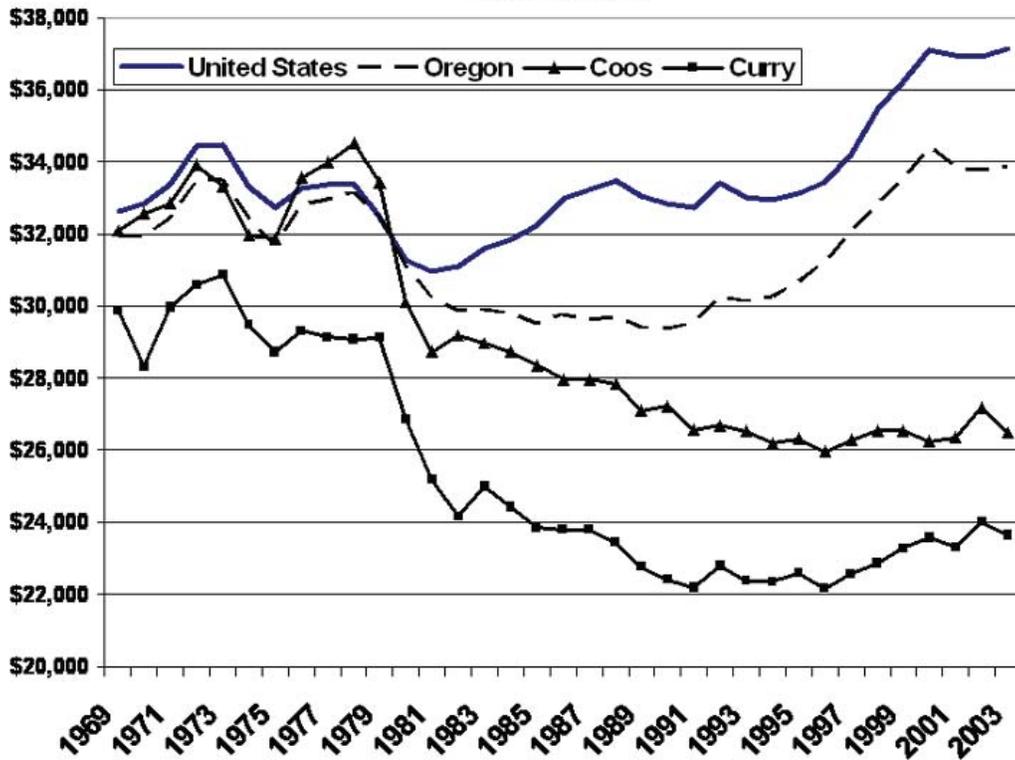
Curry County Industry Employment, 2004



Brookings Nonfarm Payroll Employment 2004

Industry Classification	# of Jobs	Annual Pay Per Job
Trade, Transport, & Utilities	982	\$23,271
Leisure and Hospitality	682	\$11,385
Manufacturing	492	\$43,445
Educational & Health Services	472	\$19,017
Construction	444	\$27,266
Government	388	\$32,182
Professional and Bus. Services	323	\$33,488
Natural Resources and Mining	195	\$32,772
Financial Activities	195	\$21,751
Other Services	141	\$16,523
Information	66	\$21,759
Total Number of Jobs	4380	\$25,291

REAL WAGES
2003 Dollars



“THEY” ARE “US” A NEIGHBOR’S PROFILE

With his recent appointment as a Police Officer for the City of Brookings, Dustin Watson and his wife have experienced first hand the challenges in finding suitable housing for their family of four.

In order to meet the City’s requirement that all police personnel live within a 20 minutes response time, Dustin knew that they would have to relocate from their home in Gold Beach. Most city police departments have similar requirements for emergency personnel so that, when needed, the officers could respond quickly. This requirement is particularly challenging to the Brookings Police Department since housing options outside of the city limits are limited and the current cost of housing within the City limits is mostly unaffordable to their employees.

Thanks to ‘word of mouth’, Dustin was able to locate a 6200 sq. ft. odd shaped lot within the City limits before it actually was listed for sale. While preferring to buy a house already built, the opportunity of finding something within the City that was affordable was too good to pass up. The Watson’s are planning to have a manufactured home placed on the lot and know that due to the shape of the lot it will have to be smaller than they had wanted.

Since Dustin previously owned a home in Gold Beach he was able to make a down payment larger than a first time homebuyer. They expect to have a \$270,000 mortgage with monthly payments of between \$1800-\$1900 per month. Even with both of their incomes they know they will have to make sacrifices in order to manage these monthly payments.

Thanks to ‘word of mouth’, Dustin was able to locate a 6200 sq. ft. odd shaped lot within the City limits. While they wait to finalize the purchase of the lot and contract for the house installation, they are paying \$1000/month rent for a 3 bedroom, 2-bath house in Brookings. Houses, when available, are renting for between \$1000-\$1300 in the Brookings area.

Dustin’s wife works for Curry County and will continue to commute back and forth several times a week to Gold Beach. She earns approximately \$2400/month for a responsible position with the county and has been there for 5 years. While the commute back and forth is not desirable, particularly with her children in Brookings, job opportunities in the Brookings area that would allow her to stay in the PERS retirement system are limited.



JACKSON COUNTY PROFILE

Jackson County borders California in the south, Josephine County in the west, Douglas County in the north, and Klamath County in the east. The Territorial Legislature created Jackson County on January 12, 1852, from the southwestern portion of Lane County and the unorganized area south of Douglas and Umpqua Counties. The county was named after President Andrew Jackson. It is surrounded by the Cascade and Siskiyou Mountain ranges and is centrally-located along Interstate 5 between Portland and San Francisco.

The discovery of gold near Jacksonville in 1852 and completion of a wagon road, which joined the county with California to the south and Douglas County to the north, brought many people to the region.

Jackson County's 2000 population of 181,269 represented a 23.83% increase over 1990. Current population figures, as of July 1, 2005, reflect 194,515 people, according to Portland State University. There are eleven incorporated communities including Medford, the county seat, Ashland, Talent, Phoenix, Central Point, Eagle Point, Shady Cove, Jacksonville, Butte Falls, Gold Hill and Rogue River.

The county's principal industries are lumber, agriculture, manufacturing, and recreation. Its major points of interest include the Oregon Shakespeare Festival and the Britt Music Festival.

The median family income in 2005 was \$52,100 compared to \$38,800 in 2000. Per capita personal income in Jackson County in 2003 was \$26,617 compared to the state at \$28,734.

County Seat: 1101 W Main, Suite 201,
Medford 97501

Phone: 1-800-452-5021 (General)

Fax: 541-774-6140

Web: www.co.jackson.or.us

There are 71,532 total households in Jackson County with 33% or 23,958 of those being renter households. The Medford/Ashland MSA has gained notoriety over the past two years nationally. Newsweek Magazine highlighted Medford in its July 25, 2005 edition as the No. 2 area in the country for investor property behind Redding California. Investors make up 23% of the new home buyers in the Medford/Ashland area. CCN Money ran an article that placed Medford as #11 of the most overvalued housing markets in the country by 64%, following ten other communities all located in either California or Florida.

Resale home prices in Ashland jumped from \$294,462 in 2002 to \$465,893 in 2005, a 58% increase in value over that short period.

During that same time period, East Medford resale home prices went from \$188,743 to \$327,880, a 73% increase. White City, once the affordable housing capital of Jackson County, went from \$118,060 in 2002 to \$212,901, a 80% increase. Meanwhile, median family incomes remained static only increasing 8% from \$41,900 in 2002 to \$52,100 in 2005.

JACKSON COUNTY ECONOMIC SUMMARY



Unemployment and Labor Force Trends (February 2006):

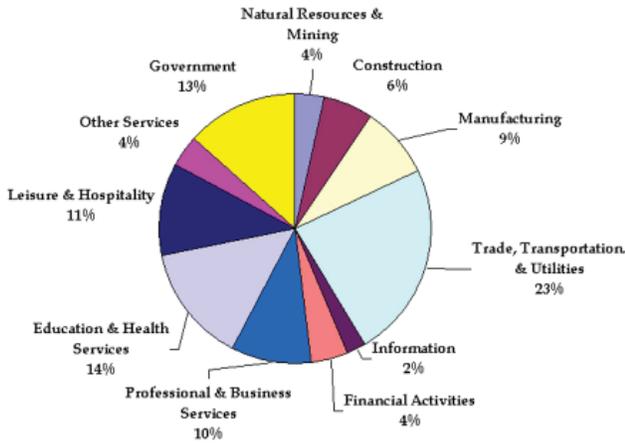
- Jackson County's annual average unemployment rate has been decreasing since the early 1990's when it was around 8 percent, falling to 6.1 percent in 2005. In December of 2005, the unemployment rate was 5.1 percent, down from December 2004 and below the average rate for December since 1990, which was 6.3 percent.
- The civilian labor force has increased by about 20 percent from 1995 to 2005, increasing by almost 17,000 and bringing the total to 98,845 in 2005. The workforce has also been increasing in average age over that time.
- Total payroll employment has increased by 3.8 percent from December 2004 to December 2005, for a gain of about 3,060 jobs. Industries showing job growth over the past year include construction, health care, leisure and hospitality, and retail trade.

Wage and Income Trends:

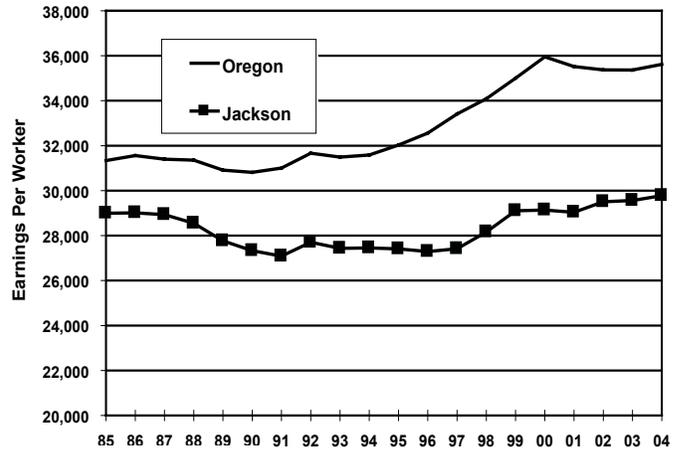
- Average pay per job in Jackson County was \$29,776 in 2004, about 16 percent lower than the average for Oregon at \$35,621.
- Per capita personal income in 2003 in Jackson County was \$26,617, compared to Oregon statewide at \$28,734
- Per capita retail sales were \$12,167 in 1997, outpacing the Oregon average of \$10,297. By 2002 Jackson County's per capita retail sales rose to \$13,803.
- Per capita retirement and other income was also higher than the state average in Jackson County, \$4,054 vs. \$3,728 for Oregon overall.
- According to the 2000 Census, 22 percent of Jackson County's population lived in a different county in 1995, 52 percent lived in a different house.
- In 2000, 12.3% of workers in Jackson County were self-employed- about double the U.S. average and the highest among Oregon's metropolitan counties.
- Jackson County median household income was \$36,670 in 2003-lower than the Oregon statewide at \$42,593 (U.S. Census Bureau)

JACKSON COUNTY

Jackson County Industry Employment
2004

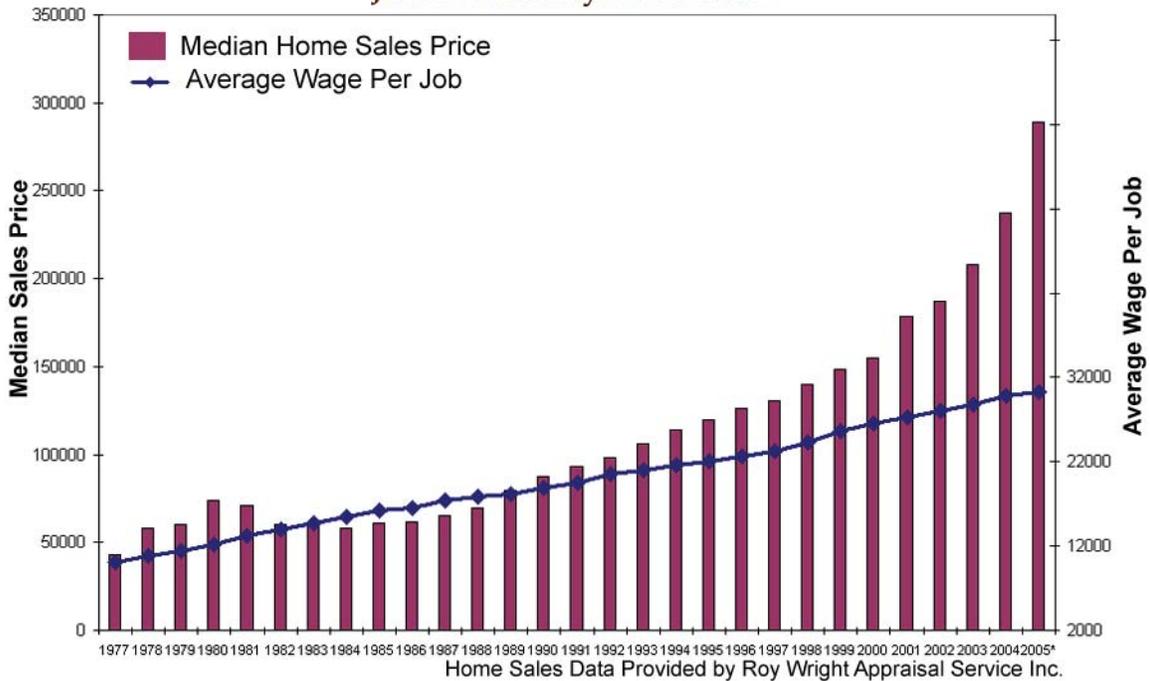


Average Worker Pay (2004 dollars)



Source: Covered Employment and Payrolls

Average Wage per Job and the Median Home Sales Price
Jackson County: 1977-2005



Home Sales Data Provided by Roy Wright Appraisal Service Inc.



Quality Information, Informed Choices
Labor Market Information

State of Oregon • Employment Department • www.QualityInfo.org

“THEY” ARE “US” A NEIGHBOR’S PROFILE

After nine years in the Army, Danell Hiltz returned home to Southern Oregon. She left to hone her professional skills with the dream of putting them to use for the benefit of her community. When she returned to the valley, she was literally shocked by the housing prices she found. Although she now earns twice the average median income for a single person (\$55,000 a year) in her position as occupational therapist at the Southern Oregon Rehabilitation Center and Clinic in White City, she is frustrated because she is unable to find a house that she can afford on her salary.

She is currently renting a place in White City and has been looking for a home to buy. Danell, who is in her late 40s, wants to be a homeowner. She has no debt and a perfect credit score. She qualifies for the Oregon Bond program and a VA loan. “Yet I must stretch my budget to the maximum in order to purchase property at the bottom of the market,” she said. She describes the bottom of the market as being a 15- year or older manufactured or stick built 60-80 year old home for over \$150,000.

Danell said that purchasing a home for more than \$150,000 would be living on the edge for her. “If anything were to happen such as my recent pay cut or an illness, I could easily lose my home.” Although she would really like to remain in the Rogue Valley, she said she doesn’t want to “spend over twice what that comparable property would rent for.”

The gap between rents and mortgages is fairly wide at this time but there is an expectation that rents may soon catch up as they have in California. Right now, Danell fairs better by being a renter. But, her dream is to be a homeowner in Southern Oregon. She desires the stability of homeownership and wants to make a commitment to her community. However, given current housing prices and the fact that prices are continuing to escalate, she is concerned that her dream may never become a reality. She said that she is reluctantly starting to seek out job opportunities in Oklahoma and Texas where housing prices are more affordable.



JOSEPHINE COUNTY PROFILE

Josephine County is bordered on the south by California, on the north by Douglas County, on the west by Curry County at the Coast Range summit, and on the east by Jackson County. Although the county's terrain is mostly mountainous, it includes two major valleys cut by the Rogue and Illinois Rivers. It includes two incorporated communities; Grants Pass, the county seat, and Cave Junction.

Created by the Territorial Legislature on January 22, 1856 from the western half of Jackson County, Josephine County was the 19th and last county created before Oregon became a state. It was named for Josephine Rollins, the first white woman to settle in southern Oregon.

The main industries in the county include lumber, agriculture, tourism, electronics and software. Gold mining played a central role during the territorial period. Miners had been active in the Rogue and Illinois Valleys since 1851. By the late 1850s, however, gold mining was beginning to decline although several small mining claims still operate today.

Grants Pass is the departure point for most Rogue River scenic waterway guided fishing and boat trips. The Illinois River, one of the Rogue's tributaries, has also been designated a scenic waterway. Cave Junction is home to the Oregon Caves National Monument.

County Seat: Courthouse, 500 NW 6th St., Grants Pass 97526

Mailing Address: P.O. Box 69, Grants Pass 97528

Phone: 541-474-5243 (General); Fax: 541-474-5246

Web: www.co.josephine.or.us

Population in Josephine County has steadily increased except in the 1910s when there was a 20% decrease. In 2000 the population of 75,726 represented a 20.87% increase from 1990. The population as of July 1, 2005, according to Portland State University, was 79,645.

The area median income for Josephine County in 2005 was \$44,400. According to the 2000 Census, the homeownership rate was higher than the state of Oregon; 70.1 as compared to 64.3 percent. Out of the 31,000 total households, 9,287 or 30% are renters.

Housing prices in Josephine County, like elsewhere in Southern Oregon, are escalating. Housing Resale prices in Cave Junction went from an average of \$76,854 in 2002 to \$185,189 in 2005, an increase of 141%. Resale prices in Grants Pass over that same four year period increased a total of 75% from \$141,798 to \$247,670.

JOSEPHINE COUNTY ECONOMIC SUMMARY

February 2006

Unemployment and Labor Force Trends:

- Josephine County's annual average unemployment rate has been decreasing since the early-mid 1990's when it was close to 10 percent, falling to 7.1 percent in 2005. In December of 2005, the unemployment rate was 6.3 percent, down from December 2004 and below the average rate for December since 1990, which was 8.4 percent.
- The civilian labor force has increased by about 23 percent from 1995 to 2005, increasing by more than 6,500 and bringing the total to 34,900 in 2005. The workforce has also been increasing in average age over that time.
- Total payroll employment has increased by 3.7 percent from December 2004 to December 2005, for a gain of about 900 jobs. Industries showing job growth over the past year include construction, manufacturing, health care, leisure and hospitality, and retail and wholesale trade.

Wage and Income Trends

- Average pay per job in Josephine County was \$27,182 in 2004, about 24 percent lower than the average for Oregon at \$35,621.
- Per capita personal income in 2003 in Josephine County was \$22,506 compared to Oregon statewide at \$28,734
- Homeownership rates according to the 2000 Census were higher in Josephine County than Oregon statewide, 70.1 versus 64.3 percent
- Per capita retirement and other income was higher than the state average in Josephine County, \$5,313 vs. \$3,728 for Oregon overall.
- According to the 2000 Census, 22 percent of Josephine County's population lived in a different county in 1995, 48.5 percent lived in a different house.
- In 2000, 14.4% of workers in Josephine County were self-employed- more than double the U.S. average and the ninth highest among Oregon's counties.
- Josephine County median household income was \$31,519 in 2003-lower than the Oregon statewide at \$42,593 (U.S. Census Bureau)
- The poverty rate estimate in Josephine County was 15.2 percent in 2003 (U.S. Census Bureau)

Prepared by Guy Tauer, Regional Economist, 541-776-6060 ext. 240

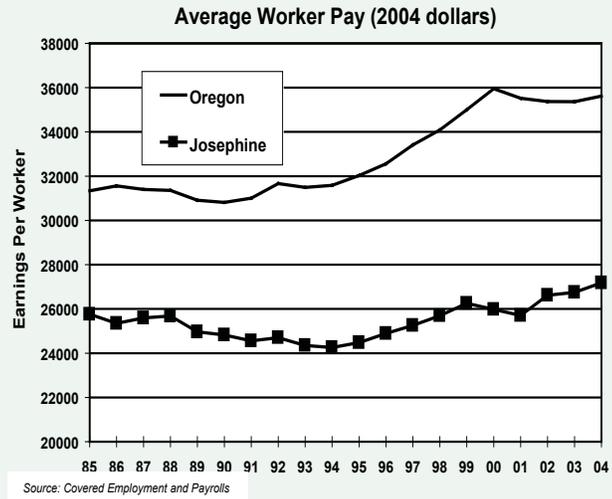


Quality Information, Informed Choices

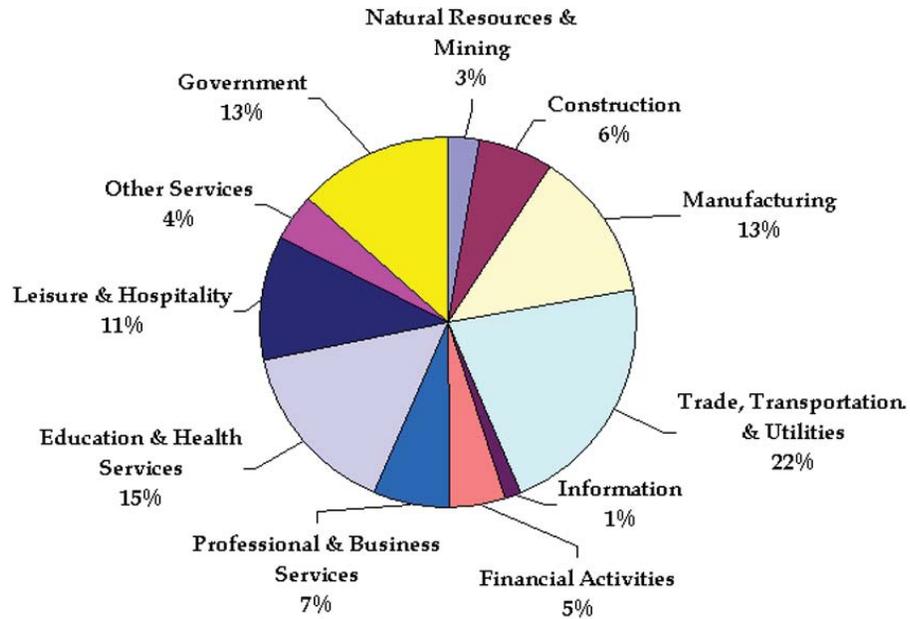
Labor Market Information

State of Oregon • Employment Department • www.QualityInfo.org

JOSEPHINE COUNTY



Josephine County Industry Employment 2004



“THEY” ARE “US” A NEIGHBOR’S PROFILE



A Grants Pass couple is experiencing first hand the challenges of being able to purchase a home of their own without being strapped with monthly high mortgage payments. Jared Voice, an associate planner with the City of Grants Pass, has experienced first hand what many of the Grants Pass residents are finding when they go in search of their first home.

After graduating from a mid-western college Jared moved to Cave Junction to serve as a volunteer with Americorps. Some of his college financial aid came from the Federal Government with his commitment to repay through this volunteer service. At that time he rented a house outside the City limits that was within his limited income. After completing his service with Americorps, Jared went to work for the City of Grants Pass in the Planning Department and moved to Grants Pass. He was lucky to find a rental property that he and a friend in the construction industry could share at \$650 per month.

Jared began looking about a year and a half ago to find a house that he could purchase that would meet his desire to be near to work, in a nice neighborhood, and allow him to begin to build equity in a home. With his income and the cost of housing the search was frustrating and eventually stopped after a couple of months.

With his recent promotion to Associate Planner, Jared has begun again to look for a house he might purchase. He and his girl friend have met with a mortgage broker and found that with their combined income they would be eligible to purchase a house up to \$240,000. This would mean a monthly mortgage payment between \$1600-\$1800 and would require some tight budgeting to be able to make the monthly payments. Current available housing that would meet their needs is in the \$250,000-\$350,000 range. The cost of housing and the amount that the mortgage company is willing to loan will limit his options.

As with many young people just starting out and earning entry level wages, Jared has car payments, credit card debt and college student loans that, added to his normal living expenses, causes some concern in taking on the additional financial commitment of home ownership. While there is an opportunity to consolidate this existing debt and thereby help in taking on the large mortgage payments, Jared is not eligible to do this until he has purchased a house and met the six-month waiting period requirement.

While friends who have relocated to the Eugene area and Portland have found better opportunities in availability of jobs, wages and housing costs, both he and his girl friend are committed to remaining in the Grants Pass area.



WHERE ARE WE GOING?

The rapid escalation in Housing costs is not isolated to the Rogue Valley but is evident throughout the Country with a more pronounced effect in the Western United States. The market forces such as unprecedented low interest rates, creative loan products, and strong demand have created a situation in which more and more median income households are unable to consider ownership.

Median Sales Price of Existing Single-Family Homes					
	U.S.	Northeast	Midwest	South	West
2005					
Dec	209,300	234,600	168,200	180,300	322,600
Nov	213,100	245,200	166,200	181,400	341,000
Oct	216,700	241,200	168,300	194,100	322,000
Sep	212,200	247,900	168,500	181,600	318,900
Aug	219,700	249,900	173,900	188,400	332,300
July	215,700	249,700	174,100	185,700	325,400
June	216,700	247,900	172,600	188,200	324,200
May	203,800	243,700	165,400	175,900	304,800
April	203,100	237,800	163,400	171,500	309,800
Mar	191,900	246,400	153,000	163,900	295,200
Feb	186,800	256,000	148,600	162,900	276,900
Jan	186,100	236,300	142,900	168,800	280,300
2004					
Dec	188,900	214,800	152,000	173,200	281,200
Nov	188,100	226,700	150,400	169,600	277,600
Oct	185,400	226,100	150,600	166,200	275,200
Sep	185,700	224,200	149,400	169,200	266,400
Aug	188,800	216,200	155,100	172,600	270,000
July	190,200	220,300	155,000	174,400	276,600
June	191,000	219,300	154,900	177,700	273,100
May	182,400	213,100	150,300	168,500	257,600
April	177,100	212,300	143,900	163,300	254,000
March	174,000	213,000	139,600	158,700	245,500
Feb	172,000	216,600	140,000	154,700	240,700

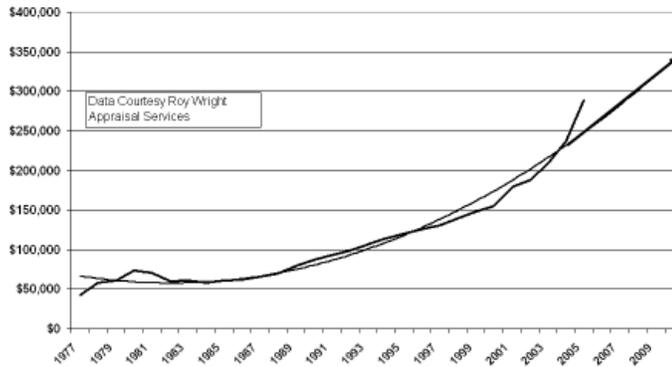
Source: National Association of Realtors

“Despite some of the best financing conditions in decades, housing affordability at the national level has fallen to the point that only a little more than half (50.4 percent) of all homes sold in this country during the third quarter of 2004 were affordable to families earning the median U.S. household income,” said NAHB President Bobby Rayburn.

“This compares to about 61 percent of homes sold that were affordable to median income earners in the year’s first quarter.” Rayburn added, “In many markets, working families are finding it considerably more difficult to afford homes today than they did at the start of 2004.” Rayburn was speaking about the nation as a whole. The table above illustrates that this decreasing affordability is no more evident in the west. In the event financing conditions become less favorable this disparity will grow even wider for homebuyers, and will also compromise the ability of home-owners to sell their homes given reduced demand as a result of the higher interest costs adversely effecting how much home one can buy with the same amount of money.

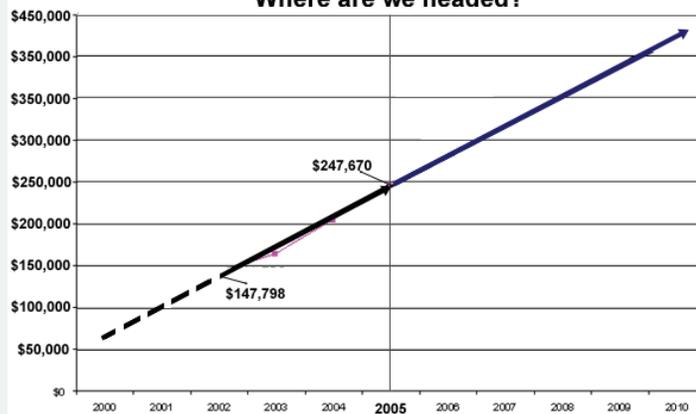
JACKSON COUNTY

Jackson County Median Home Sale Prices 1977-2005
Where are we headed?



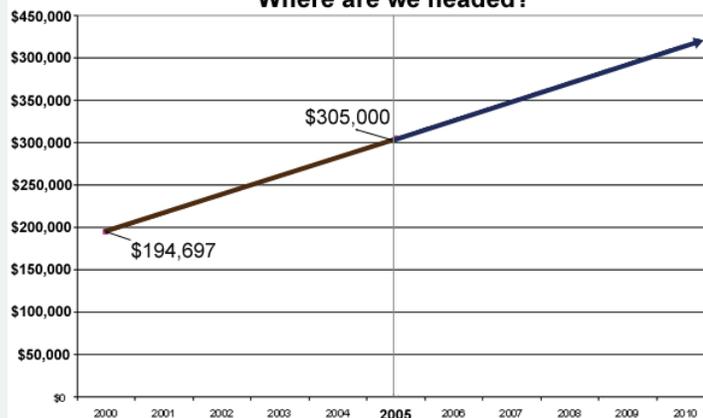
JOSEPHINE COUNTY

RESALE HOME PRICE GRANTS PASS
Where are we headed?



CURRY COUNTY

AVERAGE HOME PRICE CURRY COUNTY
Where are we headed?



WHERE ARE WE GOING?

Some common elements that Jackson, Josephine and Curry Counties share is that in recent years each has seen a rate of housing appreciation that exceeds any period in their history. The housing landscape has changed dramatically as a result, with less and less opportunities for first time home buyers and increasing difficulties for businesses to recruit and retain high valued employees.

All three counties have a retirement population that exceeds the state average, which is also a trend that can be projected into the future. As other retirement destinations such as Florida and California have housing costs that exceed that of Southern Oregon, our area will continue to be an attractive alternative for retirees. The aging of America means that the number of retirees is also increasing every year which further supports the fact that this population will be a significant part of our resident population in the years to come. The impact of a significant retiree population will have impacts upon the types of jobs that are necessary in the future. An infrastructure of medical and support services will be needed to serve these residents and the supply of available workers to fill these jobs is largely dependant on their ability to find housing within their means.

Wages in all three counties are lower than the state average. This creates a situation in which a relatively high cost of living is paired with a relatively low wage scale. Should this disparity continue into the future the area's attractiveness to existing working households, or to people looking to relocate here for employment, may diminish. Recruiting and retention of employees will become increasingly difficult potentially compromising the areas economic development.

High purchase housing costs have been discussed at some length in the statistics and narratives provided for the Southern Oregon Workforce Housing Summit. Less explored is the potential change in the rental market. It is generally understood that although ownership exceeds the reach of many households, rental opportunities remain. We are fortunate that in each of the three counties examined there exists rental housing that is within the means of households earning the area's median income. The table showing "Fair Market Rents" indicates that rental properties (apartments and single family homes) rent for less than the state average.

Fair Market Rents (FMR)¹ by Number of Bedrooms					
Location	Studio	One	Two	Three	Four
Oregon	\$489	\$570	\$682	\$982	\$1,146
Medford-Ashland area	\$455	\$540	\$679	\$988	\$1,017
Curry County	\$439	\$505	\$596	\$871	\$1,051
Jackson County	\$455	\$540	\$679	\$988	\$1,017
Josephine County	\$445	\$510	\$617	\$877	\$974

WHERE ARE WE GOING?

The relatively affordable rental market however is not guaranteed to persist into the future given the vast gulf between the cost of purchasing a home and the cost of renting. Historical trends suggest that per capita income growth will continue to lag behind appreciation in home prices over the long term.

Young people and those trying to enter the housing market for the first time face a difficult situation today and a growing gap in the future. When, and if, the median home value exceeds \$400,000 in many communities in our region, less than 10% of the population will be able to purchase a home (see pyramid chart).



This dwindling pool of eligible buyers will put more demand upon the rental market with the logical consequence of driving up rental prices. Thus we can expect that rental costs within the region will adjust upward in the coming years to close the gap between that currently exists

City and community leaders, and citizens of Southern Oregon have an opportunity work together to address the housing needs of the regional workforce before the window is entirely closed.

As dramatic as the changes have been in the housing landscape in recent years, a concerted effort to solve the problems we're facing will help strengthen our communities. When residents have a sense of inclusion, when they feel they are being treated fairly and have an equal chance to succeed, they have the incentive to invest in the future of their neighborhoods, their communities, and their regions. It is this positive future that can be shaped today.



RECENT MEDIA COVERAGE

ASHLAND DAILY TIDINGS ONLINE EDITION

November 4, 2005

Low paying jobs aren't keeping up with high cost of living in Ashland

By Alan Panebaker; Ashland Daily Tidings

As the cost of living in Ashland is rising at a rate exponentially higher than that of the minimum wage, people like Chloe Friedl are struggling to make ends meet.

Working at the Senor Sam's Mexican Grill for \$7.50 an hour, Friedl said she seems to spend all of her time working instead of living the life of an average 18-year-old.

Chloe Friedl explains lunch choices to a customer at Senor Sam's in Ashland on Thursday. Friedl is one of many local service workers who are struggling to make ends meet.

"I've seen some really good people go down for things that are out of their control," Friedl said. "When you fall behind in this town, you're way behind."

Friedl began to slip behind when she dropped out of high school and got her G.E.D. at the age of 16. She moved out of her parents' house to live on her own, usually working two jobs to pay rent and keep herself fed. Leaving the nest was a matter of freedom and a power struggle with her parents, she admits. Now she lives in a townhouse in Ashland with her boyfriend and another roommate. They pay \$1,075 a month for rent.

"Most people my age work for extra money, so they can do stuff," Friedl said. "I work to survive."

This 18-year-old has lived in Ashland since the age of three months when she was adopted from her birthplace of Korea. After a few years at the Spring Ridge Academy in Arizona, Friedl came back halfway through high school and decided she was ready to break out on her own. Now, after two years of supporting herself, she admits she is slightly bitter about her current situation in Ashland.

"Watching this town grow, I hate what it's becoming," Friedl said. "When I think of Ashland, I think of the free-spirited community that came together, but now it's becoming financially impossible for people without degrees or rich parents to live here."

Friedl is not the only one in Ashland working in the food industry who think things are going downhill.

Jennifer Cook has worked at Taco Bell in Ashland since 1991. After 15 years, she is now a manager, but recently moved to more affordable housing in Medford. “I have five children,” Cook said. “I can’t afford the space for five kids.”

Starting in 1991 making \$3.45 an hour, Cook said it has never been affordable for people to live in Ashland at starting-wage jobs. However, the cost of living has far surpassed that of starting-wage income.



Orville Hector | Ashland Daily Tidings

The good news isn’t really much. Oregon’s minimum wage will increase by 25 cents in January. But despite being among the highest in the nation, it doesn’t approach the level needed to meet living wage scales for Ashland. According to Brandon Goldman, housing programs specialist for the City of Ashland, living wages and minimum wages do not correspond. The minimum calibrated living wage for city employees and contractors is calculated at \$11.74 an hour. The National Low Income Housing Commission put the living wage for Medford and Ashland at \$12.63 an hour.

This disparity puts a drain on the entire community, Goldman said. “With any of these living wages, it’s clear that jobs below put more burden on taxpayers,” he said. “If you’re not receiving a living wage, people are going to make decisions on where they’re going to cut costs. They’re most likely going to cut out nutrition and healthcare which eventually puts more of a burden on taxpayers.”

According to Cook, the lack of a live-able minimum wage, causes even deeper problems for local businesses. Finding good help at low wages in Ashland has always been hard, Cook said but “over the years, it’s gotten worse.” “It’s gotten harder to find good help, absolutely,” she said. “It’s hard to find over-18 people. And because high school kids don’t have to work, they don’t have the same work ethic.”

One of Cook’s employees who does have a solid work ethic is Jade Powell. Powell works 40 hours a week at Taco Bell. She leaves her fast food job at 4:30 p.m. and takes the bus to her home in Medford, arriving at 6 p.m. Then she studies at Rogue Community College in the learning center, making it back home at about 8:30 p.m.

While Powell admits she struggles, she moved from Hannibal, Mo., for a reason. She has family here and she loves the area. “It’s worth it,” Powell said. “I’d rather live in Ashland, but things don’t always work out the way you want.”



LOCAL RESOURCES

The following organizations and programs support the creation and maintenance of affordable housing in Southern Oregon.

JACKSON COUNTY

ACCESS, Inc. 3630 Aviation Way, Medford, OR 97504 541-779-6691
www.access-inc.org

ACCESS, Inc. is a Private Non-Profit Corporation and is the Community Action Agency for Jackson County. Administers many community service programs including: Mortgage and Rental Assistance Programs, Energy Assistance and Weatherization programs, Emergency Food Programs, Senior and Disabled Services, Junior Achievement programs, Medical Equipment and Information and Referral for the community. ACCESS, Inc. is also a HUD Approved Comprehensive Housing Counseling Agency and a Community Development Corporation that has developed and is currently managing, over 160 units of affordable rental housing in Jackson County.

Southern Oregon Housing Resource Center (SOHRC): 3630 Aviation Way, Medford, OR 97504 www.sohrc.org

Housed at ACCESS Inc., the Southern Oregon Housing Resource Center (SOHRC) is the one-stop shop clearing house for a variety of housing related programs offered in Jackson and Josephine Counties. Also provides outreach sessions to employers and other organizations interested in housing related programs in Jackson & Josephine Counties. Housing Counseling services include: the "ABC's of Homebuying", a state certified pre-purchase education course, one-on-one pre-purchase counseling, foreclosure prevention, predatory lending and fair housing complaints, rental counseling and reverse mortgage counseling. The SOHRC also administers downpayment and closing cost assistance programs in Jackson & Josephine Counties.

Ashland Community Land Trust; E-mail: ashlandclt@hotmail.com

Ashland Community Land Trust is a community membership non-profit 501(c) 3 organization whose mission is to provide those who live and work in Ashland the opportunity to obtain homes that will be affordable to them, and members of their household, in perpetuity. By holding the land in public trust, and selling the improvements, ACLT can make affordable homes available to qualified buyers. ACLT is also committed to the provision of affordable rental homes. Through efforts such as the use of green building techniques and community building through garden projects and inclusive decision-making policies, ACLT represents more than just affordable housing. ACLT is community.

Habitat for Humanity; (541) 773-3411. E-mail: hfbhrv@jeffnet.org

Habitat for Humanity/Rogue Valley is a Christian based, non-profit housing ministry making home ownership possible by drawing together people of all faiths and backgrounds to build affordable homes in partnership with those in need. They serve Jackson County residents living in substandard housing whose income falls between 30% and 60% of the federal median income. They sell these homes to Habitat/RV families with a 20-year, no-interest mortgage.

Housing Authority of Jackson County; (541) 779-5785 x1000

The Housing Authority of Jackson County was established in 1969 with the mission to provide, develop and preserve decent, safe and affordable housing to families and individuals while coordinating efforts toward self-sufficiency. The Housing Authority currently provides housing and related services to 1535 households in Jackson County. Programs include the Section 8 Certificate and Voucher Program, Owner Occupied Housing Rehabilitation, Family Self-Sufficiency Program, and the development and management of low-income affordable housing.

Oregon Action www.oregonaction.org 541-772-4029

Oregon Action is working with mobile home residents in Ashland and Medford to protect mobile home parks as an important part of our community's affordable housing base. Oregon Action's campaign is focused on strong, local affordable housing policies that include the preserving mobile home living as an affordable housing option.

Rogue Valley Oregon Action is a local chapter of Oregon Action, a statewide economic and social justice organization. Founded in February 1997, Rogue Valley Oregon Action organizes low and moderate-income people from diverse communities in Jackson and Josephine counties to develop effective leadership skills and address the root cause of critical economic issues including affordable housing, living wage, health care, and community economic development.

Rogue Valley Community Development Corporation 541-734-2355 328 S. Central Ave., Medford, OR 97501 rvcdc@grrtech.com

RVCDC, is a non-profit housing provider primarily involved in the rehabilitation, relocation, and development of for-purchase affordable housing. RVCDC also works in coordination with the USDA Rural Development Self-Help program, RVCDC provides low-income homebuyers with the opportunity to use sweat equity to lower their housing costs.

JOSEPHINE COUNTY

Southern Oregon Housing Resource Center (SOHRC): 541-779-6691; 3630 Aviation Way, Medford, OR 97504 www.sohrc.org

Housed at ACCESS Inc., the Southern Oregon Housing Resource Center (SOHRC) is the one-stop shop clearing house for a variety of housing related programs offered in Jackson and Josephine Counties. Also provides outreach sessions to employers and other organizations interested in housing related programs in Jackson & Josephine Counties. Housing counseling services include: the “ABC’s of Homebuying”, a state certified pre-purchase education course, one-on-one pre-purchase counseling, foreclosure prevention, rental counseling and reverse mortgage counseling. The SOHRC also administers downpayment and closing cost assistance programs in Jackson & Josephine Counties.

Josephine County Community Action: 541-474-5440; 317 NW “B” St. Grants Pass, OR 97526

Josephine County Community Action assists with Rental Assistance programs, energy assistance, food share, transportation, senior programs and information and referrals in Josephine County.

Josephine Housing and Community Development Council: 541-479-5529; 1215 SW “G” St. Grants Pass, OR 97528 teresa_jhcdc@charterinternet.com

Josephine Housing Council provides the Section 8 Certificate and Voucher Program to very low-income families in Josephine County.

Grants Pass Area Habitat for Humanity: 541-474-2884 habitat@grant-spashabitat.com 337 Union Ave., Grants Pass, OR 97528

Grants Pass Area Habitat for Humanity is a Christian based, non-profit housing ministry making home ownership possible by drawing together people of all faiths and backgrounds to build affordable homes in partnership with those in need. They serve Josephine County residents living in substandard housing whose income falls between 30% and 60% of the federal median income. They sell these homes to Habitat families with a 20-year, no-interest mortgage.

Options for Southern Oregon: (541) 476-1526 <http://optionsonline.org>; 1215 SW “G” St., Grants Pass, OR 97526

Options for Southern Oregon offers innovative programs and services for low-income individuals and people with psychiatric disabilities to inspire hope while supporting their participation as respected members of the community. Options consistently strives to maintain a consumer-centered approach within a caring climate of hope, respect and dignity that increases awareness of personal strengths and opportunities to live, learn and work in the community and utilizes effective, cost efficient practices in an atmosphere that is joyful, fun and stimulating. Additionally, Options provides consulting services to nonprofit agencies and county programs in the areas of grant writing, supported employment, affordable housing production grant writing and organizational development.

CURRY COUNTY

Coos/Curry Housing Authority 541-756-4111 EXT. 21; 1700 Monroe Ave., North Bend, OR 97459

The Authority provides public housing units and the Section 8 Certificate and Voucher Program to very low-income families in Coos/Curry County.

Southern Oregon Coast Housing Opportunities Provider, LLC (SOCHOP) 541-267-6505; 320 Central Ave., Suite 410, Coos Bay, OR 97420 kkebler@umpquacdc.org

SOCHOP is a HUD approved comprehensive housing counseling agency. They conduct the ABC's of Homebuying in Coos and Curry Counties and provide one-on-one pre-purchase counseling.

SOCHOP also administers housing rehabilitation programs. SOCHOP is a subsidiary of Umpqua Community Development Corporation.

Umpqua Community Development Corporation (CDC): (541) 673-4909 www.umpquacdc.org; 738 SE Kane St., Roseburg, OR 97470

Umpqua CDC is a private non-profit corporation that was established in 1991 to help low-moderate income people in Southwest Oregon attain self-sufficiency through affordable housing, and community and economic development. Additionally, Umpqua CDC is experienced in project development and grant administration as well as the fiscal management of projects, ranging from single and multifamily housing, historic rehabilitation, community facilities development, and major water and sewer infrastructure upgrades. Their service area includes Douglas, Coos and Curry Counties.





STATE AND FEDERAL RESOURCES

Association of Oregon Housing Authorities (AOHA) www.oraoha.org 503-706-3517

AOHA is an association of twenty-two Oregon housing authorities. They offer housing and related programs to Oregon's cities and counties. Collectively, AOHA provide affordable opportunity housing to more than 33,000 households. Oregon Housing Authorities are public, non-profit corporations, organized under the Housing Authority Law of the State of Oregon. Having been created under the law by a city, county or counties working together, each authority has a defined service area and a mission that reflects the needs of its local community.

Housing Alliance; www.oregonhousingalliance.org c/o Neighborhood Partnership Fund 1020 SW Taylor Suite 680, Portland, OR 97205

The Housing Alliance brings together advocates, local governments, housing authorities, community development corporations, environmentalists, service providers, business interests and all others dedicated to increasing the resources available to meet our housing needs to support a common statewide legislative and policy agenda

Oregon Housing and Community Services (OHCS) www.hcs.state.or.us

OHCS is the State of Oregon's housing finance agency, providing financial and program support to create and preserve opportunities for quality, affordable housing for Oregonians of lower and moderate income. The Department also administers federal and state antipoverty, homeless and energy assistance, and community service programs.

Enterprise Foundation www.enterprisefoundation.com

The Enterprise Foundation's Planning Design and Development division (PD&D) assists community-based organizations and municipal governments in designing and implementing affordable housing strategies through technical assistance, training and online resources. Enterprise assists in improving housing production and provides recommendations, training and technical assistance on a variety of topics, including neighborhood and program planning; urban and architectural design; production; marketing, and occupancy.

Fannie Mae Foundation www.fanniemae.com

Fannie Mae's mission is to tear down traditional barriers and lower the cost to home ownership. It is a private, shareholder-owned company that does not lend money directly to home-buyers, but instead buys mortgages from lenders. Addressed are specific consumer needs such as mortgages with lower downpayments, affordable financing options for borrowers with credit blemishes or purchasing bonds that help finance lower-interest mortgages. Look for specific home sites including: homepath.com, Fannie Mae Foundation and Homeownership alliance.

Housing and Urban Development www.hud.gov

HUD's website provides a wealth of information on buying and renting, as well as other aspects of community development and affordable housing.

Local Initiatives Support Corporation www.liscnet.org

LISC provides grants, loans and equity investments to community development corporations for neighborhood redevelopment. When LISC begins a new program, National LISC matches locally-raised funds and gives that much more to the community for renovation. The CDC then designates the funds to a variety of projects that will best suit the neighborhood, and the renovation begins.

National Low Income Housing Coalition www.nlihc.com 202-662-1530

Established in 1974, the National Low Income Housing Coalition is dedicated solely to ending America's affordable housing crisis. NLIHC educates, organizes and advocates to ensure decent, affordable housing within healthy neighborhoods for everyone. NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions.

United States Department of Agriculture (USDA) Rural Development www.rurdev.usda.gov

USDA Rural Development has the mission to improve the quality of life in rural areas. Rural Housing Programs helps rural communities and individuals by providing loans and grants for housing and community facilities. They provide funding for single family homes, apartments for low-income persons or the elderly, housing for farm laborers, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools, and much more.