



Clark County Commission on Aging  
1300 Franklin Street, 6<sup>th</sup> Floor  
Vancouver, Washington

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## Meeting Notes

Tuesday, April 19, 2016

4:30 p.m. – 6:00 p.m.

**Members Present:** Bill Ritchie, Chuck Frayer, Bob Holdridge, Pat Janik, Marjorie Ledell, Herb Maxey, Karin Woll, Ali Caley, Linda O'Leary

**Staff:** Colete Anderson, Jacqueline Kamp, Kathy Schroader

### Welcome and Call to Order

- Chair Bill Ritchie opened the meeting. Motion to approve the agenda and minutes from March 15<sup>th</sup>, Linda O'Leary abstained. It was seconded and was unanimously approved.

### Reports

- Chair – Bill – Nothing to report.
- Vice-Chair report – Bob – I was pleased that Dr. Patrick Roden began the presentation by stating that aging in place, is more than accessible living quarters, his position was that whole community must be assessable and livable for aging in place to be fully achieved.
- Bill Ritchie – Let me Amend one thing – if you have not had the opportunity, let me recommend the book This Chair Rocks by Ashton Applewhite it's a new book that deals with the subject of aging.
- Communication – Marjorie – The Communication Committee are collecting highlights of the presentations and the questions from the public. Those comments and questions can be made here at this meeting or if you'd like, it can be emailed to us. What we hope to have at the end of this series specific policy recommendations for consideration by our policy makers throughout Clark County.
- Treasure report – Chuck – we have \$884 and change and holding.
- hOur IMPACT – Karin – hOur IMPACT is a time bank program that was rolled out in May of last year. I have been giving monthly reports on the program ever since then during our commission meetings. This will be the last monthly report that I will be giving you. The time bank program is now almost a year old and we have over 100 members. We are going to have a birthday party for hOur IMPACT on May 21<sup>st</sup>, we are going to be doing a cleanup at Kline Park for a couple of hours and then we will all enjoy anniversary cake. The hOur IMPACT program is free.
- Universal Green Design Update – Chuck – Amanda Davis is going to be our May speaker. She is the department head of the interior design at PCC.
- Public Health Advisory Committee – Ali– Nothing to report this month.

### Presentation

## Challenges for affordable housing in a new era of scarcity

Andy Silver, Executive Director, Council for the Homeless (CFTH)

- Housing Crisis: How did we get here and what do we do about it?
- Who am I? Why am I here?
- Housing Solutions Center – Council for the Homeless
- Housing Snapshot – What’s it like to be a renter right now?
- Housing Snapshot – How much does a very low-income household earn? How much can a very low-income household afford for rent?
- Every \$100 increase in rent is associated with:
  - 6% increase in homelessness in metro areas
  - 32% increase in homelessness in not metro areas
- Housing costs drive demand for, and success of, homeless services
- What are the causes of our housing crisis?
- National landscape: increased demand
  - 37% of households live in rental housing
    - –Highest percentage since mid-1960’s
    - –Increase of 9 million households (34m to 43m) from 2005 to 2015
      - Largest gain in any 10 year period

National landscape: demand v. supply from 2003 to 2013:

- # of low cost rentals increased 10%
  - # of low-income households increased 40%
- # of moderately priced rentals increased 12%
  - # of households went up 31%

So is it just a matter of supply and demand? Yes, but; If we continue on our current path we will not produce the right mix of supply to meet the need.

- Missing Middle Housing
  - Multifamily zoning v. single family zoning
  - Restricted land means more expensive
  - Cost structure incentives
  - Financing incentives

Result: most new rental construction is large multifamily aimed at the highest income ranges.

We need to create the policy, regulatory and financing environment that will produce the mix of housing needed for a healthy, prosperous community.

Policy and regulatory environment

- System development costs
- Multi-family v. single-family zoning
- Incentivizing the missing middle
  - Pre-approved plans
- Financing
  - Locally controlled funding
    - Vancouver affordable housing levy
  - Philanthropically motivated investing
  - Public/private partnerships with banks
- Mission driven ownership and management

- Someone needs to do it!
- Building capacity
  - Nonprofit
  - Housing Authority
  - Social entrepreneurship
- Social entrepreneurship

### Public Comment

How many of us here tonight are policy makers, how are regulators and how many are in the financial community that could help with this?

**You all are policy makers, register to vote.**

Incentivize building lower cost through tax credits?

**Incentives work really well to the middle to the lower cost end – communities have waived system development cost, looked at zoning. As you move down the income scale if someone is on social security that's where you go from incentives to subsidized housing.**

I have a home that I would like to convert my part of my garage into an assessable apartment, are there any incentives?

**The rules are governed by the jurisdiction you live in. City of Vancouver is looking at having standard plans to pick from to reduce the cost.**

Do you have examples of controlled funds to build?

**Bellingham passed an affordable housing levy in 2012.**

Strings to funding, what strings may be dropped for the levy funding?

**Example would be one of the things that drives up the cost of construction is the time horizon that the builder is expecting to own the property without having to refinance. With affordable housing you're looking at 40 year time horizons.**

Is there a lot of use of tax credits in this community?

**4% is less affordable and 9% is more affordable but also more competitive to get.**

Clarify what I read in the paper – tax abatement of 8 and 12 years, 20% of the medium income?

**This is for multifamily, the current version was targeted to attract developers to build in the downtown area, was not really an affordable housing tool. The situations have changed greatly and now it's time to update that and make sure it's an affordable housing tool.**

Examples of a project here in Clark county that has used social entrepreneurship successfully?

**Not in Clark County but outside of Clark County – Social impact bonds or social impact financing, private investors who put up dollars to do a social intervention with the expectation that it will save the government or some other entity money and there is an agreement in place where if you hit those benchmarks the money gets paid back to the investor – that's been done**

in places around supportive housing. Housing for population that have lots of needs if there not in supportive housing and end up costing in law enforcement, hospitals, other systems money. The Council for the homeless we've sort of started this work a little bit locally by creating an LLC called the housing initiative where were looking at both providing technical assistance to people who are interested in doing this type of work locally and also looking for opportunities to partner with to do some mission driven property ownership financing.

Rent increases \$300/\$400 in one month. The only apartment I could afford on an \$800 dollar disability income was \$749 dollars. What is the human toll if you don't have a place to be un-wind and be safe. We need to do it by policy and investing as a community.

#### Comp Plan Update – Jacqueline Kamp

News release had a link for community engagement tool that we are using for the public to comment on policies. A couple of the policies come from the aging readiness plan and those are in the community design element and housing element on the county's website under services and the tool is called engage Clark County or you can google it and reach it that way.

#### Motion

Motion to move timebaking under the county we as the creators of that program. It was seconded and so moved.

#### Announcements:

May 3 @ 5:30 p.m. BOCC Proclamation Older Americans Month

May 17<sup>th</sup> @ 4:30 p.m. Amanda Davis – Simple design choices that help people age-in-place affordably

May 21<sup>st</sup> Birthday party at Kline Line Park

Meeting adjourned at 6:00pm

The next open, general meeting will be May 17<sup>th</sup>.

***The Clark County Commission on Aging provides leadership and creates community engagement in addressing the needs and opportunities of aging.***