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to Anne Catlin, Matthew Ruetters, and Beth Freeland, City of Albany  
from Kate Rogers and Matt Hastie, MIG | APG  
cc Brendan Buckley, Johnson Economics  
re Focus Group Meetings Summary  
date 04/06/2022

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## Introduction

As an early step of the Albany Housing Implementation Plan, the project team conducted a series of focus group meetings. The purpose of these meetings was to solicit information and opinions about gaps in Albany's housing supply and potential strategies to address those gaps and provide housing that is needed in the community. Focus group participants represented a range of stakeholder groups, including local residents, builders, lenders, affordable housing providers, those facing housing insecurity, and a range of agencies and organizations involved in the planning and provision of housing in the Albany area. A list of all focus group participants is provided on page 4.

Seven focus group meetings were conducted between March 14-18, 2022. Matt Hastie and/or Kate Rogers of MIG | APG facilitated each meeting and Anne Catlin of the City of Albany also attended each meeting and helped facilitate. The meetings were largely conducted virtually over Zoom, but some participants joined in person at City Hall.

## Summary

Below is a summary of key themes that emerged from the focus groups.

**Most Needed Housing Types.** Participants were asked what they thought were the greatest gaps in the current housing supply in Albany, or what types of housing were most needed but undersupplied. Following is a list of the types of housing mentioned by focus group participants, grouped by theme.

- Price ranges / income levels / populations served:
  - Homeownership options in the \$200k - \$300k price range. There's high demand in this price range, but almost no inventory. First-time homebuying opportunities are limited. [Note: This was one of the most frequently mentioned gaps in the housing supply, especially among mortgage lenders.]
  - Affordable rental housing (not necessarily regulated affordable, just affordable to low- and moderate-incomes). [Note: This was also frequently mentioned.]
  - Housing affordable to low- and extremely low-income residents (which will require subsidies). Housing for those on fixed incomes.
  - Housing options for seniors to age in place.

- Housing types / sizes:
  - Smaller homes (e.g., 1,200 SF or less; 1 or 2 bedrooms)
  - Cottage housing with smaller square footages (600-1,200 SF).
  - Single-level homes, including condos.
  - Middle housing – e.g., fourplexes, smaller apartment developments. Housing that provides a transition and range between single-family detached and apartments.
  - Accessory dwelling units / granny flats.
  - Affordable housing with multiple bedrooms for larger families (3 and 4 bedrooms).
  - Vertical housing / residential over commercial mixed-use development.
- Locations / amenities / other features:
  - Housing that is close to transit, services, and employment.
  - Housing with lower maintenance needs and costs.
  - Homes with master bedroom on main floor for accessibility.
  - Rental housing that accepts pets.
  - Housing providers willing to work with criminal backgrounds.

**Greatest Barriers to Needed Housing.** Participants were asked what they saw as the most significant barriers or challenges to developing housing that's most needed in Albany. Below is a list of the challenges mentioned by focus group participants, grouped by category.

- Development Cost Barriers:
  - High cost of land.
  - High construction costs (especially lumber) and labor shortages for builders.
  - Fees (such as system development charges [SDCs], utilities, etc.). [Note: SDCs were frequently mentioned by builders/developer participants.]
  - Cost of parking, infrastructure, street trees, etc.
  - Several participants noted that developers won't build smaller, more affordable units if larger, higher-end units are possible and more financially feasible.
- Process/Regulatory Barriers:
  - Time for development and permitting process (adds cost).
  - Annexation and rezoning processes – lengthy and costly.
  - Parking requirements add cost and may not be in sync with the market.
- Other Challenges:
  - Lack of available, vacant land.
  - Local residents are competing with investors and cash buyers/flippers for home purchases.
  - NIMBYism is an issue; people often don't want to see different types of housing next to them. Participants noted that this could change in the future as people become used to a greater mix of housing (such as in the Knox Butte area).
  - Local wage stagnation.
  - Increased construction time due to contractor labor shortages and some materials take months to arrive.

**Potential Housing Strategies.** Participants were asked what tools or strategies they thought would be effective in creating more needed housing in Albany and addressing the barriers they'd identified. Below is a list of strategies mentioned by participants, grouped by category.

- Financial Incentives:
  - Incentives for affordable housing, such as reduced SDCs or other reduced fees.
  - Lower SDCs for smaller homes. [Note: The City is currently evaluating its SDC methodology for the potential to reduce fees for smaller homes.]
  - Defer SDCs to time of purchase.
  - Incentivize modular housing.
  - Tax abatement for vertical housing.
- Regulatory Incentives:
  - Expediting the permit process for affordable housing or projects under a certain price point.
  - Density bonuses for affordable housing.
- Zoning / Regulatory Strategies:
  - Require market-rate housing to provide a certain amount of affordable housing (i.e., inclusionary zoning).
  - Require a mix of homes in different price ranges (certain number of lower cost housing when higher priced homes are being built).
  - Remove parking requirements and separate the costs of rent and parking.
  - Allow taller buildings.
  - Increase density allowances.
  - Allow long-term occupancy of RVs and tiny homes on wheels.
- Land Supply Strategies:
  - City to provide surplus land for regulated affordable housing.
  - Acquire and hold land for affordable housing.
  - Repurpose existing, vacant buildings and land; convert into housing; rezone if needed. Public private partnerships could be helpful.
  - Rezone nonresidential land to residential.
- Programs and Partnerships:
  - Financial Assistance:
    - Help finance infrastructure improvements.
    - Down payment assistance for homebuyers.
  - Partnerships:
    - Connect agencies to remove the gaps in pathways to housing. People don't know their rights and get taken advantage of.
    - City to partner with and assist non-profit housing developers. Help overcome hurdles, fast-track projects.
    - Support land trusts like DevNW.
  - Education:
    - Programs, services, education for first-time homebuyers. Financial literacy programs.
    - Work with school district, LBCC, etc. for vocational training – need plumbers, electricians, etc.
    - Educate/encourage homeowners associations with restrictive CC&Rs to change bylaws and remove restrictions on middle housing, ADUs, etc.
  - Other:
    - Rent to own program.

- Strategies to give local residents the priority in purchasing homes before investors or out-of-state residents.
- Allow for consolidated rental applications to reduce application fees.
- Funding Strategies:
  - Leverage federal funding to help reduce development fees.

## Focus Group Participants

### Focus Group #1 – 3/14/2022, 1-2 PM

- Javier Cervantes, Resident, Latinx Community
- Keonali Huntley, Linn Benton Housing Authority Family Self Sufficiency program
- Jillyan Rogers, Lender, Landmark Professional
- Katherine Domingo, Realtor, Garden Gate Realty
- Gabrielle Dibble, Renter looking to become an owner

### Focus Group #2 – 3/15/22, 2-3 PM

- Dina Eldridge, Community Services Consortium – Housing Services Manager
- Stacey Bartholomew, Creating Housing Coalition - President
- Angela Stuckart Resident, Realtor, Next Door Real Estate Group
- Jennifer McClean, Broker, Coldwell Banker Valley Brokers
- John Collet, Resident
- Tom Klaus, Downtown resident, previously homeless

### Focus Group #3 – 3/16/22, 10-11 AM

- Ken Marshall, Broker, Vintage Realty Northwest
- Alexis Biddle, 1000 Friends of Oregon, Program Director
- Rod Porsche, Habitat for Humanity - Executive Director
- Heather Efraimson, Hayden Homes, Builder/Housing Developer
- Suzanne Phillips, Resident
- Stacie Wyss-Schoenborn, Central Willamette Credit Union, CEO
- Janet Steele, Chamber of Commerce - President
- Sonja Neperud, Real Estate Broker

### Focus Group #4 – 3/16/22, 11-12 PM

- Steph Nappa, Cascades West Council of Govts (OCWCOG), Resident
- Shawnn Hartley, Resident, formerly worked in social services
- John Robinson, Local Residential Builder
- Gary Rodgers, Realtor, Northwest Realty
- Joann Zimmer, Resident, long history in addressing homelessness
- Alana Kenagy, Resident, Farmer

## Focus Group #5 – 3/16/22, 1-2 PM

- Anna Dvorak, Linn Benton Housing Authority, Intake Department
- Kristen Smith, Realtor, Keller Williams
- Faren Leader, Lane-Benton Community College – Affordability Resources Coordinator
- Ryan Vogt, OCWCOG
- Andrea Bartell, Young Roots Oregon
- Emma Deane, Albany Helping Hands shelter - Executive Director
- Bill Root, Creating Housing Coalition

## Focus Group #6 – 3/17/22, 9-10 AM

- Roseann Johnson, Lennar, Builder/Housing Developer
- Eddie Sepeda, Farmworker Housing Development Corporation
- Annie McDonald, Albany Partnership for Housing and Community Development, Housing Services Manager
- Don McBride, SMI Property Management
- Brad Whitcomb, Real Estate Broker, Coldwell Banker Valley Brokers
- Rebecca Tolentino, Central Willamette Credit Union
- Scott Thiebert, Retired contractor

## Focus Group #7 – 3/18/22, 10-11 AM

- Justin Peterson, OCWCOG
- Travis Younger, Loan consultant, Caliber Home Loans
- Carol Davies, Creating Housing Coalition and COAT (homeless outreach team)
- Bill MacHugh, Realtor, Keller Williams
- Brad Wilson, Developer, School board member
- Susan Heath, Resident
- Matt Straite, City of Millersburg CD Director
- Casey Nelson, Housing insecure/houseless