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## **Supplemental Packet: Housing Facts, Glossary, Resources, & Reading**

### *Citizens4Community Spring 2024 Community Forum*

This packet was developed as a complement to Citizens4Community's spring 2024 Community Forum – [\*Who Gets to Live Here? The Search for Local Housing Affordability\*](#).

**To watch a video recording of the Forum here, [click here](#).**

You can access this document in the future by visiting [bit.ly/C4C-housing-resources](https://bit.ly/C4C-housing-resources).

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## **Sisters Housing Facts & Figures**

Current City of Sisters demographics:

- 3,823 people
- 1,299 households
- 72% of housing is owner-occupied
- Median household income is \$81,016

Source: *City of Sisters website*

Since 2000, Sisters' population has nearly quadrupled (from 974 to 3,823). It's projected to grow to 7,911 by 2047 – the fastest growth rate of any city in Deschutes County.

Source: *Oregon Population Forecast Program, Portland State University*

Cities in Oregon are required to plan for growth based on projections from Portland State University. To accommodate Sisters' projected growth, the City needs to add ~1,650 new housing units by 2040 – nearly doubling the current supply.

Source: *City of Sisters Land Use Efficiency Measures Report (2023)*

In 2022, the median rent for a one-bedroom unit in Sisters was \$1,365. The median monthly mortgage was \$1,973.

Source: *U.S. Census 2022 American Community Survey*

Sisters' median home sale prices:

- Q1 2014: \$239k
- Q1 2019: \$398k
- Q1 2024: \$715k

Source: *Beacon Report, April 2024*

Landlords generally require rent be no more than 1/3 of gross income. By that mark, someone earning minimum wage (\$14.20) in Deschutes County could afford to pay \$812/month in rent. The cheapest 1BR rental currently listed in Sisters is \$1,225/month.

Source: *Zillow*

As of May 3rd, the cheapest single-family home for sale in Sisters is listed at \$575,000. If you put 20% down, your mortgage would be ~\$3600/month. If you spent 30% of your income on housing, you'd need to earn ~\$144k/year to afford that house.

Source: *Zillow*

To afford the median home sale price in Sisters (\$715k) and stay within spending limit best practices, you'd need to earn ~\$178k/year. Median household income in Sisters is \$81,016.

As of 2019, Sisters' housing vacancy rate (i.e. homes that are predominately vacant and are not occupied by long-term residents) was over 20%.

Source: *City of Sisters Housing and Residential Land Needs Assessment (2019)*

As of 2021, Sisters had 1,578 people commuting in for employment, while 834 commuted out. Only 15.5% of people working in Sisters also lived here.

Source: *EDCO*

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## **Local Organizations & Services**

### **Organizations working to develop lower-cost housing in Sisters Country**

- Sisters Habitats for Humanity ([sistershabitat.org](https://sistershabitat.org))
- Housing Works ([housing-works.org](https://housing-works.org))
- Northwest Housing Alternatives ([nwhousing.org](https://nwhousing.org))
- Rooted Homes ([rootedhomes.org](https://rootedhomes.org))

### **Other housing-related organizations and services operating in Central Oregon**

- 211info (211info.org)
- NeighborImpact ([neighborimpact.org/housing-help](https://neighborimpact.org/housing-help))
- Thrive Central Oregon ([thrivecentraloregon.org](https://thrivecentraloregon.org))
- Family Access Network ([familyaccessnetwork.org](https://familyaccessnetwork.org))
- Sisters Cold Weather Shelter ([sistersshelter.org](https://sistersshelter.org))
- St. Vincent De Paul ([stvincentdepaulbend.org](https://stvincentdepaulbend.org))
- Fair Housing Council of Oregon ([fhco.org](https://fhco.org))
- Homeless Leadership Coalition Coordinated Entry System ([cohomeless.org/resources/coordinated-entry-system](https://cohomeless.org/resources/coordinated-entry-system))
- Latino Community Association ([latinocommunityassociation.org](https://latinocommunityassociation.org))

- Low-income utility assistance:
  - Water and sewer: [utilities@ci.sisters.or.us](mailto:utilities@ci.sisters.or.us)
  - TDS Connect: [hellotds.com/information/tds-connect.html](http://hellotds.com/information/tds-connect.html)
  - Central Electric Coop: 541-548-2144
- Find a printable Sisters Country Resource Guide at [sisterscommunity.org/resources](http://sisterscommunity.org/resources).

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## Ways You Can Get Engaged

1. Read some of the resources below.
2. Attend Sisters City Council and Planning Commission meetings (find the meeting schedule and agendas on the City's website -> Government -> [Agendas & Minutes](#)).
3. Subscribe to the City's [Sisters Roundup newsletter](#) to stay informed regarding opportunities to participate in the upcoming Urban Growth Boundary (UGB) amendment process.
  - a. On May 8, 2024, the City Council established a Steering Committee for the Urban Growth Boundary (UGB) Amendment process for the term May 8, 2024 to September 30, 2025. The Committee will consist of 14 people, including elected and appointed city officials, city staff, farm and forest interests, landowners and six (6) at-large citizen positions. The Steering Committee will meet four times over the 18-month process and will review draft materials, assist with public engagement efforts, and make key recommendations to City Council. The City is looking for broad representation on the Committee - from those with technical knowledge in the applicable issues and those who can help anticipate community priorities and concerns. A broad steering committee will help ensure all perspectives are heard. [Apply for the UGB Steering Committee here](#).
4. [Apply for a position](#) on a city advisory board, committee, or commission (applications for open positions will be taken 10/2-11/8, 2024).
5. Join your HOA board and/or investigate what your neighborhood's rules are in relation to building density, short-term rentals, etc.
6. Volunteer for a local organization:
  - a. Sisters Habitat ([sistershabitat.org/volunteer](http://sistershabitat.org/volunteer))
  - b. Sisters Kiwanis Food Bank (541-632-3663, [info@sisterskiwanis.org](mailto:info@sisterskiwanis.org))
  - c. Sisters Community Leadership Initiative ([sisterscli23@gmail.com](mailto:sisterscli23@gmail.com))

- d. Learn about 90+ other local nonprofits and groups by visiting [citizens4community.com/resources](https://citizens4community.com/resources).
  - e. Find additional volunteer opportunities across Central Oregon at [volunteer.connectcentraloregon.org](https://volunteer.connectcentraloregon.org).
7. Write a letter to the editor of *The Nugget Newspaper* – email [editor@nuggetnews.com](mailto:editor@nuggetnews.com).
  8. Register to vote at [vote.gov](https://vote.gov).
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## Reports, Research, & Resources

### Housing-related articles in The Nugget that accompanied this Forum

- [Who gets to live here?](#)
- [Struggling with housing in Sisters](#)
- [Housing as essential community infrastructure](#)
- [Building 'affordable' is a real challenge](#)
- [Sisters to take on housing challenges](#)

### City of Sisters reports and resources

- [Affordable housing overview page](#)
- [2024 Urban Growth Boundary Amendment overview](#)
- [Sisters Housing Plan Update](#) (2022)
- [Sisters 2040 Comprehensive Plan](#)
- [City of Sisters Economic Opportunity Analysis](#) (March 2021). See pages 16-18 for population and workforce statistics.
- [City of Sisters Land Sufficiency Analysis](#) (2023)
- [City of Sisters Housing and Residential Land Needs Assessment](#) (2019)
- [Affordable Housing Grant Fund Program](#)
- [Workforce Housing Grant Program](#)

### Oregon statewide resources

- [Department of Land Conservation and Development – Housing Program overview](#)
- [Statewide Land Use Planning Goals](#)
- [History of land use planning in Oregon](#)
- [Understanding Oregon's Land Use Planning Program](#) (video series)
- The [Housing Choices Guidebook](#) provides 43 concrete examples of housing options in Northwest Oregon

### Maps

- [Sisters School District Boundary Map](#)

- [Sisters City Limits Zoning Map](#)

### **Sisters Country Vision**

- [Executive summary](#)
- [Informational website](#)

### **Toolkits**

- [Housing Development Toolkit](#) (The White House, September 2016). This toolkit highlights some actions states and cities have taken to promote healthy housing markets.
- [Affordable Housing: Toolkit for Counties](#) (National Association of Counties)
- [The Housing Affordability Toolkit](#) (National Multifamily Housing Council)
- [Housing Law Help](#) (Oregon State Bar)

### **Other programs**

- [Portland State University's Oregon Population Forecast Program](#)
- [Gateway & Natural Amenity Region \(GNAR\) Initiative](#)

### **Other reports**

- [Workforce housing and middle-income housing subsidies: A primer](#) (Brookings Institute)
  - [The Beacon Report, Beacon Appraisal Group](#) (April 2024)
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## **Books, Articles, Podcasts, & Videos**

**Note:** *Citizens4Community is a nonpartisan organization. Listing here is intended to provoke thought, and does not imply endorsement of particular perspectives or solutions.*

### **Recent Articles and Case Studies**

- Regional
  - [Central Oregon growth is decades-long storyline: Which problems persist and solutions prevailed?](#) (The Bulletin)
- State
  - OPB Series
    - [How homelessness in Oregon started, grew and became a statewide crisis](#)
    - [Oregon cities share their strategies for addressing the housing crisis](#)
    - [Oregon has an extreme housing shortage. Here's what could be done](#)
  - [Gov. Tina Kotek wants to give cities a chance to bypass state land use laws. But will they?](#) (OPB)

- [Senate Passes Housing Production Package](#) (The Source Weekly)
- National/International
  - [A 'cowboy ski town' where high earners can't afford a home faces a housing battle](#) (NBC News)
  - [These Small Towns Have a Big City Problem: The Rent Is Way Too High](#) (NY Times)
  - ['We've set a standard': As Bozeman's Bridger View neighborhood comes online, developers hope it will be a model](#) (Bozeman Daily Chronicle)
  - The Math for Buying a Home No Longer Works. These Charts Show You Why. ([Wall Street Journal](#))
  - [Mountain towns need housing. The U.S. Forest Service has land. Guess what happens next](#) (CPR)
  - [In Hospitals, Affordable Housing Gets the Long-Term Investor It Needs](#) (NY Times)
  - [Could Vienna's approach to affordable housing work in California?](#) (The Guardian)
  - [ADUs could expand the affordable housing toolkit—if local governments can work through some growing pains](#) (Brookings Institute)
  - [A Showdown Pits Owners of Second Homes Against Full-Time Residents](#) (NY Times)
  - ['I can't vote against it': Some South Lake Tahoe homeowners concerned over vacancy tax initiative](#) (ABC)
  - [Why more people are buying houses with their friends](#) (Axios)
  - [As housing costs skyrocket, Sedona will allow workers to live in cars. Residents aren't happy](#) (AZ Central)
  - [How Does Paris Stay Paris? By Pouring Billions Into Public Housing](#) (NY Times)

## Books

- [Golden Gates: The Housing Crisis and a Reckoning for An American Dream](#)
- [The Color of Law](#)
- [Evicted: Poverty and Profit in the American City](#)
- [Homelessness Is a Housing Problem: How Structural Factors Explain U.S. Patterns](#)
- [Homesick: Why Housing Is Unaffordable and How We Can Change It](#)

## Podcasts

- [American Suburb](#) (KQED)
- [SOLD OUT: Rethinking Housing in America](#) (KQED)
- [Gimme Shelter](#): A look into California's housing crisis
- [Strong Towns](#)
- [What we learned from the deepest look at homelessness in decades](#) (Ezra Klein Show)

## Videos & Films

- [Open Spaces and Open Houses? The Tradeoffs in Oregon's Land Use System](#) (City Club of Central Oregon monthly forum)
  - [A Decent Home](#) (film)
  - [Finding Home: Addressing America's Housing Crisis](#) (Bipartisan Policy Center)
  - [Owned: A Tale of Two Americas](#) (PBS)
  - [Real Estate Expert Answers US Housing Crisis Questions](#) | WIRED
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## Housing Terms Glossary

**Accessory dwelling unit (ADU)** | An additional residential building that shares the building lot of a larger, primary home. The unit cannot be bought or sold separately, but they are often used to provide additional income through rent, or to house a family member.

**Adaptive reuse** | The conversion of nonresidential properties such as mills, schools, hospitals, military bases, motels, warehouses, office buildings, etc. into residential or mixed use buildings.

**Affordable housing** | Housing that is affordable to households earning less than 80% of Area Median Income (AMI), and where the occupants are paying no more than 30% of their income for gross housing costs (which includes utilities, property taxes, etc.). *Percentages may vary by region.*

**Community land trust** | A form of ownership where each household owns an individual unit, but common areas and land are owned by a nonprofit. The nonprofit leases land to the homeowner on the condition that the home, if resold, must go to a low-income family, be sold at a below-market price, and/or similar terms to ensure long-term affordability.

**Cooperative (co-op) housing** | Housing in which each member shares in the ownership of the whole project with the exclusive right to occupy a specific unit and to participate in project operations through the purchase of stock.

**Cottage housing** | A grouping of small, single family dwelling units clustered around a common area and/or other shared amenities, enabling higher densities than in typical single family neighborhoods.

**Density** | A measurement of the number of dwelling units in relationship to a specified amount of land.

**Development code** | Standards for building site design and uses in accordance with zoning districts, providing review procedures for permitting land use and development.



**Dwelling unit / housing unit** | A single unit (e.g. a house or apartment), providing complete and independent living facilities for one or more persons, including permanent provisions for living, sleeping, cooking and sanitation.

**Fair Housing Act of 1968** | A law that prohibits discrimination in all facets of the homebuying process on the basis of race, color, national origin, religion, sex, familial status, or disability.

**Gateway community** | A community adjacent to a major recreation area (often called the “front door” to federal lands). These places provide services for guests and employees of the adjacent attractions, and as a result rely upon them to sustain their economy.

**Housing stock** | The number of existing housing units in a given area.

**Inclusionary zoning** | A local ordinance that requires or encourages a developer to include affordable housing as part of a development, often through incentives like increased density, reduced parking requirements, or expedited permitting.

**Low income** | Income that is 50-80% of the area median income (AMI), adjusted for household size and for the county or Metropolitan Statistical Area.

**Livable community** | Defined by HUD as “one with multiple modes of transportation, different types of housing, and destinations located within an easy distance (20 minutes by transit, 15 minutes by bike or foot, 10 minutes by car) of homes.”

**Low-Income Housing Tax Credit (LIHTC)** | An incentive program intended to increase the availability of low-income housing. Provides an income tax credit to owners of newly constructed or substantially rehabilitated low-income rental housing projects.

**Middle housing** | A category of housing types that includes duplexes, triplexes, fourplexes, single-family attached dwellings, and cottage clusters.

**Mixed income housing** | A development that includes housing affordable to various income levels.

**NIMBYism** | An acronym that stands for “Not in my backyard” and references the sentiment of residents or community members not wanting a certain type of development in proximity to their property.

**Rent control** | An ordinance limiting the amount that a landlord can raise the rent, typically by setting an allowable annual percentage increase. Some ordinances also limit the amount the rent can be raised once a unit is vacant (i.e., between renters).



**Section 8** | Part of the Housing Act of 1937. Authorizes the providing of rental assistance to low-income households who are unable to afford market rents. 68% of program funding goes to seniors, children, and those with disabilities.

**Short-term rental (STR)** | A rental of any residential home unit, accessory building, or habitable portion thereof, for a short period of time (often defined as less than a month, but can be longer). Does not include B&Bs, hotels, and motels.

**Single room occupancy unit (SRO)** | A single room, usually less than 100 square feet, designed to accommodate one person. Amenities such as a bathroom, kitchen or common areas are located outside the unit and shared with other residents.

**System development charges (SDC Fees)** | Fees assessed based on a development's impact on City infrastructure (e.g. parks, water, sewer), collected at the time of processing a development or building permit.

**Transitional housing** | Housing designed to facilitate the movement of homeless individuals and families to permanent housing within a reasonable amount of time (usually 24 months).

**Urban growth boundary (UGB)** | A line drawn on planning maps to designate where a city expects to grow over a 20-year period, including residential, industrial, commercial, and recreational facilities. Restrictions outside a UGB protect farm and forest lands and prohibit urban development.

**Urban sprawl** | The rapid expansion of the geographic extent of cities and towns, often characterized by low-density residential housing, single-use zoning, and increased reliance on private automobiles for transportation.

**U.S. Department of Housing and Urban Development (HUD)** | Established in 1965, HUD's mission is to increase homeownership, support community development, and increase access to affordable housing free from discrimination.

**Workforce housing** | *Definitions vary, but typically* – housing that is affordable to households earning ~80-150% of Area Median Income (AMI). These households typically do not qualify for subsidies, but their incomes are often too low to afford market-rate homes or rental units.

**Zoning** | The classification of land by types of uses, densities, building locations, and other parameters permitted and prohibited within a given district.