My View  FROM KIM HERMAN, EXECUTIVE DIRECTOR  AUGUST 2007

Workforce Housing in the Columbia Gorge National Scenic Area: A tale of local leaders crossing political boundaries in two states and several counties to solve the region’s workforce housing challenges

In April, I participated in the Mid-Columbia Workforce Housing Summit, held in Hood River, Oregon. I was so impressed with what I observed at the Summit that I wanted to share the perspectives and efforts of some of the participants and organizers with readers of My View. Their workforce housing challenges seem to be a microcosm of the workforce housing challenges facing the larger Puget Sound region. Their regional approach to finding solutions is a lesson many larger regions might want to follow.

A unique, “inside” perspective on housing and community development from the executive director of the Washington State Housing Finance Commission.

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World-class windsurfing brings a host of enthusiasts to the Columbia Gorge National Scenic Area, illustrated in green in the map above.
The towering cliffs that line the Columbia Gorge National Scenic Area, the hundreds of thousands of acres that flank the Columbia River under special protection from the Columbia Gorge Commission, the National Forest land that sandwiches the Scenic Area, along with land preserved for its cultural heritage to Native American tribes, land designated as preserved for farming, grazing, and logging—it’s a labyrinth of land-use restrictions. And it leaves scarce room for creating affordable places to live for the working people who are the backbone of a growing economy.

The communities that make up this stunningly beautiful region are experiencing a deepening gap between median wages and the steeply rising cost of securing affordable housing for the people who live and work there. Those who govern in this region want to see their economies flourish. But the cost of hewing to the Scenic Area’s protective growth management restrictions has been high.

At one point during the Summit I found myself sitting in a room with about 35 officials representing the two states (Washington and Oregon), six counties, and many of the 13 towns that make up the Columbia Gorge National Scenic Area. I was, quite simply, blown away by the level of cooperation and energy in that room.

These are people who are committed to finding ways to solve the growing workforce housing crisis in their communities. They are reaching out across state and county lines, across municipalities and organizations, to collaborate and work together. They’re approaching workforce housing as a regional issue, with the full knowledge that the most effective way to meet this challenge will emerge from finding a way to work across the boundary lines imposed by mapmakers, lawmakers, and funders.

**Not just a problem for big cities**

As the Scenic Area shows, workforce housing isn’t just a problem for big cities. Of course, many urban areas of Washington State and across the U.S. are contending with the steep rise in land costs as Urban Growth Boundaries (UGBs) limit what’s available for housing development. But many less populous scenic areas are facing dwindling supplies of available land as well. The bottom line is that what works well for workforce housing in Chicago [see sidebar article on page 10] — engaging the business community, enlisting the support of elected officials, neighbors, and community organizations — can work well in Stevenson, Washington and The Dalles, Oregon, too.

**The Challenges:**

**A region that is outgrowing traditional solutions**

“So many people have told me since the Summit,” Ruby Mason says, “that they knew there was a problem, but hadn’t been aware of how much of an impact the lack of workforce housing is having on working people. And what kind of an impact this could have on our economy down the road, if businesses can’t compete for workers.” She gave the example of Providence Hospital in Hood River, which lost much-needed healthcare workers to Pendleton, Oregon. “For the same salary, Pendleton could offer a nicer, bigger home. Employers are anxious for good ideas and workable strategies.”

Ruby is executive director of the Columbia Gorge Housing Authority (CGHA), the Mid-Columbia Housing Authority (MCHA), and the nonprofit Columbia Cascade Housing Corporation (CCHC), which serves as the development arm of the two Housing Authorities. Sound like an armful? Ruby makes it work.

Her organizations co-sponsored the April Summit and are a case in point for how to

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**Ruby Mason**

Executive Director, Columbia Gorge Housing Authority, Mid-Columbia Housing Authority, and Columbia Cascade Housing Corporation.
successfully work across state and county lines to develop and provide affordable housing. MCHA serves Sherman, Wasco, and Hood River Counties on the Oregon side of the Columbia River; CGHA serves Washington State’s Skamania and Klickitat Counties, and the city of Goldendale; CCHC serves all five counties. All are headquartered in The Dalles. [N.B. These five counties are not the same counties that have lands in the Scenic Area; Clark, in Washington State, and Multnomah, in Oregon are Scenic Area counties; Sherman County land is not included within the Scenic Area.]

Ruby has held her role with the HAs since 1980; they were founded in 1976—at that time, they were organized as one. “The five-county relationship has always existed,” says Ruby. “In 1976, these five counties got together and created an economic development district to work on a number of different projects. They recognized that affordable housing was important; that’s why they applied to the Section 8 program.” The original HA was split into the current two separate agencies in 2003. “HUD told us that we’d actually been operating illegally all those years,” Ruby laughs. “It would have taken an Act of Congress for us to continue to be able to operate as one HA on both sides of the river.”

When Ruby took the helm in 1980, the then-unified HA oversaw 150 units of Section 8 housing; the two HAs have grown, serving about 820 families. In 1990, CCHC was founded to develop more affordable housing for the communities across the five counties. CCHC has created housing for the low-income elderly and low-income families as well as disabled people, including transitional housing, farmworker housing, and assisted living facilities. The service area for these agencies encompasses over 7,200 square miles.

“We’re a hybrid organization,” says Ruby. “We’ve invented ourselves to meet the needs of this diverse community.” Last year, they got a grant from Oregon to add homeownership counseling to their services. The Mid Columbia Housing Resource Center currently operates in Oregon, with private funding from WaMu to help homebuyers on the Washington State side of the Columbia.

With all these commitments, why did Ruby, her team, and a host of other advocates take on workforce housing as well? To get at the answer, it helps to have at least a brief background on the changes that have taken place in this region in recent decades.

Decades of land-use pressures

Clearly the single most significant impact on land use in the region in the past two decades has been the creation of the Columbia Gorge National Scenic Area (CGNSA) in 1986. But the CGNSA Act had been promoted by citizens concerned about the growing sprawl from the Portland-Vancouver metropolitan area to the west, concerns that had been building since the 1960s. These advocates wanted to protect the scenic beauty of the Gorge, their quality of life, and the cultural heritage of the region as well.

The Act is not a vehicle for smothering commerce and thoughtful development. It mandates the protection of designated lands, but also the encouragement of a healthy economy. The Act’s Mission Statement includes its second purpose: “to protect and support the economy of the area by encouraging growth to occur in urban areas and allowing future economic development consistent with resource protection.” All 13 towns within the Scenic Area are free to operate autonomously within their designated urban areas, but of course, their boundaries have not been free to expand as their economies and populations have grown.

The Act has had a huge impact on the 85-mile-long region that spans the Columbia, but it is not the only culprit in the threats to workforce housing in the region. Even before the Act, home prices were on the rise when compared to median incomes, particularly on the western edge of the Scenic Area closest to Portland and Vancouver. The region’s physical beauty was attracting buyers of second homes, which also drove up home prices. New industries have moved in, like wind power and technology. And during the 1980s, Hood River, Oregon grew into a world-class destination for windsurfing, and tourism grew, bringing in still more people who needed an affordable place to live.
The commute to work is getting longer

For many years, the pressure on affordable housing seemed contained to the western section of the Gorge, closest to Portland and Vancouver and the resort towns of Stevenson, Washington and Hood River. Even if you couldn’t afford to live in Hood River or Stevenson, most people could count on being able to afford to buy or rent a home further to the east, in towns like The Dalles, Oregon or Goldendale, Washington, or further to the north, such as Trout Lake, Washington.

Unfortunately, that’s no longer necessarily the case—or at least, the commute from work is getting much longer for many. As John Arens, executive director of The Dalles-based Mid-Columbia Council of Governments (MCCOG), points out, “Currently, it’s very difficult for anyone in any profession coming into the area to find a home they can afford. It’s not just low-wage earners, it’s the whole spectrum, from hospital administrators to entry-level dishwashers.”

John’s five-Oregon county MCCOG is set up as an intergovernmental cooperative to provide social service programs, including workforce services under the federal Workforce Investment Act. But just because his agency’s mandate doesn’t include workforce housing doesn’t prevent him from supporting it. The idea for a workforce housing summit was prompted by John; he had been told about a similar effort hosted in southern Oregon. MCCOG then joined forces with Ruby’s agencies to co-sponsor the Mid-Columbia Summit.

“Synergy makes a difference,” he says, “rather than just trying to move your own agenda forward. Everybody recognizes the value to this. Especially since the Summit, there’s been a lot of momentum around workforce housing. This is a great opportunity for Ruby and her agency, to take that momentum and keep moving forward.”

The Dalles used to be considered a blue-collar town, a place where people working in tony Hood River could still afford to commute from. But even before the much-heralded arrival of Google in The Dalles as a server-farm employer in 2005, speculation about the Google influx had lifted home prices locally by 40% in 2004. “Reasonable home prices are being pushed further and further east, into communities that aren’t prepared for it,” John says. “There’s no infrastructure in place, and it makes for an ever-greater commute to get back to the workplace.”

Solutions:

Bringing stakeholders into the conversation

“Our board has made workforce housing a priority,” Ruby says. “If we don’t address this, both our economy and region will suffer as a result. Our housing agencies need to take a leadership role in addressing the needs of our communities and helping local governments find solutions.”

Great things are happening already. Last month, Klickitat County Commissioner David Sauter, one of the Summit panelists, told Ruby that the superintendent of the Lyle, Washington School District was so concerned about the shortage of affordable housing for the teachers in his district that he’s begun the planning stages for a Community Land Trust for the teachers there. “They have seven acres that they want to use to keep housing affordable for teachers in the district,” Ruby says.

Another direct success as a result of the Summit is a project that has already broken ground in The Dalles. Nikki Lucas, a housing resource assistant with MCHRC, is working with a trio of local businessmen who have helped found Home Community Vision, a new organization launched to provide affordable workforce housing in The Dalles. The mortgage broker, James Martin, a Summit attendee, was inspired to design and price the 29-single-family home development with a workforce housing price tag. Through MCHRC, Nikki is counseling homebuyers and helping those who qualify to apply for USDA direct loans, Oregon Bond financing and other financing programs.

Ruby and Nikki are now in process of organizing two workforce housing-related seminars. One will be dedicated to employers, to educate them about Freddie Mac’s Workforce Home Benefit program (employer-assisted housing incentives). The second will cover federal new markets tax credit programs for city and county officials, and nonprofits.
ensuring adequate workforce housing frequently requires strong leadership in the face of neighborhood opposition. County officials in Hood River, concerned about the diminishing affordable housing available to their community’s workforce, are demonstrating that kind of leadership.

At a hearing in March, residents of the upscale neighborhood of single-family homes adjacent to the State Street parking lot owned by Hood River County protested the County Board of Commissioners’ plans to convert the lot into workforce housing. The proposed 41-unit development was put on hold, but the Commissioners aren’t backing down.

“It’s one of the top goals, established by the Commissioners for the last two or three years, to work with our partners and other entities and agencies in the area to develop a comprehensive workforce housing plan and implement it. The [Workforce Housing] Summit was right in keeping with what we’re trying to help achieve,” says County Administrator David Meriwether.

Right now, the county is exploring selling a portion of the parking lot property, which is zoned for commercial use, and using those funds to buy a larger, more developable lot dedicated to housing that’s affordable to teachers, firefighters, and other workers in the area. “Even though we’re looking at alternatives, the Commission is steadfast,” David says. “If the lot has greater value as a trade, we’ll build elsewhere. But we’re committed to the task.”
“For me, one of the best things that has come out of this Summit is that there’s now a pool of people who are supporters of workforce housing,” Ruby says. “They range from businesses, to Realtors, to developers, to social service providers, healthcare providers—we’ll call on these people to be part of the solution.”

**Thinking regionally**

Skamania County Commissioner Paul Pearce, a retired police officer and former chair of CGHA, delivered heart-felt closing remarks on the region’s need for dialogue on workforce housing at the April Summit. When I caught up with him last month, he told me the Summit had inspired him and other county officials to pass a resolution to donate a 3/4-acre lot in Stevenson owned by the county towards permanent workforce housing. They plan to use a land bank model to ensure the housing will remain affordable for future generations.

Paul says his work representing the county on the CGHA board first drew him into discussions about affordable and workforce housing, but as a long-term resident of southwestern Washington State, he’s observed the challenges of working people trying to live in decent housing close to their jobs—and experienced it himself. In Skamania County, he points out, there are already programs in place that provide for affordable housing: “Of course we still have a lot to do. But we truly have no plan in terms of workforce housing.”

In terms of land available for housing development, Skamania County lies between what you might call a rock and a river. The Scenic Area and Gifford Pinchot National Forest take up almost 89% of the county. It’s economically depressed, with about 60% of the population crossing county lines to commute to work.

The answer to his county’s workforce housing ills, Paul believes, lies in the concept of regionalism. “I want to find that mechanism,” he says, “where there’s a way for us and Klickitat and Wasco and Hood River Counties to come together. Just like we do in terms of our housing authorities. To be able to work together—including tax dollars.”

“We need to think regionally instead of within our jurisdiction, for our entire economic well being.” He gives the example of next-door Klickitat County, which has more available land outside the National Forest and Scenic Areas. Sharing the costs in acquiring land dedicated to workforce housing near their shared border could help both counties. “Currently, we don’t have a good mechanism in the state to do that. I may be wrong, but I certainly didn’t hear that, even at the Summit. It’s something I’d like to explore.”

Many younger people are moving away from his county, and for Paul, that’s a tragedy. “We’ve done a lot of work towards keeping our seniors here, enabling them to live at home, providing services, building assisted living and nursing homes. But the problem is, our kids are having to move away. They can’t afford to live here; they’re not going to be able to grow old here.”

The same five counties that make up the Columbia Gorge HAs are now engaged in a dialogue over making their region a renewable energy zone to bring new industries to the area that can tap their plentiful water, wind, and sun resources. “How do we expect to house the folks that we expect to work in this new economy? We’ve got to get a handle on it. The Summit was a great first step.”

**Employer-assisted housing is good for business**

Across the river and about 20 miles east of Stevenson is Hood River, where the Summit was held. Hood River is a town that many supporters of workforce housing in the region hold up as a mirror for what they don’t want their community to become. It’s a charming resort town with a historic downtown that flows into a neighborhood of beautifully

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**PAUL PEARCE**

Skamania County Commissioner

**CHUCK HINMAN**

General Manager, Best Western Hood River Inn
restored million-dollar Victorian-style homes, many of which are vacation residences. But the average pay per job in Hood River County in 2005, for example, was $23,970. That’s 35% lower than the average for Oregon as a whole. It’s very difficult for working people to find an affordable place to live in Hood River [see page 5 sidebar]. A 2005 study identified the lack of housing for service providers like teachers, healthcare workers, and emergency responders as a major community need.

One of the Summit’s revelatory moments came during a panel discussion of employers who gave their perspective on “Housing our workers.” Many attendees were surprised at the kinds of efforts local employers were already making to help their employees to secure affordable housing. Some of these, like Skamania Lodge in Stevenson and Orchard View Farms in The Dalles, provide housing for seasonal workers. Chuck Hinman, who manages the Best Western Hood River Inn where the Summit was based, shared a number of the strategies he employs to help his permanent employees. Many of them need to commute to Hood River, but his good management practices make for low turnover—which in turn is good for business.

“We have great owners and that’s the key,” he says. “We’re a good employer.” Because his owners are also partners in a lumber business that owns housing adjacent to a closed mill west of town, he has three homes that he can provide to employees as rentals. Plus, “we’ve helped a number of our employees out with down payments on homes to get them started.” For those who live across the Columbia River, the Inn will also provide tokens for the bridge toll to get them to work.

I asked Chuck whether he thought what the Inn does for its employees is unusual. “I really don’t know,” he said, adding that he assumed that many of the older, established businesses in Hood River probably do the same thing. Chuck, who’s managed the Inn since 1989, says it isn’t any more difficult for him to secure great employees now than when since he first moved here. But hearing about what he’s doing to support his employees’ workforce housing needs, you can see why.

**A healthy economy requires adequate workforce housing**

Robb Van Cleave wears two hats. As six-term Mayor of The Dalles and Executive Director of Human Resources and Strategic Planning at Columbia Gorge Community College (CGCC), he has a valuable perspective on the relationship between growing a healthy economy and meeting the needs of its workforce. In fact, he’s been so successful in helping to grow a strong, diverse economy in The Dalles and bring employers like Google there, that The Dalles is now having to contend with a growing workforce housing deficit. “We’re a victim of our own success,” he says.

But Robb is also determined to help his city plan for the future. “I know from an HR perspective, affordable housing wasn’t a problem here in the not-too-distant past. In the past, as mayor, the big mantra was economic development—family-wage jobs, in other words—bringing in industry. Now people are having to move to Sherman County, which is even farther east.”

Currently Sherman has less than 2,000 people living in the entire county, but that should soon change. Robb reports that capital investment is pouring into wind turbine farms in Sherman County; these farms in turn will require a large influx of specialized workers. Where are these people going to live?

“The Dalles is running out of land,” Robb says. “We don’t have the 20-year supply of land that Oregon says we need to have—of buildable residential, commercial, and industrial land. It’s part of the state’s efforts to control growth: you have to make a good argument for how you sprawl. The National Scenic Area is on one side of us. We have the river on the other side. Unique basalt rocks all around us. We don’t have a lot of choices as to where we can expand.”

With the help of computer models and urban planners, The Dalles has come up with the most logical spot to expand into the Scenic Area. Applying to do so will be a daunting process. The Dalles must first request a UGB expansion from the state. If they pass that barrier, Wasco County will need to present The Dalles’ application to the Columbia River Gorge Commission. If approved, this would be...
the largest expansion into the Scenic Area in its history.

I asked Robb what he thought their chances were. His answer: “I don’t know. I’m sure there will be opposition. It’s a matter of checks and balances. But without that land, we can’t expand our housing base.

“We’re asking: How do you want the communities to look? And how will you protect the communities so they are vital and have a good mix of ages and interests—and people who are engaged in the community?”

Thinking big

Jill Arens has served as executive director of the Columbia Gorge Commission since last September. She grew up here (she’s the sister of John Arens) and is excited to be back—and involved in the Commission’s efforts in the region. I asked Jill if workforce housing was on the radar of the Commission’s members.

“I don’t think it’s on most people’s radar,” she answers. “We haven’t had agenda items where we’ve discussed workforce housing. But we’re talking about an issue before the Commission right now that involves where people live. And we’re asking: How do you want the communities to look? And how will you protect the communities so they are vital and have a good mix of ages and interests—and people who are engaged in the community? It touches the Commission’s work in an indirect way because of the decisions the Commissioners make.

“We don’t have any regulatory authority over any urban areas in the Scenic Area,” Jill explains. “City ordinances don’t have to have the same stipulations as county land outside the urban areas. But when they want to expand into the Scenic Area, we need to determine whether those urban areas have made the best, maximized use of their land.”

When I spoke with Jill last month, she told me that just that morning she was in a meeting discussing with staff the criteria they should use to evaluate urban areas. “The Dalles,” she says, “is going to be the first one out of the chute. They’ve done a lot of work. But it’s so complex because of the four treaty Native American tribes. And anything in that Dalles area is probably a cultural site. It was a gathering place for so many thousands of years. I just cringe when I think about the cultural reconnaissance we’ll need to perform. This will all take at least several years.”

If The Dalles includes lands designated for workforce housing in its application for expansion, would that make a stronger case before the Commission? “I think it definitely would,” Jill replies. “Part of what the Commission needs to be more involved in, in the future, is more outreach—more regular communication and partnering with the people in the urban areas. We need to work with them, be aware of their needs and plans, so that we can encourage workforce housing or higher densities along the way.”

Jill believes the Commission is in a unique position to be able to provide a forum for a regional-based initiative on meeting the needs of the communities in the region. In fact, they’re sponsoring the Columbia Future Forum on October 29th in The Dalles. The objective is to create a regional dialogue centered around sustaining the region’s quality of life, environment, and economic well-being.

“I was thrilled about the Summit,” Jill says. “One of the takeaways from that for me is this regional aspect of working together, and planning and possibly funding together. It’s very hopeful. The issues are big, and they involve all of us.”
Chicago shows the way: Employer-assisted housing initiatives that work

All of the people I’ve interviewed for this newsletter live and work in the region, with the exception of Samantha DeKoven of Chicago’s Metropolitan Planning Council (MPC). Samantha’s presentation at the Summit was an inspiring overview of the success MPC has had in creating successful workforce housing strategies in Chicago, the surrounding metropolitan region, and the state of Illinois as a whole.

In 1934, volunteers from the Chicago Metropolitan Housing Council (MHC) attended the Century of Progress World’s Fair, where they transformed a shack into a “Cape Cod Cottage” in a single day. The point was to demonstrate that practical solutions existed for Chicago’s housing problems. Nearly 75 years later, MHC is still showing the way. As you’d expect, there are important differences between a major city and towns scattered within a scenic area. However, workforce-housing solutions are surprisingly adaptable.
Housing gets the blues

Let’s start with the differences. Unlike the Columbia Gorge National Scenic Area, Chicago has a long history of housing problems. As with most major urban areas in the U.S., substandard tenements and rundown neighborhoods have been a persistent problem. Unfortunately, massive federally funded projects launched in the 1960s were not an effective solution, and they gave affordable housing a bad name.

As Samantha explains, “When you say ‘affordable housing,’ many people think of the worst examples of public housing... When we did a rental market study in 1999, the economists noted a demand to which the market should respond. However, the market was not responding, and the economists concluded there were non-economic factors in play. Focus groups and interviews showed that the negative perceptions of affordable housing—and local community opposition—were a huge factor.”

Business climbs on board

The research showed that a new strategy was needed. MHC looked at model homeownership programs around the country. They decided that employer-assisted housing could work. Samantha recalls, “We started with one company that provided $5,000 in down-payment assistance to its employees. We partnered them with a local housing organization that worked with the employees in one-on-one relationships, helping them with credit, homebuyer education, and getting ready for closing.”

That one company, System Sensor, helped 16 employees buy their own homes in 2000 and helped 18 more in 2001. Best of all, company owner King Harris was willing to testify to the state legislature, making the case that employers need workers who live near the workplace: long-distance commuting is unproductive and the business community has a strong interest in affordable workforce housing.

In 2001, the Illinois state legislature passed a bill providing tax credits to employers that offer down-payment assistance, as well as matching funds directly to qualified employees. The tax credits were a huge incentive that effectively opened up the spigot. Samantha reports that MHC now has 60-65 companies signed on. These companies have helped more than 2,000 employees with homeownership education and credit counseling services. More than 1,100 employees have bought homes with their employers’ assistance.

This success has attracted national interest. Potential federal legislation in support of employer-assisted housing, “Housing America’s Workforce Act,” was first introduced in 2005 and reintroduced in Congress this year, largely modeled on the Illinois legislation.
Workforce Housing in the Columbia Gorge National Scenic Area

Changing the dialogue

MHC’s numbers are impressive, but an equally important achievement has been bringing the business community into the coalition that supports housing. “Employers have become champion spokespeople about housing policy,” Samantha says. “They have written letters in support of needed housing developments. They’ve supported state legislation that would encourage communities to provide more affordable housing. They have supported state legislation with new rental housing dollars.”

In other words, through their involvement in workforce housing, business leaders have come to support a broad range of housing policy issues—which is a major shift.

Another big change is the community’s new openness to affordable housing. Samantha attributes this to a new way of framing the issue. Instead of talking about “housing for the people we don’t want,” conjuring up images of old-style high-rise projects for the chronically unemployed, they’re emphasizing “housing that everybody needs—well-designed, well-managed quality housing, which is accessible to jobs and transportation and is affordable to people the community needs, such as teachers, firefighters, healthcare providers and grocery store clerks.” Who could argue with that?

Having business leaders as part of the conversation is helpful because they recognize how important it is to have housing for their workers—a perspective that other community members might not always have at the forefront.”

SAMANTHA DEKOVEN
Housing Consultant, Metropolitan Planning Council

NEAR RIGHT:
The Hood River Bridge connects Hood River, Oregon and White Salmon, Washington.

FAR RIGHT:
Located in the central historic district of The Dalles across the street from City Hall, The Commodore II is a successful urban renewal project, completed in 2003, that makes the most of its footprint: commercial space on the ground floor, affordable rental housing on the central two floors, and office space at the top (tenants include CCHA, MCHA, and CCHC). An abandoned hotel, it sat empty for about five years before Portland-based developer Terry Cook took it on, with the help of tax credit funding from the State of Oregon.
Workforce Housing in the Columbia Gorge National Scenic Area

Lessons for the Scenic Area

Based on her experiences in Illinois and as a consultant to communities across the U.S., Samantha says there are four key points for the communities in the Scenic Area to keep in mind:

1. **Ensure broad representation.**

The communities in the Scenic Area are doing a great job in making sure all the right stakeholders are talking to one another. The fact that so many different governments are involved adds extra layers of complexity. But the presence of business leaders, farmers, Commission members, nonprofits, and elected officials from both sides of the river—as well as the federal government—is key.

2. **Engage the right partners.**

For an employer-assisted housing program to be successful, the best model for businesses is to outsource the program to a nonprofit housing expert. That way, the business won’t have to develop expertise in areas not related to their core business. A nonprofit housing expert can: protect the confidentiality of the employees, help them access additional resources, and answer technical questions about credit, affordability, financing, and closing documents. These are the keys to a successful program.

3. **Stay flexible.**

There are no simple answers to growth management. The ways to promote greater affordability include reducing barriers, such as geography, but also zoning barriers and restrictive building codes. Communities can allow mixed uses in the town center that allow retail units at street level with residential units upstairs. In addition, permitting accessory units to private homes, such as above-garage units, coach houses, and in-law apartments, is a way to increase affordability at no direct cost to the community.

4. **Keep it simple.**

While the Scenic Area does face unique challenges, there are a lot of proven solutions available: it’s not necessary to reinvent the wheel.

Samantha concludes, “the keys are flexibility, communication, and engaging all the partners so that you have your supporters at the table. I think having business leaders as part of the conversation is helpful because they recognize how important it is to have housing for their workers—a perspective that other community members might not always have at the forefront. When you get all of the local stakeholders talking to each other, they can figure out the right local solutions to meet their needs.”