

There is a silent minority in Washington County today, those individuals who work in this County, who have not as yet achieved the American Dream of owning a new home. Harvard University's Joint Center for Housing Studies, in its 2003 *State of the Nations' Housing Report*, states, "In their efforts to manage residential growth and preserve open space, state and local jurisdictions have passed numerous land use regulations that have made it increasingly difficult to add market-rate units to the affordable supply. Although aimed at achieving several worthy public interests-including environmental quality, housing quality, and safety and health—these restrictions also serve to make all housing more costly."

Washington County is quickly joining the ranks of areas that have managed to severely limit the number of affordable housing units for its citizens. The average price of a new home sold in the County over the last twelve months was just under \$215,000, according to the Board of Realtors. Unfortunately a new home priced at \$137,000 is all that a median income working family in the county would qualify for, and then only under prime conditions where they have the means to supply the down payment and pay the closing costs.

Recently it was reported that there were more individuals coming into the county to work then leaving. While this information was lauded by government officials, in reality it strongly emphasis the fact that in order to work in Washington County a family wanting to purchase a new home must live in the counties of adjacent states. As the price of housing continues to grow, we will find these numbers severely reversed as more and more families working outside the county at much higher incomes continue to move into the county. While housing costs in the county may be restrictive to those working here, they are not restrictive to those working at higher wages in other counties.

The cost of housing in Washington County has seen a remarkable jump over the last twelve months. While some of this increase can be attributed to the fact that housing prices in general have climbed due to prime market conditions, our county's increase in housing prices can also be attributed to the skyrocketing price of lots. This condition is a result of the recent moratorium, where developers can only be assured of 5 lots on lots outside the Urban Growth Area, and the consideration that once the downzoning as a result of the Comprehensive Plan is adopted the inventory of available lots would decrease, while the demand will not.

We have recently seen undeveloped land, that as recent as two years ago would have sold for \$12,000 per acre, bringing as much as \$20,000 per acre. Improved lots that in that same time period sold for \$20,000 - \$25,000 are now priced at as much as \$85,000. In some areas, the price of an improved lot is more than the total mortgage amount a median income family would qualify for. As the Harvard study states, "Large-lot zoning for single-family homes for example contributes to sprawl, ties up more land for fewer homes, and creates incentives to build for households that can afford high land costs." With the proposed downzoning and its corresponding decrease in densities, Washington County will be a perfect example of the Harvard study. Many individuals have spoken out on the need to adopt the downzoning to protect the ambiance of the County, preserve our water, control traffic and prevent our schools from facing capacity issues. Many of these individuals already own a home and have no intention of moving. However, what about their children and grandchildren,

shouldn't they be allowed the same privilege of owning a home in the County where they grew up? While we applaud their concern for the County, we ask this question, without growth and new homes, who will pay to address road conditions already at the point of failing? Who will pay to repair and replace schools already in need due to simple age and use? The answer is, every tax paying individual in the County.

The Board of County Commissioners has already implemented transfer and excise taxes that will generate millions of dollars for the County. The Board is also in the process of revising the Adequate Public Facilities Ordinance relating to development, which when Completed, will likely add thousands of dollars to the majority of new homes built in the County to address roads and schools. Without housing units to tax, again the entire tax base of the county will be forced to address these budget shortfalls. These fees intended to address infrastructure and other incremental costs related to housing communities, drive housing costs up even further. Every time the phrase, "let the developer pay" is stated, in reality what is being said is let the new homebuyer pay.

There are those in our County today that believe our county is growing out of control, when in reality we are still at a 1% growth rate. What this means is that while the number of new housing starts may be increasing, the number of residents is not. This could be further evidence that the number of residents moving out of the county seeking affordable new housing is keeping pace with the number of individuals moving into the county to take advantage of housing prices that are, while prohibitive to Washington County median income earners, are much less than they would pay in the county where they work.

Affordable housing for working class Americans is this Country's most widespread housing challenge, and should be taken into serious consideration in any land management plan. Unfortunately we do not feel that the ramifications of the drastic decrease in densities dictated by the Comprehensive Plan took into account the dramatic affect it would have on affordable housing in Washington County. It has been proven that the shortage of affordable housing directly affects the quality of life for every individual who works to pay their mortgage while sacrificing the purchase of other essentials.

Our members do not suggest that growth should be allowed to take place without certain considerations. It is however our hope that a way can be found to balance the need to improve and maintain environmental quality, while maintaining affordable housing for every citizen in Washington County who wishes to own a new home.

In our efforts to punish those that would look at Washington County as an ideal place to live and raise their family, we are in fact punishing those individuals who are already residents of this County. As far as we know there is no law in any Constitution, either Federal or Local that guarantees the right of home ownership, however how can government not want to protect the dream of its citizens to own a home?

Our members are proud to be members of the shelter industry. Contrary to popular belief, our developers do not create the growth, they service it, and our builders would like to build the houses Washington County jobs go home to.