

VOICES OF BEAVERTON

Stories of housing and incomes



Mayor

Denny Doyle

City Council

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Lacey Beaty, Chair

Betty Bode

Mark Fagin

Marc San Soucie

Diversity Advisory Board

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Edward Kimmi

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Mayor's Message

Beaverton is a great place to live. However, today's challenges like the pressure of rising rental rates, increasing housing costs and shortages in current supplies has made finding stable housing difficult for many in our community.

This challenge is not unique to our city, yet we will not sit idly by as residents face these challenges. We want to find lasting solutions. We want to support the people who live here, work here and want to stay here and contribute to our wonderful community.

The Diversity Advisory Board (DAB) has long been interested in making an impact to combat the housing crisis. The "Voices of Beaverton" project is a collaboration between DAB members and the city as a means to give the housing crisis a voice.

This meaningful work will help amplify the affordable housing message, bring humanity to this issue and support the need of finding creative, long-term solutions. Thank you to our DAB members for their dedication, compassion and direction on this project.

Denny Doyle, Mayor

A handwritten signature in black ink that reads "Denny Doyle". The signature is written in a cursive, slightly slanted style.

ABOUT VOICES OF BEAVERTON

The “Voices of Beaverton” project illustrates the challenges of housing affordability through the stories of Beaverton residents. This effort acknowledges that while data informed decision-making is crucial, housing begins and ends with people. It also highlights potential solutions offered by community members based on their life experiences.

The Diversity Advisory Board (DAB) is one of the city’s boards and commissions geared to promote diversity, equity and inclusion for all residents. The DAB has long been interested in making an impact to combat the housing crisis. The “Voices of Beaverton” project is a collaboration between DAB members and the city that grew from a desire to share real people’s experiences, offer available resources, and provide solutions.

Through an extensive outreach process, many community members stepped forward to tell their stories. DAB members asked local residents to share their experiences in finding various types of housing based upon each residents’ income levels through the form of storytelling.

VOICES OF BEAVERTON

Process

Many methods were used to recruit participants. Approximately two-thirds of program participants were identified through DAB members' own personal networks—friends, family members and neighbors. The remainder were recruited through an article in the Your City newsletter and staff outreach.

Interview Structure

A DAB member met interviewees at a location of their choice—most often at home. After filling out a demographic information sheet and consent forms, interviewers asked for a photograph to go along with the story. Each interview was audio-recorded and always ended with two questions: “What else should elected officials, staff members, and community members know about housing in Beaverton?” and “Do you know anyone else who might be willing to participate?”

Challenges

Interviewers and staff took precautions to secure sensitive information for the determination of income bracket and housing affordability. However, even the safeguards provided did not alleviate many community members' concerns about sharing their stories. Identifying participants from lower income populations was also a challenge. Housing affordability is often directly connected to an individual's annual income, information many potential participants wished not to reveal. Finding residents willing to participate was difficult. When people did agree to tell their stories, many others did not feel comfortable having their face or name associated with their story, which is why some stories don't have photos, and some are marked with an asterisk (*) to indicate the use of a pseudonym. This prompted changing the title of this project from “Faces of Beaverton” to “Voices of Beaverton.” While providing a photo of someone in connection with their story is powerful, the absence of photos is telling as well.

While outreach targeted various immigrant communities and communities of color, many members of these communities were reluctant to engage in a local government-led project.

DAB interviewers scheduled several interviews with members of the Latino community, but due to the recent federal policy changes with the Deferred Action for Childhood Arrivals policy (DACA) and fear surrounding increased Immigration and Customs Enforcement (ICE) raids, many immigrant households declined participation. Despite being a welcoming city and regardless of the promise of anonymity, many felt it was not worth the risk of becoming targeted within their community.

Successes

Interviewers collected 31 community stories, ranging in income levels, ages, as well as race. The stories and recommended solutions will serve as a platform for continued conversation as the city works to address housing issues and improve quality of life for all its residents.

PARTICIPANT DATA OF 31 PARTICIPANTS



1 IN 7
HAVE A DISABILITY

EMERGENT THEMES

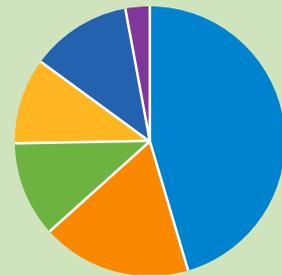
- Wages don't keep up with cost of living
- Cost of homeownership
- Seniors and fixed income
- Land use/unit size and type

1/2
BORN OUTSIDE OF USA

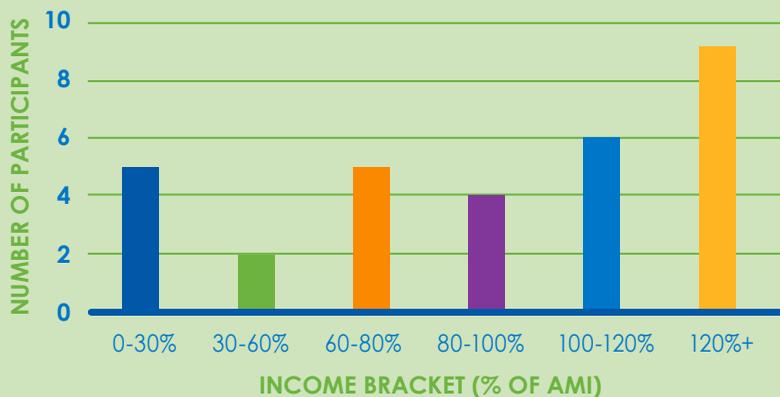


RACIAL/ETHNIC COMPOSITION OF PARTICIPANTS

- 45% White
- 19% Asian
- 10% African-American
- 10% Hispanic
- 13% Multicultural
- 3% Native Hawaiian/Pacific Islander



AREA MEDIAN INCOME



55%
RENTERS



KEY TERMS

This booklet includes several key terms used to describe the income and housing costs of each participant.

Area median income

The Area Median Income (AMI) is the median family income for a metropolitan area. It is determined by the total income of a household, and the number of people that income supports. Median income is the amount that divides an area's income distribution into two equal groups, half earning income above that amount, and half earning less than that amount.

Below is a table that describes what percent AMI a family falls under given its household size. **For example**, the AMI for a family of four is \$74,700. Interviewees have their percent AMI color-coded, using the income brackets in this table.

2017 HUD INCOME BRACKETS BY PERCENT OF AREA MEDIAN INCOME

HOUSEHOLD SIZE	30%	50%	60%	80%	100%	120%
1	\$15,700	\$26,150	\$31,380	\$41,850	\$52,313	\$62,800
2	\$17,950	\$29,900	\$35,880	\$47,800	\$59,750	\$71,700
3	\$20,420	\$33,650	\$40,380	\$53,800	\$67,250	\$80,700
4	\$24,600	\$37,350	\$44,820	\$59,750	\$74,700	\$89,600
5	\$28,780	\$40,350	\$48,420	\$64,550	\$80,700	\$96,800
6	\$32,960	\$43,350	\$52,020	\$69,350	\$86,700	\$104,020
7	37,140	\$46,350	\$55,620	\$74,100	\$92,600	\$111,150
8	\$41,320	\$49,350	\$59,220	\$78,900	\$98,600	\$118,350

Housing cost

Housing costs are determined by the percent of household income spent on housing. Costs are considered “affordable” when 30% or less of income is spent on housing. Residents are considered “cost-burdened” when they spend 31-49% of their income on housing, and “severely cost-burdened” when they spend 50% or more of their income on housing costs.

While these data are telling, they are not complete. When we asked for income, all values were given pre-tax. Although people pay for their housing costs post-tax, the Department of Housing & Urban Development (HUD) calculates housing costs by pre-tax income. Additionally, housing costs are typically calculated to include utilities, property taxes, insurance, etc. However, our calculations are based solely on rent or mortgage payments. Therefore, the data included in this booklet underestimate actual housing cost burden as most people spend more of their monthly income on housing than is depicted.



VOICES OF BEAVERTON

Megan

Age: 29

Teacher

120%+ AMI



Megan rents a two-bedroom apartment in Rock Creek with her husband, but with a baby on the way she and her husband are looking for homeownership opportunities for their growing family. After spending time looking in Beaverton, she has come to realize that “buying a house is unrealistic even with a combined income of \$80,000.”

Housing is not just a challenge for her and her family, but as a teacher in the Beaverton School District, she sees how it affects her students as well. “Families moving from apartment to apartment causes trauma in students...and there are often multiple families living in one small apartment.”

“It’s bad...the amount of trauma impacted by housing, we see a lot and it comes into the classroom a lot.”

Megan notes that many children in Beaverton face housing instability, which is a known cause of poverty and mental illness, and is traumatic at a young age. “It’s bad...the amount of trauma impacted by housing, we see a lot and it comes into the classroom a lot.”

Despite challenges, Megan sees Beaverton as an ideal location to live, work and play. She enjoys the public transportation, community events, the diverse population, and feels safe living here. She hopes that increased housing opportunities will allow more families to enjoy all that Beaverton has to offer.

Gretchen*

Age: 44

Educator

120%+ AMI



Gretchen lives in a single-family home off Highway 217 near St. Vincent Hospital with her husband, son, and a few pets. Her family decided to purchase their home because they wanted to raise their son in a community with a large Asian and/or bi-racial population. She also noted that, “Beaverton was our preferred school district to raise our son, but we could only afford living in the West TV neighborhood,” outside of Beaverton.

Their home requires remodeling, but they worry about borrowing against their equity and continuing to increase their debt, especially as

they prepare to send their son to college. “Do we live in a house that is rotting or do we go further into debt to update the house so it’s a comfortable, safe living space?” One option is to sell their home and downsize, but with already high and increasing housing costs, she feels that moving into a smaller home, especially in Beaverton, does not actually save them much money. “Many of us [friends with kids] talk about selling our house in order to send our kids to college, being the only method of affording higher education...but it’s not much cheaper for us because we bought so long ago. It would not be financially worth it.”

Gretchen hopes that as the city continues to create new developments, they also include policies that would require affordable housing for struggling families and for younger professionals, like their son.

VOICES OF BEAVERTON

Garrett

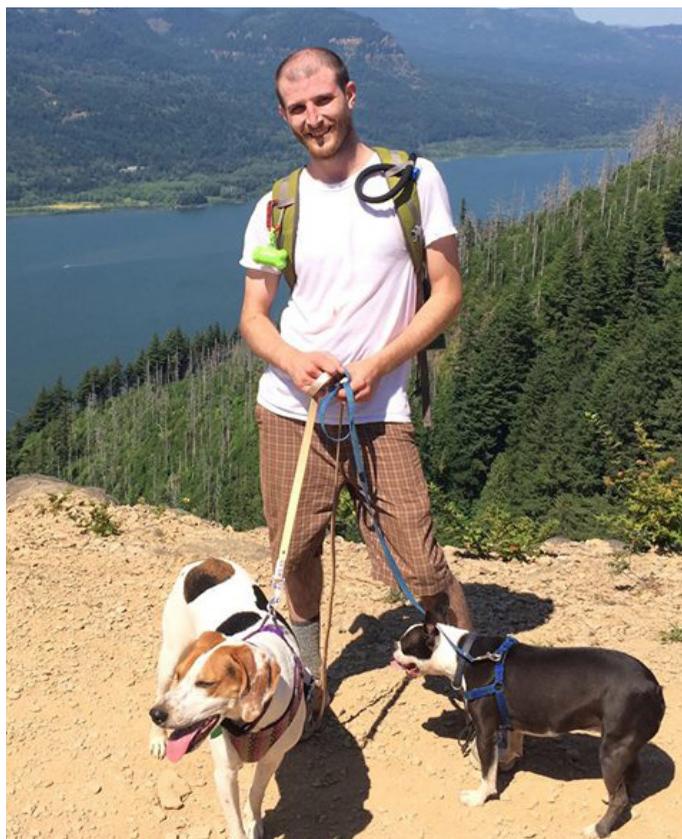
Age: 25
Deli Manager
60-80% AMI



“ With the supply and demand of housing, and all the people coming here, the price is obviously going to go up, no one has any control over that, but there should be a limited amount of rent someone can charge by square footage. ”

Garrett has lived in a dog-friendly, split-level duplex with three roommates in the Highland Neighborhood for the past four years. He initially moved in when his mother lived on the other side of the duplex. Because his family lived on either side of the property for so long, Garrett was grandfathered in at a lower rental rate. “I’m very lucky,” he acknowledges, “otherwise I’d be paying triple the cost to be living in a single bedroom apartment with no animals.”

Even with his unique situation, Garrett still struggles with the cost of living. “This area isn’t affordable.



I struggle with my portion of rent on top of bills, dogs and everything else.”

A long time Beaverton resident, Garrett loves his neighborhood for its low-key and friendly nature towards him and his dogs. However, he worries he will eventually be priced out of Beaverton and the community his family has lived in for over 12 years. “With the supply and demand of housing, and all the people coming here, the price is obviously going to go up, no one has any control over that, but there should be a limited amount of rent someone can charge by square footage.”

VOICES OF BEAVERTON

Ai

Age: 32

Procurement Specialist

60-80% AMI



“ I’m right on the cusp but there are a lot of people like me, who have student debt and have to pay that on top of all the costs of living, who are also struggling. ”



Ai is coming to the end of her lease in an apartment in Beaverton, where her rent has doubled in the last three years. This has caused financial strain causing her to look into other options. “Most companies are only giving 2% raises each year, while the rent and home costs are practically doubling. Even if minimum wage was to be increased, it doesn’t impact those of us making higher than minimum wage [who] are still struggling.”

Ai is on her way to becoming a homeowner in partnership with Proud Ground, a nonprofit that provides affordable homeownership opportunities to income-qualified households.

She knew some assistance was needed to make home ownership financially possible, but had trouble finding it. Most programs focus on families in the 50-60% AMI range. “I’m right on the cusp, but there are many people like me, who have student debt and have to pay that on top of all the costs of living, [who] are also struggling.”

Ai looks forward to living in her new home and building equity. She sees it as a road to stability that will allow her to look for another job that might pay more. She also appreciates how close is to the MAX line so she can decrease her carbon footprint.

VOICES OF BEAVERTON

Edward

Age: 59

Doctor

120%+ AMI



Edward lives in Beaverton with his wife, two kids, and mother. They moved here because of Beaverton's reputation for quality public schools.

While Edward doesn't have personal housing issues himself, he is very concerned for friends and family who are trying to make a living here. He's found that Beaverton isn't the city it used to be where homes could be purchased for under \$250,000, which is causing many issues for young families. "We need more emphasis on starter homes," which would allow people to build equity.

Over the years, he noticed higher-cost homes hardly increased in price, while lower-cost more "affordable" homes have risen in price significantly. "Beaverton is supposed to be one of



the best places to raise a family, but how could you unless you make over \$150,000 a year?"

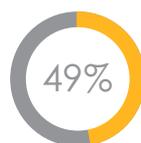
Edward wants the city to work closer with the county, to make sure Beaverton's priorities are communicated and reflected in their priorities. "The city has to work hand-in-hand with Washington County when they set housing policies and plans because Washington County involves many cities, but many cities' needs are different."

Isabella

Age: 69

Educator

30-50% AMI



Isabella rents a single room from a family's home outside of Beaverton. She used to have a condo within the city but she could no longer afford Beaverton's rising housing costs. She still works in the city as a teacher, and as a site director for an afterschool program through Beaverton School District.

It would be ideal for Isabella's work and lifestyle

if she continued to live in Beaverton. However, she can't find anything below \$1,000 a month. She also does not believe she qualifies for senior resources because she makes slightly more than minimum wage. "I am a senior who works part-time and can barely survive."

"This city is built for people who make over \$100,000 [per year], not \$30,000...I can no longer afford to be independent." Isabella has done everything she can to avoid moving in with her son and his family, as she does not want to "burden" them.

"I never thought I would be in this situation," Isabella laments. She wants city officials to "take care of their seniors!"

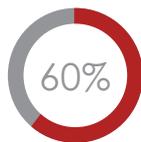
VOICES OF BEAVERTON

Mahnaz

Age: 56

Nurse

100-120% AMI



Mahnaz and her son moved to Beaverton from Iran after many of her family members had immigrated here. She now owns a duplex near her relatives, and likes her neighborhood because it feels very safe and friendly. Mahnaz and her family love living in Beaverton because of the nice shops, good restaurants and events in the city. She was also able to find a job because of the many clinics and healthcare facilities in the area, making the transition easier.

"It was hard to find [a house] that was affordable for me," as most houses were either too expensive or too far away from work, family, or grocery stores. "Once I did find the right one, it was very hard for me to get a loan and to be approved... it took a long time and was very stressful."

"The prices are so high, it's not really affordable for a high percentage of the people. Even though I didn't have low income, my income was good and I expected to get a good loan, it was a challenge for me so I imagine it would be a challenge for others too." She hopes that as time goes on homeownership becomes a possibility for more people, and thinks that better job opportunities will help achieve that reality.

Sharon*

Age: 59

Accountant

80% AMI



Sharon rents an apartment near Center Street and SW 117 Avenue, where she has been facing many housing difficulties surrounding affordability. Before moving to Beaverton from Arizona, she was warned by friends "NOT to move here" because of the high costs of living. She has even had to resort to living in hotels for several months just to get by.

With so much of Sharon's income going to housing,

she has become fearful of retirement. "The city is setting up retirees for a second wave of poverty, and we will all need government assistance to simply live."

Sharon wants the city take action on housing and recognize that many residents are struggling. She suggests that the city help facilitate a house-sharing forum, so that people who have a room to rent can find people who are looking for a room to rent.

When asked what she wants elected officials to know, Sharon said: "People feel that the mayor and council don't care what's happening to residents. This right here, is the gentrification of our city."

VOICES OF BEAVERTON

Allison

Age: 31

Licensed Practical Nurse

80-100% AMI



“ People who come in and build things think, ‘Oh everybody can afford this really nice apartment that costs \$1,000+/month,’ when in reality it’s a lot of people struggling to make ends meet even on what they earn and they can’t. I can’t. ”



Allison lives in her mother's house. She moved out from 2008-2014 while she was in college, but had to move back into the house she grew up in when it got too expensive to rent. “The difficulty is affording a house or an apartment because between paying my bills for my car and my student loans, and going to school, and eating, and healthcare, I can't afford to move out. There's no apartments that I could afford since everything is \$1,000 or more for a one-bedroom, and there's not very much accessible low-income housing.”

Allison sees the market catering towards high-wage employees of companies such as Nike and Intel, and neglecting many of the long-time residents whose salaries could not keep up with the economic growth in the area. “People who come in and build things think, ‘Oh everybody

can afford this really nice apartment that costs \$1,000+/month,’ when in reality it's a lot of people struggling to make ends meet even on what they earn and they can't. I can't. I read somewhere that they're building some new apartments in the old theater area and there's only going to be 15 that are affordable- that's not enough. That would be 15 families but that probably doesn't include me.”

She says she hopes that elected officials and staff members know that there are a lot of people in her situation. There are many young professionals that have to move back home because their entry-level job doesn't pay enough to afford most of the market-rate rentals. She hopes that there will be more workforce housing developed for people beginning their careers and trying to build an independent life.

VOICES OF BEAVERTON

Dana

Age: 43

Student Affairs Officer

100-120% AMI



“ The amount of buying power that the dollar has here is so different and it feels weird because home is priority one, everyone needs shelter... Having to do so much compromising for a basic thing feels very uncomfortable. ”



Dana moved to Beaverton from Pennsylvania and rents a three-bedroom townhouse with her three children. She feels that the location is perfect because it's close to their school district, spacious, and overall affordable.

Coming from out of state, Dana was shocked with how much she's had to compromise to access housing for her family. In Pennsylvania, and previously when she lived in Kentucky, Dana was able to afford a larger home with a yard, multiple bedrooms and bathrooms, and a garage for less than what she pays in Beaverton. She still owns her home in Pennsylvania and her monthly

mortgage is still less than what she pays for rent every month in Beaverton.

Dana wants elected officials to know that housing is a basic need, yet in Beaverton, it is a much bigger burden. "As a community, I would want something like housing to be something we take for granted," just like other basic needs. "The amount of buying power that the dollar has here is so different and it feels weird because home is priority one, everyone needs shelter... Having to do so much compromising for a basic thing feels very uncomfortable."

VOICES OF BEAVERTON

Cheery

Age: 24
Caregiver
30% AMI



Cheery lives in the Crescent Ridge Apartments with her husband, 16-month old, and 5-month old-children. Her mother-in-law lives in the unit just above them. When they first moved there in 2014 rent was reasonable. However, costs have risen almost 15 percent since then.

In addition to the rising cost of rent, Cheery's family has also had to endure poor property management. "We've filed several complaints, but we had to talk to someone from the city before managers decided to do anything."

Cheery wants elected officials to know that while



minimum wage may be going up, so is rent, and often at a much higher rate. "Our wage is not keeping up with the cost of living, especially with two young children." She believes there should be ordinances put in place to allow for rent control, so that her family can survive.

Kai*

Age: 28
Professional
80% AMI



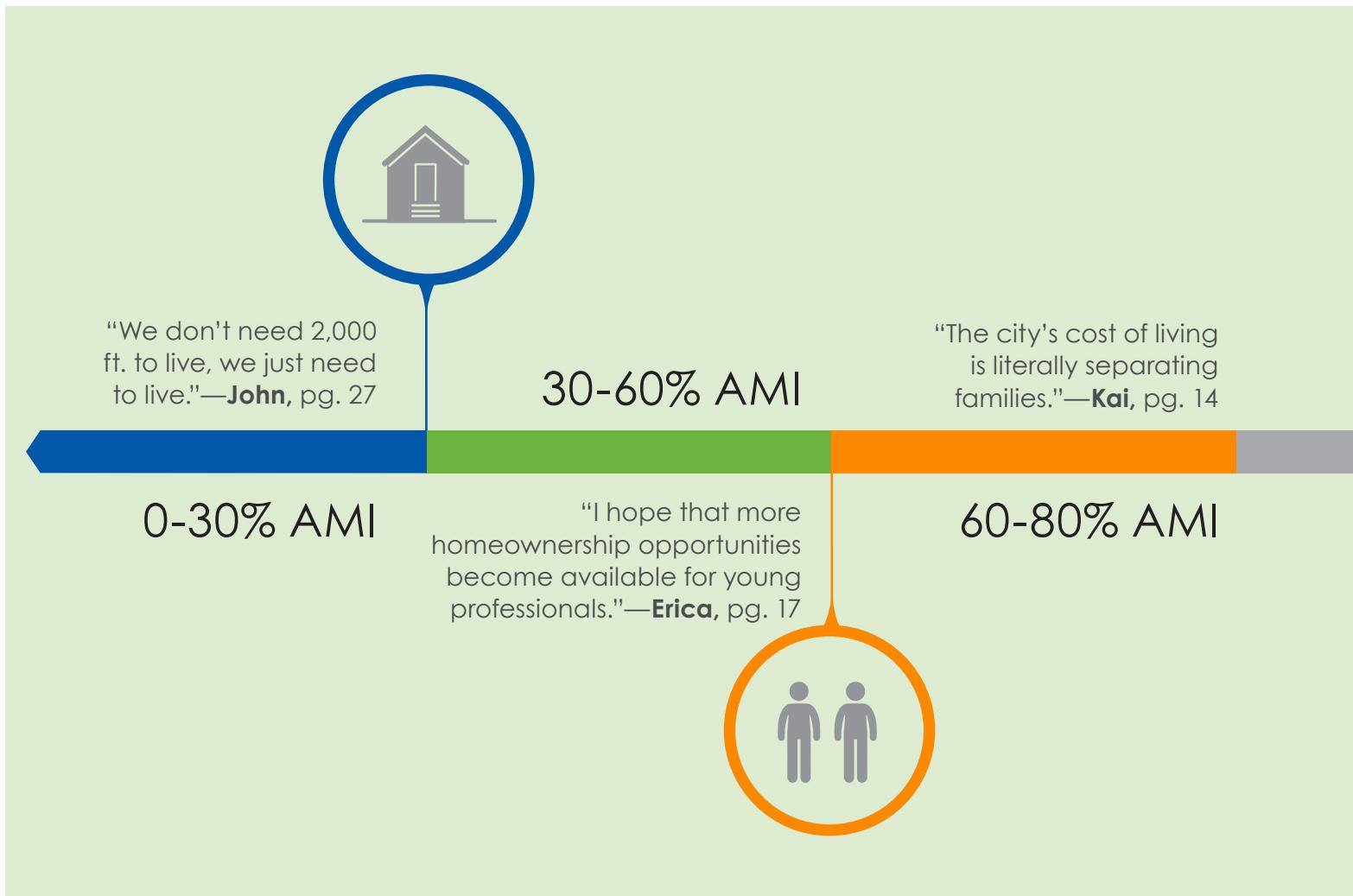
Kai was raised, and now works in Beaverton, but had to move into a shared house in Southeast Portland last year due to increased rents. He and four others chose to live there because as young working professionals it was all they could afford. "These days you have to split a space for one with an entire village, or move in with your parents," referencing how many young people have to live with roommates to make ends meet. The trade off to cheap rent and independence means an area with deteriorating roads, unlit "sketchy" streets, gang activity, and a daily two-hour commute for work.

Kai also has concerns for his family, most of which live under one roof, as "that's the only way even they can afford to stay in Beaverton." However, due to rising housing costs, more and more of his family have moved out of city, or even out of state, "This city's cost of living is literally separating families."

While Kai's family values togetherness, they also cherish independence, "Is it possible to maintain healthy family relationships, while also being independent?" Currently, his family works together to pay for his grandmother's home, but she will soon move in with her daughter due to rent increases. "My grandma may be old but she's also very independent. She loves her children but c'mon, taking away her independence is taking away her pride. I worry about her."

THE INCOME SPECTRUM

The income spectrum below represents the “brackets” that people fall into, based upon their household income and the number of people living there. People's challenges with housing often depend on what income bracket they fall into. Through this project, we found that many people in Beaverton face struggles with affordability at every level of income.





"Housing is a basic need, yet in Beaverton, it is a much bigger burden."
—**Dana**, pg. 13

80-100% AMI

120%+ AMI

"The city is setting up retirees for a second wave of poverty, and we will all need government assistance to simply live."—**Sharon**, pg. 7

100-120% AMI

"Beaverton is supposed to be one of the best places to raise a family, but how could you unless you make over \$150,000 a year?"
—**Edward**, pg. 10



VOICES OF BEAVERTON

Erica

Age: 24

Administration

Program Assistant

60-80% AMI



“ Homeownership comes with the privilege one has through race and social class...If I didn't have the support of my middle class, working, white parents, I would not be able to qualify for a loan on my own. ”



Erica lives in a condo complex with her younger brother near the Quatama MAX station. She co-owns the property with both her parents and brother.

As a first time “younger” homeowner, Erica has had to rely heavily on the experience of her parents, who are also homeowners Erica wants the community to recognize that in Beaverton, “homeownership comes with the privilege one has through race and social class...If I didn't have the support of my middle class, working, white parents, I would not be able to qualify for a loan on my own.”

Erica loves her home because it's safe, near public transportation, and feels like its own community. But she realizes that for many of her neighbors and others her age, her situation is unrealistic. She hopes that more homeownership opportunities become available for young professionals like herself, and are less dependent on privileges like race and social class. “I was able to buy so young, and that's something that should be an opportunity for more people to do.”

VOICES OF BEAVERTON

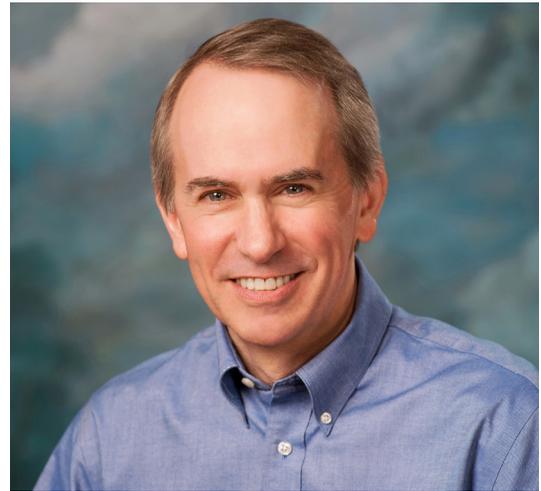
Marc

Age: 59
City Councilor
100% AMI



Marc lives with his wife in a small neighborhood in Beaverton. Because they wanted to downsize from the home they were in at the time, Marc and his wife worked with a realtor in 2005 during a housing construction boom to find the right place. When Marc and his wife found the ideal design, they were pleased to find out it was available in a small community under development in Beaverton. They were able to buy it outright with the equity earned in their former residence, avoiding a mortgage.

Marc is happy he made the move because, “the City of Beaverton provides a lot more interaction for residents of the city, a lot more opportunities to get involved.” He also appreciates the diversity of his community. “Of the 21 homes in our neighborhood there were people from 11 different countries.” The rich diversity of their area



brings great joy as neighbors are able to learn from each other.

As a city councilor, Marc also sees a need for a mix of all housing types for a range of incomes in the city. While suburban communities are slowly changing, he feels that there is still some resistance, “It’s always a challenge to educate people about some of these changes, and why the city might actually be promoting some of these changes...but that’s what change is, it’s a wonderful thing that sometimes causes conflict.”

Elizabeth

Age: 40
Childcare Specialist
60-80% AMI



In language interview

Elizabeth owns a duplex with her husband and three children. She worked with a realtor to find her house, and chose her home because of its central location near businesses, which in turn benefits her “negocios – business.” Overall, it was the best choice for her family because of the safe and tranquil nature of the neighborhood, and

the convenience in accessing grocery stores and other amenities.

When she was looking for a home, Elizabeth said it was difficult to find a house big enough for her family. She also struggled to find a loan that had a low enough down payment and interest rate that they could afford.

Elizabeth hopes people know how important the difference is between renting and buying a house. “Buying a home makes you feel more invested in the city. There should be more funds to support homebuyers, and make ownership possible for more people.”

VOICES OF BEAVERTON

Taghrid (Tag)

Age: 64
Educator
100%+ AMI



Tag lives in an apartment complex near Beaverton's Murray Hill area to be close to family. She enjoys the diversity of her neighborhood and accessibility to her gym and surrounding supermarkets. However, she is struggling with the rising cost of rent, "In the four years I've lived here the rent has doubled from \$650 to \$1,300." Furthermore, while rent is going up, so are the costs of other necessary amenities, making life especially difficult as she works part-time and income can be inconsistent.

While Tag wants to see more availability for affordable housing she also feels the city lacks access to different types of housing. She explained that it is very difficult to find options like

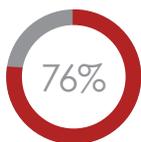


two level homes, senior homes, or places that are ADA-accessible.

We asked Tag what else she would like to see for the city. She explained that she enjoys where she lives, and wants to ensure that everyone in her community is able thrive to their fullest potentials. "I want to see the city continue to be beautiful and prosper. That's why I'm here."

Lillian

Age: 83
Retired
30%+ AMI



Lillian is retired, and rents a one-bedroom apartment in Beaverton. Because her Social Security cannot cover her costs of living, she is on a special program that pays \$500 of her rent for 18 months. She is worried about what she will do once that program ends. "Without this program, I fear becoming homeless." Furthermore, she feels the need to go back to work to help pay bills but is unable to find a job because of her age.

Lillian wants the city to "be concerned about elderly who are on fixed income." She feels that no one seems to care, "There are seniors living out of their cars; it's pathetic." She thinks there should be rent control, especially for those who depend on Social Security and cannot work.

Now, Lillian is on a long waiting list to qualify for subsidized affordable housing and stays busy looking for work. She also writes letters and leaves voicemails for her legislators about her housing issues. Lillian is hoping the city will take action to take care of her and other elders in the city. "This city has no respect for seniors."

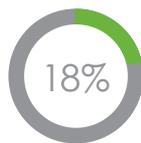
VOICES OF BEAVERTON

April

Age: 48

Counselor

120%+ AMI



“ We were a little nervous moving into the community with the lack of diversity and how that would affect us being Muslim, and my husband being from Iran.”



April and her husband own a home in South Beaverton. They worked with several different realtors to find their ideal home—something one story and a little bit of land—west of Portland. They found what they were looking for in Beaverton. They like how safe their neighborhood feels and how easy it is to get around.

When asked about housing difficulties, April's response was not about around affordability. “We were a little nervous moving into the community with the lack of diversity and how that would affect us being Muslim, and my husband being from Iran,” but she was surprised by how welcoming her neighbors have been. “People have come out in support of us, as Muslims or people who might feel unwanted by the government.” Neighbors

wish them well around Islamic religious holidays and they feel very fortunate overall.

“I think that affordable housing is a real issue for many people,” April acknowledges, “They have to limit their choices based on money versus their choice of where they'd like to live or what kind of neighborhood they'd like.”

But more importantly, April identifies, “It causes... racial and economic segregation, based on what people can afford.” As an area native, she's seen a lot of changes in the area, and while she acknowledges the city's steps towards encouraging diversity, she still sees a gap. “Beaverton used to be very exclusive, but I feel like it's not now, and is trying to diversify as far as ethnicities go, but the next step is income.”

VOICES OF BEAVERTON

Joseph

Age: 54
Unemployed
0-30% AMI



There is a need in the community for more ADA-accessible apartments for people in wheelchairs.



Joseph lives in an ADA-accessible apartment in Beaverton with his partner and caregiver, Andrea. While waitlists for units with these accommodations are usually one to three years, they were able to move Joseph out of adult foster care and into the apartment after only two-and-a-half months. They feel very lucky and love how safe and lively their neighborhood is, with nice parks, a multicultural community, and kids playing.

They currently live in a Section 8 (government subsidized) housing community, where the rent amount is based on income. "It was a huge

amount of paperwork coming in, constant for months... Then we have to re-certify and fill out all the forms again in order to stay there." While it can be a burden, Andrea understands "it's just part of the process, making sure you qualify."

Andrea called for the need of more ADA-accessible apartments for people in wheelchairs. "There's only three in our whole apartment complex. There seem to be more in newer apartments, but sometimes all you need is to add a couple grab-bars." She also hopes that others will "get on waitlists [for affordable housing] and be patient; it's worth the wait."

VOICES OF BEAVERTON

Angel

Age: 35

Freelance Editor

120%+ AMI



Angel and her family moved to Beaverton four years ago from Texas to be closer to family. They recently purchased the home they were renting and have owned it for a year now. Since becoming homeowners, Angel and her family have struggled to keep up with the high costs. "We pay 70 percent more for our mortgage than we did for our monthly rent in Texas for the same sized house."

In addition, Angel and her husband would like to expand their family, but are not sure due to the associated living expenses. "As a freelance editor, if I don't make enough money every month, we struggle, even with my husband making lots of money."

Angel and her family want to continue living in Beaverton. They chose Beaverton over Portland



because of the city's "emphasis on diversity." They are still here because they purchased their home, but they bought it with "all kinds of problems," and because the owners needed to sell.

Despite their challenges, Angel concludes "We are very fortunate, but I can't imagine what it's like for people who make less than \$100,000 a year."

Carol

Age:

Educator

30% AMI



After Carol's condo closed down two years ago, she knew she wanted to stay in Beaverton despite the rising cost of living. After "door knocking all over the city," she found an apartment complex willing to work with her.

Many of Carol's difficulties are based on what she can pay for. "My place is too small, but it's

what I can afford." In addition, her area is overly congested with traffic, and access to public transportation is poor.

Carol wants city officials to realize that "the situation is WAY out of control." She explains that wages cannot keep up with the cost of living, causing communities and families to become separated. She believes that Beaverton needs housing subsidies, rent control, and to figure out "creative ways to keep people housed."

"We should all have options that are affordable, safe and decent."

VOICES OF BEAVERTON

Shabba

Age: 27
Sales
100% AMI



Shabba first moved to Beaverton to be closer to the city's school district while caring for his younger brother. Now that his brother has moved out for college, Shabba continues to live in Beaverton for the accessibility to local shops and city events.

Shabba faces challenges with rent increases. "I live in a cheaper unit, but rent increases still outpace the amount of raises I get every year." He has considered moving, but explained that even moving can be expensive with all the costs that add up between "deposits that never come back," \$75 application fees and more.

When asked what he wants the city to know, Shabba stated, "I want them to live in the urgency of people who are one paycheck away from being homeless... and having to decide between paying rent and eating dinner." He strongly encourages elected officials to be "proactive, and aggressive" in engaging with these populations because often, they do not have the opportunities to talk about their experiences and needs directly.

Michelle

Age: 35
Retail
100-120% AMI



Michelle and her husband recently bought a home to accommodate their growing family. After looking in Aloha, Beaverton, and Portland, they settled in the Denney Whitford/Raleigh West neighborhood. They chose their house because they liked the area and it fit their price point, however it is already getting too small for

their family of four with only two bedrooms and one bathroom.

She was surprised to see that her family fell so high on the income spectrum, and wonders how other families with lower incomes make it work. "Even though my family is in one of the top income brackets, we still struggle to make sure that my children have the quality of life that the people around me have...I have to make sacrifices."

Michelle's family enjoys their neighborhood for its proximity to amenities such as retail and grocery stores, and the diversity in types of housing developments. Their two kids love the neighborhood as well because there are lots of other children to play with, and parks nearby. However she emphasizes that "even at the top of the income brackets, it's hard to afford to live in this area."

“ Even at the top of the income brackets, it's hard to afford to live in this area. ”

VOICES OF BEAVERTON

Annie*

Age: 61

Education

120%+ AMI



“ The refinancing process sets people up to not be successful. ”



Annie lives with her husband and three children in the Sexton Mountain neighborhood. They have been paying off their mortgage since they moved in 2000.

During the 2008 housing crash both Annie and her husband became unemployed and had to refinance their home. Refinancing was very difficult for them. She described it as “very confusing with loops around every corner. The refinancing process sets people up to not be successful.” It has been almost a decade since, and she says they are still recovering. “It is impossible to pay off a mortgage with three kids, and after we do, then we have to work on repairing our credit.”

Housing affordability continues to be an issue not just for Annie, but now her parents as well. Her parents recently moved to Beaverton from Arizona to be closer to family now that they are seniors. They prepared to buy a home for \$350,000, but were “in shock” to find out that a home in that price range was considered a starter home which still needs repair. “Things have changed a lot since we bought our home for \$175,000 in 2000,” said Annie, acknowledging that she would not be able to afford her home in today’s market.

VOICES OF BEAVERTON

Jodi

Age: 40

Student Mentor

60-80% AMI



“Housing affects everyone and we can see that in our community; we can see people who are living in their cars and on the street, and many of us are just one sickness or one tragedy away from that too.”



Jodi owns a home in the Five Oaks/Triple Creek neighborhood. She and her husband chose to live there because it was a nice area with good schools for their four kids. Her family enjoys being close to grocery stores, public transportation, and within walking distance to schools – “I love being close to things, but also having a lot of space outside for my kids to play.”

However, the path to homeownership wasn't easy for Jodi and her family. “When we bought our house, we bought the cheapest house in the area of nicer houses... We looked for about two years before we found something that was in our range.” Since then, the six of them have outgrown their 1,000 square foot home, but do not plan to move because their mortgage is so affordable

and they know they won't be able to make ends meet with a larger monthly payment.

She hopes that elected officials know that while incomes have not increased by much, housing prices have skyrocketed. “The space between people who have stable housing, and those who do not have stable housing is growing larger.”

Jodi shares that the topic of housing is difficult to grapple with, “Housing affects everyone and we can see that in our community; we can see people who are living in their cars and on the street, and many of us are just one sickness or one tragedy away from that too.” She knows the problem is huge and complex and the solution isn't easy but she hopes it stays at the forefront of conversations.

VOICES OF BEAVERTON

Ramesh

Age: 59

Retired

120% AMI



Ramesh and his family are paying a mortgage on their home near Beaverton Hillsdale Highway. They specifically chose that location to be closer to their daughter's school, despite farther commutes to work and higher costs of living.

Ramesh feels that he is paying too much for his home, especially considering that he can get more for his money in other cities like Hillsboro. He also worries about how he will pay off his mortgage now that he is retired. "Many of our friends are in the same situation – do we save our 401K for our 'golden days', or do we invest it in our homes? This is the new Baby Boomer decision."

Ramesh wants the city to consider the needs of everyone, including the middle class. "We're



not wealthy, not poor, but many in the middle are struggling." He wants the entire population's needs to be addressed so everyone can thrive. He suggests smaller, more affordable options. "Our needs are not large houses, but accessibility."

Alex*

Age: 53

Self Employed

120%+ AMI



Alex moved to Oregon from Colombia over 20 years ago to be with family. Around that time, he found and fell in love with Beaverton, where he is currently paying off a mortgage on his single-family home. He lives with his wife, daughter, and granddaughter.

Alex and his family would like to stay in Beaverton, despite issues keeping up with mortgage and maintenance bills. In addition to high costs,

Alex finds it difficult to maintain and improve his property due to complicated regulations. Between housing boundaries, city property, and several strict regulations, Alex feels as if he has "no authority" over his own home. "In Colombia, a homeowner can do whatever they want to their home, it's their home."

“ I would like to see clearer resources that help homeowners, especially minority homeowners, navigate the complex process of owning and maintaining their property. ”

VOICES OF BEAVERTON

Premila

Age: 58
Insurance Agent
80-100% AMI



Premila came to the United States in 1988 from the Fiji Islands. She chose to live in Beaverton because as a single mother with two kids, she felt the neighborhood was safe, affordable and overall peaceful. More recently, her neighborhood has been increasing in diversity, which she loves.

Overall, Premila is pleased with her current housing situation, and does not face any major difficulties. However, as someone who is very involved in her community, she is aware of the ongoing issues dealt with by her fellow community members. Premila specifically called out housing affordability, especially for those who rent. "Rent



is rising all the time, causing many issues, and it's really sad."

Premila wants elected officials and city staff to prioritize affordable housing availability. In addition, she wants to ensure that these options are also safe, comfortable and suitable for people with children.

John

Age: 81
Tax Consultant
0-30% AMI



John lives in a mobile home near Center Street and SW 117th Avenue. He owns his home, and rents the space. As a senior with a fixed income, John has been struggling to keep up with increasing rent prices despite already downsizing from previous living situations.

“**If we need to, we can downsize to 250 square feet, at least we're not homeless.**”

John urges the City of Beaverton to prioritize "real" affordable housing. He stresses that not everyone needs 1,500-2,000 square feet to live, they just need to live. At the time of this interview, John was working on acquiring "quad housing," similar to dormitory housing. "If we need to, we can downsize to 250 square feet, at least we're not homeless."

John wants to continue living in Beaverton. He enjoys being in the middle of the city, close to community activities. However with the rising costs of rent and property values, he asks city officials to consider the benefits of maximizing our use of space and shared housing options for seniors and others with lower incomes.

VOICES OF BEAVERTON

Darrell & Jean

120% AMI



“When you have a child with such great needs, it almost forces you to be in poverty...You can't get ahead because you can't save [due to exorbitant medical bills], so you're stuck in poverty just trying to care for your family.”



Darrell and Jean rent a house where they live with their daughter, Sarah. The family previously lived in an affordable housing community, but moved out when they started feeling unsafe due to what they suspected to be drug and gang-related activity.

They ended up renting their current home through a unique circumstance. “We were fortunate. The reason we live here is because a friend of ours knew a family that had a young man who was autistic,” Darrell explains. “So our job was to go help take care of this young man...who needed some help with daily living skills. So that allowed us to live in this house, which we never would have been able to afford to live in at that time.”

Darrell and Jean struggled in the past to make ends meet due to the high costs associated with caring for their daughter, who has Rett's Syndrome. Jean explains, “When you have a child with such great needs, it almost forces you to be in poverty... You can't get ahead because you can't save [due to exorbitant medical bills], so

you're stuck in poverty just trying to care for your family.” While Darrell and Jean know their family and needs are unique, they feel that struggles with affordability are all too common in the area, especially for people living with disabilities.

For their family, homeownership doesn't seem possible. Not only would they have to save for the down payment, but with costs of “\$50,000-\$100,000 to remodel the home to live with someone in a wheelchair makes getting a home extremely difficult.”

Darrell and Jean want city, county and Metro officials to prioritize affordable housing—for both apartments and homeownership opportunities. “You hate to be negative about people who work so hard for everybody, and they try so hard, but there needs to be more affordable housing... The Urban Growth Boundary controls many things and because of that I'm not sure where you can buy land to build homes or apartments that people can afford.”

VOICES OF BEAVERTON

Milagros

Age: 43

30-60% AMI



“ Every year they would raise the rent \$100-150, and while you could move somewhere cheaper, the next year they would raise the rent and it would be just as expensive. ”



In language Interview

Milagros and her husband own a home in Beaverton and live with their four children. They chose their neighborhood because after looking for a long time in Portland, they found that nothing they could afford was convenient or comfortable for their family of six. In Beaverton, the prices were also very high but they were able to find a home that met their needs in a more convenient. Milagros is very happy with their choice because it is such a beautiful area with many parks and is “much cleaner than Portland.”

They started looking for a home while living in a two-bedroom, one-bath apartment with their two children and another on the way. They were outgrowing their apartment, and renting was becoming more and more expensive. “Every year they would raise the rent \$100-150, and while you could move somewhere cheaper, the next year

they would raise the rent and it would be just as expensive.” Milagros and her husband hope that elected officials will consider placing a limit on how much rent is allowed to increase.

They soon learned that they could not afford homeownership in the area, and started looking for assistance programs. They found Proud Ground who walked them through the process from getting pre-approved for a mortgage, to finding a home, and closing on the purchase. They received down payment assistance, which makes their mortgage payments affordable. While their new home is modest in size, it provides the comforts their family needs. “Es una bendición -- It’s a blessing.” They are also happy to know that if they choose to move and sell their home, it will go to another Proud Ground family through the land trust.

CONCLUSION

While this booklet is one of the final steps in completing this project, it is just the beginning of an ongoing dialogue surrounding housing issues in Beaverton. These stories help inform decision-makers and community members of the lived experiences of their current and future neighbors. We hope this will lead towards more inclusive, accessible and livable communities in Beaverton.

Special Thanks

First and foremost, thank you to the Beaverton residents who shared their powerful housing stories. Your courage and authenticity made this project possible.

The city would also like to thank the members of the Diversity Advisory Board for their passion and leadership in carrying out this project. This effort is the first of its kind in Beaverton, and we look forward to continued collaboration in the future.

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