

Oregon Cascades West Regional Housing Discussion



March 1st, 2022, 3-5pm

3J CONSULTING
CIVIL ENGINEERING | WATER RESOURCES | COMMUNITY PLANNING

 **FCS GROUP**
Solutions-Oriented Consulting



Agenda

- **Welcome**
- **Project overview**
- **Regional housing context**
- **Local housing needs and successes**
 - **Toledo**
 - **Open discussion**
- **Next steps**



Project Overview

Project Overview

OCWCOG received a grant from the State to support the development of strategies to encourage the production of needed housing.

- Regional Housing Discussion #1
- Draft Housing Implementation Plan Tool Kit
- Regional Housing Discussion #2
- Final Housing Implementation Plan Tool Kit

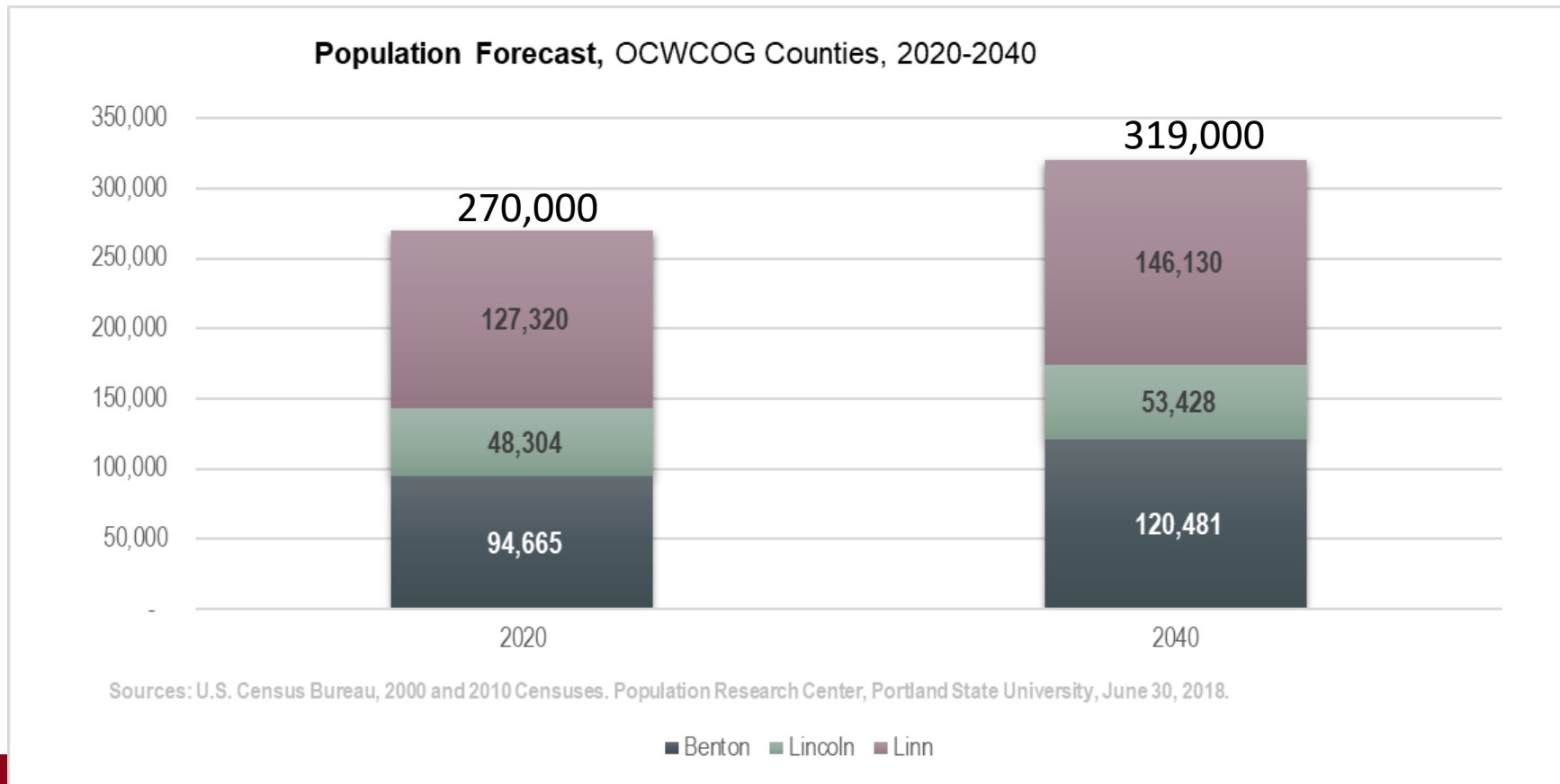
Regional Housing Context

OCWCOG Housing Trends

- The region is expected to add 50,000+/- residents over next 20 years
- 65% of the housing stock in region is single family detached
- Renters make up 35% of households in the region
- 1 in 3 households in region are spending over 30% of income on housing
- Income growth is not keeping up with housing costs

OCWCOG Population Growth

- OCWCOG region is expected to add nearly 50,000 residents over the next 20 years
- Creates demand for over 21,000 dwelling units (1,000+ per year)
- Benton County is expected to grow the fastest, followed by Linn and Lincoln counties

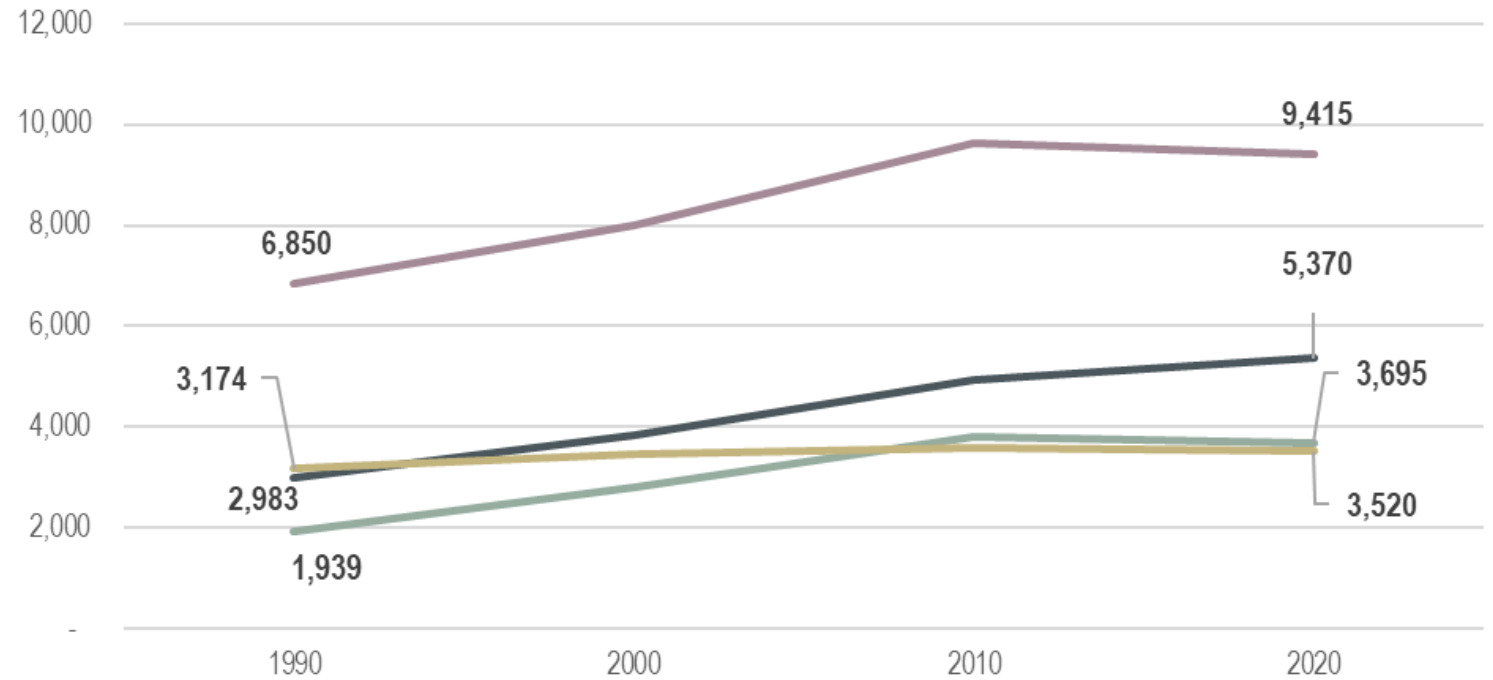


Local Area Population Growth Forecast

Focus of study is on selected UGBs

- Philomath UGB: 2,387 more pop
- Sweet Home UGB: 2,565 more pop
- Harrisburg UGB: 1,756 more pop
- Toledo UGB: 350 more pop.

Historical Population Select Cities 1990-2020



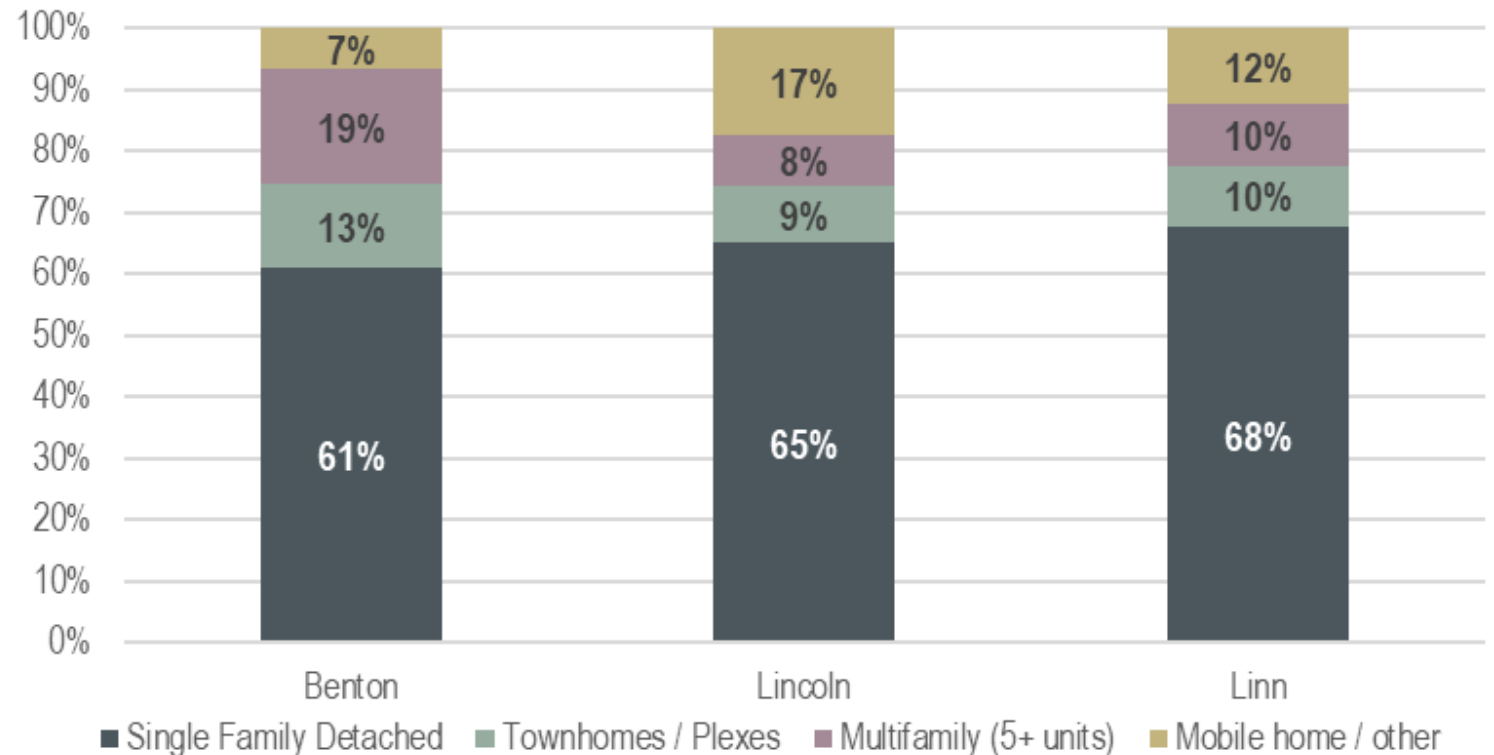
Sources: U.S. Census Bureau, 2000 and 2010 Censuses. Population Research Center, Portland State University, June 30, 2020.

— Harrisburg — Philomath — Sweet Home — Toledo

Housing Inventory By Structure Type Overview

- Single family detached housing is most common across region
- Mix of housing types throughout Linn County
- Multifamily near OSU in Benton County
- Manufactured housing in coastal areas of Lincoln County

Housing Unit by Housing Type and Tenure, 2019

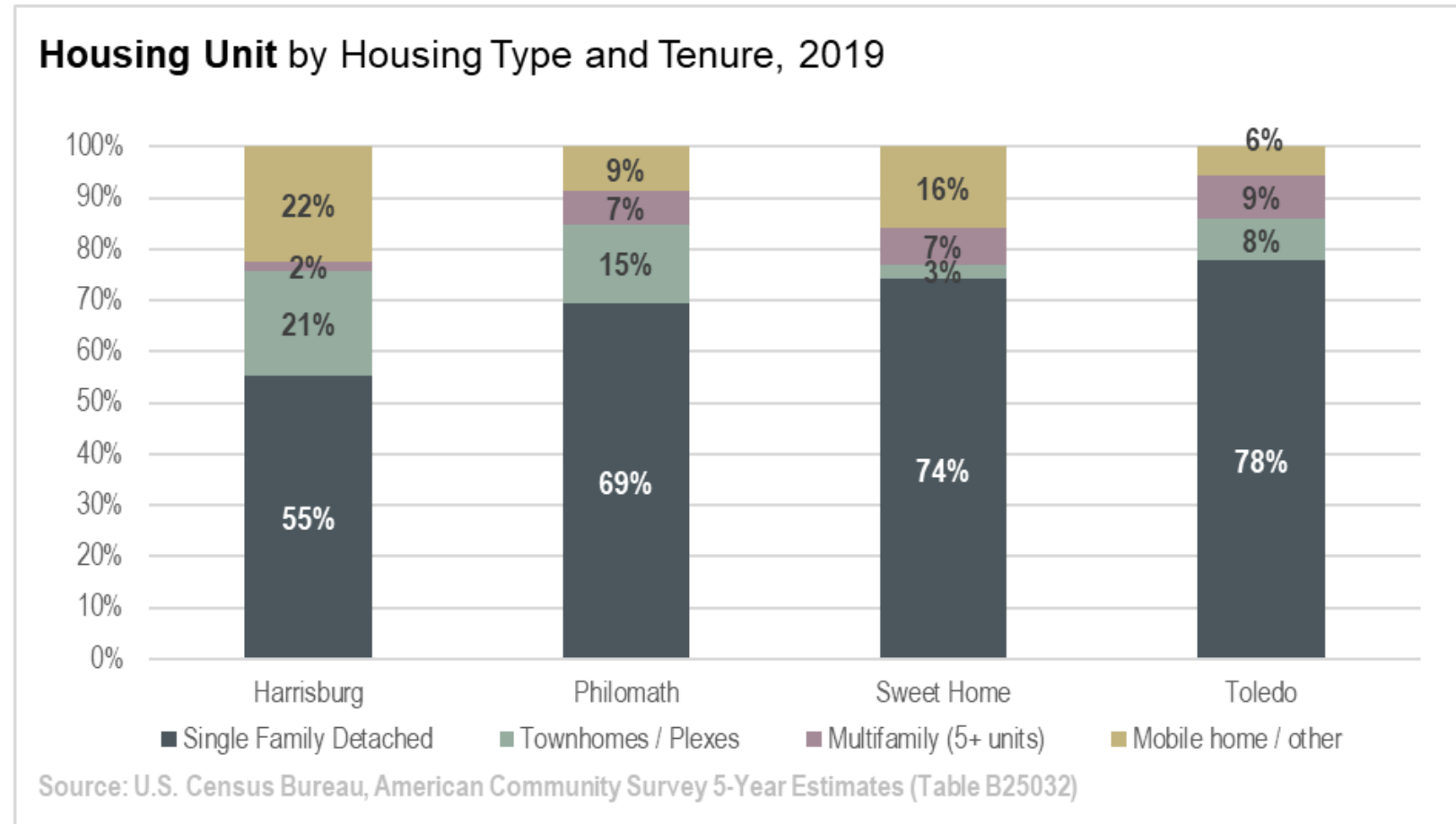


Source: U.S. Census Bureau, American Community Survey 5-Year Estimates (Table B25032)

Housing Inventory by Structure Type: UGAs

Focus for this study is on selected urban areas.

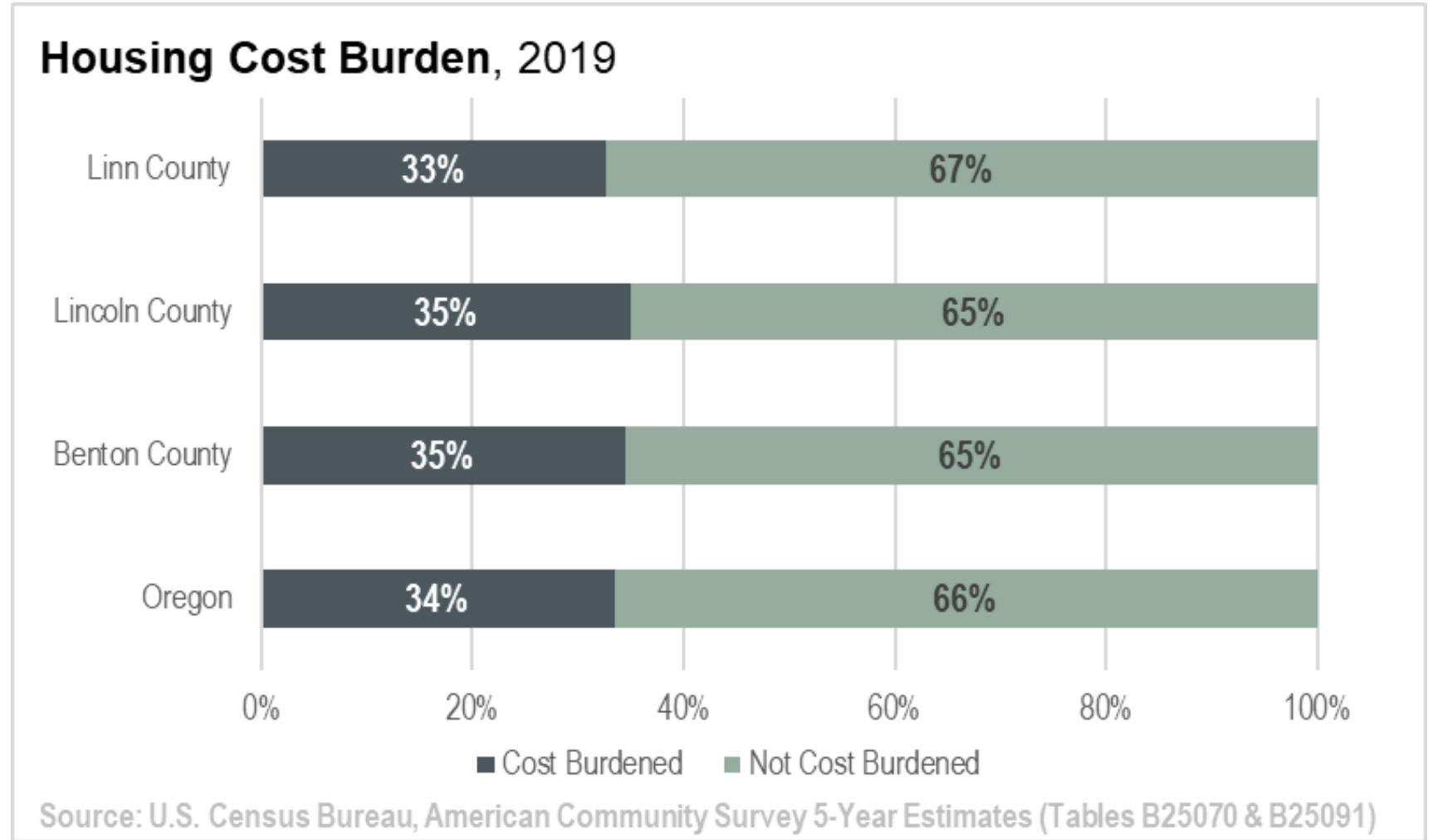
- Harrisburg has significant “middle housing” such as townhomes, plexes and mobile homes
- Three quarters of housing in Toledo and Sweet Home are single-family detached
- Philomath mostly dominated by detached housing



Housing Cost Burden

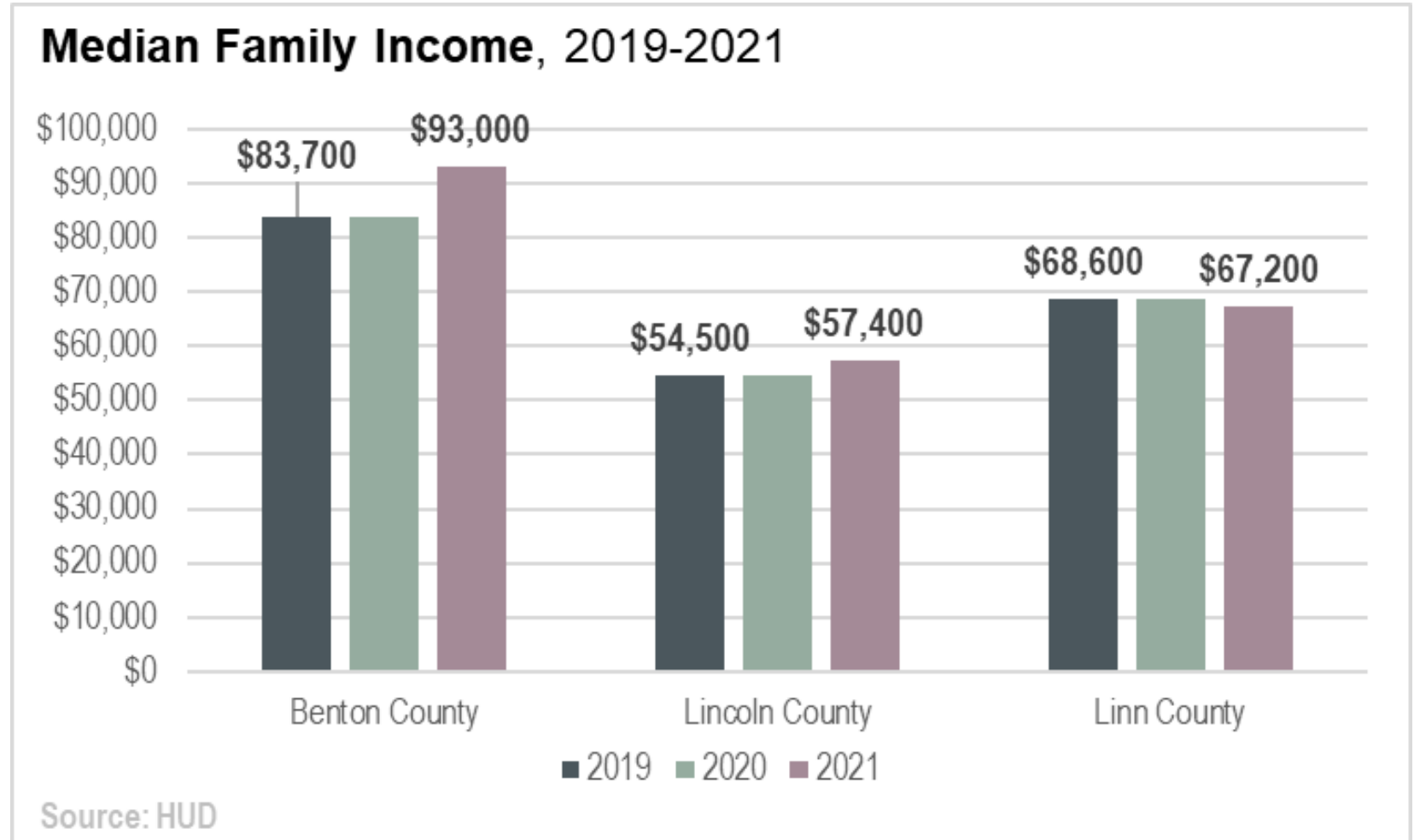
Cost Burden occurs when over 30% of income is spent on housing

- About one third of households in the OCWCOG region are considered housing cost burdened, in line with the state average



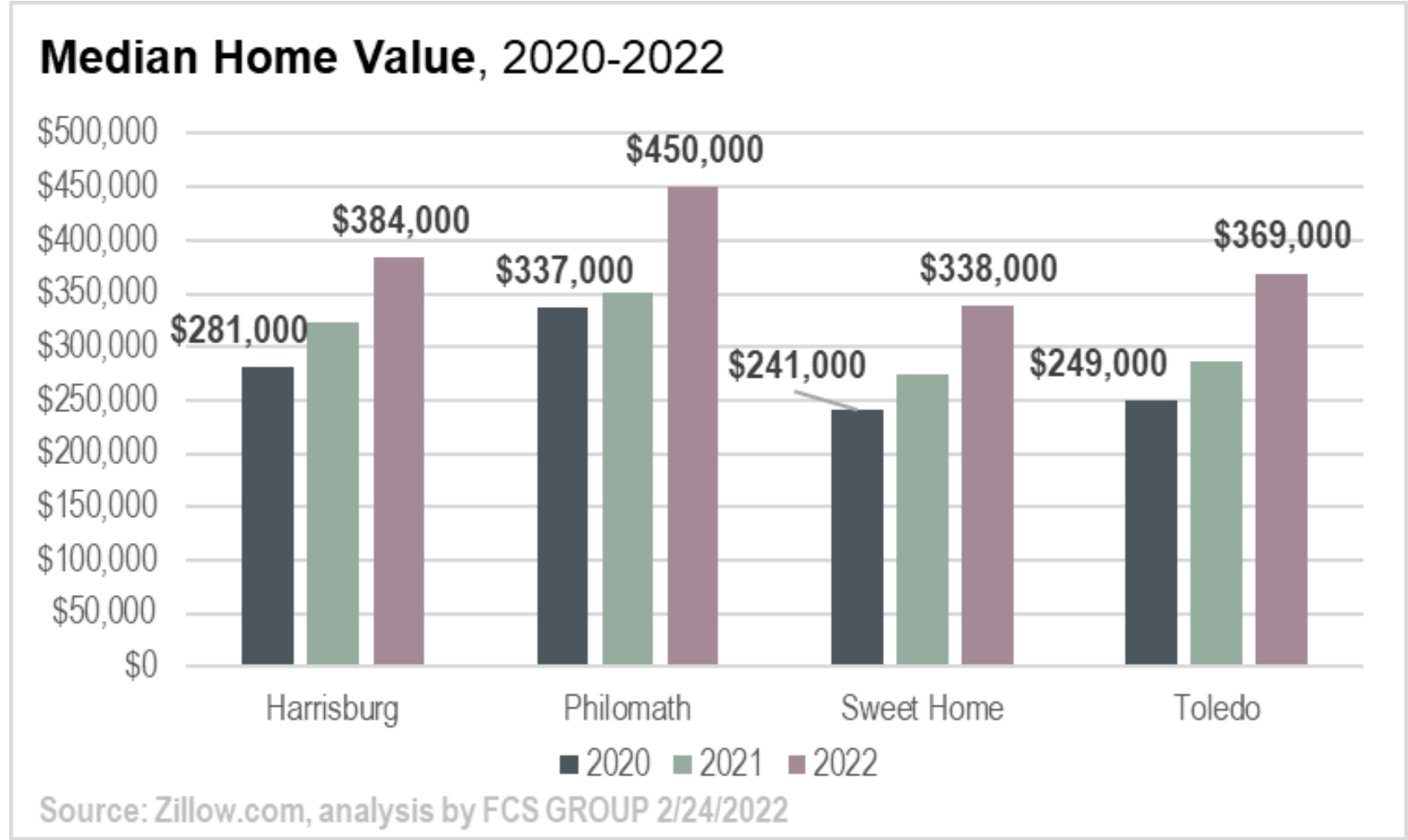
Median Family Income

- Since 2019, median family income (MFI) growth has varied among the counties in the region
- In Linn County, MFI is down 2%
- MFIs have increased in Lincoln County (5%) and Benton County (11%)



Home Values are Increasing Fast

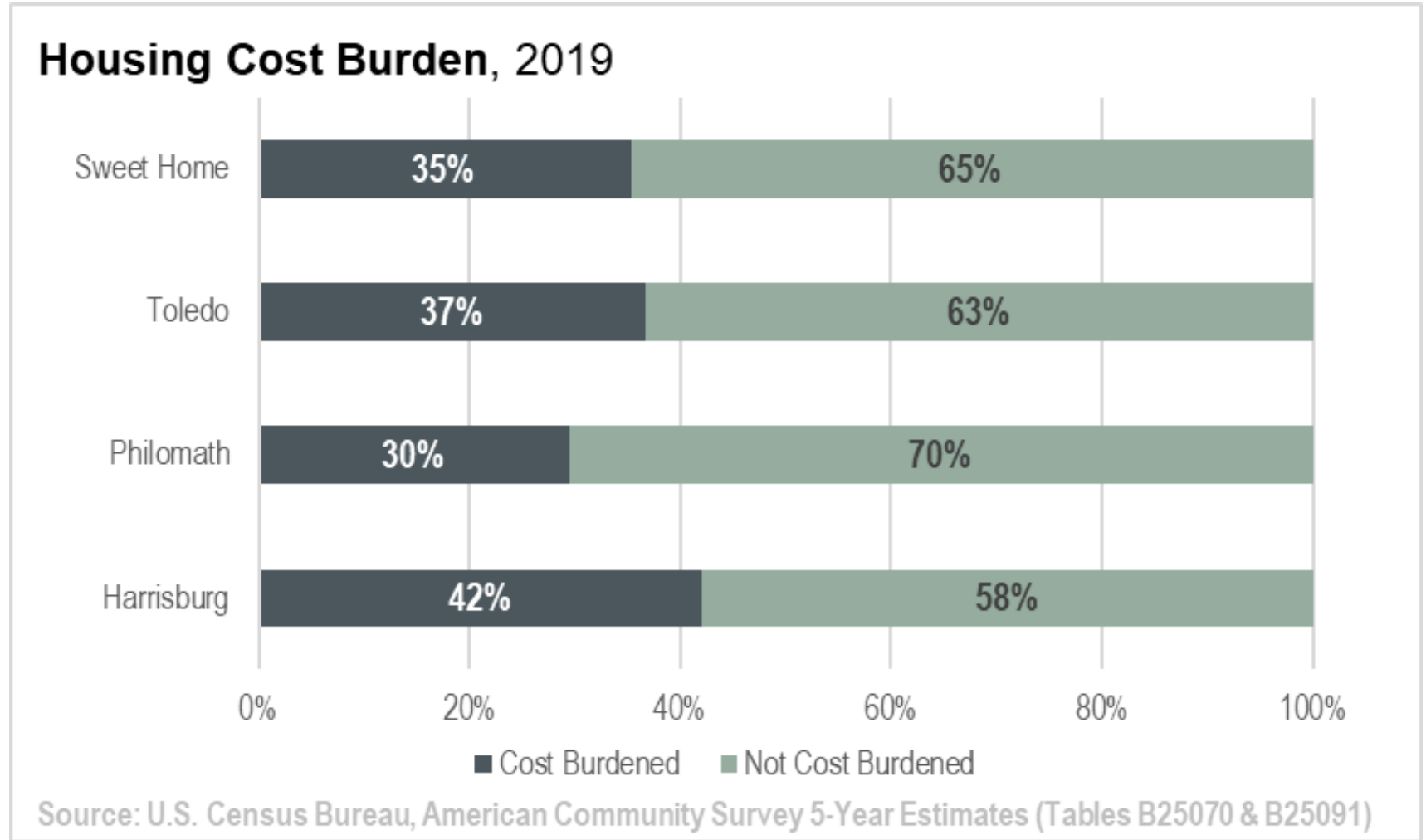
- Since 2020, median home values increased between 34% and 49%
- Median home values are highest in Philomath and lowest in Sweet Home
- Toledo experienced the fastest change in home values



Housing Cost Burden

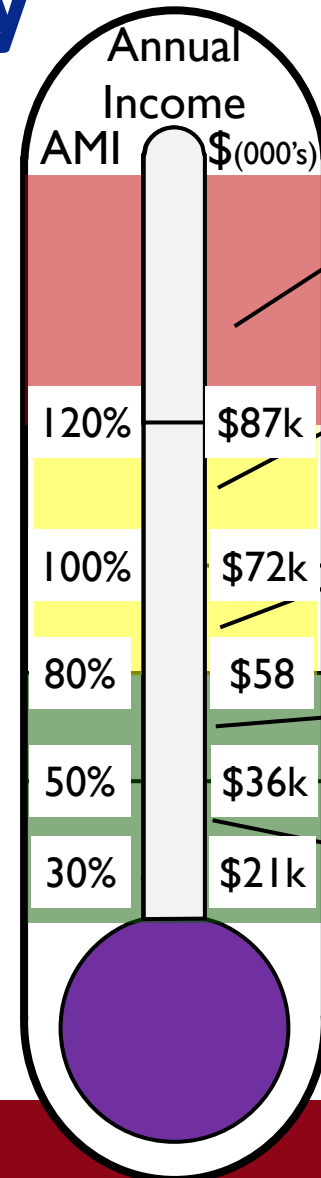
Cost Burden occurs when over 30% of income is spent on housing

- Housing cost burden is highest in Harrisburg
- Housing cost burden in Sweet Home and Toledo is about in line with the state average
- Philomath is below the state average



Housing Affordability

- HUD uses median income to measure affordability
- HUD bases affordability on household size
- Affordability Thermometer conveys prices or rents based on expected payments
- Helps determine the market need for various housing types



Local Labor Force Demographics Example:

- **Lawyer**
\$128,000 max rent: \$3,200
Max mortgage: \$655,000
- **Engineer**
\$85,000 Max rent: \$2,000
Max mortgage: \$430,000
- **Teacher (middle school)**
\$67,000 Max rent: \$1,600
Max mortgage: \$340,000
- **Medical Assistant**
\$41,700 Max rent: \$1,000
Max mortgage: \$210,000
- **Retail Salesperson**
\$33,350 Max rent: \$800
Max mortgage: \$170,000

Attainable Housing Examples

Townhomes



Cottages



Apartments



Manufactured Housing



Local Experiences

City of Toledo Housing Work

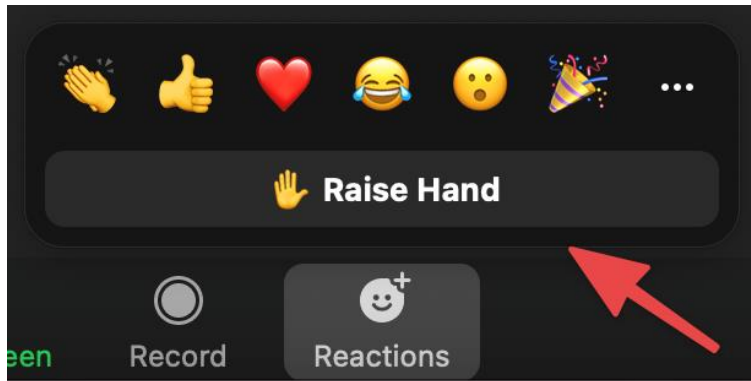
- Update to the Accessory Dwelling Unit (ADU) chapter – completed Feb. 2020
 - This update initiated a broader conversation about housing updates.
- Update to allow residential uses in Toledo's two residential zones. Added flexibility for duplex development, cottage clusters, and other updates to support housing development – completed 2021



City of Toledo – Accessory Dwelling Unit (ADU). Bottom floor converted to a second unit.

Discussion

Raise your virtual or actual hand to get in the queue to speak.



When you are called on, unmute and turn on your video (if applicable) to talk about housing in your community.

Next Steps

Schedule

- March 2022 – Regional Housing Discussion #1
- May 2022 – Draft Housing Implementation Plan Tool Kit
- June 2022 – Regional Housing Discussion #2
- July 2022 – Final Housing Implementation Plan Tool Kit

Thank You!



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