



October 20, 2016

To | **HB 4079 Rulemaking Advisory Committee**
CC | **Dan Eisenbeis, Gordon Howard and Carrie MacLaren**
From | **Bob Parker and Rebecca Lewis**
SUBJECT | **HB 4079 ANALYSIS: HOUSING SUPPLY AND DEMOGRAPHICS**

The purpose of this memorandum is to present data that the University of Oregon research team gathered and analyzed to address Task 2.1 of our work program. This memorandum presents results of our data collection efforts, describes issues and opportunities related to housing data from the American Community Survey (ACS) and HUD Comprehensive Housing Affordability Strategy (CHAS) data, and provides an overview of our case study research.

OVERVIEW

Oregon has an affordable housing crisis. This is not news; professionals working in the areas of housing policy and land use have long known about the issue. Moreover, if easy solutions existed, they would have already been implemented by the state and its municipalities. As a result of rapidly increasing housing costs in Oregon communities, the 2016 Oregon Legislative session took up a number of bills aimed at addressing housing affordability in Oregon. HB 4079 directs the Land Conservation and Development Commission to establish a pilot program in which local governments may site and develop affordable housing. Specifically, the bill states:

“The Legislative Assembly finds and declares that a supply of land dedicated to affordable housing, planned and zoned to encourage development of affordable housing and protected for affordable housing siting over a long period, is necessary for the economic prosperity of communities in this state.”

According to Section 3 of the bill, the pilot program is intended to:

- (1) Encourage local governments to provide an adequate supply of land within urban growth boundaries that is dedicated to affordable housing;
- (2) Encourage the development of affordable housing on land dedicated to affordable housing; and
- (3) Protect land dedicated to affordable housing from conversion to other uses before or after the development of affordable housing.

The legislation provides clear direction on a set of research tasks, but leaves some key details to be addressed during the rulemaking process. These decisions are primarily the work of DLCD staff and the RAC and that our role is to support that effort. HB 4079 outlines some components of the bill that might require research. These include (emphasis added):

SECTION 4. (4)

Reasonably likely to provide a site for affordable housing that would not otherwise be provided without the special provisions of the pilot program;

(a) Reasonably likely to serve identified populations in the area that require affordable housing;

SECTION 5. (1) The Land Conservation and Development Commission shall, by rule:

- a. Define "affordable housing";
- b. Specify types of affordable housing allowed on pilot project sites, including sites that are used as manufactured dwelling parks;
- c. Limit the total acreage of all lots and parcels included in each pilot project site to not greater than 50 acres; and
- d. Specify local government efforts that serve to demonstrate that the local government is accommodating and encouraging development of needed housing within its existing urban growth boundary.

(2) The commission shall specify by rule related requirements for affordable housing that may include a sales price or rental rate range, taking into consideration:

- a. Housing prices within the region compared to the income of residents of that region;
- b. The availability of government assisted housing in the region;
- c. The need for sites to accommodate manufactured dwellings, as defined in ORS 446.003, due to the conversion of manufactured dwelling parks or mobile home parks in the region to other uses; and
- d. Other relevant factors as identified by the commission.

SECTION 5. (3) The Commission may adopt rules that authorize mixed income housing developments that include affordable housing on pilot project sites.

This memorandum provides data on housing and demographic characteristics in Oregon cities. The data are intended to provide an understanding of how housing conditions and economics vary by region and population size within the state.

FINDINGS: DATA ANALYSIS

The following bullet points summarize key findings from the American Community Survey (ACS) and HUD Comprehensive Housing Affordability Study (CHAS) data analysis. More detailed data and analysis is presented in Appendix A. These data include only HB 4079 eligible cities which excludes Clackamas, Marion, Multnomah, Polk, and Washington counties as well as some cities in Jefferson County. Portland Metro is completely excluded from this analysis. Key dimensions of the preliminary ACS data analysis are by city size (cities with populations more or less than 25,000), by OHCS region, and by coastal/non-coastal cities. Dimensions of the preliminary CHAS data analysis are by OHCS region. We focus on key interesting points here and include a detailed summary of findings in the appendix.

- **Most of the population growth in the state is occurring in large cities (cities over 25,000), particularly in the Willamette Valley**
 - Large cities are growing faster than small cities in percentage terms and are absorbing 2/3 of the population growth (Table 1)
 - Large cities in the Willamette Valley account for 32% of the growth in the state. Large cities in Southwestern Oregon and Central Oregon are also growing rapidly. (Table 3)

- **The share of persons over 65 varies by city size and region.**
 - Cities under 25,000 have more persons over 65 than cities over 25,000 (Table 7)
 - The Gorge, South Central Oregon and Central Oregon have a higher share of people under 18. Southwestern Oregon and The Gorge have a higher share of persons over 65 than other regions. (Table 8)
 - The Coast region has a higher share of persons over 65 than non-coastal cities. (Table 9)

- **While there is little variation in race/ethnicity by city size, there is considerable variation by region for Hispanic/Latino persons.**
 - Eastern Oregon has the highest share of Hispanic/Latino persons of all the regions (20%) and the state (11%). The Gorge (15%) and South Central Oregon (14%) regions also have a higher share than other regions. (Table 11)

- **Single family units dominate housing type across all city sizes and regions, but single family/multifamily mix varies by city size and region.**
 - Larger cities have more multifamily housing than smaller cities. (Table 16)
 - Cities in the Willamette Valley have the highest share of multifamily units while Eastern Oregon has the lowest share of multifamily units. Larger cities in the Willamette Valley and Southwestern Oregon have the largest share of multifamily units. (Table 17)

- **Owner occupied housing dominates across all city sizes and regions, but the renter/owner split varies by size and region.**
 - South Central Oregon has the highest share of renters while Gorge and Eastern Oregon have the lowest share. (Table 20)
 - Larger cities in the Willamette Valley and Southwestern Oregon have a higher share of renters than smaller cities while larger cities in Central Oregon have a lower share of renters than smaller cities (Table 20)

- **Vacancy rates vary across city size and region. Seasonal vacancy rates vary in expected ways.**
 - Smaller cities have higher total vacancy rates than larger cities. (Table 22) Smaller cities also have higher seasonal vacancy rates than larger cities.
 - Cities on the North Coast have the highest vacancy rates of all regions and highest share of seasonal usage. And coastal cities have higher overall vacancy rates and shares of seasonal vacancy than non-coastal cities (Table 23 and 24)
 - In Southwestern Oregon, Willamette Valley and Central Oregon, vacancy rates are higher in small cities than large cities. (Table 23)

- **Median household income ranges vary more for small cities than large cities.**
 - There is more variation in income in small cities than larger cities. (Table 27)
 - The Gorge has the most variation in median income. Larger cities within Southwestern Oregon, Willamette Valley and Central Oregon have less variation than regional ranges or small city ranges. (Table 28)

- **Cost burden varies little by region but varies considerably by income category.**
 - The share of cost burden owners varies from 14% to 19% with Central Oregon and the Gorge having the highest share of cost burden owners and Eastern Oregon having the

- least. The share of severely cost burdened varies from 9% to 16% where Central Oregon has the highest share and Eastern Oregon has the lowest share. (Table 31)
- The share of cost burden renters varies from 19% to 25% with Southwestern Oregon having the highest share and Eastern Oregon and the Gorge having the lowest share. The share of severe cost burden renters varies from 20% to 30% with the Gorge having the lowest share and Willamette Valley having the highest share. (Table 31)
 - For both renters and owners, those earning less than 30% or between 30% and 60% of AMI are more cost burdened and severely cost burdened for all regions. (Table 32)
- **A hire percentage of renters are cost burdened than owners, but cost burden is problematic for both renters and owners.**
 - The share of cost burden and severely cost burden renters is higher than the share of cost burden and severely cost burden owners. (Table 31)
 - Approximately 30% of owners and 50% or renters are cost burdened statewide. (Table 31)
 - **Most owners are classified as “Above Income” (e.g., above 100% of AMI) while renters are spread more across categories.**
 - Around 62% of owners statewide fall into the “above income” category. (Table 33)
 - Around 25% of renters are “extremely low income” and just 30% of renters are “above income”. (Table 34)
 - **A majority of ownership units are only affordable to people earning over 100 percent of HUD Area Median Family Income. Most rental units are affordable to people earning over 80 percent of HUD Area Median Family Income.**
 - For ownership units, the state has a significantly higher portion of units >VHUD 100 and a relatively proportionate portion of units that are <VHUD 50, VHUD 50-80, and >VHUD 100. (Table 35)
 - There is slight regional variation in supply by region for rental units. (Table 36)
 - For rental units, the state has the highest proportion of units at >RHUD 80 (45%) which is followed by units at RHUD 30-50 (23%). (Table 36)
 - Eastern Oregon has the highest share of owner and renter occupied units affordable to households in the two lowest income categories. (Table 35 and 36)
 - **Substandard rental housing is more problematic than owner housing for all regions. Rental shares of substandard dwellings vary less than homeowner shares.**
 - All regions have similar substandard ownership and rental units.
 - Shares of substandard housing vary by region, with the highest percent of substandard housing in Central Oregon and the lowest in Eastern Oregon. All regions have a greater share of substandard ownership units than substandard rental units, with the exception being Willamette Valley. (Table 37)
 - **Across the state, a majority of affordable units have 1 or 2 bedrooms indicating an absence of affordable housing for large families.**
 - Fourteen percent of affordable units across the state have 3 or more bedrooms (only 1% of units have 4 or more bedrooms).
 - The largest regions in the state have the most affordable units including the Willamette Valley and Southwestern Oregon.

- Twenty-six percent of all affordable units are protected for the sole use by the population in need of general affordable units.
- Eight percent of units within developments with affordable housing are market rate units.

Evaluation of Data Quality

Most of the data presented in this memorandum is either from the American Community Survey (ACS) or derived from the ACS (HUDs “CHAS” data sets). A detailed description of datasets can be found in Appendix B. Below we summarize some key issues with these data sources:

- **Sample Size:** The sample size is 1 percent and data is averaged over five-years to improve statistical reliability.
- **Time Period:** The most recently available CHAS data at the time of this writing was 2009-2013.
- **Sampling Error:** The Census Bureau acknowledges potential sampling error for ACS data due to small sample size. We notice income and tenure bias in margins of error in CHAS data, described in bullets below.
- **Margins of Error:** In relying on ACS and CHAS data, it is important to consider margins of error which provide a way to judge data quality. We computed margins of error for select indicators and found some troubling results. In general, the margins of error are less concerning for larger cities and more aggregated data. To examine data quality, we created ranges of estimates for ACS and CHAS indicators and flagged data for which the range extended below zero, which is an indication of poor quality. Our analysis indicates that data for many ACS indicators may be unreliable for cities under 10,000. A summary of our findings at the city level:
 - ACS:
 - For 13 Census places in Oregon, the range for population extends below zero.
 - For 179 Census places in Oregon, the range for Hispanic/Latino extends below zero.
 - CHAS at the city level:
 - For three HB 4079 eligible cities, the range for total number of units extends below zero. These cities are all below 50 people.
 - For four HB 4079 eligible cities, the range for number of owner occupied units extends below zero. These cities are all below 100 people.
 - For 18 HB 4079 eligible cities, the range for number of renter occupied units extends below zero. These cities are all below 500 people.
 - For 78 HB 4079 eligible cities, the range for “extremely low income” owners extends below zero. These cities are all below 10,000 people.
 - For 10 HB 4079 eligible cities, the range for “above income” owners extends below zero. These cities are all below 300 people.
 - For 65 HB 4079 eligible cities, the range for “extremely low income” renters extends below zero. These cities are all below 4,000 people.
 - For 52 HB 4079 eligible cities, the range for “above income” owners extends below zero. These cities are all below 7,000 people.
- **CHAS Rounding and totaling issues:** Described further in the appendix, CHAS has a unique way of calculating data for small observations which leads to rounding issues and totaling issues in which the sums do not add to 100 percent when computing percentages.

- **CHAS Data Manipulation:** computing interesting metrics like cost burden, substandard housing and overcrowding requires data manipulation and summing subtotals, which HUD cautions against.

Because of the serious issues with CHAS data at the city level, we opted to rely on county level data rather than city level data. When relying on county level data, we avoid all of the issues with margin of error extending below zero. Margins of error are large (over 50 percent of the estimate) for some disaggregated data like “extremely low income” owners for less populous counties including Gillam, Harney, Lake and Wheeler Counties. However, for most categories, the margins of error are less than 10% of the total. Thus, the data quality is less concerning for the county level and thus the source of CHAS data in the following report.

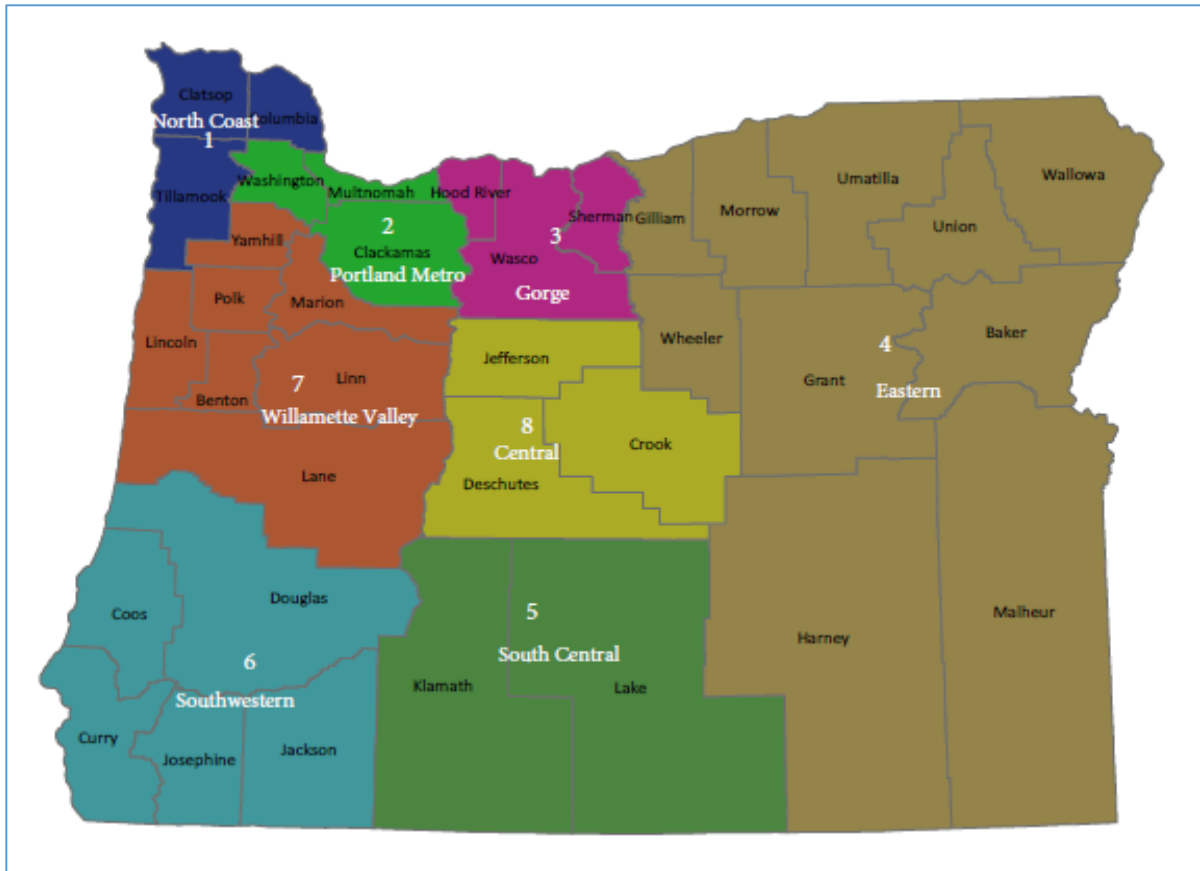
APPENDIX A: DATA ANALYSIS

Task 2 of the UO work program outlines data collection and analysis tasks. Specifically, this task has two parts: (1) assembling basic data, and (2) developing a detailed inventory analysis. This section summarizes key findings from our preliminary analysis of basic data. The appendix also includes additional data tables including housing indicators from ACS, housing indicators from CHAS, and background data from ACS. Preliminary data represents 2008-2012 ACS and 2009-2013 CHAS.

This appendix summarizes data by relevant population categories and regions, as described in HB 4079 (Figure 1 shows the regions). Thus, we summarize ACS data for all 184 cities eligible for HB 4079 within the memo by population size (greater than 25,000 and less than 25,000), region (8 OHCS regions) represented in figure 1, and by coastal status.

Because of margin of error concerns with city level CHAS data, we use county level CHAS data and thus include the unincorporated area of counties. Because we rely on county data, we summarize by region alone, not population size or coastal status.

Figure 1. OHCS Regions, Annotated with Region Numbers and Names



- Region 1: North Coast
- Region 2: Portland Metro
- Region 3: Gorge
- Region 4: Eastern Oregon
- Region 5: South Central Oregon

- Region 6: Southwestern Oregon
- Region 7: Willamette Valley
- Region 8: Central Oregon

Summary of Findings

These data include HB 4079 eligible cities which excludes Clackamas, Marion, Multnomah, Polk, and Washington counties as well as some cities in Jefferson County. Portland Metro is completely excluded from this analysis.

- **Population Growth**
 - Large cities are growing faster than small cities in percentage terms and are absorbing 2/3 of the population growth (Table 1)
 - Cities in the Gorge and Central Oregon are growing faster in percentage terms (Table 2)
 - Large cities in the Willamette Valley account for 32% of the growth in the state. Large cities in South and Central Oregon are also growing rapidly. (Table 3)
- **Density**
 - Large cities are more dense than small cities, especially in the Willamette Valley. Coastal cities are less dense than non-coastal cities. (Tables 4, 5, 6)
- **Age**
 - Cities under 25,000 have more persons over 65 than cities over 25,000 (Table 7)
 - The Gorge, South Central Oregon and Central Oregon have a higher share of people under 18. Southwestern Oregon and The Gorge have a higher share of persons over 65 than other regions. (Table 8)
 - The coast has a higher share of persons over 65 than non-coastal cities. (Table 9)
- **Race and ethnicity**
 - Race and ethnicity vary little by city size or coastal status. (Table 10 and 12) There is considerable variation in race/ethnicity by region (Table 11), particularly for Hispanic/Latino persons. Eastern Oregon has the highest share of Hispanic/Latino persons while the Gorge and South Central Oregon regions have a higher share than other regions. Large cities in Southwestern Oregon and Willamette Valley have a higher share of Hispanic/Latino persons than other regions.
- **Poverty**
 - Poverty varies little by city size or coastal status but varies by region. (Table 13 and 14) South Central Oregon has the largest share of families in poverty while the Gorge has the lowest share of families in poverty.

ACS Housing Data

- **Housing Mix**
 - Larger cities have more multifamily housing than smaller cities. There are more single family units than multifamily units across city sizes. (Table 16)
 - Cities in the Willamette Valley have the highest share of multifamily units while Eastern Oregon have the lowest share of multifamily units. Larger cities in the Willamette Valley

and Southwestern Oregon have the largest share of multifamily units. In all regions and population classes within regions, the share of single family units exceeds multifamily units. Statewide, the share is 75% single family to 25% multifamily. (Table 17)

- Coastal Cities have a lower share of multifamily units than non-coastal cities. (Table 18)
- **Tenure**
 - All regions and population classes have a higher share of owners than renters. (Table 19 and 20)
 - Larger cities have a higher share of renters than smaller cities. (Table 19)
 - South Central Oregon has the highest share of renters while Gorge and Eastern Oregon have the lowest share. (Table 20)
 - Larger cities in the Willamette Valley and Southwestern Oregon have a higher share of renters than smaller cities while larger cities in Central Oregon have a lower share of renters than smaller cities (Table 20)
- **Vacancy**
 - Smaller cities have higher total vacancy rates than larger cities. Smaller cities also have higher seasonal vacancy rates than larger cities. (Table 22)
 - Cities on the North Coast have the highest vacancy rates and highest share of seasonal usage. (Table 23)
 - In Southwestern Oregon, Willamette Valley and Central Oregon, vacancy rates are higher in small cities than large cities. (Table 23)
 - Coastal cities have much higher overall vacancy rates and higher shares of seasonal uses than non-coastal cities. (Table 24)
- **Average Rent**
 - There is more variation in small cities than larger cities but the maximum rent is higher in a small city. (Table 25)
 - There is broad variation in minimum and maximum rent within all regions, but in examining large cities in Southwestern Oregon, Willamette and Central Oregon, there is much less variation across cities. The highest maximum rents are found in Southwestern Oregon while the lowest are found in Eastern Oregon. (Table 26)
- **Median Household Income**
 - There is more variation in income in small cities than larger cities. (Table 27)
 - The Gorge has the most variation in median income. Larger cities within Southwestern Oregon, Willamette Valley and Central Oregon have less variation than regional ranges or small city ranges. (Table 28)
 - Coastal cities have lower incomes and smaller ranges than non-coastal cities. (Table 29)

CHAS Data

- **Cost Burden**
 - Cost burden and severe cost burden shares are around 30% across the state. (Table 31)
 - The share of cost burden and severely cost burden renters is higher than the share of cost burden and severely cost burden owners for all regions. (Table 31)
 - The share of cost burden and severely cost burdened owners varies from 22% to 35% with Central Oregon having the highest share of cost burden and severe cost burden

owners and Eastern Oregon having the lowest share. In consideration of just cost burdened owners, regions range from 14% to 19% cost burdened with the Gorge and Central Oregon having the highest share and Eastern Oregon having the lowest share. Severe cost burden varies from 9% to 16% with Eastern Oregon having the lowest and Central Oregon having the highest. (Table 31)

- The share of cost burdened and severely cost burdened rents ranges from 39% to 51% for all regions. The share of cost burdened renters only varies from 19% to 25% with Southwestern Oregon having the highest share and Eastern Oregon and the Gorge having the lowest share. The share of severe cost burden varies from 20% to 30% with the Gorge having the lowest share and Willamette Valley having the highest. (Table 31)
- In consideration of cost burdened by income groups, the following observations can be said for each region. (Table 32)
 - **North Coast:** For owners, over 90% of <30% AMI and over 60% of 30-50% AMI are either cost burdened or severely cost burdened. For renters, 80% of <30% AMI and over 70% of 30-50% AMI are either cost burdened or severely cost burdened.
 - **Gorge:** For owners, over 80% of <30% AMI and almost 70% of 30-50% AMI are either cost burdened or severely cost burdened. For renters, over 80% of <30% AMI and over 70% of 30-50% AMI are either cost burdened or severely cost burdened.
 - **Eastern Oregon:** For owners, almost 90% of <30% AMI and just over 50% of 30-50% AMI are either cost burdened or severely cost burdened. For renters, over 80% of <30% AMI and 70% of 30-50% AMI are either cost burdened or severely cost burdened.
 - **South Central Oregon:** For owners, 77% of <30% AMI and over 60% of 30-50% AMI are either cost burdened or severely cost burdened. For renters, just under 90% of <30% AMI and 78% of 30-50% AMI are either cost burdened or severely cost burdened.
 - **Southwestern Oregon:** For owners, over 90% of <30% AMI and 66% of 30-50% AMI are either cost burdened or severely cost burdened. For renters, 84% of <30% AMI and 86% of 30-50% AMI are either cost burdened or severely cost burdened.
 - **Willamette Valley:** For owners, 87% of <30% AMI and just over 70% of 30-50% AMI are either cost burdened or severely cost burdened. For renters, just under 90% of <30% AMI and 86% of 30-50% AMI are either cost burdened or severely cost burdened.
 - **Central Oregon:** For owners, 94% of <30% AMI and 70% of 30-50% AMI are either cost burdened or severely cost burdened. For renters, 90% of <30% AMI and 88% of 30-50% AMI are either cost burdened or severely cost burdened.
- **Income Categories**
 - About 62% of owner occupied units for all regions fall into the above income category whereas only 29% of renter occupied units for all regions fall into that same category. The next highest category for owner occupied units is low income at 15%. For renter occupied units, the next highest category is extremely low income at 22% for all regions. (Table 33 and 34)
 - While there is very little regional variation in extremely low income, very low income, and middle income categories for owner households, there is slight variation for low

income owners (varying from 13 to 17%) and above income owners (varying from 57 to 65%). (Table 33)

- There is not significant variation across regions within income categories for renters. Willamette Valley and South Central Oregon has the highest share of extremely low income, closely followed by Eastern Oregon, while Central Oregon has the lowest share. The share of very low income and low income is fairly consistent across regions (all regions are within 4% range). The share of middle income slightly varies across regions from 8% in South Central Oregon to 13% in the Gorge. The share of above income varies across regions from 24% in Eastern Oregon to 32% in Central Oregon. (Table 34)
- **Supply**
 - There is considerable regional variation in supply by region for ownership units. (Table 35)
 - For ownership units, the state has a significantly higher portion of units >VHUD 100 and a relatively proportionate share of units that are <VHUD 50, VHUD 50-80, and >VHUD 100. (Table 35)
 - There is slight regional variation in supply by region for rental units. (Table 36)
 - For rental units, the state the highest proportion of units at >RHUD 80 (27%) which is followed by units at RHUD 30-50 (14%). (Table 36)
 - Eastern Oregon has the highest share of owner occupied and rental units affordable to households in the two lowest income categories. (Table 35 and 36)
- **Substandard Units**
 - Shares of substandard housing vary by region, with the highest percentage of substandard housing in Central Oregon and the lowest in Eastern Oregon. All regions have a greater share of substandard rental units than substandard ownership units, with the exception of Willamette Valley. The highest shares of substandard rental units are in counties are Southwestern Oregon and Willamette Valley. (Table 37)
 - Southwestern Oregon and North Coast have the highest share of owner occupied substandard housing. (Table 37)

OHCS Data

- **Affordable Units**
 - A majority of affordable units are located in Southwestern Oregon (26%) and Willamette Valley (37%). (Table 38) Across the state, a vast majority (80%) of affordable units have 1 or 2 bedrooms; relatively few units (1%) have 4 bedrooms or more (14% of units have 3 bedrooms or more). (Table 39)
 - Only 26% of all affordable units are eligible for the population in need of general affordable units. (Table 40)
 - Across the state, most funding for affordable housing is being funneled through Federal sources. (Table 41 and 42)
 - South Central Oregon and the Gorge are receiving the least amount of government funding for housing assistance; Southwestern Oregon and Willamette Valley are receiving the largest amount of government funding. (Table 41 and 42)

Background Indicators

For context, we start with basic population and demographic indicators: population change, population density, age, race/ethnicity, and poverty.

Population Change

Table 1. Population Change, 2005-2012, by City Size, all HB 4079 Eligible Cities

City Size	Number of Cities	2005		2012		Share of Total Growth	
		Number	Percent	Number	Percent	Number	Percent
<25,000	175	542,500	5.0%	569,777	7.2%	27,277	34%
>=25,000	9	517,840	10.2%	570,460	13.8%	52,620	66%
Total	184	1,060,340	7.5%	1,140,237	13.9%	79,897	100%

Source: HB2254 Tier 1 Databook, Organized by City Population in 2012 to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 2. Population Change, 2005-2012, by OHCS Region and City Size, all HB 4079 Eligible Cities

Region/ City Size	Number of Cities	2005		2012		Share of Total Growth	
		Number	Percent	Number	Percent	Number	Percent
North Coast	19	57,150	7.2%	61,285	10.6%	4,135	5%
<25,000	19	57,150	7.2%	61,285	10.6%	4,135	5%
>=25,000	0	0	0.0%	0	0.0%	0	0%
Gorge	12	22,828	12.6%	25,710	18.1%	2,882	4%
<25,000	12	22,828	12.6%	25,710	18.1%	2,882	4%
>=25,000	0	0	0.0%	0	0.0%	0	0%
Eastern	59	122,330	1.8%	124,542	2.1%	2,212	3%
<25,000	59	122,330	1.8%	124,542	2.1%	2,212	3%
>=25,000	0	0	0.0%	0	0.0%	0	0%
South Central	7	26,135	2.8%	26,860	3.1%	725	1%
<25,000	7	26,135	2.8%	26,860	3.1%	725	1%
>=25,000	0	0	0.0%	0	0.0%	0	0%
Southwestern	35	256,982	7.4%	276,090	13.8%	19,108	24%
<25,000	33	160,042	3.6%	165,805	4.1%	5,763	7%
>=25,000	2	96,940	13.8%	110,285	17.7%	13,345	17%
Willamette Valley	47	473,835	7.8%	510,625	10.7%	36,790	46%
<25,000	42	143,275	7.7%	154,250	10.7%	10,975	14%
>=25,000	5	330,560	7.8%	356,375	10.7%	25,815	32%
Central	5	101,080	13.9%	115,125	14.4%	14,045	18%
<25,000	3	10,740	5.4%	11,325	10.6%	585	1%
>=25,000	2	90,340	14.9%	103,800	14.4%	13,460	17%
Total	184	1,060,340	7.5%	1,140,237	13.9%	79,897	100%

Source: HB2254 Tier 1 Databook by OHCS Regions to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 3. Population Change, 2005-2012, by Coastal Status, all HB 4079 Eligible Cities

Coastal	Number of Cities	2005	2012	Number	Percent	Share of Total Growth
Non-Coastal	152	941,390	1,017,972	76,582	8.1%	96%
Coastal	32	118,950	122,265	3,315	2.8%	4%
Total	184	1,060,340	1,140,237	79,897	7.5%	100%

Source: HB2254 Tier 1 Databook, Organized by Coastal Status to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Population Density

Table 4. Population Density, 2008-2012 five-year estimates, by City Size, all HB 4079 Eligible Cities

City Size	Number of Cities	Population	Land Area (sq. mi.)	Density (persons per square mile)
Under 25K	175	565,493	375	1,508
Over 25K	9	565,078	188	3,004
Total	184	1,130,571	563	2,008

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by City Population in 2012 to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 5. Population Density, 2008-2012 five-year estimates, by OHCS Region and City Size, all HB 4079 Eligible Cities

OHCS Region & City Size	Number of Cities	Population	Land Area (sq. mi.)	Density (persons per square mile)
North Coast	19	60,015	46	1,302
<i>Under 25K</i>	19	60,015	46	1,302
<i>Over 25K</i>	0	-	-	-
Gorge	12	24,290	18	1,380
<i>Under 25K</i>	12	24,290	18	1,380
<i>Over 25K</i>	0	-	-	-
Eastern	59	123,380	94	1,314
<i>Under 25K</i>	59	123,380	94	1,314
<i>Over 25K</i>	0	-	-	-
South Central	7	26,672	25	1,059
<i>Under 25K</i>	7	26,672	25	1,059
<i>Over 25K</i>	0	-	-	-
Southwestern	35	274,182	120	2,278
<i>Under 25K</i>	33	164,594	84	1,966
<i>Over 25K</i>	2	109,588	37	2,994
Willamette Va	47	505,703	190	2,657
<i>Under 25K</i>	42	153,462	89	1,731
<i>Over 25K</i>	5	352,241	102	3,463
Central	5	116,329	70	1,672
<i>Under 25K</i>	3	13,080	20	661
<i>Over 25K</i>	2	103,249	50	2,073
Total	184	1,130,571	563	2,008

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by OHCS Regions to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 6. Population Density, 2008-2012 five-year estimates, by Coastal Status, all HB 4079 Eligible Cities

Region	Number of Cities	Population	Land Area (sq. mi.)	Density (persons per square mile)
Non-Coastal	152	1,009,810	464	2,175
Coastal	32	120,761	99	1,224
Total	184	1,130,571	563	2,008

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place, Organized by Coastal Status to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Age

Table 7. Age by Category, 2008-2012 five-year estimates, by City Size, all HB 4079 Eligible Cities

City Size	Number of Cities	Under 18		18-64		65 and Over		Total
		Persons	Percent of Persons	Persons	Percent of Persons	Persons	Percent of Persons	
<25,000	175	132,467	23%	338,025	60%	95,001	17%	565,493
>=25,000	9	122,421	22%	366,131	65%	76,526	14%	565,078
Total	184	254,888	23%	704,156	62%	171,527	15%	1,130,571

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by City Population in 2012 to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 8. Age by Category, 2008-2012 five-year estimates, by OHCS Region and City Size, all HB 4079 Eligible Cities

OHCS Region	Number of Cities	Under 18		18-64		65 and Over		Total
		Persons	Percent of Persons	Persons	Percent of Persons	Persons	Percent of Persons	
North Coast	19	13,936	23%	36,853	61%	9,226	15%	60,015
<i>Under 25K</i>	19	13,936	23%	36,853	61%	9,226	15%	60,015
<i>Over 25K</i>	0	-	-	-	-	-	-	-
Gorge	12	6,127	25%	13,569	56%	4,594	19%	24,290
<i>Under 25K</i>	12	6,127	25%	13,569	56%	4,594	19%	24,290
<i>Over 25K</i>	0	-	-	-	-	-	-	-
Eastern	59	31,997	26%	73,217	59%	18,166	15%	123,380
<i>Under 25K</i>	59	31,997	26%	73,217	59%	18,166	15%	123,380
<i>Over 25K</i>	0	-	-	-	-	-	-	-
South Central	7	5,863	22%	17,257	65%	3,552	13%	26,672
<i>Under 25K</i>	7	5,863	22%	17,257	65%	3,552	13%	26,672
<i>Over 25K</i>	0	-	-	-	-	-	-	-
Soutwestern	35	60,736	22%	161,037	59%	52,409	19%	274,182
<i>Under 25K</i>	33	34,772	21%	96,481	59%	33,341	20%	164,594
<i>Over 25K</i>	2	25,964	24%	64,556	59%	19,068	17%	109,588
Willamette Valley	47	107,728	21%	329,938	65%	68,037	13%	505,703
<i>Under 25K</i>	42	36,579	24%	92,991	61%	23,892	16%	153,462
<i>Over 25K</i>	5	71,149	20%	236,947	67%	44,145	13%	352,241
Central	5	28,501	25%	72,285	62%	15,543	13%	116,329
<i>Under 25K</i>	3	3,193	24%	7,657	59%	2,230	17%	13,080
<i>Over 25K</i>	2	25,308	25%	64,628	63%	13,313	13%	103,249
Total	184	254,888	23%	704,156	62%	171,527	15%	1,130,571

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by OHCS Regions to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 9. Age by Category, 2008-2012 five-year estimates, by Coastal Status, all HB 4079 Eligible Cities

Region	Number of Cities	Under 18		18-64		65 and Over		Total
		Persons	Percent of Persons	Persons	Percent of Persons	Persons	Percent of Persons	
Non-Coastal	152	230,923	23%	633,637	63%	145,250	14%	1,009,810
Coastal	32	23,965	20%	70,519	58%	26,277	22%	120,761
Total	184	254,888	23%	704,156	62%	171,527	15%	1,130,571

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place, Organized by Coastal Status to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Race/ Ethnicity

Table 10. Race/Ethnicity by Category, 2008-2012 five-year estimates, by City Size, all HB 4079 Eligible Cities

City Size	Number of Cities	Percent White (Non-Hispanic)	Percent Hispanic/Latino	Percent Black or African American (Non-Hispanic)	Percent American Indian/Alaska Native/Pacific Islander (Non-Hispanic)	Percent Asian (Non-Hispanic)	Percent Other race/ Two or more races (Non-Hispanic)
<25,000	175	82.8%	10.9%	0.6%	1.5%	1.1%	3.0%
>=25,000	9	82.1%	10.3%	0.9%	1.1%	2.7%	2.9%
Total	184	82.4%	10.6%	0.7%	1.3%	1.9%	3.0%

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by City Population in 2012 to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 11. Race/Ethnicity by Category, 2008-2012 five-year estimates, by OHCS Region and City Size, all HB 4079 Eligible Cities

Region/ City Size	Number of Cities	Percent White	Percent Hispanic/Latino	Percent Black or African American	Percent American Indian/Alaska Native/Pacific Islander	Percent Asian	Percent Other race/Two or more races
North Coast	19	86.5%	7.5%	0.5%	1.0%	1.5%	3.1%
<25,000	19	86.5%	7.5%	0.5%	1.0%	1.5%	3.1%
>=25,000	0	-	-	-	-	-	-
Gorge	12	80.3%	15.0%	0.3%	1.4%	1.3%	1.8%
<25,000	12	80.3%	15.0%	0.3%	1.4%	1.3%	1.8%
>=25,000	0	-	-	-	-	-	-
Eastern	59	75.2%	19.6%	0.6%	0.9%	1.0%	2.7%
<25,000	59	75.2%	19.6%	0.6%	0.9%	1.0%	2.7%
>=25,000	0	-	-	-	-	-	-
South Central	7	75.6%	14.1%	0.8%	4.6%	1.4%	3.4%
<25,000	7	75.6%	14.1%	0.8%	4.6%	1.4%	3.4%
>=25,000	0	-	-	-	-	-	-
Southwestern	35	84.6%	8.5%	0.6%	1.4%	1.2%	3.3%
<25,000	33	86.2%	6.3%	0.7%	1.5%	1.1%	3.7%
>=25,000	2	82.3%	11.8%	0.5%	1.4%	1.2%	2.8%
Willamette Valley	47	82.0%	9.7%	0.9%	1.3%	2.8%	3.2%
<25,000	42	85.0%	9.0%	0.6%	1.6%	0.9%	2.9%
>=25,000	5	80.8%	10.0%	1.1%	1.1%	3.6%	3.4%
Central	5	86.7%	9.3%	0.4%	0.8%	1.1%	1.7%
<25,000	3	87.9%	8.4%	0.1%	1.8%	0.3%	1.5%
>=25,000	2	86.5%	9.4%	0.4%	0.6%	1.2%	1.7%
Total	184	82.4%	10.6%	0.7%	1.3%	1.9%	3.0%

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by OHCS Regions to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 12. Race/Ethnicity by Category, 2008-2012 five-year estimates, by Coastal Status, all HB 4079 Eligible Cities

Coastal	Number of Cities	Percent White	Percent Hispanic/Latino	Percent Black or African American	Percent American Indian/Alaska Native/Pacific Islander	Percent Asian	Percent Other race/Two or more races
Non-Coastal	152	82.2%	10.9%	0.8%	1.2%	2.0%	2.9%
Coastal	32	84.8%	8.1%	0.5%	1.8%	1.2%	3.6%
Total	184	82.4%	10.6%	0.7%	1.3%	1.9%	3.0%

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place, Organized by Coastal Status to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Poverty

Table 13. Poverty (% Families), 2008-2012 five-year estimates, by City Size, all HB 4079 Eligible Cities

City Size	Number of Cities	Total Families	Families Below Poverty Level	Percent Households Below Poverty Level
<25,000	175	143,043	18,656	13.0%
>=25,000	9	133,590	17,414	13.0%
Total	184	276,633	36,070	13.0%

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by City Population in 2012 to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 14. Poverty (% Families), 2008-2012 five-year estimates, by OHCS Region and City Size, all HB 4079 Eligible Cities

Region/ City Size	Number of Cities	Total Families	Families Below Poverty Level	Percent Households Below Poverty Level
North Coast	19	15,663	2,224	14%
<25,000	19	15,663	2,224	14%
>=25,000	0	-	-	-
Gorge	12	6,416	667	10%
<25,000	12	6,416	667	10%
>=25,000	0	-	-	-
Eastern	59	30,348	4,568	15%
<25,000	59	30,348	4,568	15%
>=25,000	0	-	-	-
South Central	7	6,645	1,319	20%
<25,000	7	6,645	1,319	20%
>=25,000	0	-	-	-
Southwestern	35	69,685	9,267	13%
<25,000	33	41,964	4,802	11%
>=25,000	2	27,721	4,465	16%
Willamette Valley	47	117,516	14,594	12%
<25,000	42	38,497	4,546	12%
>=25,000	5	79,019	10,048	13%
Central	5	30,360	3,431	11%
<25,000	3	3,510	530	15%
>=25,000	2	26,850	2,901	11%
Total	184	276,633	36,070	13%

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by OHCS Regions to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 15. Poverty (% Families), 2008-2012 five-year estimates, by Coastal Status, all HB 4079 Eligible Cities

Coastal	Number of Cities	Total Families	Families Below Poverty Level	Percent Households Below Poverty Level
Non-Coastal	152	245,855	32,302	13%
Coastal	32	30,778	3,768	12%
Total	184	276,633	36,070	13%

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place, Organized by Coastal Status to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Housing Indicators from Census (ACS)

Housing Mix

Table 16. Housing Mix, 2008-2012 five-year estimates, by City Size, all HB 4079 Eligible Cities

City Size	Number of Cities	Total SF Units (incl MH+RV)	Total MF Units	Total Housing Units	Percent SF Units (incl MH+RV)	Percent MF Units
<25,000	175	210,451	53,154	263,605	80%	20%
>=25,000	9	174,057	73,449	247,506	70%	30%
Total	184	384,508	126,603	511,111	75%	25%

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by City Population in 2012 to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 17. Housing Mix, 2008-2012 five-year estimates, by OHCS Region and City Size, all HB 4079 Eligible Cities

Region/ City Size	Number of Cities	Total SF Units (incl MH+RV)	Total MF Units	Total Housing Units	Percent SF Units (incl MH+RV)	Percent MF Units
North Coast	19	25,677	7,659	33,336	77%	23%
<25,000	19	25,677	7,659	33,336	77%	23%
>=25,000	0	-	-	-	-	-
Gorge	12	9,163	2,820	11,983	76%	24%
<25,000	12	9,163	2,820	11,983	76%	24%
>=25,000	0	-	-	-	-	-
Eastern	59	41,881	10,569	52,450	80%	20%
<25,000	59	41,881	10,569	52,450	80%	20%
>=25,000	0	-	-	-	-	-
South Central	7	10,120	2,890	13,010	78%	22%
<25,000	7	10,120	2,890	13,010	78%	22%
>=25,000	0	-	-	-	-	-
Southwestern	35	98,070	28,418	126,488	78%	22%
<25,000	33	62,573	15,113	77,686	81%	19%
>=25,000	2	35,497	13,305	48,802	73%	27%
Willamette Valley	47	156,422	63,739	220,161	71%	29%
<25,000	42	55,440	13,233	68,673	81%	19%
>=25,000	5	100,982	50,506	151,488	67%	33%
Central	5	43,175	10,508	53,683	80%	20%
<25,000	3	5,597	870	6,467	87%	13%
>=25,000	2	37,578	9,638	47,216	80%	20%
Total	184	384,508	126,603	511,111	75%	25%

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by OHCS Regions to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 18. Housing Mix, 2008-2012 five-year estimates, by Coastal Status, all HB 4079 Eligible Cities

Coastal	Number of Cities	Total SF Units (incl MH+RV)	Total MF Units	Total Housing Units	Percent SF Units (incl MH+RV)	Percent MF Units
Non-Coastal	152	329,913	110,773	440,686	75%	25%
Coastal	32	54,595	15,830	70,425	78%	22%
Total	184	384,508	126,603	511,111	75%	25%

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place, Organized by Coastal Status to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Tenure

Table 19. Tenure, 2008-2012 five-year estimates, by City Size, all HB 4079 Eligible Cities

City Size	Number of Cities	Owner Occupied		Renter Occupied		Total Occupied Units
		Dwelling Units	Percent	Dwelling Units	Percent	
<25,000	175	138,464	61%	89,240	39%	227,704
>=25,000	9	120,662	53%	108,699	47%	229,361
Total	184	259,126	57%	197,939	43%	457,065

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by City Population in 2012 to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 20. Tenure, 2008-2012 five-year estimates, by OHCS Region and City Size, all HB 4079 Eligible Cities

Region/ City Size	Number of Cities	Owner Occupied		Renter Occupied		Total Occupied Units
		Dwelling Units	Percent	Dwelling Units	Percent	
North Coast	19	14,811	60%	9,918	40%	24,729
<25,000	19	14,811	60%	9,918	40%	24,729
>=25,000	0	-	-	-	-	-
Gorge	12	6,582	63%	3,835	37%	10,417
<25,000	12	6,582	63%	3,835	37%	10,417
>=25,000	0	-	-	-	-	-
Eastern	59	28,584	61%	18,133	39%	46,717
<25,000	59	28,584	61%	18,133	39%	46,717
>=25,000	0	-	-	-	-	-
South Central	7	5,803	51%	5,659	49%	11,462
<25,000	7	5,803	51%	5,659	49%	11,462
>=25,000	0	-	-	-	-	-
Southwestern	35	64,659	56%	49,843	44%	114,502
<25,000	33	41,830	60%	27,685	40%	69,515
>=25,000	2	22,829	51%	22,158	49%	44,987
Willamette Valley	47	111,163	55%	90,323	45%	201,486
<25,000	42	37,944	64%	21,494	36%	59,438
>=25,000	5	73,219	52%	68,829	48%	142,048
Central	5	27,524	58%	20,228	42%	47,752
<25,000	3	2,910	54%	2,516	46%	5,426
>=25,000	2	24,614	58%	17,712	42%	42,326
Total	184	259,126	57%	197,939	43%	457,065

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by OHCS Regions to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 21. Tenure, 2008-2012 five-year estimates, by Coastal Status, all HB 4079 Eligible Cities

Coastal	Number of Cities	Owner Occupied		Renter Occupied		Total Occupied Units
		Dwelling Units	Percent	Dwelling Units	Percent	
Non-Coastal	152	227,945	57%	175,492	43%	403,437
Coastal	32	31,181	58%	22,447	42%	53,628
Total	184	259,126	57%	197,939	43%	457,065

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place, Organized by Coastal Status to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Vacancy: Total and Seasonal

HUD defines a vacant unit as “a dwelling unit that has been vacant for not less than nine consecutive months.” According to the technical documentation for the American Community Survey (ACS), “vacancy status has long been used as a basic indicator of the housing market and provides information on the stability and quality of housing for certain areas.” Vacant units are subdivided according to their housing market classification as follows, and the following tables (22-24) include all of these underlying categories as “Total Vacant Units”:

- For Rent – These are vacant units offered “for rent,” and vacant units offered either “for rent” or “for sale.”
- Rented, Not Occupied – These are vacant units rented but not yet occupied, including units where money has been paid or agreed upon, but the renter has not yet moved in.
- For Sale Only – These are vacant units being offered “for sale only,” including units in cooperatives and condominium projects if the individual units are offered “for sale only.” If units are offered either “for rent” or “for sale,” they are included in the “for rent” classification.
- Sold, Not Occupied – These are vacant units sold but not yet occupied, including units that have been sold recently, but the new owner has not yet moved in.
- For Seasonal, Recreational, or Occasional Use – These are vacant units used or intended for use only in certain seasons or for weekends or other occasional use throughout the year. Seasonal units include those used for summer or winter sports or recreation, such as beach cottages and hunting cabins. Seasonal units also may include quarters for such workers as herders and loggers. Interval ownership units, sometimes called shared-ownership or time-sharing condominiums, also are included here.
- For Migrant Workers – These include vacant units intended for occupancy by migratory workers employed in farm work during the crop season (Work in a cannery, a freezer plant, or a food-processing plant is not farm work).

Table 22. Vacancy, 2008-2012 five-year estimates, by City Size, all HB 4079 Eligible Cities

City Size	Number of Cities	Total Units	Total Vacant Units	Seasonal, Recreational or Occasional Use	Percent Vacant of Total Units	Percent Seasonal, Recreational or Occasional Use of Total Units
<25,000	175	263,605	35,901	13,918	14%	5%
>=25,000	9	247,506	18,145	2,396	7%	1%
Total	184	511,111	54,046	16,314	11%	3%

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by City Population in 2012 to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Note: Total Vacant Units includes units for all purposes as defined by the Census Bureau.

Table 23. Vacancy, 2008-2012 five-year estimates, by OHCS Region and City Size, all HB 4079 Eligible Cities

Region/ City Size	Number of Cities	Total Units	Total Vacant Units	Seasonal, Recreational or Occasional Use	Percent Vacant of Total Units	Percent Seasonal, Recreational or Occasional Use of Total Units
North Coast	19	33,336	8,607	6,093	26%	18%
<25,000	19	33,336	8,607	6,093	26%	18%
>=25,000	0	-	-	-	-	-
Gorge	12	11,983	1,566	547	13%	5%
<25,000	12	11,983	1,566	547	13%	5%
>=25,000	0	-	-	-	-	-
Eastern	59	52,450	5,733	1,151	11%	2%
<25,000	59	52,450	5,733	1,151	11%	2%
>=25,000	0	-	-	-	-	-
South Central	7	13,010	1,548	126	12%	1%
<25,000	7	13,010	1,548	126	12%	1%
>=25,000	0	-	-	-	-	-
Southwestern	35	126,488	11,986	2,026	9%	2%
<25,000	33	77,686	8,171	1,579	11%	2%
>=25,000	2	48,802	3,815	447	8%	1%
Willamette Valley	47	220,161	18,675	4,771	8%	2%
<25,000	42	68,673	9,235	4,090	13%	6%
>=25,000	5	151,488	9,440	681	6%	0%
Central	5	53,683	5,931	1,600	11%	3%
<25,000	3	6,467	1,041	332	16%	5%
>=25,000	2	47,216	4,890	1,268	10%	3%
Total	184	511,111	54,046	16,314	11%	3%

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by OHCS Regions to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Note: Total Vacant Units includes units for all purposes as defined by the Census Bureau.

Table 24. Vacancy, 2008-2012 five-year estimates, by Coastal Status, all HB 4079 Eligible Cities

Coastal	Number of Cities	Total Units	Total Vacant Units	Seasonal, Recreational or Occasional Use	Percent Vacant of Total Units	Percent Seasonal, Recreational or Occasional Use of Total Units
Non-Coastal	152	440,686	37,249	5,694	8%	1%
Coastal	32	70,425	16,797	10,620	24%	15%
Total	184	511,111	54,046	16,314	11%	3%

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place, Organized by Coastal Status to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Note: Total Vacant Units includes units for all purposes as defined by the Census Bureau.

Gross Rent

The Census Bureau explains gross rent as follows: “Gross rent provides information on the monthly housing cost expenses for renters. When the data is used in conjunction with income data, the information offers an excellent measure of housing affordability and excessive shelter costs. The data also serve to aid in the development of housing programs to meet the needs of people at different economic levels and to provide assistance to agencies in determining policies on fair rent.”

Table 25. Average Gross Rent, 2008-2012 five-year estimates, by City Size, all HB 4079 Eligible Cities

City Size	Number of Cities	Min of Average Gross Rent (USD/month)	Max of Average Gross Rent (USD/month)	Std Dev of Average Gross Rent (USD/month)
<25,000	175	\$311	\$1,154	\$161
>=25,000	9	\$777	\$1,000	\$73
Total	184	\$311	\$1,154	\$162

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by City Population in 2012 to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 26. Average Gross Rent, 2008-2012 five-year estimates, by OHCS Region and City Size, all HB 4079 Eligible Cities

Region/ City Size	Number of Cities	Min of Average Gross Rent (USD/month)	Max of Average Gross Rent (USD/month)	Std Dev of Average Gross Rent (USD/month)
North Coast	19	\$530	\$964	\$111
<25,000	19	\$530	\$964	\$111
>=25,000	0	\$0	\$0	\$0
Gorge	12	\$493	\$929	\$145
<25,000	12	\$493	\$929	\$145
>=25,000	0	\$0	\$0	\$0
Eastern	59	\$311	\$1,106	\$127
<25,000	59	\$311	\$1,106	\$127
>=25,000	0	\$0	\$0	\$0
South Central	7	\$403	\$753	\$119
<25,000	7	\$403	\$753	\$119
>=25,000	0	\$0	\$0	\$0
Southwestern	35	\$449	\$1,154	\$150
<25,000	33	\$449	\$1,154	\$148
>=25,000	2	\$830	\$964	\$95
Willamette Valley	47	\$522	\$1,133	\$147
<25,000	42	\$522	\$1,133	\$154
>=25,000	5	\$777	\$890	\$52
Central	5	\$696	\$1,000	\$110
<25,000	3	\$696	\$898	\$111
>=25,000	2	\$851	\$1,000	\$105
Total	184	\$311	\$1,154	\$162

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by OHCS Regions to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 27. Average Gross Rent, 2008-2012 five-year estimates, by Coastal Status, all HB 4079 Eligible Cities

Coastal	Number of Cities	Min of Average Gross Rent (USD/month)	Max of Average Gross Rent (USD/month)	Std Dev of Average Gross Rent (USD/month)
Non-Coastal	152	\$311	\$1,154	\$171
Coastal	32	\$449	\$959	\$110
Total	184	\$311	\$1,154	\$162

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place, Organized by Coastal Status to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Median household income

The Census Bureau defines Household Income as “The sum of the income of all people 15 years and older living in the household. A household includes related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household.” Median household income is the median of the observed values in a specific geographic area.

Table 28. Median Household Income, 2008-2012 five-year estimates, by City Size, all HB 4079 Eligible Cities

City Size	Number of Cities	Min of Median Household Income	Max of Median Household Income	Std Dev of Median Household Income
<25,000	175	\$12,893	\$85,797	\$11,012
>=25,000	9	\$34,028	\$54,255	\$5,727
Total	184	\$12,893	\$85,797	\$10,805

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by City Population in 2012 to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 29. Median Income, 2008-2012 five-year estimates, by OHCS Region and City Size, all HB 4079 Eligible Cities

Region/ City Size	Number of Cities	Min of Median Household Income	Max of Median Household Income	Std Dev of Median Household Income
North Coast	19	\$24,497	\$68,172	\$11,601
<25,000	19	\$24,497	\$68,172	\$11,601
>=25,000	0	\$0	\$0	\$0
Gorge	12	\$16,761	\$57,938	\$11,965
<25,000	12	\$16,761	\$57,938	\$11,965
>=25,000	0	\$0	\$0	\$0
Eastern	59	\$12,893	\$85,797	\$11,929
<25,000	59	\$12,893	\$85,797	\$11,929
>=25,000	0	\$0	\$0	\$0
South Central	7	\$32,976	\$42,727	\$3,459
<25,000	7	\$32,976	\$42,727	\$3,459
>=25,000	0	\$0	\$0	\$0
Southwestern	35	\$22,708	\$57,256	\$6,968
<25,000	33	\$22,708	\$57,256	\$7,083
>=25,000	2	\$34,028	\$43,572	\$6,749
Willamette Valley	47	\$30,619	\$75,365	\$9,516
<25,000	42	\$30,619	\$75,365	\$9,822
>=25,000	5	\$38,981	\$48,104	\$3,656
Central	5	\$29,852	\$54,255	\$11,004
<25,000	3	\$29,852	\$50,856	\$11,657
>=25,000	2	\$42,311	\$54,255	\$8,446
Total	184	\$12,893	\$85,797	\$10,805

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place Organized by OHCS Regions to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 30. Median Income, 2008-2012 five-year estimates, by Coastal Status, all HB 4079 Eligible Cities

Coastal	Number of Cities	Min of Median Household Income	Max of Median Household Income	Std Dev of Median Household Income
Non-Coastal	152	\$12,893	\$85,797	\$11,453
Coastal	32	\$29,182	\$52,560	\$6,538
Total	184	\$12,893	\$85,797	\$10,805

Source: American Community Survey, five-year estimates 2008-2012 by Census Designated Place, Organized by Coastal Status to include HB 4079 ineligible cities. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Housing Indicators from CHAS

HUD works with the Census Bureau to develop customized data analysis for housing. HUD provides the following description of CHAS data:

“The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD’s programs (primarily 30, 50, and 80% of median income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types. The CHAS data provide counts of the numbers of households that fit these HUD-specified characteristics in HUD-specified geographic areas.

In addition to estimating low-income housing needs, the CHAS data contribute to a more comprehensive market analysis by documenting issues like lead paint risks, "affordability mismatch," and the interaction of affordability with variables like age of homes, number of bedrooms, and type of building.”

The CHAS data are based on ACS data. HUD provides the following description:

The [American Community Survey \(ACS\)](#), from which the CHAS are now derived, has a smaller sample size than the Decennial Census (which was the basis of the 2000 CHAS). As a result, the Census Bureau cannot produce data using only one year of survey responses, except in very populous areas. For areas with population 65,000 or greater, ACS estimates are available each year using only the most recent year’s survey responses (known as "1-year data"). For areas with population 20,000 or greater, ACS estimates are available each year based on averages of the previous three years of survey responses ("3-year data"). For areas with population less than 20,000—including all census tracts, and many places, counties, and minor civil divisions—the only ACS estimates available are based on averages of the previous five years of survey responses ("5-year data").

HUD can purchase special tabulations of 1-year data, 3-year data, or 5-year data, subject to the same population thresholds. In 2009 and 2010, HUD only requested a special tabulation of 3-year data (2005-07 and 2006-08). In 2011, HUD requested a special tabulation of 5-year data (2005-2009). In future years, HUD expects to rotate to balance the timeliness of the data and its geographic precision.

HUD also acknowledges some issues with the CHAS data:

As with the CHAS 2000 and all other special tabulations of Census data, the Census Bureau requires that the CHAS data be rounded. The rounding scheme is as follows: 0 remains 0; 1-7 rounds to 4; 8 or greater rounds to nearest multiple of 5. This causes discrepancies when adding up smaller geographies and when adding up data within CHAS tables. Consider a city where the CHAS data indicate that there were 4 renter households with extremely low income and 4 owner households with extremely low income. One might be tempted to conclude that there are 8 total households with extremely low income. If another CHAS table indicates that there are actually a total of 15 extremely low income households, that would appear to be contradictory. This

situation is the result of rounding. The city could have 6 renter households with extremely low income and 7 owner households with extremely low income, which is a total of 13 extremely low income households; but all of these numbers would be rounded, to 4, 4, and 15. As a result, HUD advises: 1. Use the largest geographies possible (rather than adding up smaller units of geography); 2. Use the total and subtotals published in the CHAS data (rather than creating your own totals and subtotals); and 3. If you must create a derived estimate by adding multiple CHAS estimates, understand that rounding will cause the resulting number to be less accurate.

Cost burden by tenure

According to HUD, “Families who pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.” The CHAS data site is more specific:

- Cost burden – Monthly housing costs (including utilities) exceeding 30% of monthly income.
- Severe cost burden – Monthly housing costs (including utilities) exceeding 50% of monthly income.

Table 31. Cost Burden by Tenure, 2009-2013 five-year estimates, by OHCS Region, all HB 4079 Eligible Counties

Region	Number of Counties	Total Units	Total Ownership Units	Cost Burdened Owners (>30% and <50%)	Severely Cost Burdened Owners (>50%)	Total Rental Units	Cost Burdened Renters (>30% and <50%)	Severely Cost Burdened Renters (>50%)
North Coast	3	45,055	31,105	18%	12%	13,950	23%	23%
Gorge	3	18,580	12,155	19%	10%	6,430	19%	20%
Eastern	10	68,915	44,875	14%	9%	24,045	19%	22%
South Central	2	30,945	20,375	15%	11%	10,565	22%	27%
Southwestern	5	197,800	128,945	17%	14%	68,865	25%	28%
Willamette Valley	5	278,070	172,710	18%	11%	105,365	21%	30%
Central	2	73,450	48,560	19%	16%	24,885	25%	26%
Total	30	712,815	458,725	17%	12%	254,105	22%	27%

Source: CHAS, five-year estimates 2009-2013 by Census Designated County to include HB 4079 eligible counties (Table 8). Note that percentages may not add to 100% because of rounding in CHAS data.

Table 32. Cost Burden by Tenure by income group, 2009-2013 five-year estimates, by OHCS Region, all HB 4079 Eligible Counties

		Not Cost Burden		Cost Burden		Severe Cost Burden		Cost Burden + Severe Cost Burden		Total (NCB + CB + SCB)	
North Coast											
<i>Owner-Occupied</i>	< 30% AMI	135	9%	265	18%	1,070	73%	1,335	91%	1,470	100%
	30-50% AMI	1,040	38%	735	27%	930	34%	1,665	62%	2,705	100%
	50-80% AMI	2,760	58%	1,105	23%	870	18%	1,975	42%	4,735	100%
	80-100% AMI	1,910	60%	920	29%	360	11%	1,280	40%	3,190	100%
	> 100% AMI	15,975	85%	2,445	13%	440	2%	2,885	15%	18,860	100%
<i>Renter-Occupied</i>	< 30% AMI	565	20%	275	10%	2,040	71%	2,315	80%	2,880	100%
	30-50% AMI	790	29%	1,115	40%	865	31%	1,980	71%	2,770	100%
	50-80% AMI	1,200	43%	1,305	47%	265	10%	1,570	57%	2,770	100%
	80-100% AMI	1,255	74%	370	22%	70	4%	440	26%	1,695	100%
	> 100% AMI	3,530	95%	150	4%	25	1%	175	5%	3,705	100%
Gorge											
<i>Owner-Occupied</i>	< 30% AMI	69	16%	100	23%	265	61%	365	84%	434	100%
	30-50% AMI	290	32%	315	35%	295	33%	610	68%	900	100%
	50-80% AMI	1,260	63%	500	25%	250	12%	750	37%	2,010	100%
	80-100% AMI	815	58%	375	27%	219	16%	594	42%	1,409	100%
	> 100% AMI	6,200	84%	1,039	14%	130	2%	1,169	16%	7,369	100%
<i>Renter-Occupied</i>	< 30% AMI	160	16%	99	10%	750	74%	849	84%	1,009	100%
	30-50% AMI	340	27%	540	43%	390	31%	930	73%	1,270	100%
	50-80% AMI	820	61%	415	31%	110	8%	525	39%	1,345	100%
	80-100% AMI	750	89%	80	10%	10	1%	90	11%	840	100%
	> 100% AMI	1,790	94%	64	3%	50	3%	114	6%	1,904	100%
Eastern											
<i>Owner-Occupied</i>	< 30% AMI	320	13%	554	23%	1,565	64%	2,119	87%	2,439	100%
	30-50% AMI	1,875	49%	1,029	27%	944	25%	1,973	51%	3,848	100%
	50-80% AMI	4,535	63%	1,744	24%	864	12%	2,608	37%	7,143	100%
	80-100% AMI	3,295	77%	820	19%	137	3%	957	23%	4,252	100%
	> 100% AMI	24,520	91%	2,039	8%	356	1%	2,395	9%	26,915	100%
<i>Renter-Occupied</i>	< 30% AMI	933	18%	570	11%	3,635	71%	4,205	82%	5,138	100%
	30-50% AMI	1,585	30%	2,235	43%	1,394	27%	3,629	70%	5,214	100%
	50-80% AMI	3,135	63%	1,565	32%	244	5%	1,809	37%	4,944	100%
	80-100% AMI	2,480	94%	146	6%	-	0%	146	6%	2,626	100%
	> 100% AMI	5,740	99%	23	0%	15	0%	38	1%	5,778	100%
South Central											
<i>Owner-Occupied</i>	< 30% AMI	250	23%	120	11%	705	66%	825	77%	1,075	100%
	30-50% AMI	765	39%	455	23%	765	39%	1,220	61%	1,985	100%
	50-80% AMI	2,055	62%	785	24%	475	14%	1,260	38%	3,315	100%
	80-100% AMI	1,530	68%	530	24%	185	8%	715	32%	2,245	100%
	> 100% AMI	10,315	89%	1,110	10%	154	1%	1,264	11%	11,579	100%
<i>Renter-Occupied</i>	< 30% AMI	250	11%	180	8%	1,845	81%	2,025	89%	2,275	100%
	30-50% AMI	480	22%	940	44%	734	34%	1,674	78%	2,154	100%
	50-80% AMI	1,185	52%	910	40%	165	7%	1,075	48%	2,260	100%
	80-100% AMI	685	81%	144	17%	20	2%	164	19%	849	100%
	> 100% AMI	2,580	92%	179	6%	45	2%	224	8%	2,804	100%

	Not Cost Burden		Cost Burden		Severe Cost Burden		Cost Burden + Severe Cost Burden		Total (NCB + CB + SCB)		
Southwestern											
<i>Owner-Occupied</i>	< 30% AMI	520	8%	955	15%	4,695	76%	5,650	92%	6,170	100%
	30-50% AMI	3,775	34%	3,260	29%	4,230	38%	7,490	66%	11,265	100%
	50-80% AMI	10,890	55%	4,510	23%	4,460	22%	8,970	45%	19,860	100%
	80-100% AMI	7,600	60%	3,205	25%	1,955	15%	5,160	40%	12,760	100%
	> 100% AMI	65,215	84%	10,415	13%	2,235	3%	12,650	16%	77,865	100%
<i>Renter-Occupied</i>	< 30% AMI	1,850	16%	1,095	9%	8,750	75%	9,845	84%	11,695	100%
	30-50% AMI	1,770	14%	4,035	32%	6,840	54%	10,875	86%	12,645	100%
	50-80% AMI	4,815	32%	7,365	50%	2,680	18%	10,045	68%	14,860	100%
	80-100% AMI	4,365	57%	3,000	39%	295	4%	3,295	43%	7,660	100%
	> 100% AMI	18,655	90%	1,395	7%	630	3%	2,025	10%	20,680	100%
Willamette Valley											
<i>Owner-Occupied</i>	< 30% AMI	980	13%	1,100	14%	5,690	73%	6,790	87%	7,770	100%
	<50 AMI	5,830	29%	4,250	21%	10,070	50%	14,320	71%	20,150	100%
	<80 AMI	17,990	42%	9,850	23%	15,300	35%	25,150	58%	43,140	100%
	<100 AMI	27,115	46%	14,665	25%	17,305	29%	31,970	54%	59,085	100%
	> 100% AMI	93,770	84%	15,885	14%	2,425	2%	18,310	16%	112,080	100%
<i>Renter-Occupied</i>	< 30% AMI	2,350	11%	1,610	7%	18,370	82%	19,980	89%	22,330	100%
	<50 AMI	5,775	14%	7,850	19%	27,310	67%	35,160	86%	40,935	100%
	<80 AMI	13,880	22%	18,145	29%	30,540	49%	48,685	78%	62,565	100%
	<100 AMI	20,815	29%	20,720	29%	30,834	43%	51,554	71%	72,369	100%
	> 100% AMI	27,435	92%	1,820	6%	425	1%	2,245	8%	29,680	100%
Central											
<i>Owner-Occupied</i>	< 30% AMI	135	6%	170	8%	1,940	86%	2,110	94%	2,245	100%
	30-50% AMI	1,150	30%	750	19%	1,950	51%	2,700	70%	3,850	100%
	50-80% AMI	2,775	44%	1,560	25%	1,995	32%	3,555	56%	6,330	100%
	80-100% AMI	2,050	49%	1,325	32%	810	19%	2,135	51%	4,185	100%
	> 100% AMI	24,895	79%	5,460	17%	1,250	4%	6,710	21%	31,605	100%
<i>Renter-Occupied</i>	< 30% AMI	335	10%	300	9%	2,825	82%	3,125	90%	3,460	100%
	30-50% AMI	565	12%	1,355	30%	2,625	58%	3,980	88%	4,545	100%
	50-80% AMI	1,855	31%	3,270	55%	850	14%	4,120	69%	5,975	100%
	80-100% AMI	1,850	73%	620	25%	50	2%	670	27%	2,520	100%
	> 100% AMI	7,180	91%	645	8%	70	1%	715	9%	7,895	100%
State											
<i>Owner-Occupied</i>	< 30% AMI	2,409	11%	3,264	15%	15,930	74%	19,194	89%	21,603	100%
	<50 AMI	16,154	28%	12,958	22%	29,424	50%	42,382	72%	58,536	100%
	<80 AMI	52,589	42%	28,762	23%	43,568	35%	72,330	58%	124,919	100%
	<100 AMI	78,914	47%	40,752	24%	49,239	29%	89,991	53%	168,905	100%
	> 100% AMI	240,890	84%	38,393	13%	6,990	2%	45,383	16%	286,273	100%
<i>Renter-Occupied</i>	< 30% AMI	6,443	13%	4,129	8%	38,215	78%	42,344	87%	48,787	100%
	<50 AMI	15,398	16%	20,589	21%	60,003	63%	80,592	84%	95,990	100%
	<80 AMI	36,513	24%	45,714	31%	67,547	45%	113,261	76%	149,774	100%
	<100 AMI	54,833	31%	52,649	30%	68,286	39%	120,935	69%	175,768	100%
	> 100% AMI	66,910	92%	4,276	6%	1,260	2%	5,536	8%	72,446	100%

Source: CHAS, five-year estimates 2009-2013 by Census Designated County by OHCS Regions to include HB 4079 eligible cities (Table 8). Note that percentages may not add to 100% because of rounding in CHAS data. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Income categories by tenure

Based on CHAS data, the following categories are used to examine income categories by tenure within cities. Definitions were used to be consistent with OHCS statewide data as feasible though some classification varies slightly.

ELI: Extremely low income: less than 30% of HUD Area Median Family Income

VLI: Very low income: between 31 and 50% of HUD Area Median Family Income

LI: Low income: between 51 and 80% of HUD Area Median Family Income

MI: Middle income: between 81 and 100% of HUD Area Median Family Income

AI: Above Median Income above median income: above HUD Area Median Family Income

Table 33. Income Categories -Owners, 2009-2013 five-year estimates, by OHCS Region, all HB 4079 Eligible Counties

Region	Number of Counties	Total Units	Percent					
			Ownership Units	ELI Owners	VLI Owners	LI Owners	MI Owners	AI Owners
North Coast	3	45,055	69%	5%	9%	15%	10%	61%
Gorge	3	18,580	65%	4%	7%	17%	12%	61%
Eastern	10	68,915	65%	6%	9%	16%	9%	60%
South Central	2	30,945	66%	6%	10%	16%	11%	57%
Southwestern	5	197,800	65%	6%	9%	15%	10%	60%
Willamette Valley	5	278,070	62%	5%	7%	13%	9%	65%
Central	2	73,450	66%	5%	8%	13%	9%	65%
Total	30	712,815	64%	5%	8%	14%	10%	62%

Source: CHAS, five-year estimates 2009-2013 by Census Designated County (Table 7) to include HB 4079 eligible counties. Note that percentages may not add to 100% because of rounding in CHAS data. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 34. Income Categories -Renters, 2009-2013 five-year estimates, by OHCS Region, all HB 4079 Eligible Counties

Region	Number of Counties	Total Units	Percent					
			Rental Units	ELI Renters	VLI Renters	LI Renters	MI Renters	AI Renters
North Coast	3	45,055	31%	22%	20%	20%	12%	27%
Gorge	3	18,580	35%	17%	20%	21%	13%	30%
Eastern	10	68,915	35%	23%	22%	21%	11%	24%
South Central	2	30,945	34%	24%	20%	21%	8%	27%
Southwestern	5	197,800	35%	19%	18%	22%	11%	30%
Willamette Valley	5	278,070	38%	24%	18%	21%	9%	28%
Central	2	73,450	34%	16%	18%	24%	10%	32%
Total	30	712,815	36%	22%	19%	21%	10%	29%

Source: CHAS, five-year estimates 2009-2013 by Census Designated County (Table 7) to include HB 4079 eligible counties. Note that percentages may not add to 100% because of rounding in CHAS data. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Supply of units at AMIs

HUD uses the following definitions for “Area Median Income”;

“HAMFI – HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made (For full documentation of these adjustments, consult the [HUD Income Limit Briefing Materials](#)). If you see the terms "area median income" (AMI) or "median family income" (MFI) used in the CHAS, assume it refers to HAMFI.”

The following categories are used to define supply of units:

VHUD50; The value of this unit is less than or equal to the maximum amount that would be affordable to a household making 50% of HAMFI.

VHUD80; The value of this unit is more than the maximum amount that would be affordable to a household making 50% of HAMFI, but less than or equal to the maximum amount that would be affordable to a household making 80% of HAMFI.

VHUD100; The value of this unit is more than the maximum amount that would be affordable to a household making 80% of HAMFI, but less than or equal to the maximum amount that would be affordable to a household making 100% of HAMFI.

Greater than VHUD100; The value of this unit is greater than the maximum amount that would be affordable to a household making 100% of HAMFI.

RHUD30; The gross rent for this unit is affordable to a household making 30% of HAMFI.

RHUD50; The gross rent for this unit is not affordable to a household making 30% of HAMFI, but is affordable to a household making 50% of HAMFI.

RHUD80; The gross rent for this unit is not affordable to a household making 50% of HAMFI, but is affordable to a household making 80% of HAMFI.

Greater than RHUD80; The gross rent for this unit is not affordable to a household making 80% of HAMFI.

Table 35. Supply of Units by Income Categories- Owner, 2009-2013 five-year estimates, by OHCS Region, all HB 4079 Eligible Counties

Region	Number of Counties	Total Owner Occupied Units	% Ownership Units (<VHUD 50)	% Ownership Units (VHUD 50-80)	% Ownership Units (VHUD 80-100)	% Ownership Units (>VHUD 100)
North Coast	3	20,430	11%	19%	17%	52%
Gorge	3	7,555	15%	14%	15%	56%
Eastern	10	25,670	27%	29%	14%	30%
South Central	2	12,025	21%	25%	15%	39%
Southwestern	5	75,885	15%	12%	13%	60%
Willamette Valley	5	113,485	12%	14%	15%	59%
Central	2	33,885	10%	17%	12%	60%
Total	30	288,935	14%	16%	14%	55%

Source: CHAS, five-year estimates 2009-2013 by Census Designated County (Table 15A, 15B, 15C) to include HB 4079 eligible counties. Note that percentages may not add to 100% because of rounding in CHAS data. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 36. Supply of Units by Income Categories- Renter, 2009-2013 five-year estimates, by OHCS Region, all HB 4079 Eligible Counties

Region	Number of Counties	Total Renter Occupied Units	% Rental Units (<RHUD 30)	% Rental Units (RHUD 30-50)	% Rental Units (RHUD 50-80)	% Rental Units (>RHUD 80)
North Coast	3	13,950	29%	27%	16%	28%
Gorge	3	6,430	29%	32%	11%	27%
Eastern	10	24,045	28%	50%	11%	11%
South Central	2	10,565	23%	30%	19%	28%
Southwestern	5	68,865	16%	17%	12%	55%
Willamette Valley	5	105,365	14%	22%	17%	48%
Central	2	24,885	13%	14%	16%	56%
Total	30	254,105	17%	23%	15%	45%

Source: CHAS, five-year estimates 2009-2013 by Census Designated County (Table 15A, 15B, 15C) to include HB 4079 eligible counties. Note that percentages may not add to 100% because of rounding in CHAS data. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Substandard Dwellings

HUD defines a unit to have “Housing Problems” as follows: “Housing Problems – There are four housing problems in the CHAS data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. A household is said to have a housing problem if they have any 1 or more of these 4 problems.”

Table 37. Substandard Housing, 2009-2013 five-year estimates, by OHCS Region, all HB 4079 Eligible Counties

Region	Number of Counties	Occupied Units	Substandard Units Owner Occupied	Substandard Units Renter Occupied
North Coast	3	45,055	21%	16%
Gorge	3	18,580	19%	15%
Eastern	10	68,915	17%	16%
South Central	2	30,945	19%	17%
Southwestern	5	197,800	21%	19%
Willamette Valley	5	278,070	19%	21%
Central	2	73,450	24%	18%
Total	30	712,815	20%	19%

Source: CHAS, five-year estimates 2009-2013 by Census Designated County (Table 1) to include HB 4079 eligible counties. Note that percentages may not add to 100% because of rounding in CHAS data. Region 2 (Portland Metro) is excluded from tables because of ineligibility.

OHCS Inventory

The University of Oregon relied on data from Oregon Housing and Community Services to convey data on affordable housing from the OHCS inventory. The OHCS inventory includes affordable housing developments across the state and is compiled from federal, state and local sources. The database summarizes the affordable housing unit count, the primary population targeted by each development, the number of bedrooms, and the funding sources. Because projects often receive funding from a combination of federal, state and local sources, it is important to note that the categories are not mutually exclusive.

Table 38. Affordable Housing Stock, 2016, by OHCS Region, all HB 4079 Eligible Counties

OHCS Region	Developments	Average # of Units per Development	Affordable Units	Affordable Units, of Subsidized Units
North Coast	63	24	1,503	95%
Gorge	112	15	1,628	92%
Eastern	186	21	3,848	95%
South Central	31	16	506	99%
Southwestern	321	21	6,823	91%
Willamette Valley	335	29	9,653	90%
Central	62	34	2,079	95%
TOTAL	1,110	23	26,040	92%

Source: OHCS Inventory; Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 39. Affordable Housing by Bedroom Count, 2016, by OHCS Region, all HB 4079 Eligible Counties

Affordable Units with Bedroom Count						
OHCS Region	0 Bedrooms	1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5+ Bedrooms
North Coast	16	359	368	104	5	-
Gorge	27	277	350	143	19	-
Eastern	89	732	762	299	30	-
South Central	19	148	113	55	5	-
Southwestern	361	1,958	1,070	268	23	6
Willamette Valley	226	2,014	1,829	713	29	-
Central	55	493	518	173	6	-
TOTAL	793	5,981	5,010	1,755	117	6

Source: OHCS Inventory; Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 40. Affordable Housing by Eligibility Criteria, 2016, by OHCS Region, all HB 4079 Eligible Counties

Affordable Units by Population Eligibility		
OHCS Region	All Eligibility	General Affordability
North Coast	472	22%
Gorge	493	29%
Eastern	1,061	28%
South Central	168	33%
Southwestern	1,338	20%
Willamette Valley	2,542	28%
Central	691	25%
TOTAL	6,765	26%

Source: OHCS Inventory; Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 41. Affordable Housing by Funding Source, 2016 by OHCS Region, all HB 4079 Eligible Counties

Affordable Units by Funding Source			
OHCS Region	Federal	State	Local
North Coast	1,182	695	134
Gorge	812	778	638
Eastern	3,098	2,056	814
South Central	415	292	63
Southwestern	5,250	3,332	1,043
Willamette Valley	6,927	4,542	2,513
Central	1,432	1,136	452
TOTAL	19,116	12,831	5,657

Source: OHCS Inventory; Region 2 (Portland Metro) is excluded from tables because of ineligibility.

Table 42. Affordable Housing, 2009-2013 five-year estimates, by OHCS Region, all HB 4079 Eligible Counties

Affordable Units, of Subsidized Units by Funding Source			
OHCS Region	Federal	State	Local
North Coast	1,151	665	116
Gorge	795	743	552
Eastern	3,059	1,890	812
South Central	411	289	63
Southwestern	5,070	2,933	998
Willamette Valley	6,611	3,822	2,435
Central	1,416	1,036	449
TOTAL	18,513	11,378	5,425

Source: OHCS Inventory; Region 2 (Portland Metro) is excluded from tables because of ineligibility.

APPENDIX B: DATA SOURCES AND QUALITY

Most of the data presented in this memorandum is either from the American Community Survey (ACS) or derived from the ACS (HUDs “CHAS” data sets). We provide a more detailed description of datasets can be found in this Appendix.

ACS Data

According to the Census Bureau, the ACS is “a relatively new survey conducted by the U.S. Census Bureau. It uses a series of monthly samples to produce annually updated estimates for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long-form sample. Initially, five years of samples were required to produce these small-area data.”

While the methods used by the Census Bureau to administer and analyze the ACS are robust, the data still have limitations. The survey is administered to more than three million households annually, a sample size that is considered representative for most uses. Moreover, the Bureau commonly achieves response rates of 90% or higher.¹ Because of the sampling methodology, the ACS must combine population or housing data from multiple years to produce reliable numbers for medium and small cities. The ACS provides 1-, 3-, and 5-year estimates each year. According to the Bureau, “the primary advantage of using multiyear estimates is the increased statistical reliability of the data for less populated areas and small population subgroups.” The Bureau presents annual estimates as follows:

- For areas with population 65,000 or greater, ACS estimates are available each year using only the most recent year’s survey responses (known as “1-year data”).
- For areas with population 20,000 or greater, ACS estimates are available each year based on averages of the previous three years of survey responses (“3-year data”). For areas with population less than 20,000—including all census tracts
- For many places, counties, and minor civil divisions—the only ACS estimates available are based on averages of the previous five years of survey responses (“5-year data”).

As such, the ACS estimates include some uncertainty or “sampling error.” The Bureau provides data on the margin of error—a measure of sampling error estimates the range within which the real value most likely falls. In general, the bigger the margin of error, the less certain the estimate.

HUD CHAS Data

The RAC suggested we use CHAS data for parts of the analysis. As an overview, HUD works with the Census Bureau to develop customized data analysis for housing. HUD provides the following description of CHAS data:

“The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD’s programs (primarily 30, 50, and 80 percent of median income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types. The CHAS data provide

¹ <https://www.census.gov/acs/www/methodology/sample-size-and-data-quality/response-rates/>

counts of the numbers of households that fit these HUD-specified characteristics in HUD-specified geographic areas.

In addition to estimating low-income housing needs, the CHAS data contribute to a more comprehensive market analysis by documenting issues like lead paint risks, "affordability mismatch," and the interaction of affordability with variables like age of homes, number of bedrooms, and type of building."

One of the key limitations of the CHAS data is that the most recent available data at the time of this report are based on 2008-12 ACS data. ²HUD also acknowledges some issues with the CHAS data:

As with the CHAS 2000 and all other special tabulations of Census data, the Census Bureau requires that the CHAS data be rounded. The rounding scheme is as follows: 0 remains 0; 1-7 rounds to 4; 8 or greater rounds to nearest multiple of 5. This causes discrepancies when adding up smaller geographies and when adding up data within CHAS tables. Consider a city where the CHAS data indicate that there were 4 renter households with extremely low income and 4 owner households with extremely low income. One might be tempted to conclude that there are 8 total households with extremely low income. If another CHAS table indicates that there are actually a total of 15 extremely low income households, that would appear to be contradictory. This situation is the result of rounding. The city could have 6 renter households with extremely low income and 7 owner households with extremely low income, which is a total of 13 extremely low income households; but all of these numbers would be rounded, to 4, 4, and 15. As a result, HUD advises: 1. Use the largest geographies possible (rather than adding up smaller units of geography); 2. Use the total and subtotals published in the CHAS data (rather than creating your own totals and subtotals); and 3. If you must create a derived estimate by adding multiple CHAS estimates, understand that rounding will cause the resulting number to be less accurate.

OHCS Inventory

The OHCS Inventory relies on federal, state and local housing authorities to describe the stock of affordable housing in the state. Because developments with affordability restrictions often rely on several sources, it is difficult to describe the share attributed to federal, state and local sources since the categories are not mutually exclusive. Further, it is not currently feasible to describe eligibility by AMI or describe expiration dates.

² 2009-2012 CHAS Data were released on July 6, 2016 after data analysis was in progress.