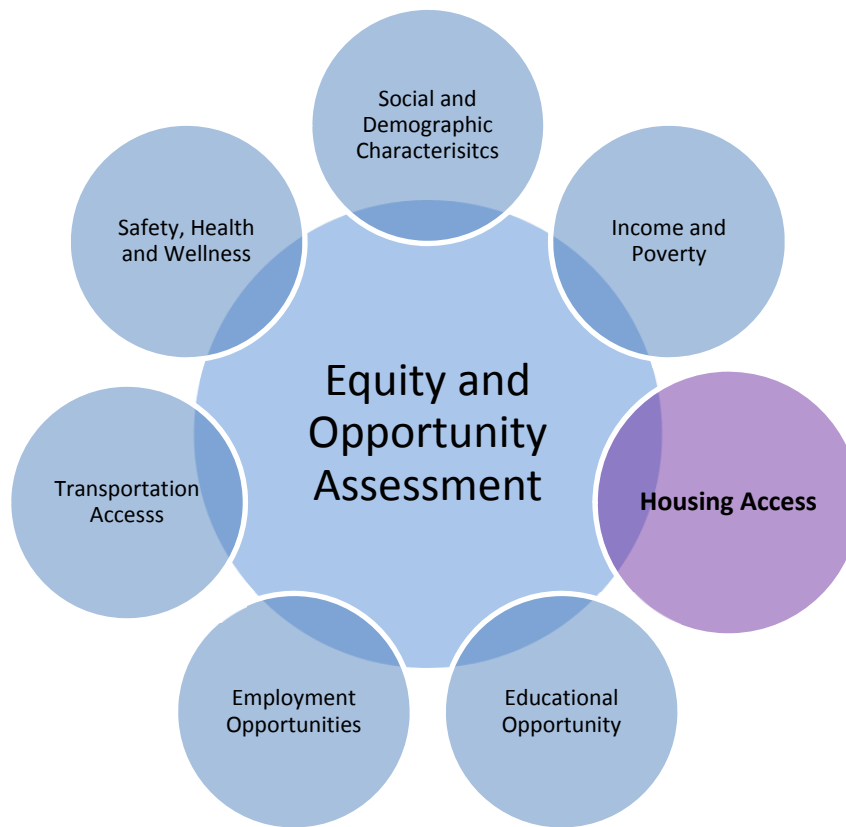


## 7.0 Housing Access

A key indicator of sustainable communities is access to quality housing that is affordable and well-located. This chapter examines a range of housing issues including general housing characteristics such as building activity, types of housing units and vacancy rates. To understand the challenges area residents have related to housing accessibility and its affordability, this indicator looks at median monthly owner and renter housing costs along with owner and renter housing cost burdens. Lastly, this chapter examines data related to the supply and location of subsidized affordable housing units, emergency housing, and manufactured home parks.

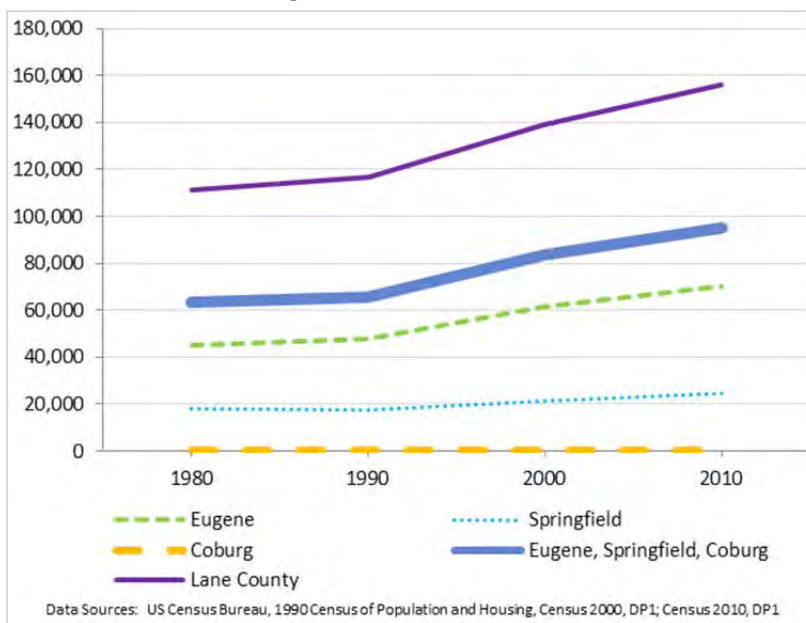


## 7.1. Housing Characteristics

In 2010, there were 95,175 total housing units in the cities of Eugene, Springfield, and Coburg. Approximately three-quarters (73%) of the housing units were located in Eugene. The total number of housing units in the three cities represents 61% of the total housing stock in Lane County in 2010, and 83% of housing stock in the Assessment area.

The area's housing supply grew quite slowly during the 1980's and then more rapidly during the 1990's. Between 2000 and 2010, growth in the overall housing stock continued but at a moderate pace of 14% which roughly mirrors the population increase of 13% for the Cities of Eugene, Springfield, and Coburg. This represents a decrease from the housing and population growth of the 1990s, where the number of housing units experienced a 27% increase and the population grew by 21%<sup>90</sup>

**Chart 7.1. Total Housing Units, 1980 to 2010**



**Table 7.1. Total Housing Units, 1980 to 2010**

	1980	1990	2000	2010	% change 1990-2000	% change 2000-2010
Eugene	44,812	47,991	61,444	69,951	28%	14%
Springfield	18,121	17,469	21,500	24,809	23%	15%
Coburg	303	305	387	415	27%	7%
Eugene, Springfield, Coburg	63,236	65,765	83,331	95,175	27%	14%
Lane County	111,084	116,676	138,946	156,112	19%	12%

Data Sources: US Census Bureau, 1990 Census of Population and Housing, Census 2000, DP1; Census 2010, DP1

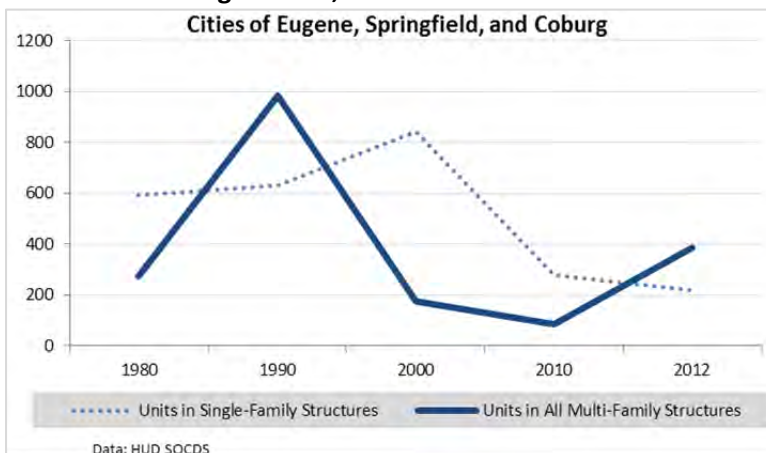
<sup>90</sup> US Census Bureau, 1990 Census of Population and Housing, Census 2000, DP1; Census 2010, DP1

## Building Activity

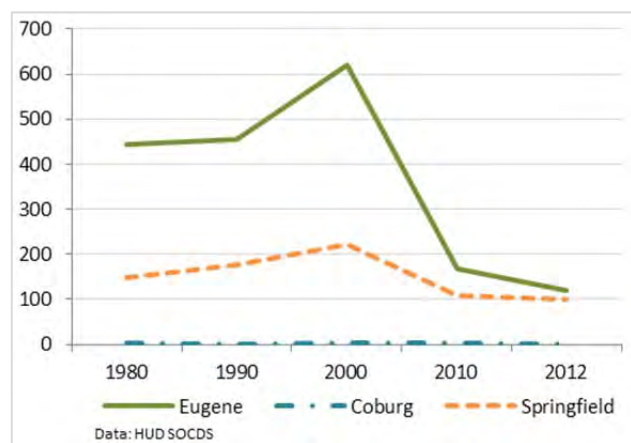
The 2008 recession and difficulties with the housing market resulted in a steep decline in building permit activity in the Cities of Eugene, Springfield, and Coburg. Overall, the number of residential permits issued in the three cities remained stable for a number of years, but a decline in building permit activity began in 2006 and continued throughout 2012.<sup>91</sup>

The three jurisdictions have different permit activity trends. Eugene has experienced an increase since 2010 in multi-family structures, which is partially due to the increase in student housing projects, but also to a variety of multi-family housing projects including new housing downtown. All three jurisdictions have seen a decline in single family housing since 2000, which appears to be steadying as the economy improves. Springfield has seen a decline in multi-family housing permits, which reached near zero in 2012. Coburg has a very small housing inventory and has reached zero permit activity for both multifamily and single family units.

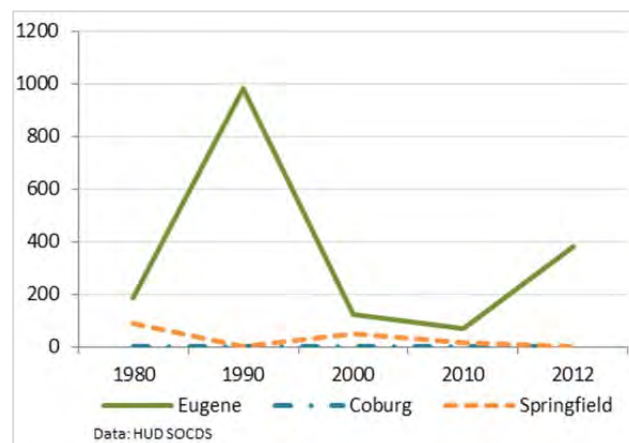
**Chart 7.2. Building Permits, 1980 to 2012**



**Chart 7.3. Multi-Family Building Permits, 1980 to 2012**



**Chart 7.4. Single Family Building Permits, 1980 to 2012**



<sup>91</sup> HUD, State of the Cities Data System, Building Permits Database, <http://www.huduser.org/portal/datasets/socds.html>

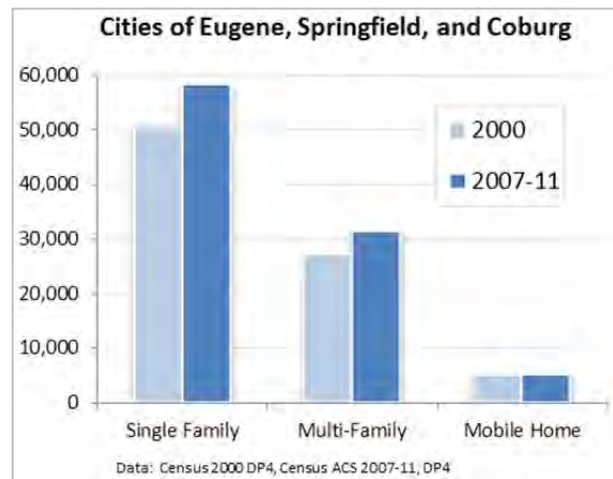
## Housing Unit Types

The overall balance between unit types across the Cities of Eugene, Springfield, and Coburg has remained relatively stable since 2000. In Census ACS estimates for the 2007-2011 time period, single family units accounted for 61% of the total housing units, multi-family units for 33%, and mobile/manufactured homes for 5%. The number of single and multi-family housing units have both increased 15% from 2000 to 2007-2011.<sup>92</sup>

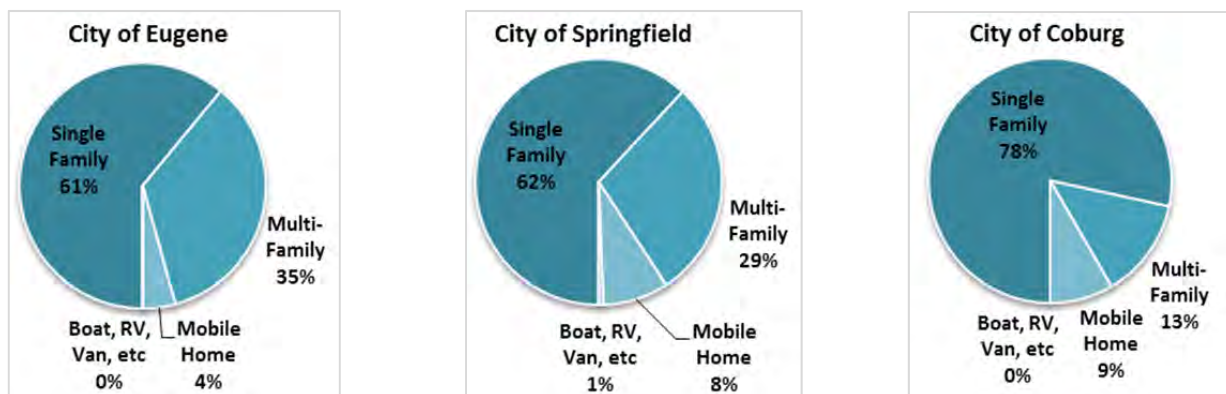
Single family residences dominate the housing stock, representing around 61% of housing in Eugene and 62% in Springfield. The City of Coburg has a smaller number of housing units (370) compared to the Cities of Eugene (69,757) and Springfield (24,905) and a higher percentage of single family residences and a lower percentage of multi-family units.<sup>93</sup> The housing mix in Coburg has changed with multi-family housing doubling between 2000 and 2007-2011 from 21 to 49 units.

The housing mix in Springfield has stayed relatively stable since 2000 with growth in all housing types. One exception is the “other” housing category (boat, RV, van) in Springfield, which grew 287% from 39 units in 2000 to 151 in 2007-2011.<sup>94</sup> In Eugene, the mix of housing has stayed relatively the same since 2000, with 61% single family, 35% multi-family and 4% mobile homes in 2007-2011. The Cities of Coburg and Eugene have seen decreases in mobile home residences and the other forms of residences (RV, boat).

**Chart 7.5. Housing Units Types Chart, 2000 to 2007-2011**



**Chart 7.6. Housing Type by City, 2007-2011**



<sup>92</sup> Percentages in this document may not total 100% due to rounding

<sup>93</sup> Data based on ACS 2007/11 estimates and may be the same as Census 2010

<sup>94</sup> Margin of error is high for the boat, RV and van category for 2007-11 for Eugene and Springfield.

The “housing mix” of the region will have more demand as the population increases. The cities will need to accommodate this growth, which may be in the form of urban growth boundary expansion or in denser developments. The long-term growth strategies by the three Cities of Eugene, Springfield, and Coburg address these issues.

The City of Eugene’s Envision Eugene growth plan projects the growth of 15,000 new homes in the next 20 years and recommends a mix of housing options in the future which includes increasing the proportion of multi-family housing in the community.<sup>95</sup> In particular, the plan calls for more affordable multi-family housing for low and moderate income families and individuals, and denser multi-family development along employment and transit corridors.<sup>96</sup> This plan predicts that new construction will be 55% single family and 45% multi-family.<sup>97</sup>

The City of Springfield’s 2030 Refinement Plan’s Residential Land Use and Housing Element identifies the need to accommodate about 5,920 new units between 2010 and 2030. The projected housing mix needed to accommodate these additional units will be 60% single family types and 40% multi-family.<sup>98</sup> The addition of group quarters population adds another 291 units to the housing need. There are several areas identified for increased residential density, these are Downtown, Gateway, Glenwood, and the Riverfront/Franklin Corridor.<sup>99</sup>

The 2010 Coburg Urbanization Study is the City of Coburg growth plan which projects 888 new housing units will be needed by 2030 to accommodate population growth. The housing mix for this growth is projected to be 63.1% single family, 16% duplexes/attached single family, and 20.9% multi-family.<sup>100</sup>

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<sup>95</sup> City of Eugene, Envision Eugene, Provide Housing Affordable to All Income Levels, <http://www.eugene-or.gov/index.aspx?nid=760>

<sup>96</sup> City of Eugene, Envision Eugene, Executive Summary, <http://www.eugene-or.gov/index.aspx?nid=760>

<sup>97</sup> City of Eugene, Envision Eugene, Provide Housing Affordable to All Income Levels, <http://www.eugene-or.gov/index.aspx?nid=760>

<sup>98</sup> City of Springfield, Springfield 2030 Refinement Plan, Residential Land Use and Housing Element  
<http://www.ci.springfield.or.us/dsd/Planning/Index.htm>

<sup>99</sup> City of Springfield, Springfield 2030 Refinement Plan, Residential Land Use and Housing Element

<sup>100</sup> Lane Council of Governments, 2010 Coburg Urbanization Study <http://lcog.org/coburgurbanization/default.cfm>

## Average Household Size

Since 2000, the average household and family size has stayed relatively stable for the three cities with average family size a little larger than the household size. Eugene experiences the smaller family and household size of the three cities. Coburg and Springfield have similar family sizes and Coburg has a larger average household size than Springfield.

Within Eugene, the average owner household size is 2.4 persons while the average size of renter households is 2.9 persons. Within Springfield, the average owner household size is larger than Eugene with an average of 2.5 persons per household, while the average size of renter households is smaller than Eugene with 2.47 persons per household.

Projections show that a larger share of future population will be comprised of smaller, older, and less affluent households. This will alter the housing market demand in many ways over the next 20 years. Married couples with children will not dominate the market as in the past. Singles, childless couples, divorcees, those with disabilities, and single parents will continue to grow as a percentage of all households. To meet the needs of these households, more affordable choices in housing types will be needed than currently exist.

**Table 7.2. Average Household Size, 2000 to 2010**

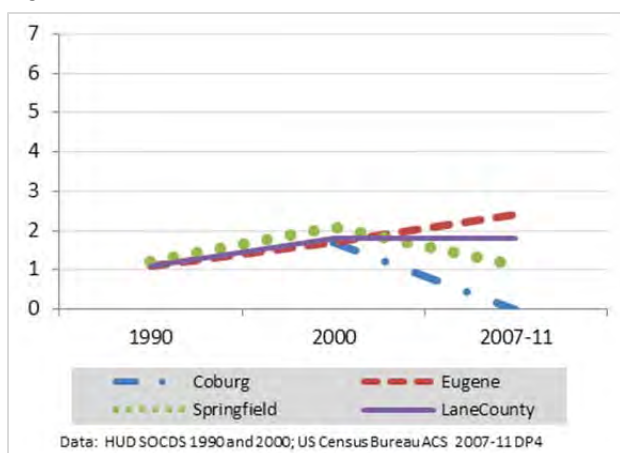
	2000				2010			
	Average household size	Average family size	Average owner household size	Average renter household size	Average household size	Average family size	Average owner household size	Average renter household size
Coburg	2.64	3.07	2.75	2.21	2.6	3	2.64	2.49
Eugene	2.27	2.87	2.47	2.05	2.24	2.85	2.40	2.09
Springfield	2.55	3.03	2.57	2.52	2.49	3	2.50	2.47

Data: US Census Bureau, Census 2000 DP1, Census 2010, DP1

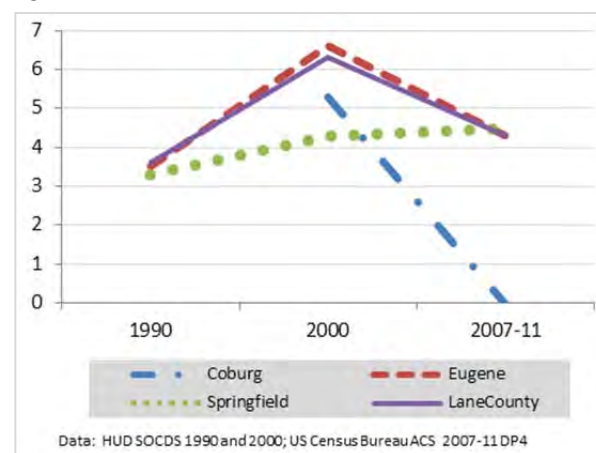
## Vacancy Rates

Census data suggests that vacancy rates in the cities of Eugene and Springfield for owner-occupied housing are consistently lower than that for renter-occupied units. Owner-occupied rates have remained more stable than rental rates in the cities of Eugene and Springfield over the past 20 years. Springfield and Coburg have seen a decline since 2000 in owner vacancy, while Eugene has seen an increase. Data for the City of Coburg is not available for 1990, but 2007-11 data shows a zero vacancy rate for both owner and renter housing. On the other hand, rental unit vacancy rates in Eugene have fluctuated since 1990, ranging from a low of 3.5% in 1990, rising to 6.6% in 2000, and dropping to 4.3% by the end of the decade. Springfield rental vacancy rates have been more stable than Eugene's rates over that period.

**Chart 7.7. Owner Vacancy Rates, 1990 to 2007-2011**



**Chart 7.8. Renter Vacancy Rates, 1990 to 2007-2011**



It is important to note, however, that vacancy rates for 1990 and 2000 were captured at a specific point in time; the 2007-11 rates are captured over the five year estimate period.<sup>101</sup> Local vacancy rates for each city or each occupancy type may have reached higher or lower than those captured by Census data and may have fluctuated up and down many times between Census years.

While the vacancy rates for apartments was fairly low in fall 2009, rentals of single-family homes were reported to be around 10% to 12% as families lost jobs during the economic downturn and reined in costs. It is likely that the relatively low vacancy rates in the cities of Eugene and Springfield for apartments compared to other Oregon metropolitan areas is due, in part, to the growing population of college students in the area.<sup>102</sup>

<sup>101</sup> For more information about why the 2007-11 five year estimates are used, please see methodology section

<sup>102</sup> Eugene – Springfield Consolidated Plan 2010-2015



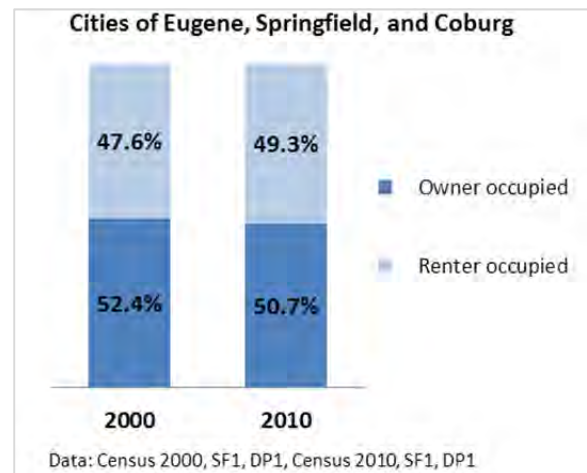
## 7.2. Renter and Owner Occupancy and Housing Cost

In the Assessment area tracts, about 55% of housing is owner occupied and 45% is renter occupied. By comparison, households in the Cities of Coburg, Eugene, and Springfield 51% are owner occupied households and 49% renter.<sup>103</sup> This indicates there is more owner occupied housing in the rural areas, and more rental housing in the cities.

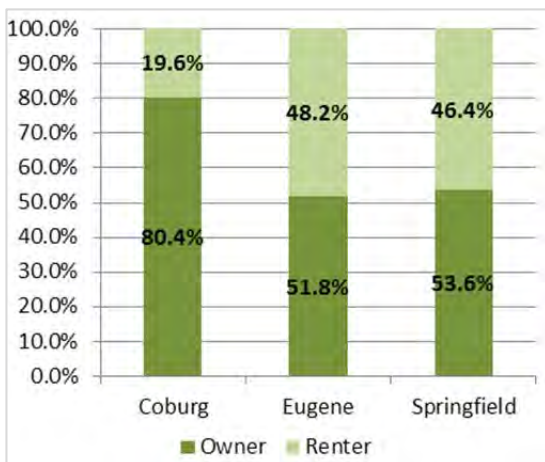
During the 2000 to 2010 time period, both renter and owner housing unit counts have increased, but the owner occupied housing has proportionally decreased while renter housing proportionally increased. Figure 76 for Renter and Owner Occupied Housing 2000-2010 demonstrates this proportional change in housing mix.

This change coincides with the increase in multi-family housing permits, and decrease in single family permits. Due to the economic decline after the recession and the resulting increase in stricter mortgage policies, many people have been led to choose rental housing.<sup>104</sup> Also, the construction of housing focused on university and college students has increased, creating a greater supply of renter based housing.<sup>105</sup> The percentages of renter occupied housing in each city has increased, as shown in the figures below.

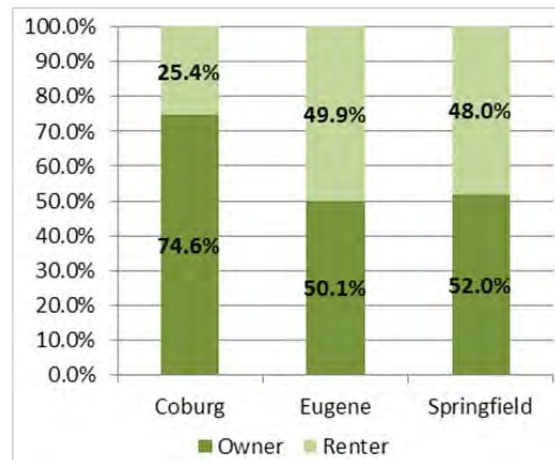
**Chart 7.9. Renter and Owner Occupied Housing, 2000 to 2010**



**Chart 7.10. Renter and Owner Occupied Housing, 2000**



**Chart 7.11. Renter and Owner Occupied Housing, 2010**



<sup>103</sup> US Census Bureau, Census 2010 SF1, DP1

<sup>104</sup> U.S. Department of Housing and Urban Development. Office of Policy Development and Research. *Comprehensive Housing Market Analysis. Eugene-Springfield, Oregon.* As of July 1, 2013. [http://www.huduser.org/portal/publications/pdf/EugeneOR\\_comp\\_2013.pdf](http://www.huduser.org/portal/publications/pdf/EugeneOR_comp_2013.pdf)

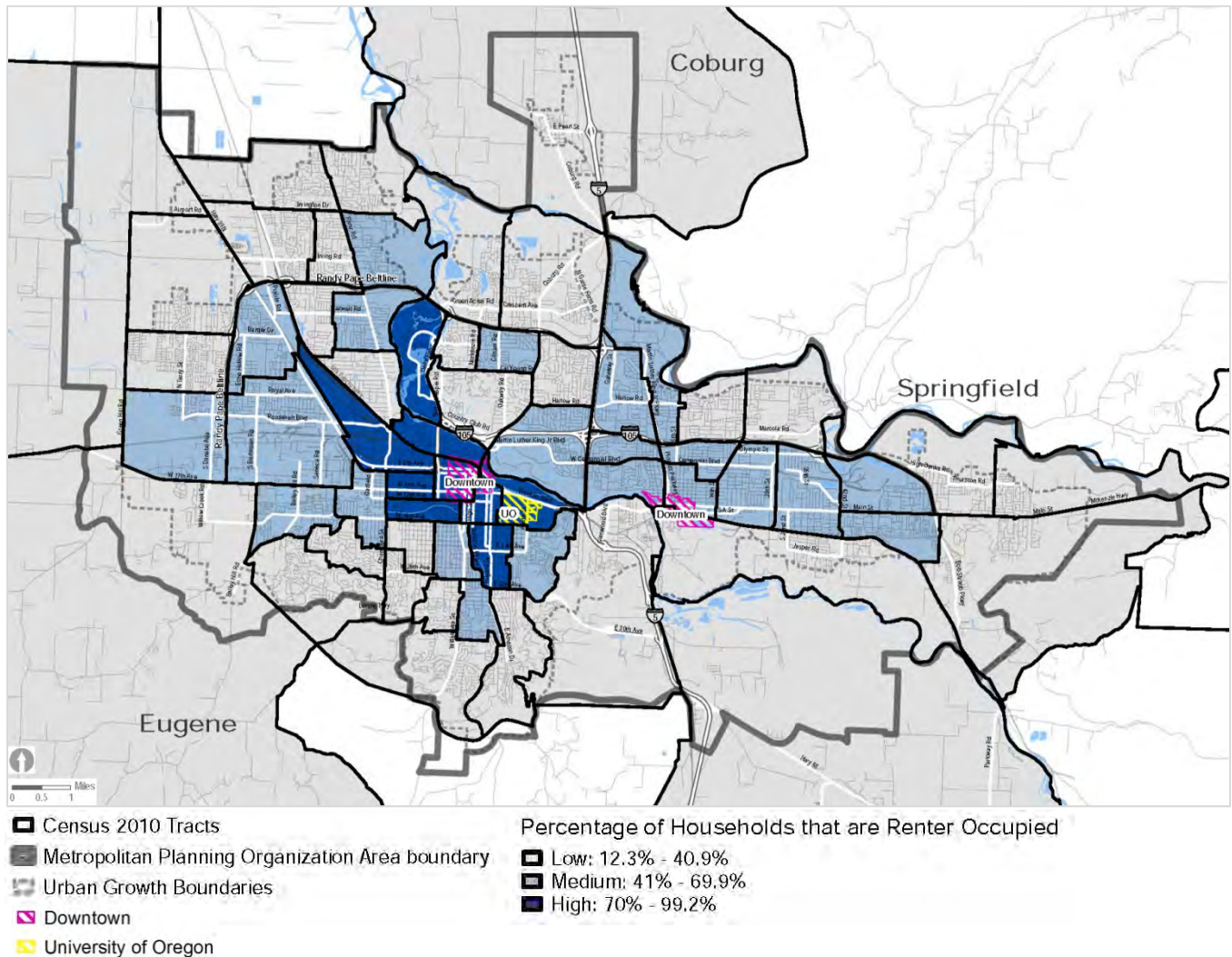
<sup>105</sup> U.S. Department of Housing and Urban Development. Office of Policy Development and Research. *Comprehensive Housing Market Analysis. Eugene-Springfield, Oregon.*



## Renter Occupied Housing

About 45% of housing in the Assessment area is renter occupied. Renter occupied housing is primarily found in the central areas of Eugene, in particular the University area, Downtown, and central-west Eugene. About 26% of the renter occupied housing are in the nine tracts with the highest percentages (70-99.2%), indicating a greater concentration of renter housing in those areas.

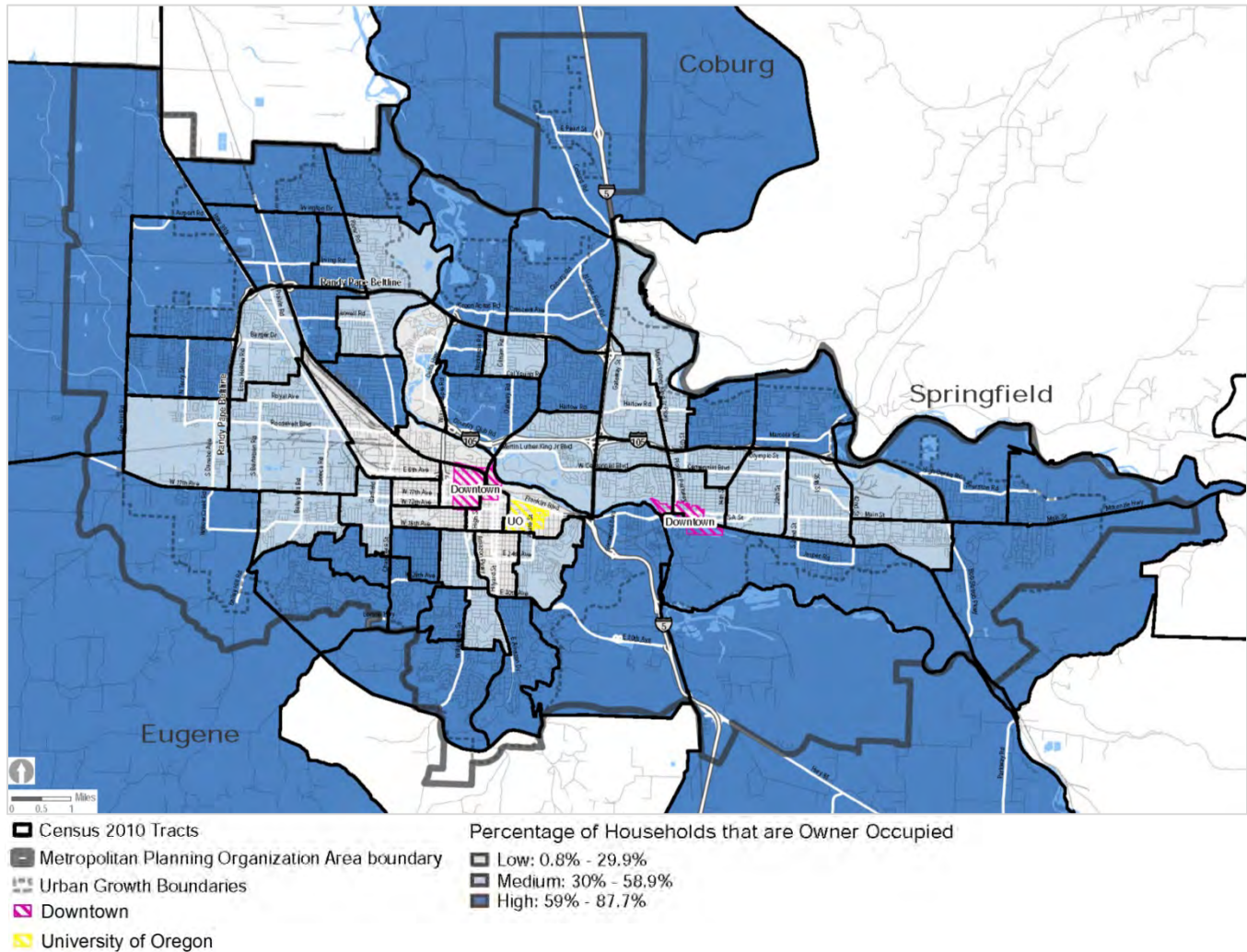
**Figure 7.1. Renter Occupied Housing Map, 2010**



## Owner Occupied Housing

About 55% of housing in the Assessment area is owner occupied. Owner occupied housing is found primarily on the outer edges of the MPO with less owner occupied housing found in the central area of Eugene. Tracts with high percentages (59%-87.7%) are found in the 31 tracts surrounding both central areas.

**Figure 7.2. Owner Occupied Housing Map, 2010**

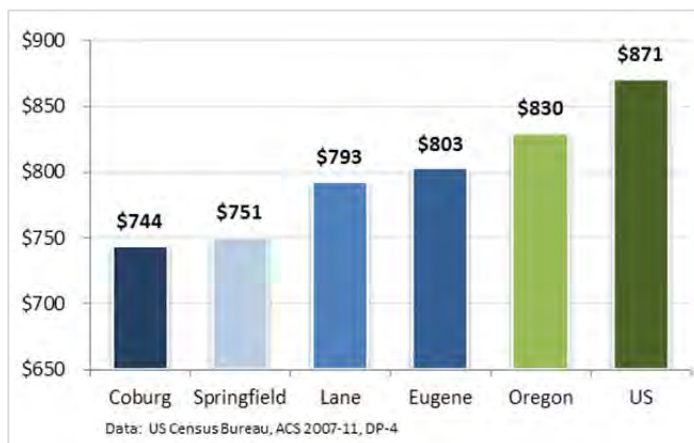


## Renter Occupied Housing Median Monthly Cost

Median monthly renter costs provide information on monthly expenses for renter households. The expenses typically include gross rent and utilities such as power, water, and garbage. Used in combination with other income data, monthly housing expenses can help measure housing affordability and/or housing costs.<sup>106</sup>

The median monthly renter costs for the region are lower than the state and the nation. The Cities of Coburg (\$744) and Springfield (\$751) are below Eugene and the County (\$793). The City of Eugene has the highest median gross rent in the region.<sup>107</sup> For comparison, the 2014 Fair Market Rents published by HUD list \$834 for a two bedroom and \$1,200 for a three bedroom in Lane County.

**Chart 7.12. Median Gross Rent, 2007-2011**



<sup>106</sup> US Census Bureau, American Community Survey and Puerto Rico Community Survey. 2011 Subject Definitions.

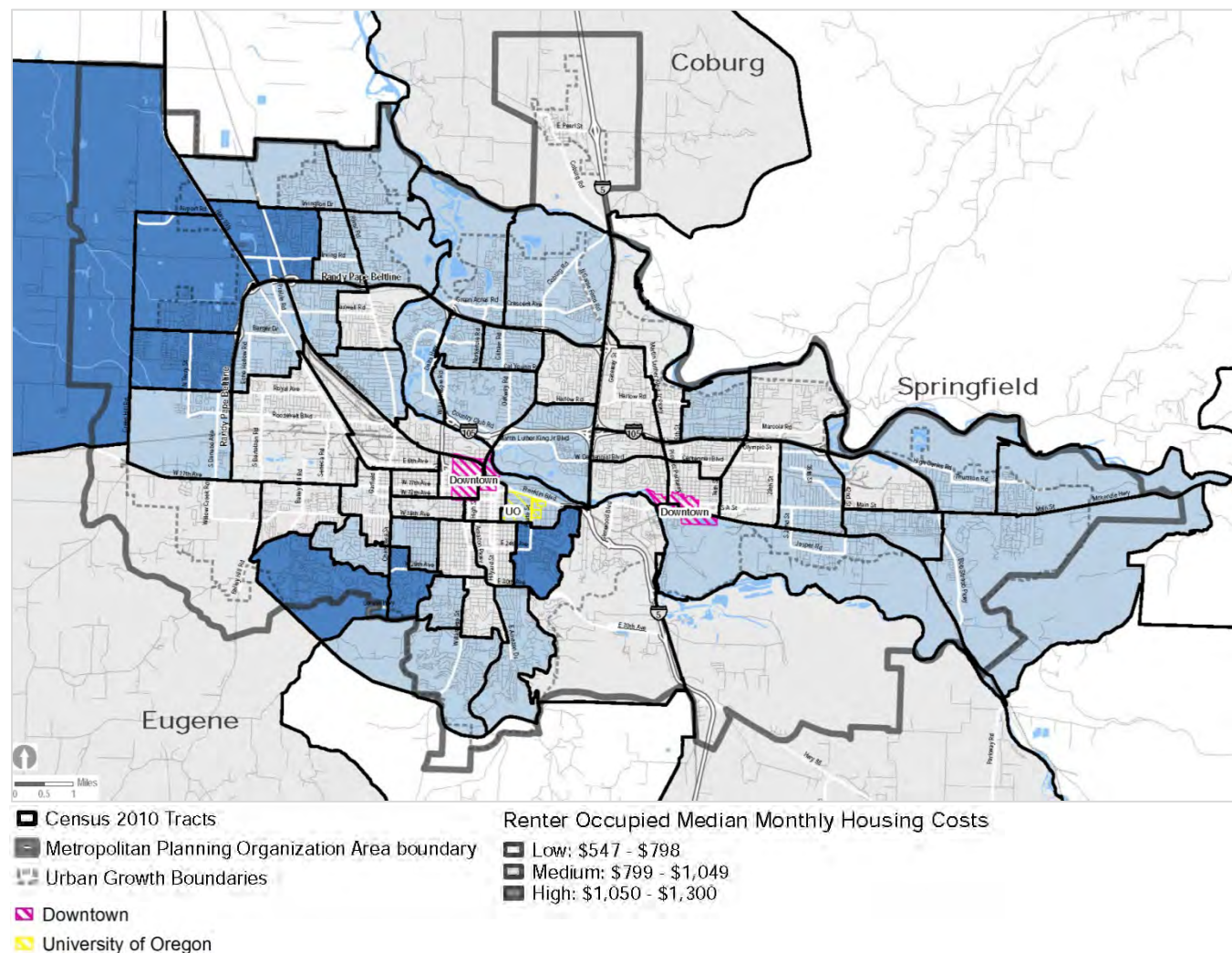
<sup>107</sup> US Census Bureau, ACS 2007-11, Table B25088



In the Assessment area, lower monthly median renter housing costs (\$547-\$798) are found in Coburg; mid-central, and west Eugene; north-west, mid-central and south Springfield. In Eugene, areas with lower monthly costs are in the Downtown and University areas, in mid-south Eugene, and the Trainsong tract. Also in Eugene, lower median rents are found along the Roosevelt Boulevard area and south West 11<sup>th</sup>. In Springfield, the areas with lower monthly renter costs are in the Gateway area, Glenwood and around downtown.

Areas with medium rent values (\$799 - \$1,049) are found in north and south Eugene, along with east and south Springfield. Higher monthly renter costs (\$1,050-\$1,300) are in northwest Eugene, areas of south and east Eugene. There are not any areas in Springfield that have the high renter costs categorizations.

**Figure 7.3. Monthly Median Renter Housing Costs Map, 2007-2011**

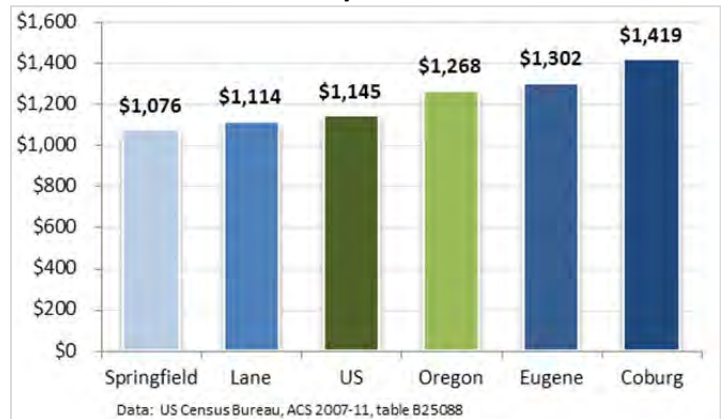


## Owner Occupied Housing Median Monthly Cost

Median monthly owner costs provide information on expenses for home owners, which include mortgage payments, taxes, insurance, loans, utilities, and condominium fees (if applicable).

The median monthly owner costs for the City of Springfield and Lane County are lower than the nation and state. The City of Springfield has the lowest monthly owner cost at \$1,076 in the region. The City of Coburg (\$1,419) and Eugene (\$1,302) are above the County, State and National medians.<sup>108</sup>

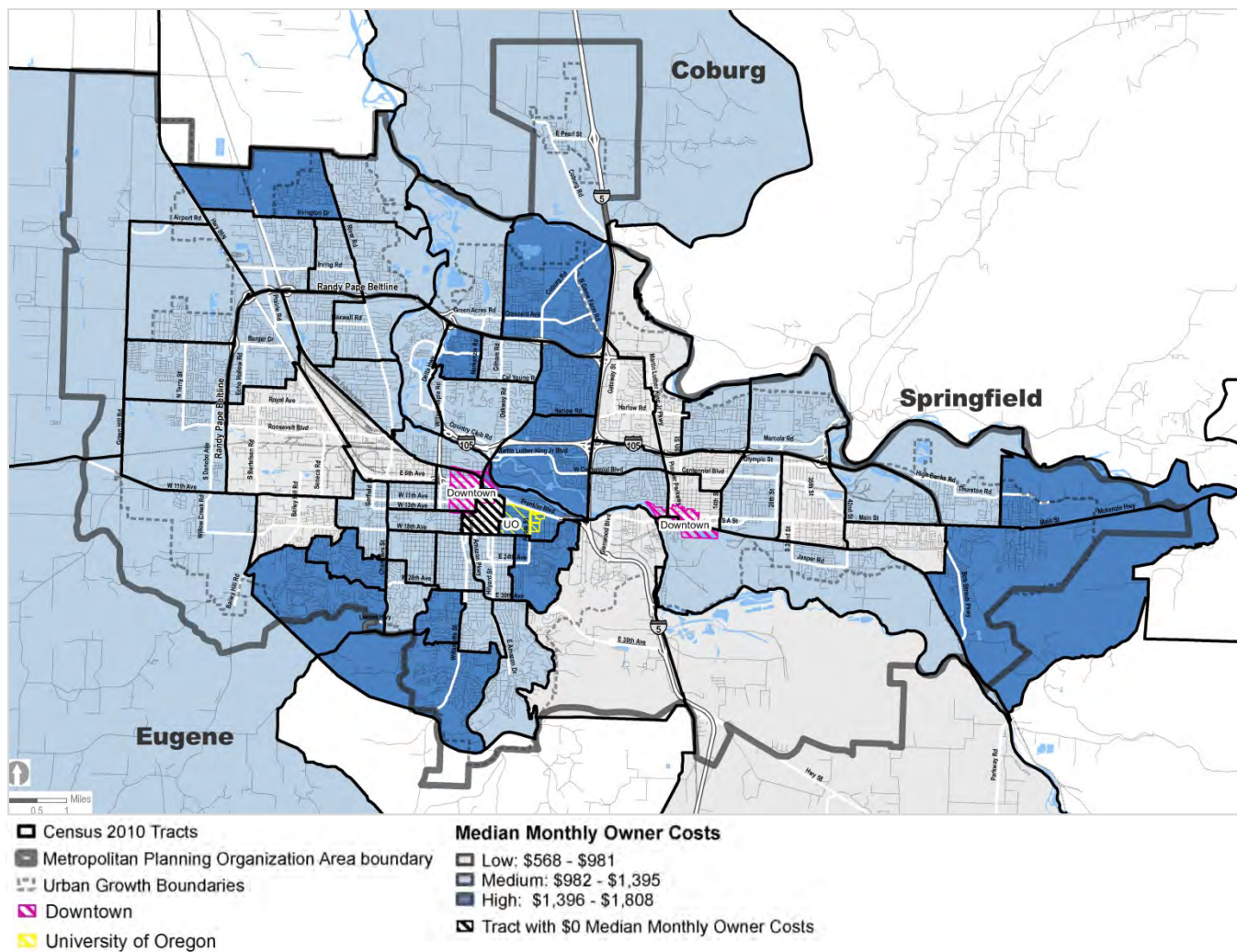
**Chart 7.13. Median Monthly Owner Costs 2007-2011**



<sup>108</sup> US Census Bureau, ACS 2007-11, Table B25088

In the Assessment area, tracts with lower monthly median owner housing costs (\$568-\$981) are found in the west Eugene Roosevelt Boulevard area, Hwy 99, and southwest 11<sup>th</sup>; and in parts of mid-central Springfield along Main Street, in the Gateway area, and Glenwood. Areas with higher monthly owner costs (\$1,396-\$1,808) are in south Eugene, areas of north and east Eugene, and east Springfield.<sup>109</sup>

**Figure 7.4. Monthly Median Owner Housing Costs Map, 2007-2011**



<sup>109</sup> There is one tract that shows \$0 monthly median owner costs in the University area. This may be due to the fact that the data is from the US Census Bureau ACS, which is a sampling of households. Based on Census 2010, this tract has only 23 owner occupied households.



### 7.3. Housing Affordability

The cost of housing is generally considered to be affordable when it equals no more than 30% of household income, including expenses for utilities. This definition applies both to owners, for whom housing costs include mortgage, principle and interest, property taxes, and insurance, and to renters, for whom housing costs include rent and utilities. Households spending more than 30% of their income towards housing costs are considered to have a “housing cost burden,” and households spending more than 50% of their income towards housing costs are considered to have a “severe housing cost burden”. Housing affordability is a major component in neighborhood opportunity.

Information about housing cost burdens and income levels is provided by the US Department of Housing and Urban Development in the Comprehensive Housing Affordability Strategy (CHAS) data. This data is provided for the three cities of Eugene, Springfield, and Coburg. While it is not comprehensive to include the unincorporated areas of the MPO boundary, it does provide a good indication of housing affordability in the region. In the three Cities of Coburg, Eugene, and Springfield, about 43% of households are lower income and approximately 65% of renter households and 24% of owner households are low income.<sup>110</sup> About 14% of the population in the MPO lives outside the three main Cities of Eugene, Springfield and Coburg, in rural communities, which may have housing cost burdens.

In its 2014 publication, *Out of Reach*, the National Low-Income Housing Coalition (NLIHC) outlines the relationship between Fair Market Rents (FMR) set by HUD based on actual area housing costs and the income required to afford that housing.

- NLIHC has determined that the 2014 ‘housing wage’ for Oregon would be \$16.84 per hour, resulting in a yearly income of \$33,858. This is the amount a full time (40 hour per week) worker would have to earn to afford a two-bedroom apartment at Oregon’s FMR of \$846.<sup>111</sup>
- In Lane County, the 2014 estimated mean (average) wage for a renter was \$11.04 an hour. In order to afford the FMR for a two-bedroom apartment (\$834) at this wage, a renter must work 58 hours per week.<sup>112 113</sup>
- At the 2014 Lane County mean wage, a renter would only be able to afford an apartment costing no more than \$574 per month (at 30% of monthly income), which is barely enough to rent an efficiency apartment (no bedroom) in this market at the FMR of \$496.
- A person earning the Oregon minimum wage (\$9.10 per hour) would have to work 70 hours a week for the two-bedroom unit to be affordable (\$834).

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<sup>110</sup> HUD CHAS 2006-10 <http://www.huduser.org/portal/datasets/cp.html> HAMFI: HUD Adjusted Median Area Family Income. For more information see: [http://www.huduser.org/portal/publications/pdf/CHAS\\_affordability\\_Analysis.pdf](http://www.huduser.org/portal/publications/pdf/CHAS_affordability_Analysis.pdf) Low income is (0-80% HAMFI).

<sup>111</sup> NLIHC Housing Wage Calculator. <http://nlihc.org/library/wagecalc>

<sup>112</sup> NLIHC Out of Reach 2013. Full Report. Where the Numbers Come From User’s Guide. [http://nlihc.org/sites/default/files/or/2013\\_OOR.pdf](http://nlihc.org/sites/default/files/or/2013_OOR.pdf)

<sup>113</sup> NLIHC Out of Reach 2013. Full Report. Where the Numbers Come From User’s Guide. Oregon

The Eugene-Springfield MSA (Lane County) HUD Median Family Income (MFI) in 2014 was \$55,200.<sup>114</sup> For extremely low-, very low, and low income households earning less than 80% MFI, it is very difficult to find any affordable housing. For instance, for a four-person very low income household earning 31% to 50% MFI (\$27,600), affordable monthly housing costs would be \$690, well below the \$834 FMR for a two-bedroom apartment.<sup>115</sup>

Persons with disabilities who rely on Federal Supplemental Security Income (SSI) for support are among those with the lowest levels of household income. According to the National Low-Income Housing Coalition, in 2013, the SSI program provided just \$710 per month to individuals. The 2013 FMR for a one-bedroom unit in Lane County is \$621, so it would take 87% of an individual's SSI income to rent a one-bedroom apartment in Lane County.<sup>116</sup>

**Table 7.3. Maximum Affordable Monthly Costs**

Housing Affordability for Households			
Eugene-Springfield MSA*	% MFI	Income Limit**	Maximum Monthly Housing Costs
Extremely Low Income	30%	\$16,560	\$414
Very Low Income	50%	\$27,600	\$690
Low Income	80%	\$44,160	\$1,104

\*Includes all of Lane County

\*\* HUD Income Limits, FY2014, \$55,200

**Table 7.4. Housing Affordability and Wages**

Eugene-Springfield MSA (Lane County)	Number of Bedrooms				
	Zero	One	Two	Three	Four
Fair Market Rent (FMR) 2014	496	621	834	1200	1409
Income needed to afford Fair Market Rent (FMR)	19,840	24,840	33,360	48,000	56,360
Hourly wage needed to afford FMR (working 40 hrs/wk)	\$9.54	\$11.94	\$16.04	\$23.08	\$27.10
Hours per week at minimum wage (\$9.10)	42	52	70	101	119
Hours per week at average wage (\$11.04)	35	43	58	84	98
Number of Full-Time jobs at Minimum Wage needed to Afford FMR	1.0	1.3	1.8	2.5	3.0
Data: HUD FMR; NLIHC Out of Reach 2014					

<sup>114</sup> HUD FY 14 Median Income <http://www.huduser.org/portal/datasets/il.html>

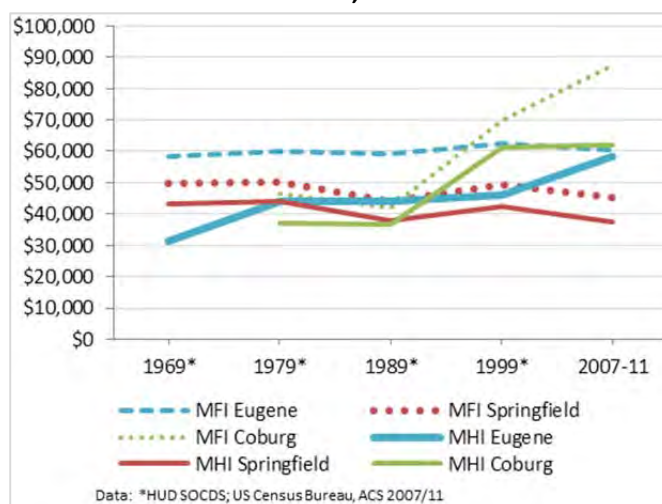
<sup>115</sup> NLIHC Data Model, HUD 2014 Area MFI \$58,200. Formula: HUD Income limit, divide by 12 for months, then multiply by .3 for 30% to derive the 30% of income spent on housing.

<sup>116</sup> National Low Income Housing Coalition. Out of Reach 2013. State Data. <http://nlihc.org/oor/2013>  
HUD Fair Market Rents <http://www.huduser.org/portal/datasets/fmr.html>

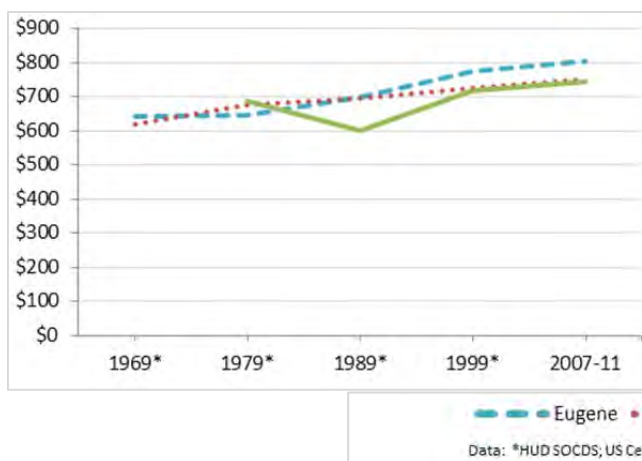
In the 1980's, housing prices in the Cities of Eugene and Springfield plummeted, caused in part by the collapse of the timber industry in the Pacific Northwest. However, since the 1990's, housing costs have increased while incomes have increased at a lower rate. In this section, median incomes from 1969-1999 are adjusted for 2009 US dollars.

Between 1979 and 2007-11, median family and household incomes of the three cities have taken very different paths. In Eugene, the median household income has increased greatly compared to the median family income which only increased minimally. Comparatively, the rental and home values during those time periods increased by large amounts.<sup>117</sup> In Springfield, both the household and family median incomes have declined, while home values have increased. In Coburg, median incomes for both households and families have seen increases, especially between 1989 and 1999 when both median family and household incomes increased substantially. Home prices in Coburg have experienced large differences, where rental unit costs have seen a small increase, and owner occupied housing values have almost doubled since 1979.<sup>118</sup>

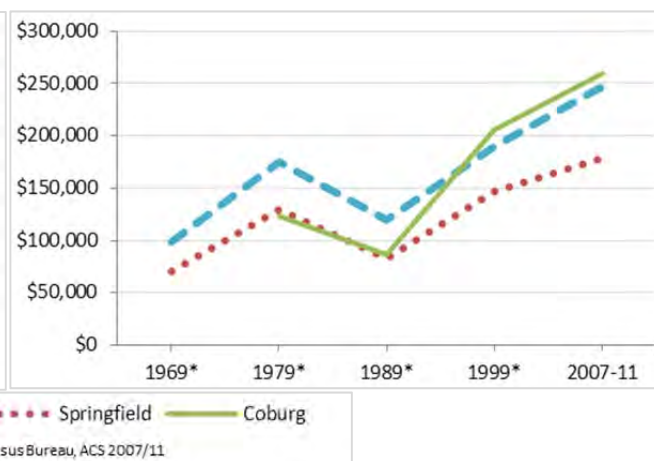
**Chart 7.14. Median Incomes, 1969 to 2007-2011**



**Chart 7.15. Goss Rent, 1969 to 2007-2011**



**Chart 7.16. Owner Value, 1969 to 2007-2011**



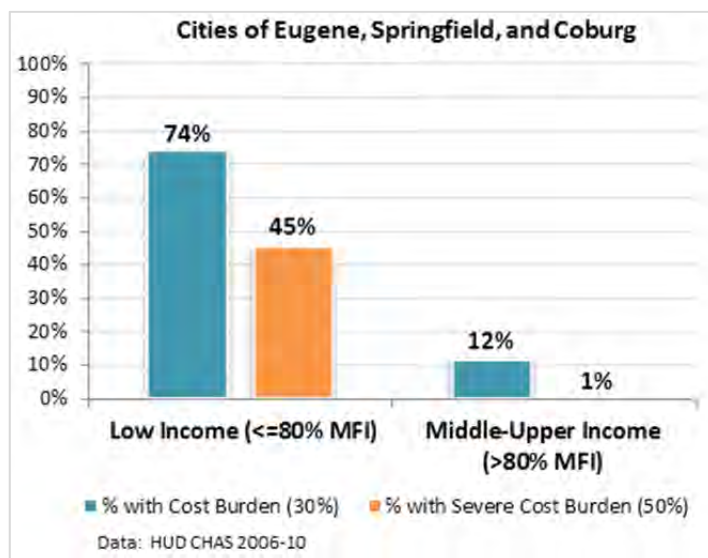
<sup>117</sup> Data for 1969-1999 from HUD SOCDs, Data for 2007-11 from US Census Bureau ACS DP4

<sup>118</sup> These are only rough estimate comparisons. The values for 1969-99 are from the US Census and have been adjusted to 2009 dollars by HUD for the State of the Cities data System. The ACS values used for comparison are for values collected during the five year period 2007-11.

## Renter Cost Burden

Sixty-five percent of renter households in the Cities of Eugene, Springfield, and Coburg are low income. About 74% of low income renter households have a housing cost burden and 45% of low income households have a severe cost burden.<sup>119</sup> This means that households with income at or below 80% of the HUD adjusted median family income are also experiencing a housing cost burden where they spend 30% or 50% or more of their income on their housing. Renter households with income above 80% of the adjusted median family income are considered low/middle and upper income. These households too experience a housing cost burden with 12% of these households spending 30% or more of their income on housing costs. Only 1% of the low/middle and upper income renter households have a severe housing cost burden.

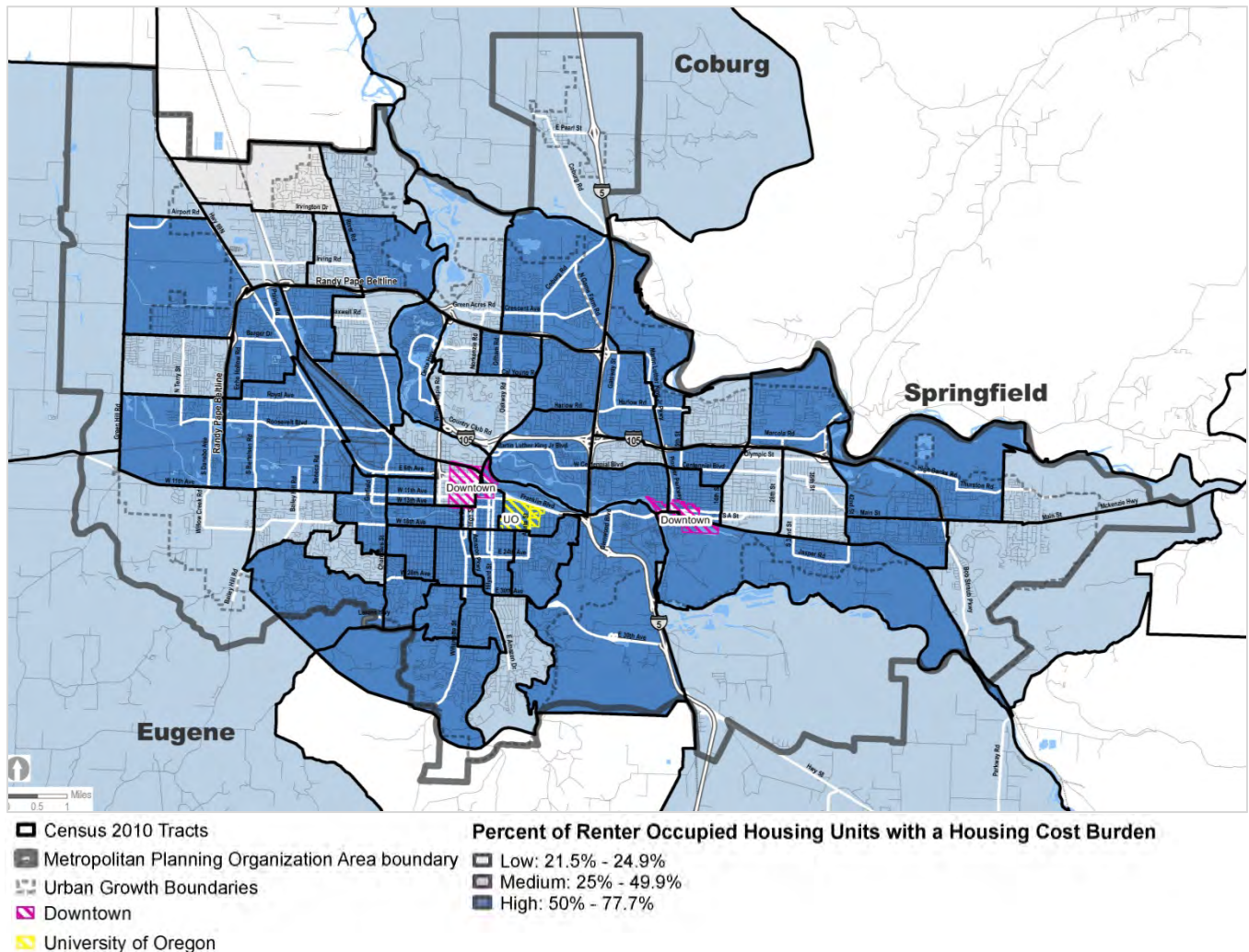
**Chart 7.17. Renter Household Cost Burden by Income, 2006-2010**



<sup>119</sup> HUD CHAS data 2006-10. <http://www.huduser.org/portal/datasets/cp.html>

Approximately 55% of renter households experience a housing cost burden and 31% of renter households have a severe cost burden in the Assessment area. Over half of the tracts in the Assessment area have a high percentage (50% -77.7%) of renter households with a housing cost burden. Most of these tracts are centrally located in Eugene and Springfield. There is one tract with a lower (21.5%-24.9%) percentage of renter households with a cost burden located in north Eugene.

**Figure 7.5. Renter Households with a Housing Cost Burden Map, 2007-2011**

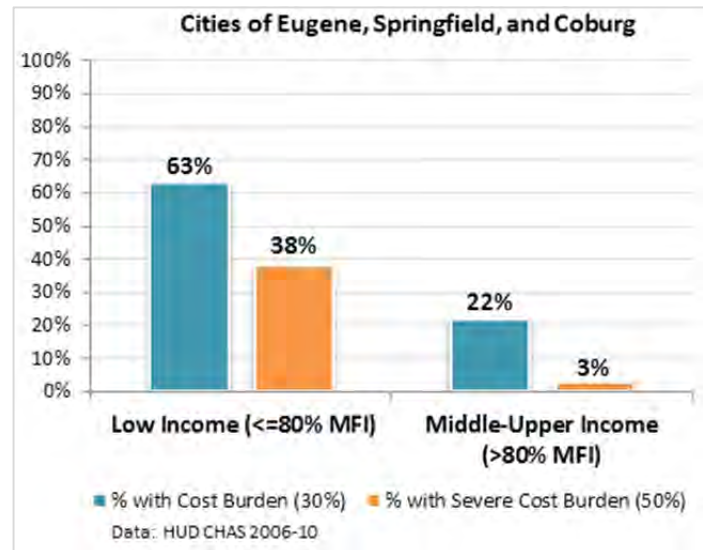




## Homeowner Cost Burden

About 32% of owner occupied households experience a housing cost burden in the Assessment area, which includes unincorporated areas of Lane County along with the three cities of Coburg, Eugene, and Springfield. Approximately 24% of owner households in the Cities of Eugene, Springfield and Coburg are low income.<sup>120</sup> Sixty-three percent of low income owner households have a housing cost burden and 38% have a severe housing cost burden. This means that households with income at or below 80% of the HUD adjusted median family income are also experiencing a housing cost burden where they spend 30% or 50% or more of their income on housing. Owner households with income above 80% of the adjusted median family income are considered middle and upper income. These households can also experience housing cost burdens; with 22% of middle-upper income owner households spending 30% or more of their income on housing costs.

**Chart 7.18. Owner Household Cost Burden by Income, 2006-2010**

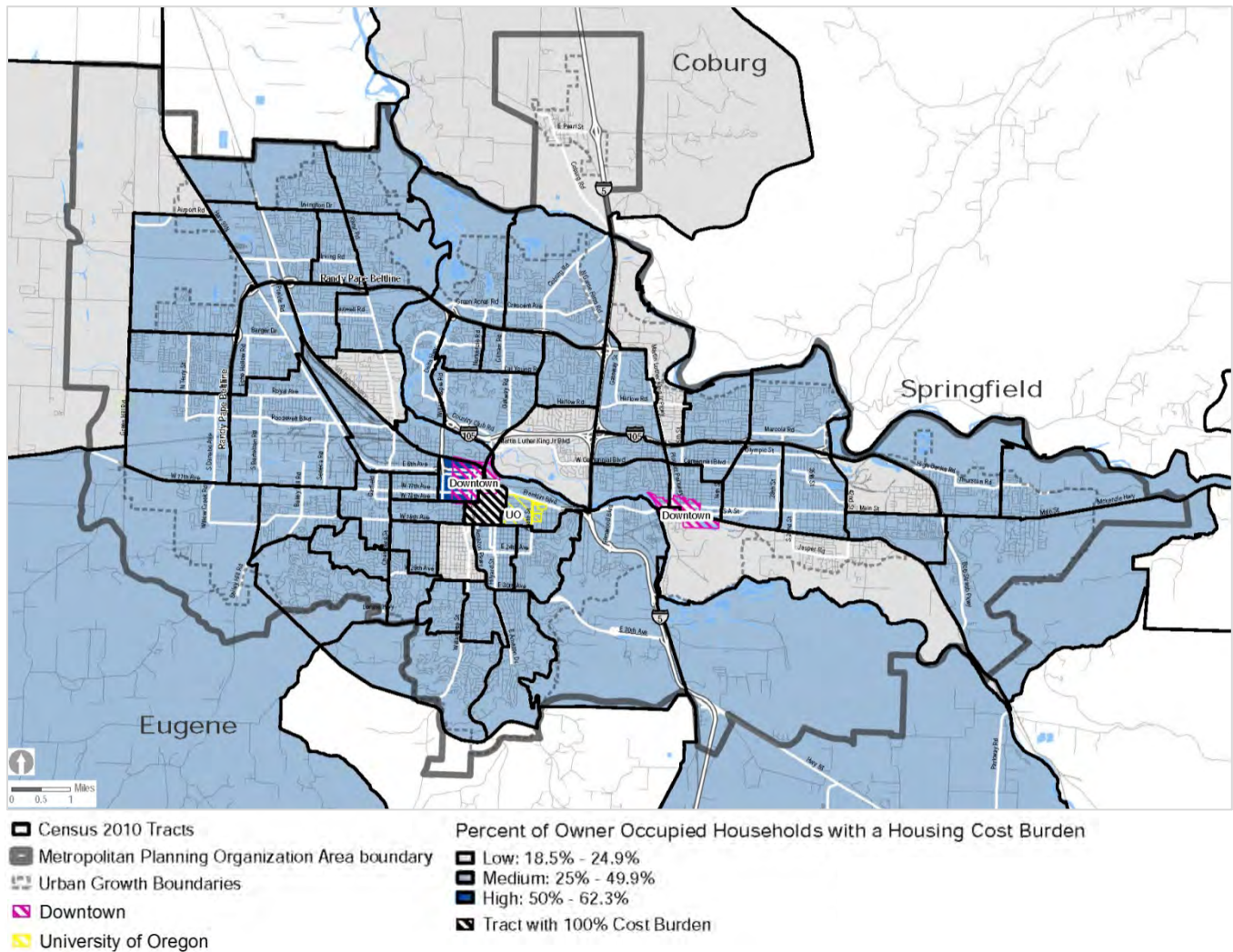


<sup>120</sup> HUD CHAS data 2006-10. <http://www.huduser.org/portal/datasets/cp.html>



Most of the area has a moderate percentage of owner households with a cost burden, where 25%-49.9% of owner households spend 30% or more of income on housing costs. There are two tracts with high percentages (50%-62.3%), one in Downtown Eugene, the other has a 100% cost burden and has been classified separately. This tract is west of the University of Oregon in Eugene. Tracts with lower (18.5% - 24.9%) cost burdens are in several scattered tracts in the area.

**Figure 7.6. Owner Households with a Housing Cost Burden Map, 2007-2011**



## 7.4. Specialized Housing

This section looks at housing affordability for residents of affordable housing developments, location of subsidized affordable housing, homelessness issues and emergency shelters, and manufactured dwelling parks.

### Subsidized Affordable Rental Housing Units

There are a variety of subsidized affordable rental housing developments currently available and serving low-income persons in the Assessment area. The term “affordable” also means subsidized rental housing for this Assessment. These are housing developments that have received or do receive funding assistance, or are providing rental units at a lower cost to tenants based on financial need.

The Equity and Opportunity Assessment Outreach Project Affordable Housing Survey has provided some in-depth information about the needs of residents in affordable housing developments. In summary of housing affordability, housing costs were a moderate to major problem for a large percentage of residents, and for households with children housing costs was an even greater concern.

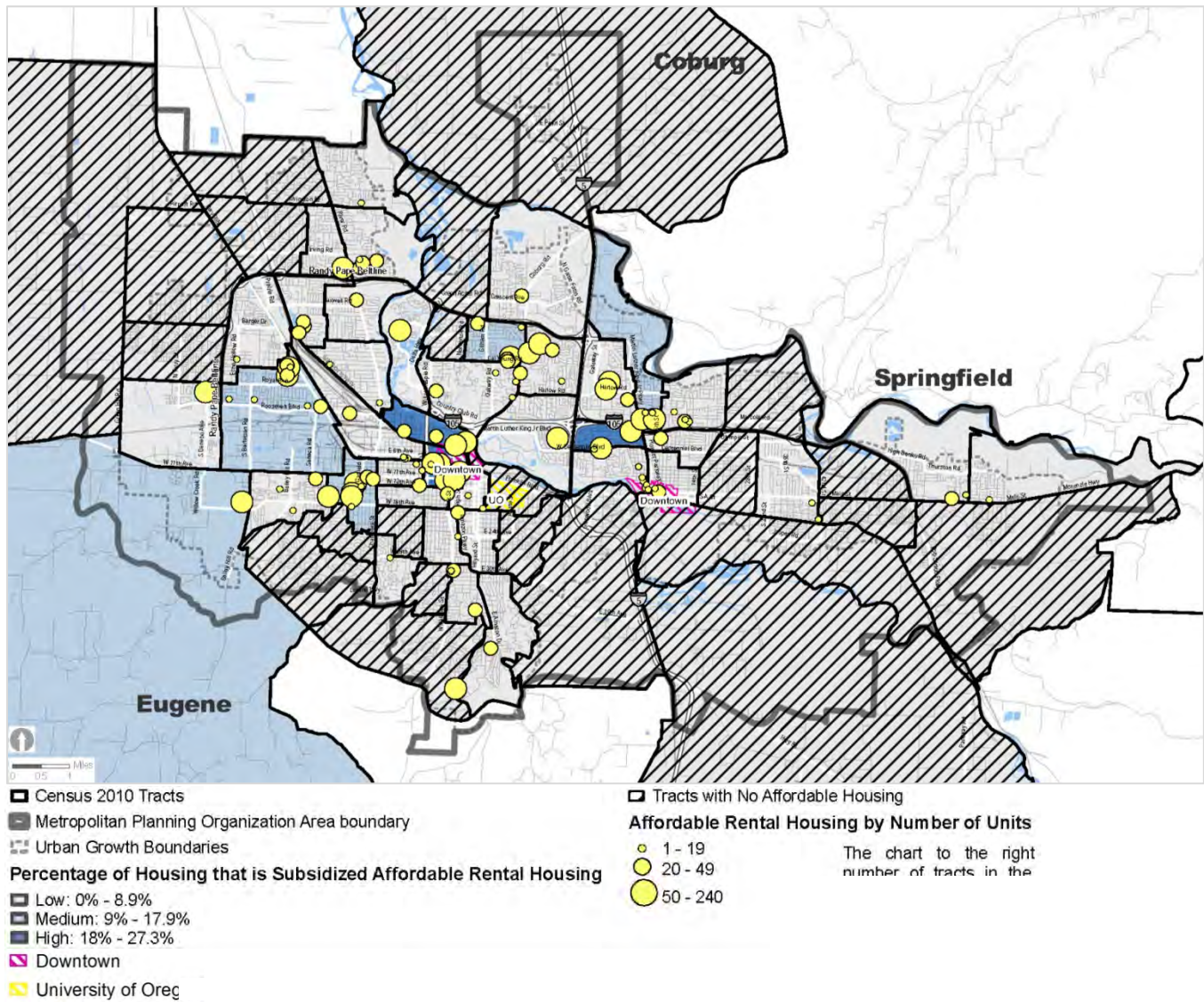
Subsidized and affordable housing developments have been dispersed in Eugene by use of the Housing Dispersal Policy which provides guidelines for the placement of affordable housing developments in the community. The dispersal policy encourages placement of low-income families throughout the city and discourages large subsidized housing developments, concentrating subsidized housing development in the same areas, and development in areas with concentrations of low-income families. Areas with concentrations of low income families are defined as block groups with 50% or more of families with incomes below 50% of the median. Areas with 20% or more of housing that are subsidized affordable housing units and/or with 50% or more of low-income families are deemed “unsuitable” block groups for the placement of affordable housing. In the current Housing Dispersal Policy, areas identified as “unsuitable” block groups are the Hwy 99 corridor, south of the University, and around the Downtown area. However, the current Housing Dispersal Policy is from 1996 and uses 1990 Census data and geographies.

About 3.6% of housing (4,040 units) in the Assessment area is affordable rental housing units.<sup>121</sup> About 23% of affordable units are in the three highest percentage category tracts (18%-27.3% of housing units). Most of the tracts (54) have a low percentage of affordable housing (0-8.9%), and 23 of these tracts have no affordable housing.

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<sup>121</sup> This is calculated from the known number of subsidized affordable housing units in the area and total housing units per tract.

**Figure 7.7. Subsidized Affordable Rental Housing Map**





## Manufactured Dwelling Parks

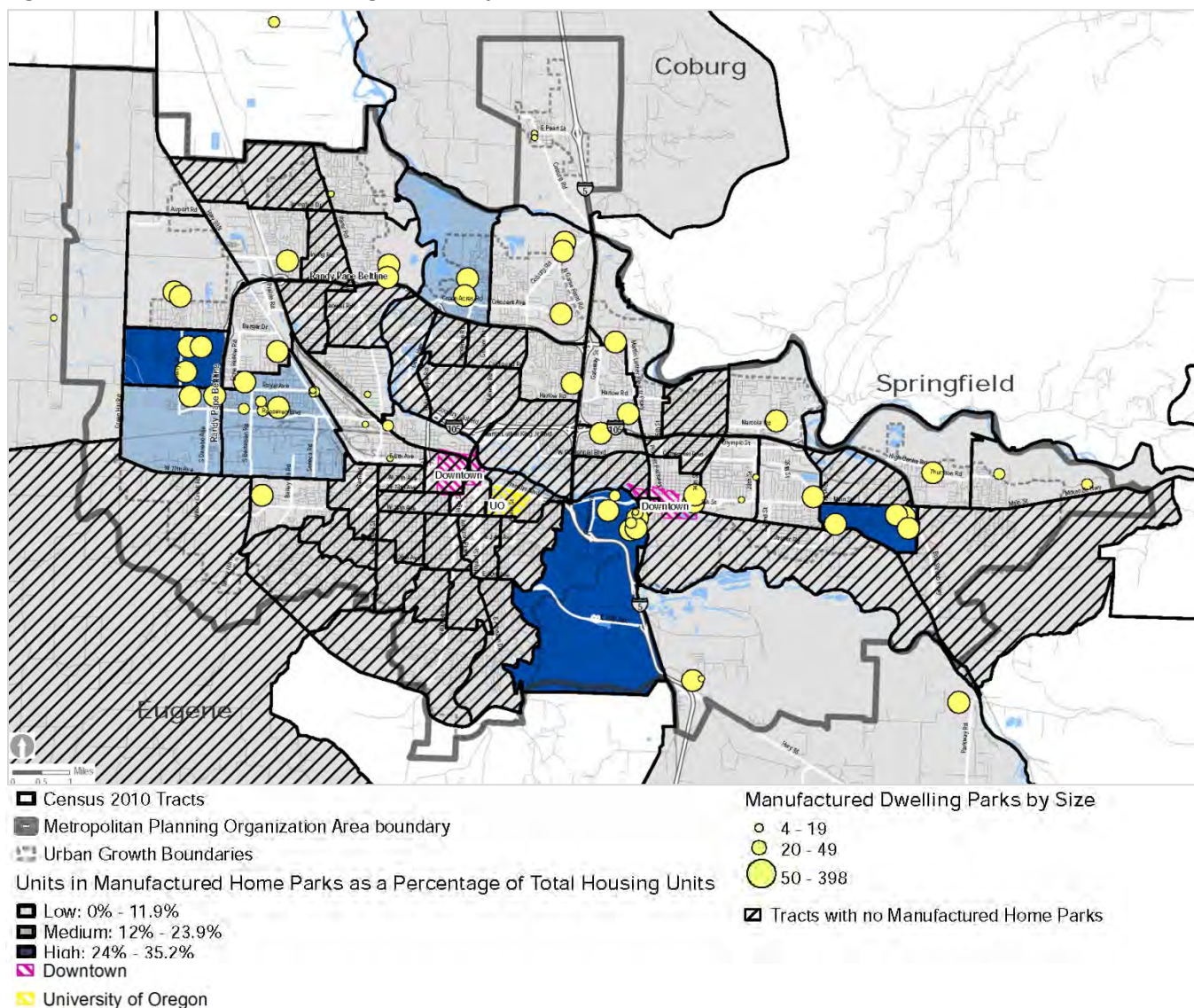
Manufactured dwelling parks are areas where people rent or lease a space for their manufactured home, which they may rent or own. Parks can be large, with several hundred spaces, or small, with less than ten. A manufactured dwelling is a more affordable way for many people to own a home, or live independently in an environment for older individuals. Manufactured housing is like other housing, quality is based in part on how well maintained the home is.

Knowing the location and the counts of manufactured dwellings can help us identify areas that may have concentrations of manufactured dwellings. For example, the location of parks with older residents may help us to understand neighborhood needs to direct resources.

About 5% of housing units in the Assessment area are manufactured home park spaces. About 39% of manufactured homes are in the top three tracts with the highest percentages (24% to 35.2%). These tracts are located in west Eugene, Glenwood in southwest Springfield, and in mid-central Springfield. There are 3 tracts with a medium percentage (12% to 23.9%) of manufactured homes. These are located in west Eugene along Roosevelt Boulevard and in north Eugene. There are 56 tracts with a low percentage (0 to 11.9%) of manufactured spaces as a percentage of total housing units, of these 33 have no manufactured home parks.

In 2008, the City of Eugene adopted Administrative order 53-07-09-F that regulates the closure of manufactured dwelling parks to protect residents from undue hardship. The State of Oregon also has an ordinance governing the closure of manufactured dwelling parks

**Figure 7.8. Manufactured Dwelling Parks Map**



## 7.5. Homelessness and Emergency Shelters

It is difficult to provide accurate estimates of the unhoused population in the Assessment area. This population consists of homeless individuals and families who experience chronic and situational homelessness. Many of these residents are veterans, families, youth, people with mental or physical illnesses, and domestic violence victims. Homeless individuals comes from all walks of life, and for some lower or middle income working families or individuals, it may take only one medical emergency or job layoff to put them into homelessness, a situation that is not easy to recover from.

Many obstacles stand in the way of meeting the critical needs of the homeless population. Homelessness results from a complex set of circumstances that require people to choose between food, shelter, health care, and other basic needs. Finding solutions to homelessness requires a concerted effort on a number of fronts, including living wages, adequate support for those who cannot work, affordable housing, and access to health care. Following are the major obstacles to meeting the under-served needs of the homeless: poverty, high unemployment and low-wage jobs, lack of affordable housing, lack of resources for special populations, limited federal, state and local government resources; declines in public assistance, and the unique challenges for homeless youth.<sup>122</sup>

On January 30, 2013, an annual one night count was done and this showed that there were 1,751 people on the streets or in emergency shelters that night in Lane County.<sup>123</sup> There were many vulnerable populations during this count with about 202 severely mentally ill individuals of which 149 were without shelter, and 164 domestic violence victims (96 unsheltered). There were 108 families (25 without shelter), 229 veterans (151 of which were unsheltered), and 415 chronically homeless individuals with a disability (275 were unsheltered).<sup>124</sup> Children are also greatly affected by homelessness; during the 2011-12 school year 2,262 children in the county were homeless.<sup>125</sup>

**Table 7.5. Homelessness in our Community, 2013**

One Night Count	All	Without Shelter
Families	108	25
Veterans	229	151
Chronically Homeless	415	275
Severely Mentally Ill	202	149
Domestic Violence Victims	164	96

<sup>122</sup> Eugene-Springfield 2010-15 HUD Consolidated plan

<sup>123</sup> Lane County Human Services Commission, 2013 One Night Homeless Count Highlights, <http://www.lanecounty.org/departments/hhs/hsc/pages/onhc.aspx>

<sup>124</sup> Lane County Human Services Commission, 2013 One Night Homeless Count Highlights

<sup>125</sup> Lane County Human Services Commission, 2013 One Night Homeless Count Highlights



Due to the extent of homelessness in the community the City of Eugene is piloting a “Rest Stops” program that temporarily provides shelter for 15 homeless individuals at 2 different locations. This program, funded through donations, provides tent camping or conestoga shelters for individuals to live in a safe environment.<sup>126</sup> The city has also expanded its car camping program.

During extreme cold weather events, the area also hosts individuals at shelters called Egan Warming Centers, which are usually held in churches and run by volunteers. The winter of 2012/13 saw 711 individuals (unduplicated) during nine nights at six different shelters.<sup>127</sup> In the winter of 2013-14, the region had an extremely cold spell, there were 19 nights the warming centers were open, they provided services to 1,124 people, served 11,462 meals, and provided 5,731 beds.<sup>128</sup>

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<sup>126</sup> City of Eugene, Council Homelessness Discussions, <http://www.eugene-or.gov/index.aspx?nid=2269>

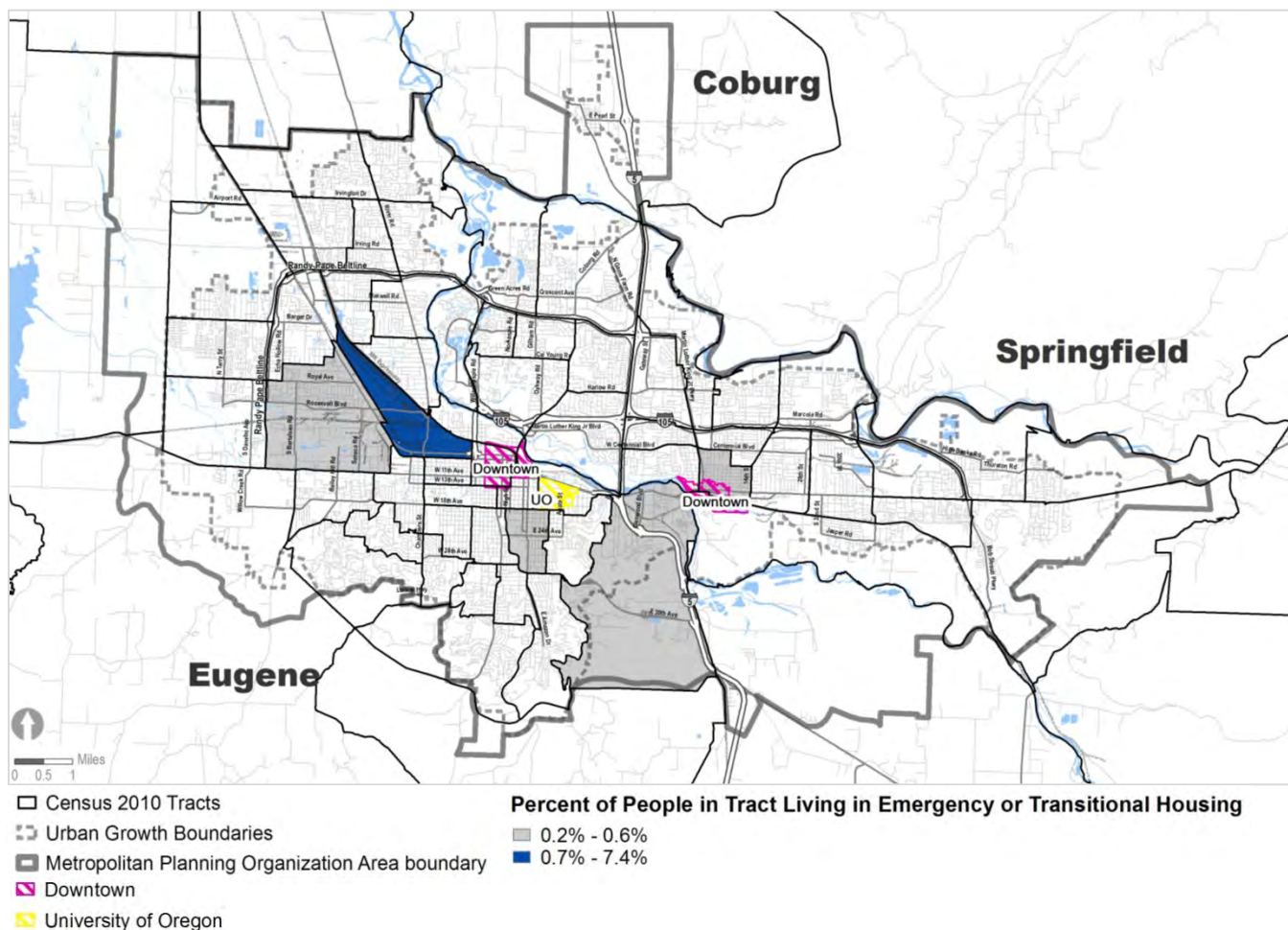
<sup>127</sup> Lane County Human Services Commission 2013, One Night Homeless Count Highlights

<sup>128</sup> Egan Warming Center, <http://eganwarmingcenter.com/home.html>

Historically, the range of homeless services in Lane County has focused on emergency and transitional shelters as a way to alleviate the immediate crisis. Over time, with unemployment rates increasing, coupled with an inadequate affordable housing stock, the emergency/transitional housing system has been overtaxed and cannot adequately meet the needs through these shelter programs.<sup>129</sup>

There are five tracts in the Assessment area that have people living in emergency and transitional shelters. The population living in these shelters make up 4% (357) of the group quarters population. In the five tracts with shelters, 50% of the group quarters population are living in emergency and transitional shelters. About 76% (270) of the population living in emergency shelters are in the tracts adjacent to Hwy 99.

**Figure 7.9. Percent of People in Tract Living in Emergency and Transitional Shelters Map, 2010**



<sup>129</sup> Eugene-Springfield 2010-15 HUD Consolidated Plan

## Conclusions

The affordability of housing is essential in the sustainability and health of a community. Quality, affordable housing is a key cornerstone in creating a strong, healthy community. Below are the findings of the Housing Access portion of the Assessment, which has identified several challenges for residents in accessing affordable housing.

### Key Findings:

- Renter housing affordability is an issue. There are not any tracts with characteristics of affordable rental housing in the Assessment area. These characteristics include lower monthly rental housing costs and low percentages (less than 25%) of renter households experiencing housing cost burdens.
- The majority of tracts have over 25% of renter or owner households with a cost burden.
- Renter households make up 45% of occupied housing and are concentrated in downtown and mid-central Eugene, including the University and Hwy 99 areas.
- There is a concentration of renter households where about 26% of renter households are in the nine tracts with the highest percentages (70% to 99%). These are clustered around the downtown, mid-west Eugene, and University areas.
- The median monthly renter costs for the region are lower than the State and Nation. Tracts with lower rental costs are found in central, mid-and west Eugene, and in central and west Springfield. Areas with higher median rental costs are in northwest Eugene and in several southern Eugene locations.
- Around 65% of renters in the three cities are considered low-income.
- In the Assessment area tracts, about 55% of renter households have a housing cost burden, compared to the three cities of Eugene, Springfield, and Coburg, which combined show 65% of renter households have a housing cost burden. There are 38 tracts in the MPO where over 50% of renter households experience a housing cost burden which indicates an endemic problem of housing affordability among renters.
- Owner households make up 55% of occupied housing, and are found mainly in the areas surrounding the central regions.
- The monthly median housing cost for owner households in Eugene and Coburg exceed the Nation and State. However, the monthly housing cost for Springfield is lower than the Nation and State. Tracts with lower monthly median costs are in areas along Main Street and Pioneer Parkway and in south Springfield. In Eugene these areas are in the West 11<sup>th</sup> Corridor area along Roosevelt and Hwy 99.
- Areas with higher median monthly owner costs are in east, south-southwest, and north Eugene, and east Springfield.
- In the Assessment area, 32% of owner occupied households experience a housing cost burden, compared to the cities of Eugene, Springfield and Coburg, who combined saw 24% of owner households with a cost burden. This indicates that more rural households have a greater owner housing cost hardship.
- Regionally, the growth of housing costs has exceeded the growth of incomes.
- Areas with greater housing affordability are not necessarily areas without housing hardship.

- Areas where more households have cost burdens and low monthly costs show where residents may have less available income, which means they have fewer options in their housing choices.
- The actual wage needed by workers in Oregon to afford a 2 bedroom at fair market rent of \$834 is \$16.04 per hour.
- For renters in Lane County, the average wage is \$11.04 per hour, and earning this wage, a person would need to work 58 hours per week to afford the 2 bedroom at fair market rent. This is assuming that the housing cost is 30% of income, which also assumes a housing cost burden.
- At the 2014 Lane County mean wage, a renter would only be able to afford an apartment for \$574 per month (at 30% of monthly income), which is barely enough to rent an efficiency apartment (no bedroom) in this market at the FMR of \$496.
- A person earning the Oregon minimum wage (\$9.10 per hour) would have to work 70 hours a week for the two-bedroom unit to be affordable (\$834).
- Homelessness is a prevalent issue in the community, with a one night winter count in 2013 finding 1,751 people on the streets or in emergency shelters in the County. In the 2011-12 school year, Lane County schools reported 2,262 children homeless.
- About 3.6% (4,040) of housing is affordable housing units in the MPO. In the three tracts with the highest percentages, affordable subsidized housing makes up 18% to 27.3%. In these tracts, 25% of affordable subsidized housing units are found. There are 23 tracts with no subsidized affordable housing developments.
- About 5% (5,540 units) of housing units are located in manufactured home parks. These developments vary in size and unit quality and are located throughout the MPO with concentrations in West Eugene, Glenwood, and East Springfield.

Areas in the community with more housing access and affordability are visible in the Housing Access and Affordability Composite. Housing affordability is measured in this assessment by looking at median monthly owner or renter costs and the percentage of renter or owner households with housing cost burdens. Ideally an area with more housing affordability and accessibility has lower percentages of households with cost burdens and low monthly housing costs. We found however, that this is not the case in the region. There are very few tracts where less than 25% of renters or owners experienced a housing cost burden and no tracts where less than 25% of renter households had a cost burden and lower monthly housing cost. This indicates that for most of the area, housing costs are an issue for residents.

The composite on the following page illustrates the accessibility of affordable housing in the community. This composite is made up of median monthly renter and owner costs, with the percentage of renter and owner households that pay more than 30% of income on housing costs (cost burdened).

Areas with less housing affordability are in the northwest, northeast, and south regions of Eugene, and to the east University area of Eugene. These are areas that combined have medium-higher cost burdens for both owners and renters, and have higher monthly housing costs, making them less accessible to people with lower incomes. These are also areas with less rental housing, and none, or very little affordable housing developments. Areas in the community with more affordable housing are in Coburg, south Springfield, and one area in west Eugene.

**This composite is an overall snapshot** and seeks to identify areas where housing may be less or more affordable.

**Figure 7.10. Housing Access and Affordability Composite Map**

