



**comprehensive  
plan**

**ROSEBURG  
URBAN AREA**

DECEMBER 1984







## **HOUSING ELEMENT**

### **Introduction**

Housing is a basic need; it provides shelter from the elements. It is also a place to retreat for privacy and a place to gather with one's family. In addition, a house can act as a medium for self-expression.

Throughout history and in different cultures, housing has taken on other meanings due to changing perceptions of its role. At the current time in this country, a home is viewed as a major financial investment to offset the declining value of the dollar.

Housing also has a broader significance, because it occupies a large percentage of a city's land. Therefore, it is a substantial part of the local tax base. It also influences the physical character of a community and hence the image that people have of that community.

On the federal level, housing availability has underpinned various policies. The Housing Act of 1949 encouraged "the realization as soon as feasible of the goal of a decent home and suitable living environment for every American family." To this end, there have been various programs to provide new and rehabilitated housing for low income households. Many households have benefitted from interest subsidies on mortgages either outright or through negative taxation.

Finally, the State of Oregon, through the Land Conservation and Development Commission (LCDC), has directed all planning jurisdictions to make provision in their comprehensive plans for housing to accommodate the needs of people of all income levels.

Hence, it is both important and necessary for cities to review and plan for local housing. Before beginning such review, however, it is valuable to examine how much influence the City actually has in planning and maintaining its housing stock. Certain factors are outside the City's sphere of influence. For example, the City has no direct

control over housing costs in areas such as the cost of existing homes, land, labor, building supplies, and mortgage interest rates. Another constraint on the City's influence is the possible inability of existing housing to meet criteria necessary for securing financing. State and federal taxing policies and housing assistance programs are also a factor over which the city has little control.

Despite these constraints, however, the City has a sizable role in housing. Through its comprehensive plan, Roseburg will have the opportunity to designate various land areas in the City for residential purposes. It will also be able to control the density of buildings for a given unit of land. The City can further influence housing by the amount of land it allocates in the comprehensive plan for various support activities such as commercial and industrial enterprises. Whether or not the city provides ancillary services and facilities, such as sewer, water, streets, and police and fire protection, also affects housing development.

To assist the City of Roseburg in exercising its role in the provision of housing, this element includes discussions of the following: the number and different types of existing housing units, the age and physical condition of the housing stock, the number of households who own and rent, the cost of housing and the ability of residents to afford housing. Furthermore, future housing needs will be discussed, and methods of providing for those needs will be examined.

### The Housing Problem

In order to set the scene for the importance of housing planning, it is useful to back up, and give a brief overview of something called the "housing problem." Roseburg, as well as Douglas County as a whole, has experienced rapid growth in employment opportunities, population and housing in recent years. The population of the Roseburg urban area increased from 17,781 in 1970 to 25,435 in 1980--an annual growth rate averaging about 3.9 percent. Although Roseburg has historically been dependent upon the timber industry to provide employment opportunities, one significant factor in the City's growth has been the increasing diversity of the area's economy. While labor force statistics for the City of Roseburg are not currently available, it is significant to note that between 1970 and 1980 the labor force of Douglas

County as a whole increased from 27,630 to 40,860; an increase of about 47 percent. During the same period, the County population increased by only 21 percent.

While population and employment growth of this magnitude is significant in its own right, its impact on housing has been intensified by concurrent shifts in age composition and household structure. Between 1970 and 1980 the average household size in Oregon dropped significantly. This decrease, which mirrors national trends, reflects two factors. First, there was a rapid growth in the 15 to 24 and 65 and over age groups. These groups are most apt to form one or two-person households. Second, an increasing divorce rate led to fragmented families and smaller households.

As a result of the decrease in family size, the number of households increased at a faster rate than did population during the previous decade. The U.S. Census taken in 1970 reported 5068 dwelling units in the City of Roseburg, of which 4822 were actually occupied, providing an overall vacancy rate of 5.1 percent. Of the occupied dwelling units, 63.5 percent were owner occupied. It should be pointed out, however, that these figures are probably inflated somewhat, since they do not subtract dwelling units which were not available for occupancy. Nevertheless, the 1970 Census presently provides the most comprehensive source of housing data available for Roseburg. Data from the 1980 Census, which will not become available until after the adoption of the Comprehensive Plan, will allow a more detailed evaluation of the urban aerials housing situation. Until 1980 data does become available, housing statistics from other sources must be relied upon.

A survey conducted by the Umpqua Regional Council of Governments in 1976 reports that in central Douglas County, owner occupied dwellings comprised 75.6 percent of the housing stock. This is significantly higher than for the State of Oregon as a whole, which reported 63.5 percent of all dwellings as owner occupied.

In July of 1978, the Umpqua Regional Council of Governments conducted a survey of both single-family and multi-family dwellings. Nine landlords who rent single-family units on a regular basis were contacted. Of 37 units sampled, none were vacant. Of 748 multi-family units sampled, only 10 were vacant. This translates to a vacancy rate of 1.3 percent at that time.

An independent survey of fifteen apartment buildings in August, 1979, revealed that of a total of 795 multi-family units, there was six vacancies; indicating a .75 percent vacancy rate.

A commonly accepted rule-of-thumb states that, given a balanced supply/demand market, the single-family vacancy rate should range between 1.75 and 2.0 percent, and the multi-family rate between 5.0 and 6.5 percent. While a more comprehensive survey is necessary to make a reliable determination of vacancy rate, the various "random sample" surveys conducted from time to time do provide useful information. Although data on single-family units is rather sparse, the vacancy rate data for multi-family units can be used as an indicator. A low vacancy rate for multi-family units usually indicates an even lower rate for single-family units.

Based on currently available data, a realistic estimate of the multi-family vacancy rate is about one percent, while a vacancy rate of somewhat less than one percent is estimated for single-family dwellings.

For Douglas County as a whole, a report prepared by the Oregon State Housing Division in 1978<sup>1</sup> provides a regional view of the housing vacancy situation. The Housing Division's report concluded that the housing market in Douglas County is characterized by a low vacancy rate. The reported finding of the analysis was that total vacancies in the county decreased by about 277 units between 1970 and 1978. The sales vacancy rate increased from .9 percent in 1970 to an estimated 2.0 percent in 1978, while the rental rate dropped from 6.88 percent to about 2.0 percent over the same period.

The findings of the State Housing Division tend to support conclusions about vacancy rates for the Roseburg urban area, since they have historically been lower than those of the county overall.

The housing market has always been in a continuing state of change, but in more recent years housing characteristics are evolving at a greatly accelerated pace. Rising

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<sup>1</sup> State Housing Division, Housing Market Analysis Situation Report, Douglas County, Oregon, July 1, 1978

costs in land, labor, materials and financing have made the ownership of a single-family residence beyond the reach of many citizens. In fact, studies in 1977 showed that newly constructed single-family housing at a minimum price of \$35,000 could be afforded by only 45 percent of Oregon's households; whereas an average priced home costing \$50,000 could be afforded by only 23 percent of Oregon's households.<sup>2</sup>

To fill the gap left by the demise of the inexpensive single-family home, more and more apartments, duplexes, condominiums and mobile homes have been placed on the market. Building permit data for the City of Roseburg, as well as some data for the unincorporated urban area, as illustrated in Tables H-1 and H-2, tend to substantiate this trend. In the nine year period 1971-1979, 1159 housing units were built in the City of Roseburg. Of these, 45 percent were either apartment, duplex or condominium.

For the entire urban area, 34 percent of all new dwellings during the 1970-79 period fall under the general category of multi-family dwellings, of which 67 percent were constructed within the City of Roseburg.

While the City has discouraged the placement of mobile homes on individual lots within the city limits since 1970, it is interesting to note that 34 percent of the new dwellings in the unincorporated urban area between 1974 and 1979 were mobile homes; and of all single-family dwellings, mobile homes comprised 44 percent. Furthermore, if we total all single-family dwellings constructed or placed in the entire urban area since 1970, we find that mobile homes still comprised 24 percent of the total.

### Housing Costs

The trend toward lower cost housing, as revealed by the statistics discussed above, is a reflection of the rapidly changing housing market. Prices for new, as well as existing, units have increased dramatically during the past decade. The rise in price for single-family dwellings averaged 13 percent between 1972 and 1977. During the most recent 18 month period, prices rose at an annual rate of 17.5 percent.

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<sup>2</sup> Oregon State Housing Division

Escalating prices, coupled with rising interest rates, have led to unprecedented increases in average monthly payments on newly originated mortgages. Current statistics indicate that rising housing costs and interest rates place a single-family residence beyond the means of most Oregonians. The minimum price of a home built in Oregon in 1977 was approximately \$35,000. A household needed to have an average annual income of \$17,472 to avoid paying more than 25 percent of gross income for a house priced at that level.

TABLE H-1  
HOUSING CONSTRUCTION  
CITY OF ROSEBURG  
1970-1979

Year	Single-Family	Duplex*	Multi-Family	Total No. of Units
1970	29 (83%)	6 (17%)	--	35
1971	43 (33%)	12 (9%)	75 (57%)	130
1972	62 (38%)	2 (1%)	97 (61%)	161
1973	50 (96%)	2 (4%)	--	52
1974	54 (96%)	2 (4%)	--	56
1975	60 (54%)	6 (5%)	44 (41%)	110
1976	74 (33%)	14 (6%)	130 (61%)	21
1977	107 (60%)	28 (16%)	43 (24%)	178
1978	99 (72%)	2 (1%)	36 (27%)	137
1979	60 (73%)	12 (15%)	10 (12%)	82
TOTALS	638 (55%)	86 (07%)	435 (38%)	1159

\*Total number of dwelling units

SOURCE: City of Roseburg, Building and Safety Department

TABLE H-2  
HOUSING CONSTRUCTION  
ROSEBURG UNINCORPORATED URBAN AREA  
1974-1979\*

Year	Single-Family	Mobile Home	Multi-Family	Total No. of Units
1974	14 (54%)	12 (46%)	--	26
1975	85 (66%)	23 (18%)	20 (16%)	128
1976	113 (52%)	47 (22%)	54 (26%)	214

1977	111 (33%)	87 (26%)	139 (41%)	337
1978	101 (35%)	167 (57%)	22 (8%)	290
1979*	52 (42%)	49 (39%)	24 (10%)	125
<b>TOTALS</b>	<b>476 (43%)</b>	<b>385 (34%)</b>	<b>259 (23%)</b>	<b>1120</b>

\*Through September 1979 only

SOURCE: Douglas County Building Department

Today, the same minimum priced new home costs around \$50,000. If, from past trends, we assume the median family income in 1980 to be \$18,000, it becomes readily apparent that a decreasing percentage of Oregon's households can afford even minimum priced housing. While the median income level increased by 12.5 percent over the last two years, the cost of housing has risen by at least 30 percent.

Less than 23 percent of Oregon's households and only 15 percent of its renters can afford a new home at this price. If we assume the home will be purchased with a 10 percent down payment, 30-year loan, at 10 percent interest, and annual property taxes and insurance premiums totaling 3 percent of home value, monthly housing payments would be \$520. Therefore, a family needs an annual income of \$24,950 to avoid paying in excess of 25 percent of their income even for a minimum priced house. Again, such payments are beyond the realistic means of 75 percent of Oregon's household.

To further illustrate escalating housing costs, sales prices of houses in Roseburg in 1973 are compared with housing costs in 1979. Table H-3 compares the prices of 331 single-family dwellings sold in the Roseburg area during a nine month period in 1973 with the prices of 683 single-family dwellings sold or offered for sale during the last six months of 1979.

TABLE H-3  
COMPARATIVE SINGLE-FAMILY HOUSING COSTS  
ROSEBURG AREA  
1973 and 1979

Price Range	1973	1979
Under 10,000	43 (13%)	
10 -15,000	56 (17%)	
15 - 20,000	192 (28%)	
20 - 25,000	57 (17%)	1 ( 1%)
25 - 30,000	35 (10%)	1 ( 1%)
30 - 35,000	28 ( 9%)	-----

35 - 40,000	12 ( 4%)	22 ( 3%)
40 - 45,000	5 ( 2%)	31 ( 4%)
45 - 50,000		83(12%)
50 - 55,000		2 ( 1%)
55 - 60,000		2 ( 1%)
60 - 65,000		22 ( 3%)
65 - 70,000		264 (38%)
70 - 75,000		112 (16%)
75 - 80,000		40 ( 6%)
80 - 85,000		68 (10%)
85 - 90,000		28 ( 4%)
90 - 95,000		7 ( 1%)
<b>TOTALS</b>	<b>331 (100%)</b>	<b>683 (100%)</b>

SOURCE: Housing Market Analysis for Roseburg, 1973-independent Housing Market Analysis for Roseburg, 1979 – City of Roseburg, Planning Department

As can be seen in Table H-3, 85 percent of the single-family dwellings on the market in 1973 were priced below \$30,000. By comparison, 80 percent of the single-family dwellings on the market in 1979 were priced above \$50,000. As noted above, housing in excess of \$50,000 is considered to be realistically beyond the means of 75 percent of Oregon's households. For those "priced out" of the single-family buying market, renting (usually multi-family dwellings) or the purchase of a mobile home are the most common alternatives.

### The Rental Picture

Cost and availability of rental housing is a significant factor in Roseburg's housing situation. It is quite difficult to discuss rent levels of units so as to reveal an accurate picture because of the variety in age, location, and quality of rental units. Nevertheless, a comparison of 1970 rent levels with rental costs in 1979 may be enlightening. Table H-4 lists rental cost of 1815 rental dwellings in Roseburg in 1970 and the rental cost of 369 dwellings offered for rent in 1979.

TABLE H-4  
GROSS RENT OF RENTER-OCCUPIED UNITS  
CITY OF ROSEBURG  
1970 and 1979

Gross Rent	1970	1979
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\$40 & Less	5	( 1%)	
40 - 59	140	( 8%)	
60 - 79	339	(18%)	
80 - 99	368	(20%)	
100 - 149	791	(43%)	13 ( 3%)
150 - 199	148	( 8%)	125 (34%)
200 - 249	24	( 2%)	138 (37%)
250 - 299			48 (13%)
300 - 349			17 ( 5%)
350 - 399			16 ( 5%)
400 - 499			8 ( 2%)
450 - 499			4 ( 1%)
TOTALS	1815	(100%)	369 (100%)

SOURCE: U.S. Census - 1970  
Housing Market Analysis for Roseburg, 1979  
City of Roseburg, Planning Department

Table H-4 reveals, not surprisingly, that the cost of renting a dwelling has increased dramatically over the past decade. While 90 percent of all dwellings available for rent in 1970 were under \$150 per month, 97 percent of the rental dwellings offered during the last six months of 1979 were priced above \$150 and 26 percent above \$250 per month. A more detailed breakdown of current housing cost is provided in the appendix.

The dwellings listed in Tables H-3 and H-4 are either single-family, duplex or multi-family (apartments) and do not include mobile homes. However, as previously noted, an increasing percentage of the urban area's housing stock is mobile homes; particularly in the unincorporated area.

### Mobile Homes

Currently, there are 241 mobile homes in the City of Roseburg. This constitutes about 4.1 percent of the city's total housing stock, which compares with the Statewide average of about nine percent. During the past ten years this number of mobile homes within the city has remained relatively static, resulting in an annually decreasing percentage of the city's total housing stock. In the unincorporated area around the city, the mobile home picture is quite different.

A survey, conducted in January, 1980, revealed 1020 mobile homes in the unincorporated urban area, comprising 34 percent of the housing stock. Since 1974, 44 percent of all new single-family dwellings in the unincorporated urban area have been mobile homes. Statewide mobile homes have represented only 20 percent of all new housing starts since 1970. Clearly, mobile homes are an important housing resource in the Roseburg urban area. Perhaps the single most important factor effecting the mobile home housing market is cost. Although the inflationary rise in mobile home cost is generally keeping pace with conventional housing, the initial investment of the buyer is much less. Presently, a conventional new single-family dwelling is selling for about \$30 per square foot, not including the cost of the lot. By comparison, a new mobile home can be purchased for \$17 to \$20 per square foot, depending on special construction features or options specified by the buyer.

The comparative cost of both conventional single-family and mobile homes is illustrated in Table H-5. These figures were derived from a housing market analysis conducted by the Roseburg Planning Department from June 1979 through January 1980 for the Roseburg urban area. It should be noted that a direct comparison of price cannot be considered accurate, since the price of the conventional home always includes the lot, while in many cases the mobile price is for the dwelling only. Generally, a standard, full-service (sewer & water), subdivision lot adds about \$14,000 to the price of a single-family dwelling.

TABLE H-5  
 COMPARATIVE HOUSING COST  
 CONVENTIONAL DWELLING/MOBILE HOME  
 ROSEBURG URBAN AREA  
 June 1979 - January 1980

No. of Bedrooms	Average Price Conventional	Average Price Mobile Home
One Bedroom	41,144	6,895
Two Bedroom	44,486	20,813
Three Bedroom	67,894	28,607
Four Bedroom	85,246	36,492

In today's housing market, the mobile home represents the most significant opportunity for lower income persons to own their own single-family dwelling. Current conditions suggest that mobile homes will play an increasing role in providing lower cost housing.

Citizens and public agencies have raised numerous objections to mobile homes and mobile home living; particularly in urbanized areas. These prejudices have resulted in restrictions or outright prohibitions on the placement of mobile homes in many areas.

The City of Roseburg has not been an exception to this situation. For a number of years, mobile homes have not been allowed on individual lots within the City except in an approved mobile home subdivision. Mobile home subdivisions are conditionally permitted only in the Low Density Residential (LR) zone. As of this writing, the only parcel of land in the City zoned LR is the Masonic Cemetery. In the LR zone, the minimum lot size is 40,000 square feet. Such a large lot would obviously defeat the economic advantage of mobile home living and effectively prevent the introduction of mobile homes on individual lots within the City.

At the present time there are 8 mobile home parks in the City of Roseburg; containing 179 of the total 241 mobile homes within the incorporated area. Mobile home parks are conditionally permitted in the Two-Family Residential (R-2), Multi-Family Residential (R-3), Multi-Family and Professional Office (R-4), and General Commercial (C-3) zones. City standards for mobile home park development have required each

mobile home space to contain at least 5,000 square feet. Most jurisdictions which allow mobile' home parks require 1200 to 2500 square feet per space. The development of parks with mobile home spaces over 3000 square feet in size are usually found uneconomical. The City's low density requirement for mobile home parks has probably been the most significant factor in the lack of mobile home parks within the City of Roseburg. The inclusion of a mobile home overlay zone in the City's land use regulations would help provide a greater range of options to mobile home dwellers who desire to live in the urban setting. Such a concept would not permit scattered placement of mobile homes on individual lots; but rather would provide the possibility for zoning or rezoning of parcels of land for mobile home subdivisions with all the use limitations .associated with the most exclusive residential district. Mobile home residents would have the same level of residential protection currently offered to conventional home dwellers. An exclusive mobile home zone would also provide housing opportunities not presently available by allowing smaller lot sizes and less stringent development standards than required in other residential districts.

### Condition of Housing Stock

Prior to determining the future housing needs of the Roseburg urban area, an understanding of the existing housing stock is necessary. Housing need can be identified by a number of indicators, including physical, economic and social. With regard to physical need, the most telling indicator is physical condition.

During January, 1980, a "windshield survey" was conducted by the City Planning Department to determine the physical condition of the existing housing stock. The urban area was divided into twenty survey units; each unit containing from 100 to 600 dwellings. The area covered by the survey is identified on Figure I in the appendix. A number of housing surveys have been conducted in the Roseburg urban area in the past. Some have been limited to the City only, while others have covered the entire urban area. Conducted by a variety of agencies, each survey has been designed to identify certain characteristics of the area's housing.

During the summer of 1958, the Bureau of Governmental Research and Services of the University of Oregon conducted a survey of existing land use in Roseburg. The survey concentrated on the physical condition of the City's housing.

The 1958 survey identified 3,622 dwelling units in the City. Of the total housing stock, 2,702 units or 73 percent were single-family. Another 256 units (7%) were two-family dwellings (duplexes), and 701 (19%) were multi-family units. Only three mobile homes were identified in the survey.

The 1958 survey classified the City's housing stock into six categories of physical condition. Of the total housing stock, 8.7 percent were found to be "new, or nearly new structures." Sixteen percent were classified as "good, older structure, well maintained," while 48 percent were "fair structures in need of surface repairs." Another 24 percent of the City's housing was found to be "fair structures in need of major reconditioning." The remaining three percent were classified as either "substandard" or "dilapidated" structures.

The U.S. Census taken in 1970 included a rather detailed analysis of housing conditions. According to this source, a housing unit was considered substandard if it was characterized by one or more of the following indicators:

1. no heating system;
2. no plumbing system;
3. a heating system which consisted solely of room heaters (gas, oil or kerosene) not connected to a flue, fireplaces, or wood burning stoves; or
4. a plumbing system which lacked one or more of the following: hot water, indoor toilets, or bathing facilities reserved for the exclusive use of a single household.

Unfortunately, the census data is of limited value because it fails to take into consideration numerous substandard indicators, such as deteriorating foundations, roofs, walls, etc. More importantly, the data are now 10 years old.

In 1976, the Umpqua Regional Council of Governments (URCOG) conducted a household survey of the greater Roseburg urban area. Quite detailed questionnaires

were mailed to over 6,000 households. The survey attempted to make findings in a number of areas relating to the housing situation, including: household income, dwelling type, dwelling age, dwelling value, physical condition, rental costs, and tenure.

With 21 percent of the households responding to the survey, URCOG was able to obtain a fairly reliable picture of the urban aeriels housing situation as perceived by its residents. The survey concluded that 35 percent of the area's housing was considered "Excellent"; 45 percent of the area's housing was considered "Good"; 17 percent "Fair"; and, 3 percent "Poor."

While past housing surveys provide insight into the character of Roseburg's housing, none have evaluated the physical soundness of structures on the basis of established criteria. The 1980 survey was an attempt to do so.

The factors that were considered in evaluating the exterior condition of houses were divided into major and minor factors. The major factors were the condition of the roof, foundation, walls/siding, porch, and paint.

The minor factors taken into consideration were the condition of the windows, screens, doors and chimney.

Each dwelling unit was given one of four ratings as follows: standard, substandard minor, substandard major, and dilapidated. Following is the definition for each of the four possible ratings.

- (1) STANDARD - A dwelling unit that satisfies a majority of the evaluating criteria. One defect may exit, but it is one that can be corrected by the average homeowner in the course of regular maintenance.
- (2) SUBSTANDARD MINOR - A dwelling unit that is basically sound but suffers from neglect in at least two minor factors or one major factor of consideration. These defects are still of the category that the average homeowner can repair them.
- (3) SUBSTANDARD MAJOR - A dwelling unit in need of extensive repair in either the minor or major factors of consideration. These repairs are beyond the capabilities of the average home onwer, and could not be rectified in regular home maintenance. Extensive rehabilitation efforts

would be required to bring these structures up to a standard rating.

- (4) DILAPIDATED - A dwelling unit suffering from so many deficiencies that it is unsuitable for habitation and economically unfeasible to rehabilitate. Consideration should be given to removing them from the community's housing stock.

#### MOBILE HOMES:

- (1) STANDARD - mobile home in good condition with proper tie-downs and acceptable skirting.
- (2) SUBSTANDARD MINOR - lacking proper tie-downs or acceptable skirting or inadequate in one of the other evaluating criteria.
- (3) SUBSTANDARD MAJOR - not properly tied down and skirted and inadequate in one of the other evaluating criteria.
- (4) DILAPIDATED - not suitable for habitation due to its overall deterioration.

The primary limitations to the windshield survey were: (1) many physical condition problems were not always apparent to the surveyor; and (2) only physical condition problems on the outside surfaces of the structure could be identified.

Within the confines of the survey area, a total of 8908 dwelling units were inventoried; 5864 within the City of Roseburg and 3044 in the unincorporated area. Generally, the urban area's housing stock was found to be in very good condition. Of the 5,424 single-family, conventional dwellings within the survey area, 88 percent fell within the STANDARD rating (see rating definitions above). Another 10 percent were found to be SUBSTANDARD MINOR, one percent SUBSTANDARD MAJOR, and less than one percent were considered to be DILAPIDATED.

Mobile homes make up 14 percent of the urban area's total housing stock. Of the 1261 mobile homes inventoried in the survey area, 79 percent are located in mobile home parks. -Overall, the area's stock of mobile homes were found to be in poorer physical condition than the stock of conventional single-family dwellings. Twenty percent of all mobile homes situated on individual lots were found to be SUBSTANDARD.

While there was no attempt to systematically evaluate the physical condition of all mobile homes within parks, it was generally noted that the percentage of SUBSTANDARD mobile homes tended to increase proportionately with the age of the park. Relatively new mobile home parks contained very few SUBSTANDARD units. In two selected older parks, over 80 percent of the units were found to be SUBSTANDARD.

Multi-family dwellings include duplexes (2@units), apartments (3 or more units), and condominiums or townhouses. A total of 2223 multi-family dwellings were found in the housing survey area, of which nearly 70 percent are located in the City of Roseburg. Like the urban aerials single-family housing stock, multi-family structures were found to be in very good condition, with over 85 percent rated STANDARD and less than one percent were found to have major deficiencies. Table H-6 provides a summary of the housing survey findings. A more detailed analysis of the survey by sub-area is provided in the appendix to the Housing Element.

TABLE H-6  
1980 HOUSING SURVEY  
PHYSICAL CONDITION  
SUMMARY  
ROSEBURG URBAN AREA

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	4776	580	54	14	432	76	4	1354	215	12	123	-	-	212	52	1	-	996
Percent of Dwellings in Class	88%	11%	1%	*	84%	15%	1%	85%	1½%	1%	100%	-	-	80%	20%	*	-	100%
Total Dwellings in Class	5424				512			1581			123			265				996
Percent of all Dwellings	61%				5.7%			18%			1.3%			3%				11%
Total Dwellings in Survey Area	8901																	

\*Less than one percent

## HOUSING NEED

### Crowded Conditions

Crowded housing conditions do not appear to be a significant problem in the Roseburg urban area. The accepted indicator of crowded conditions is the number of persons per room. The 1970 Census reported that Roseburg had only 3.9 percent of its housing with more than one person per room. This compares to a state average of 5.3 percent. However, in Roseburg the vacancy is low. When very low vacancy rates occur, it implies inadequate choice amongst housing consumers, restrictions on location, high cost/rent levels, etc. These conditions all effect the potential for crowding.

Crowded housing conditions can generally be avoided when the vacancy rate is at an acceptable level.

### Excessive Rent

One of the most significant indicators of housing need in Roseburg is excessive rent,\* or the portion of income a household pays for shelter. It is generally agreed that if a household is paying more than 25 percent of its gross income for rent, it is paying too much. The average renter household spends about 15 percent of its gross income on gross rent (including utilities).

\*The term, "excessive rent," refers to the amount of rent a household pays in proportion to its income. The term does not imply that landlords are charging higher than "fair market" rent. Many households fall within the "excessive rent" category by choice.

According to the U.S. Census, the median family income for Roseburg in 1970 was \$9,754. The median family income for Douglas County as a whole was \$8,670. The latest median income figure available is for 1978 and is for Douglas County only. Therefore, an interpolation of Roseburg's 1980 figure must be drawn from the 1978 County median income of \$15,312. Of course, to do so requires the acceptance of certain assumptions. First, we know that Roseburg's 1970 figure was 12.5 percent higher than that for the county. If we assume that the percentage difference has remained constant during the past decade, we can conclude that Roseburg's 1978

figure is also 12.5 percent above the county's 1978 figure. This then computes to an estimated 1978 median income of \$17,226 for Roseburg. For the purposes of computing rent to income ratios, a 1980 median family income of \$18,000 will be used for Roseburg. Data from the 1980 Census will undoubtedly require some adjustment to this estimate once it becomes available.

The 1970 U.S. Census reported that 42 percent of Roseburg's renters were paying in excess of 25 percent of their incomes for shelter, and 25 percent were paying rents in excess of 35 percent of their income. These income to rent relationships are shown in Table H-7.

The 1970 Census income to rent ratio is the only data currently available for Roseburg. The lack of knowledge of current conditions poses a handicap to understanding housing needs.

It is known that while the median income for Roseburg has risen by 85 percent since 1970, housing costs have rapidly outpaced income. Over the past decade, the number of families able to purchase a new home has been reduced by about one-half. Knowing what we do about today's housing market, it is easy to conclude that a significantly higher percentage of Roseburg's households who rent, spend an excessive amount of their income on shelter. Although the lack of current data prevents substantiation, an estimate that somewhere between 50 and 60 percent fall within this category is probably realistic.

Traditionally, a community's high rent structure has been tied to a scarcity of housing units--that is, when a community's housing stock is under built. Households with low incomes are hardest hit, as they are forced to take what little housing is available and pay more for rent than they can reasonably afford. This was almost certainly the case in 1970 in Roseburg.

TABLE H-7  
 RENTER-OCCUPIED UNITS, BY GROSS RENT  
 AS PERCENTAGE OF INCOME, 1970  
 ROSEBURG, OREGON

As % of Income	Less Than \$2,000	\$2,000 2,999	\$3,000- 4,999	\$5,000- 6,999	\$7,000- 9,999	\$10,000- 14,999	\$15,000- 24,999	\$25,000 & Up	Total
Less Than 10%					7	59	45	15	115
10-14%			12	40	130	166	20		368
15-19%			28	81	151	94			354
20-24%	5	12	31	73	60	19			200
25-35%	6	39	129	87	12	6			279
35% and Over	304	93	56	19	9				481
Rent Not Compared	29	4	7	5	11	10	4		70
<b>TOTAL</b>	<b>344</b>	<b>148</b>	<b>263</b>	<b>305</b>	<b>380</b>	<b>354</b>	<b>58</b>	<b>15</b>	<b>1,867</b>

While the present low vacancy rate does have an effect on housing cost, it is probably less of an influencing, factor than it was ten years ago. Today, the cost of constructing, maintaining or rehabilitating housing is much higher in relation to income than it was in 1970. An increase in the vacancy rate would not reduce the cost of new construction. Landlords would still have to charge "fair-market" rent. In fact, a higher vacancy rate could have a negative effect on the area's housing stock.

Generally, in a "tight" housing market there is more incentive to improve or rehabilitate existing housing, particularly if the cost of new construction is high. The result would be general improvement in the physical condition of the overall housing stock. Unfortunately, the cost of the rehabilitated housing stock would rise, with a corresponding decrease in the availability of lower cost housing for low income groups.

The replacement of the city's older housing stock with new construction has contributed to the higher rent structure. In 1970, for example, 6.7 percent of Roseburg's housing stock was classified a new construction,\* whereas in 1980, new construction represents 12 percent of the City's total housing stock. The removal of older housing contributed significantly to this increase. New housing must be provided, of course, but older housing units must also be preserved to ensure the availability of housing at reasonable costs for all income ranges.

\*No more than five years old.

### Future Housing Need

To meet expected population increases and to bring the urban area's housing stock up to an acceptable supply level, additional housing units must be provided and the area's older housing stock must be preserved.

In order to project future housing needs, the projected number of future households must be estimated. Projected households are determined by converting projected population to households. This is done by dividing projected population by projected average household size.

Based on 1970 Census data, as well as known trends, the estimated average 1980 household size for Roseburg is 2.9 persons. This represents a decline from the 1970 average household size of 3 persons. During the next two decades the trend towards smaller families, in addition to a high divorce rate, is expected to reduce average household size to about 2.5 persons. Therefore, when projecting future households, it is necessary to take this trend into account. Household size projections are based on a one-tenth percent decline every five years. Projected total household needs to the year 2000 are shown on Table H-8.

While projecting the community's future housing needs is an essential requisite to planning for residential growth, an understanding of the character or makeup of future housing is equally important. As we know, housing takes many forms; whether it be the conventional single-family dwelling, mobile home, condominium, apartment or duplex. Each type of dwelling unit contributes to the area's overall housing needs, providing a range of opportunities for all income levels, preference in lifestyle, and choice of locations.

In a housing attitudes survey conducted by the Umpqua Regional Council of Governments in 1976, over 86 percent of the respondents expressed a desire to live in a conventional single-family dwelling as opposed to other types of housing. In January of 1980, conventional single-family homes made up only 61 percent of the urban area's housing stock, and in the last ten years, less than half of all new housing constructed has been single-family.

Most of the economic factors which prevent people from having a freer choice in the housing market are beyond the control of the City. However, the city does have the responsibility, and, to a significant degree, the ability to ensure the availability of sufficient land to accommodate future housing demands.

TABLE H-8  
 PROJECTED NEEDED HOUSEHOLDS  
 ROSEBURG URBAN AREA  
 1980-2000

Roseburg Urban Area Population Increase		Housing Starts					
Time Period	Increase	Household Size	Projected Starts	Household Size Adjustment*	Vacancy Rate Adjustment*	Yearly Demo Replacement***	Total Projected Housing Starts Needed
1980-1985	3870	2.8	1382	362	44	53	1841
1986-1990	4397	2.7	1629	450	52	64	2195
1991-1995	4734	2.6	1820	558	58	77	2513
1996-2000	5893	2.5	2357	690	75	93	3215

\* Based on decreasing household size of existing housing stock and current population level.

\*\* 3.2 percent of new starts to ensure a "fair market" vacancy rate of two percent for single-family and six percent for multi-family residences.

\*\*\* One-half of one percent of total housing stock.

Note: All figures based on 1980 estimated Urban Area Population of 25, 435, at 2.9 persons per household, equaling an estimated 1980 Urban Area Housing stock of 8,901 units.

While questions concerning location, density, levels of services and specific development standards are dealt with in other elements of the Comprehensive Plan, it is appropriate to examine the questions of the urban area's future housing "mix." That is, what the makeup of different housing types will be over the next two decades. Of course there is no way to accurately predict just what will occur in the housing market over the next 20 years period. Interest rates may go up or down. The gap between construction costs and income levels may continue to widen, or we may experience a slow-down in the inflation rate. Attitudes about life-style and dwelling preference may undergo dramatic changes for a variety of reasons. Despite all of these uncertainties, the basic need for shelter will continue to be of the highest priority.

### Housing Alternative

An examination of current trends in housing type provides some insight to the questions of future housing alternatives. Statistics from a number of sources show that during the early 1970s there was an acute shortage of multi-family dwellings in the Roseburg urban area. As the cost of new houses began to rise steeply, the demand for lower cost alternatives to the single-family dwelling also increased dramatically. Between 1971 and 1977, 41 percent of all new housing constructed in the urban area was multi-family. Beginning in 1977, building activity in the multi-family market began to drop significantly; accounting for an average of only 16 percent of all new housing starts during 1978 and 1979.

Mobile homes have been playing an increasing role in providing alternatives to the conventional single-family home. While restrictive zoning laws have discouraged the placement of new mobile homes within the incorporated area, their number has rapidly grown in the urban area outside the city. In 1975, mobile homes comprised 18 percent of all new dwellings in the unincorporated urban area. In 1976 they contributed 22 percent of the new dwellings, up to 26 percent by 1977, and peaking at 57 percent in 1978.

While the vast majority of the urban area's mobile homes are located in mobile home parks, a trend toward their placement on individual lots is emerging. In the last five years, the county has approved several mobile home subdivisions. The type of

dwelling on each lot is the only feature which distinguishes these subdivisions from the conventional subdivision and provides the mobile home owner with the opportunity to own a residential lot in an urban setting while benefiting from the lower cost of the dwelling. High development standards ensure the mobile home subdivision resident of the same residential zoning protection offered to conventional homes in conventional subdivisions.

Trends in single-family construction are difficult to detect. Construction statistics are only available since 1970 in the city, and since 1974 in the county, and show marked fluctuation from year to year. However, on the average, from 1975 through 1978, single-family dwellings have accounted for an average of 52 percent of all new housing starts. If mobile homes placed on individual lots are included within the general category of single-family dwellings, the average is increased to about 70 percent. These figures compare very closely with statewide averages over the same period of time. Since 1970, conventional single-family units have represented 48 percent of new additions to the state's total housing stock. Multi-family units have contributed 32 percent and mobile homes 20 percent.

Based on local, as well as statewide trends during the past decade, a breakdown of the urban area's future housing makeup can be estimated and the number of dwellings within each class can be projected.

Table H-9 projects future needed housing by type, based on the assumption that new housing starts will be 62 percent single-family (conventional and mobile homes), and 38 percent multi-family (duplex, mobile home park, apartment, and condominium). This assumption carries with it the necessity to closely monitor actual building trends in order that future changes in the housing market are provided for in the Comprehensive Plan.

TABLE H-9  
 PROJECTED MAKEUP OF HOUSING  
 ROSEBURG URBAN AREA  
 1980-2000

Time Period	SINGLE-FAMILY			MULTI-FAMILY		Total Housing Starts
	Conv. (55%)	M.H. (7%)	Duplexes (7%)	Multi-Family (20%)	Mobile Home Parks (11%)	
1980-1985	1013	128	128	368	204	1841
1986-1990	1207	154	154	439	241	2195
1991-1995	1382	176	176	503	276	2513
1996-2000	1768	225	225	643	354	3215
TOTAL	5370	683	683	1953	1075	9764

Housing Assistance

There are a number of factors which tend to restrict the housing opportunities of lower income households. Some of these barriers are a result of local ordinances and others are a result of the housing market in general. The City of Roseburg does not have ordinances whose specific intent is to restrict the housing opportunities of low income families, although indirectly, in an attempt to further orderly planning, some ordinances have had that effect. Nevertheless, the city has taken, and will continue to take, positive steps towards increasing housing opportunities for low and moderate income households.

It is not the policy of the City of Roseburg to serve in the role of a housing provider; however, the city does encourage and cooperate with agencies which have such a responsibility, particularly the Douglas County Housing Authority.

The Douglas County Housing Authority provides lower rent housing opportunities for elderly and nonelderly families whose annual incomes are within the established maximum income limits.

The Housing Authority manages rental housing which it has constructed in Roseburg, Winston, Riddle, Oakland, Reedsport and Yoncalla. Sixty such dwelling units are located in the City of Roseburg. Units are assigned on the basis of family composition. All buildings are duplex and range from one bedroom to four bedroom units. All one bedroom units are reserved for elderly persons and disabled and handicapped persons, as defined in the Social Security and Housing Acts.

All costs of management, maintenance and utilities must be met from rental income. Principal and interest on bonds, which can not be met from receipts, are covered by a limited subsidy from the Federal Government. No local or state tax revenues are available to the Authority for any purpose. All housing is owned and operated by the Housing Authority. No federal ownership is involved. The powers of the Housing Authority are vested in a Board of Commissioners appointed by the Douglas County Board of Commissioners. Each Commissioner is appointed for a five year term. The Housing Authority of Douglas County was created under Oregon State enabling legislation and derives its powers of authority from State law.

The Douglas County Housing Authority has taken several steps to broaden housing opportunities for lower income households. This agency, after families have been certified as being eligible for housing assistance, spends time with each prospective tenant explaining the program and the necessary paperwork involved, provides applicants with instruction on interviewing skills, and gives lessons on how to find vacancies in the tight market which currently exists in Douglas County for rental units.

In addition, the Douglas County Housing Authority is trying to increase the level of communication between itself and local landlords in order to gather additional information about vacancies so that low income households needing assistance can be alerted. In taking these steps the Douglas County Housing Authority, which has no residency requirements or preferences, is attempting to increase the housing opportunities for low income households.

In September 1977, the Douglas County Board of Realtors signed an agreement with HUD stating that the Board would act in compliance with Title VI of the 1964 Civil Rights Act, Title VIII of the 1968 Civil Rights Act, as amended, and Executive Order 11063. A committee was formed by the Board of Realtors to investigate any complaints in order to further fair housing opportunities in compliance with these policies. To date no complaints have been brought before this committee. This action has helped to ensure that discrimination in the sale, rental, and financing of housing does not occur in Douglas County.

## FINDINGS

1. The Roseburg urban area has experienced rapid growth in employment opportunities, population and housing in recent years. The impact of this growth on housing has resulted in low vacancy rates, increased housing cost and less choice in the housing market.
2. The residential vacancy rate in the urban area declined from 5.1 percent in 1970, to 1.3 percent in 1978. This low vacancy rate has represented a key factor limiting housing opportunities.
3. Real housing costs are increasing more rapidly than real incomes. The average annual rise in price for single-family dwellings averaged 13 percent between 1972 and 1977. During a recent 18 month period, prices rose at an annual rate of 17.5 percent. The median income level increased by only 12.5 percent between 1977 and 1979.
4. Rapidly increasing housing costs are resulting in a higher demand for lower cost housing. From 1970 through 1974, single-family dwellings represented 66 percent of all new housing starts; from 1975 through 1979 single-family dwellings comprised 52 percent of all new starts in the Roseburg urban area.
5. In 1980, mobile homes made up 14 percent of the urban area's total housing stock. While the number of mobile homes in the City of Roseburg has remained relatively static, mobile homes have accounted for 44 percent of all new housing in the unincorporated urban area since 1974, as compared to about 20 percent statewide.
6. While the vast majority (80%) of the mobile homes in the urban area are located in mobile home parks, a trend toward their placement on individual lots is emerging. The demand for this kind of housing alternative will probably continue to increase.

7. The demand for multi-family housing has been very high during the past decade. Between 1971 and 1977, 41 percent of all new dwelling units constructed in the Roseburg urban area were multi-family. During the last 3 years (1977-79), multi-family construction has decreased dramatically to about 16 percent of all housing starts. In 1980, multi-family dwellings comprise 18 percent of the urban area's total housing stock.
8. The 1980 housing condition survey revealed that, overall, the physical condition of the urban area's housing stock is good. Less than one percent of the total housing stock suffers serious defects. However, about 10 percent of all dwellings are in need of some attention to bring them up to a STANDARD condition.
9. Most incidents of SUBSTANDARD housing occur within the City of Roseburg where the urban area's oldest housing is concentrated. In the unincorporated area, housing deficiencies were most often identified in older mobile home parks.
10. Crowded housing conditions do not appear to be a significant problem in the Roseburg urban area. In 1970, the U.S. Census reported only 3.9 percent of all housing with more than one person per room, as compared to the statewide average of 5.3 percent at that time. Lowered vacancy rates and increased costs have increased the incidence of crowded conditions to some extent, but these conditions are probably still within normally accepted limits.
11. Median family income in the Roseburg urban area is estimated to be about 12.5 percent higher than the county-wide median family income. The improved economic status of the urban area's residents generally allows greater freedom in the housing market than is possible in other areas of Douglas County.
12. The replacement of the area's older housing stock with newer construction is contributing to higher housing costs by reducing the number of lower cost housing opportunities.

13. There is a trend toward smaller and smaller household size. In 1970, the average household size in the Roseburg urban area was three persons; in 1980, it is estimated to be 2.9 persons. During the next two decades the trend toward smaller families is expected to reduce average household size to 2.5 persons by the year 2000. Decreasing household size will require the urban area's housing stock to grow at a faster rate than population
14. Based on known historical trends, future additions to the urban area's housing stock is expected to be composed of 55 percent conventional single-family; 15 percent mobile homes; and, 30 percent multi-family (both owner-occupied and renter-occupied).
15. By the year 2000, the Roseburg urban area is expected to need a total housing stock of 18,378 dwelling units. This will require the addition of 5370 conventional single-family dwellings; 1758 mobile homes; and, 2636 multi-family units over the next 20 years.

## ASSUMPTIONS

1. Household size will continue to decline, but should level off at 2.5 persons per unit. The 25 to 45 age group will register the greatest numerical increase over the next two decades. While larger households are typically associated with this group, the trend toward smaller families, in addition to a high divorce rate, will keep household size at about 2.5 persons
2. Demand for ownership units will continue to be strong. However, detached single-family units will become less attractive due to high costs of purchase and maintenance. As was shown, many Oregonians are unable to afford single-family detached houses. As the gap between incomes and housing costs widens, the demand for mobile homes, condominiums and attached (common wall) ownership units will increase.
3. High land costs will necessitate increased densities in the future. Single-family lot costs, which presently (1980) range between \$12,000 and \$18,000, depending on the level of services available, will continue to escalate if the standard of 7,500 to 10,000 square foot lots is maintained. Encouraging greater densities and smaller lots may slow down this trend.
4. Mobile home demand will remain strong. Their attractiveness is due to affordability in relation to conventional single-family units.
5. Decreasing family size, increasing construction costs, and escalating energy costs will cause a decline in dwelling size (square footage).
6. Because per capita incomes have not kept pace with housing and energy costs, the number of two income households has increased. This fact is reflected by the increase in the County's labor force participation rate. Currently, the rate is approximately 45 percent. Over the next two decades, it should climb slightly and level off between 48 and 49 percent.

7. Ownership housing will continue to be a good investment for Oregonians, as long as inflation in housing prices keeps pace with, or exceeds, the general inflation rate. In recent years, many investors have entered the single-family market to take advantage of 16 to 18 percent annual inflation rates in housing. As this rate drops in relation to the overall inflation rate, the number of investors will taper off.
  
8. If housing costs continue to increase at present rates, a greater proportion of Oregon's households will be in need of federal or State housing assistance.

## GOALS, OBJECTIVES AND POLICY STATEMENTS FOR HOUSING

### Goal

To ensure the opportunity for, and the provision of, safe, affordable housing in sufficient numbers, types, size and locations to meet the needs of all citizens in the Roseburg urban area.

### Objectives

1. To coordinate residential land use and housing planning with other elements of the Comprehensive Plan.
2. To provide residential areas that offer a variety of housing densities, types, sizes, costs, and locations to meet projected demand.
3. To locate residential development in relation to the availability of employment, commercial services, public utilities and facilities and transportation modes.
4. To provide for higher residential densities in the urban area to encourage a more compact urban growth form.
5. To provide for compatible and functional mixed use development (residential and nonresidential).
6. To protect and maintain existing and future residential neighborhoods.
7. To encourage conservation of existing housing by rehabilitation of substandard units and other methods, such as relocation of existing structures, conversion of single-family structures to multi-family structures, and conversion of nonresidential structures to residential use, provided such actions reflect planned densities for the subject area.

8. To encourage and support development of housing units for low and moderate income households.
9. To increase housing opportunities for those with specialized needs.
10. To encourage cooperation between public, private and consumer sectors of the area's housing market.

### Policies

1. New residential development shall be coordinated with the, provision of an adequate level of services and facilities.
2. Residential land use designations specified in the Comprehensive Plan within the City limits shall be zoned in accordance with such designation. Residential land use designations outside the City limits shall be implemented in the manner prescribed by an Urban Growth Management Agreement jointly adopted by Douglas County and the City of Roseburg.
3. The City and County shall ensure an adequate supply of land suitable for development which is zoned for low, medium and high density residential uses. Determination of an adequate supply shall be based on two to three years projections of demand. The City and County shall annually monitor and analyze population projections and projected housing demand to provide a reliable basis for land use decisions and to assure sufficient residential land to maintain a balance between supply and demand.
4. Developers of tracts of land and shall be encouraged to use the Planned Unit Development (PUD) process in order to permit the application of new technology, greater freedom of design, land development and ownership patterns, greater population densities and economy of land use, thereby promoting a harmonious variety of uses, a more efficient use of public facilities, and the creation of

attractive, healthful and stable environments for living, shopping or working. The procedural and substantive requirements for processing an application shall be the minimum necessary to adequately evaluate the proposed development, and shall be coordinated with all other required reviews.

5. In order to provide greater flexibility and economy of land use, the Zoning Ordinance shall allow variable lot sizes in single-family residential subdivisions subject to the approval of the reviewing body. A maximum of 30% of the lots in a new subdivision may contain less than the minimum lot area allowed in the applicable zone, but the average size of all lots in the subdivision must be at least the size specified for the zone. In addition, no lot shall be less than 85% of the minimum lot size established for the applicable zone.
6. The Zoning Ordinance shall allow new single-family residential subdivision proposals to designate a maximum of 25% of the lots as duplex lots subject to the approval of the reviewing body. Such duplex lots shall contain at least 10% more lot area than the minimum lot area specified by the zone designation. Duplex lots shall allow duplex or single-family dwellings and the lot designations shall be reviewed by the Planning Commission concurrently with review of the tentative plats. After final subdivision approval, lots designated for duplexes will be considered fixed and may be changed only upon approval of the Planning Commission after adequate notification of surrounding property owners.
7. The Zoning Ordinance shall provide for site ownership of mobile homes in areas designated Residential in the Comprehensive Plan. Site placement of mobile homes will be allowed only as outright uses in a Mobile Home Overlay Zone, which shall be a superimposed zone applied over the primary residential zone. The Zoning Ordinance shall contain specific standards to assure that mobile home sites will be developed in a manner which is well planned and harmonious with surrounding land uses. Upon annexation of land areas on which mobile homes were permitted uses under the County's zoning regulations, except for those areas indicated on Figure H-2, the City shall automatically apply the Mobile Home Overlay Zone if the underlying zone is residential.

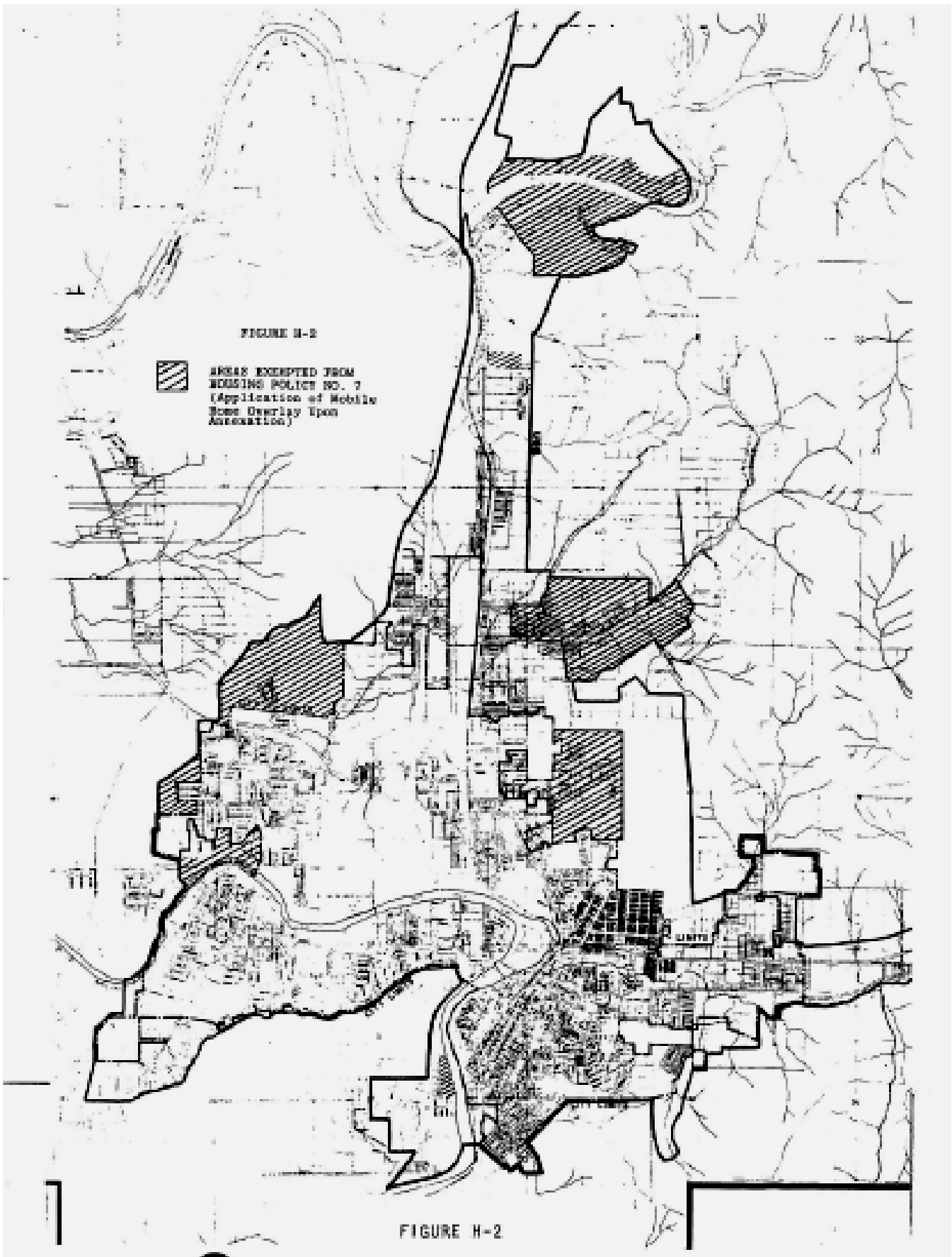
8. Mobile home parks provide a needed housing alternative for residents of the Roseburg area and are most appropriate in areas designated Medium Density Residential<sup>7</sup> in the Comprehensive Plan, although they may be allowed in other areas if compatible with the development in the vicinity. Implementing ordinances shall contain specific requirements to assure that mobile home park developments will be well planned, internally consistent, and Harmonious with surrounding land uses.
9. Owner-occupied multi-family dwelling units (condominium and townhouse) shall be encouraged. Commonly accepted ownership patterns such as condominiums or townhouses shall be an out-right permitted use in multi-family zones of the Zoning Ordinance.
10. In order to enhance the living environment in multiple family development, the zoning ordinance shall contain specific standards which insure the adequate provision of open space, landscaping, recreation and play areas, and safe and convenient access. Density bonus techniques should also be considered as a means of inducement to further enhance multiple family developments as safe, healthy and desirable places in which to live.
11. The City shall assure sufficient renter-occupied multi-family housing opportunities by ensuring that an adequate supply of developable land is zoned for such use.
12. The Zoning Ordinance shall specify density ranges which are consistent with the density categories established in the Comprehensive Plan.
13. The City shall cooperate with the Douglas County Housing Authority, regional agencies, State Housing Division, HUD FMHA and other agencies for the provision of moderate to low income housing and maintenance and rehabilitation activities in the City. Housing units pursuant to the above shall not be concentrated in any one area, but shall be dispersed throughout the City. The City shall participate in the Douglas County Housing Opportunity Plan.

14. The City of Roseburg shall encourage and assist the Umpqua Region Council of Governments in maintaining the Housing Opportunity Plan to insure the housing needs of moderate and low income households are identified.

FIGURE H-2



AREAS EXEMPTED FROM  
HOUSING POLICY NO. 7  
(Application of Mobile  
Home Overlay Upon  
Anticipation)



HOUSING MARKET ANALYSIS  
ROSEBURG URBAN AREA  
June 1979-January 1980

Apartments for Rent

Houses for Rent

<u>Month</u>	<u>Type or # of Bedrooms</u>	<u>Average # of Units per week</u>	<u>Average Rent</u>	<u>Month</u>	<u>Type or # of Bedrooms</u>	<u>Average # of Units per week</u>	<u>Average Rent</u>
June 79	Bach/Studio	5	\$ 152.52	June 79	1 Bedroom	2	\$ 182.90
	1 Bedroom	8	180.02		2 Bedroom	8	254.14
	2 Bedroom	17	227.58		3 Bedroom	5	338.45
	3 Bedroom	2	295.00		4+ Bedroom	1	335.00
July 79	Bach/Studio	3	165.73	July 79	1 Bedroom	3	174.79
	1 Bedroom	7	181.92		2 Bedroom	12	184.54
	2 Bedroom	16	234.73		3 Bedroom	6	235.25
	3 Bedroom	1	255.83		4+ Bedroom	1	312.50
Aug 79	Bach/Studio	3	144.39	Aug 79	1 Bedroom	3	174.98
	1 Bedroom	9	197.05		2 Bedroom	6	250.31
	2 Bedroom	11	249.52		3 Bedroom	6	402.02
	3 Bedroom	1	369.38		4+ Bedroom	1	442.50
Sept 79	Bach/Studio	4	144.60	Sept 79	1 Bedroom	2	193.67
	1 Bedroom	7	171.95		2 Bedroom	7	252.28
	2 Bedroom	7	238.70		3 Bedroom	2	375.40
	3 Bedroom	1	270.00		4+ Bedroom	2	461.67
Oct 79	Bach/Studio	4	155.77	Oct 79	1 Bedroom	2	187.50
	1 Bedroom	6	186.08		2 Bedroom	8	250.40
	2 Bedroom	8	247.81		3 Bedroom	3	327.96
	3 Bedroom	1	328.83		4+ Bedroom	1	450.00
Nov 79	Bach/Studio	6	149.95	Nov 79	1 Bedroom	2	200.83
	1 Bedroom	6	182.80		2 Bedroom	6	255.06
	2 Bedroom	12	238.92		3 Bedroom	5	360.56
	3 Bedroom	1	293.75		4+ Bedroom	1	341.25
Dec 79	Bach/Studio	3	159.53	Dec 79	1 Bedroom	5	175.46
	1 Bedroom	7	181.79		2 Bedroom	12	245.08

	2 Bedroom	13	236.02		3 Bedroom	6	361.76
	3 Bedroom	1	366.67		4+ Bedroom	1	481.67
Jan 80	Bach/Studio	4	169.32	Jan 80	1 Bedroom	5	182.83
	1 Bedroom	10	194.28		2 Bedroom	12	247.21
	2 Bedroom	15	242.86		3 Bedroom	5	325.07
	3 Bedroom	1	365.00		4+ Bedroom	1	424.37

HOUSING MARKET ANALYSIS  
 HOUSES FOR SALE  
 ROSEBURG URBAN AREA  
 June 1979-January 1980

<u>Month</u>	<u>No. of Bedroom</u>	<u>Average No. of Units</u>	<u>Average Price</u>
June 79	one	2	\$ 56,250.00
	two	20	45,374.50
	three	68	66,282.92
	four	24	73,842.75
July 79	one	1	23,400.00
	two	24	47,838.94
	three	75	65,884.34
	four	23	81,557.07
Aug 79	one	1	29,812.50
	two	19	42,347.83
	three	65	66,878.89
	four	22	80,695.71
Sept 79	one	1	37,490.00
	two	15	46,026.67
	three	56	67,089.11
	four	13	85,674.26
Oct 79	one	1	50,166.67
	two	21	36,761.30
	three	22	63,191.97
	four	7	108,964.23
Nov 79	one	--	---
	two	12	44,693.33
	three	47	70,659.51
	four	15	87,843.19
Dec 79	one	1	49,750.00
	two	13	47,262.12
	three	40	70,984.95
	four	12	82,998.63

Jan 80

one	--	---
two	11	45,587.95
three	44	80,396.41
four	11	80,396.41

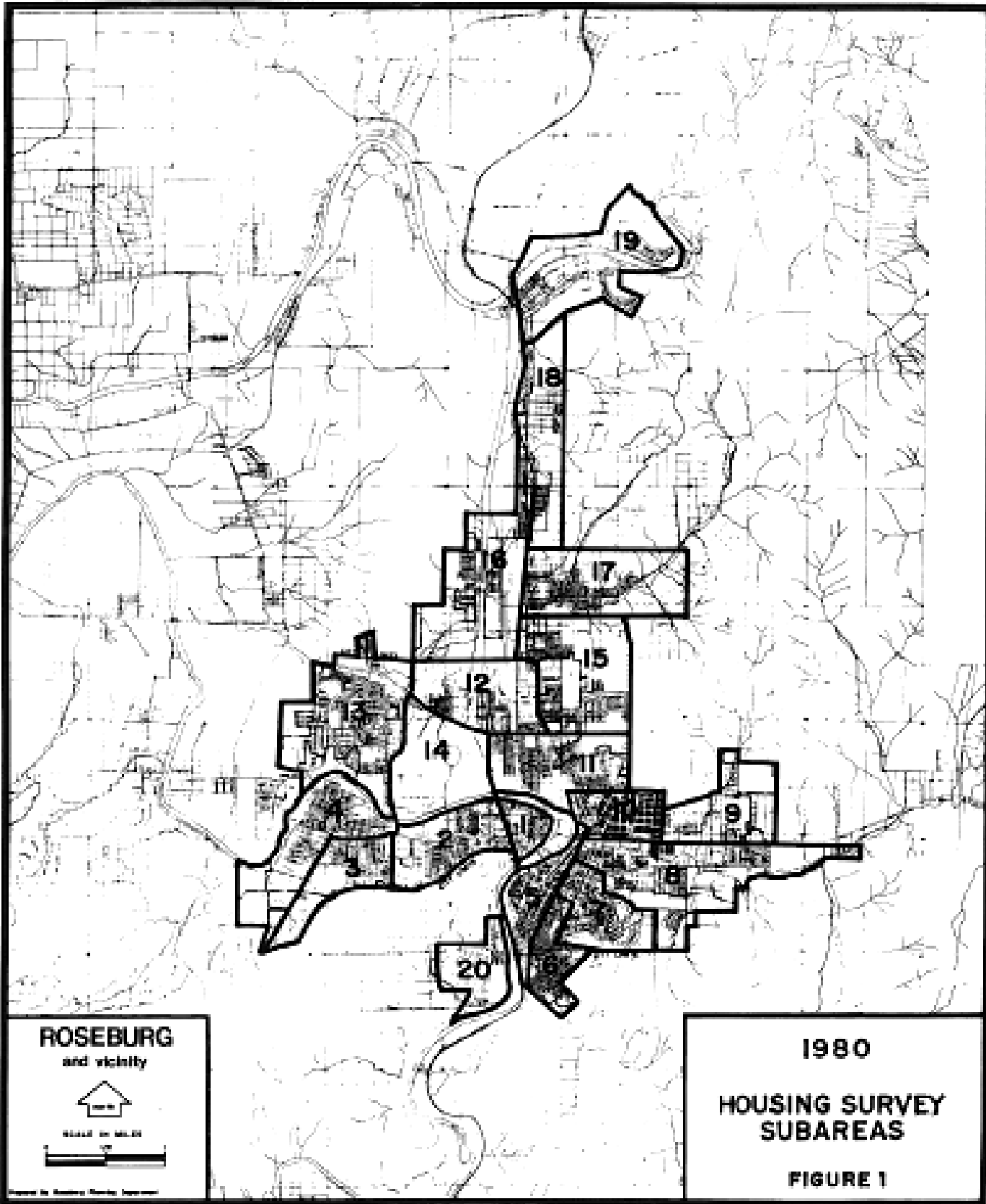
HOUSING MARKET ANALYSIS  
ROSEBURG URBAN AREA  
June 1979-January 1980

Mobile Homes for Rent

Mobile Homes for Sale

<u>Month</u>	<u>Type or # of Bedrooms</u>	<u>Average # of Units per week</u>	<u>Average Rent</u>	<u>Month</u>	<u>Type or # of Bedrooms</u>	<u>Average # of Units per week</u>	<u>Average Rent</u>
June 79	1 Bedroom	1	\$ 115.00	June 79	1 Bedroom	3	\$ 2,353.89
	2 Bedroom	1	226.87		2 Bedroom	13	13,966.62
	3 Bedroom	1	250.00		3 Bedroom	8	28,112.62
			4+ Bedroom		1	35,350.00	
July 79	1 Bedroom	1	178.33	July 79	1 Bedroom	2	3,037.50
	2 Bedroom	1	218.75		2 Bedroom	12	17,980.50
	3 Bedroom	1	185.00		3 Bedroom	9	26,372.17
			4+ Bedroom		2	48,087.50	
Aug 79	1 Bedroom	1	162.22	Aug 79	1 Bedroom	2	13,060.00
	2 Bedroom	1	218.75		2 Bedroom	15	24,690.67
	3 Bedroom	1	304.17		3 Bedroom	7	41,840.75
			4+ Bedroom		2	28,266.67	
Sept 79	1 Bedroom	1	171.67	Sept 79	1 Bedroom	1	10,855.42
	2 Bedroom	2	188.17		2 Bedroom	12	23,877.32
	3 Bedroom	1	240.00		3 Bedroom	24	29,687.14
			4+ Bedroom		1	36,600.00	
Oct 79	1 Bedroom	1	115.00	Oct 79	1 Bedroom	-	---
	2 Bedroom	2	222.50		2 Bedroom	12	14,134.81
	3 Bedroom	1	275.00		3 Bedroom	3	19,370.83
			4+ Bedroom		1	51,900.00	
Nov 79	1 Bedroom	1	131.67	Nov 79	1 Bedroom	1	2,187.50
	2 Bedroom	3	218.33		2 Bedroom	12	26,098.95
	3 Bedroom	1	350.00		3 Bedroom	6	19,877.14
Dec 79	1 Bedroom	2	130.67	Dec 79	1 Bedroom	1	3,275.00
	2 Bedroom	2	205.75		2 Bedroom	7	24,388.82

	3 Bedroom	1	301.25		3 Bedroom	4	31,155.56
	4+ Bedroom	1	325.00				
Jan 80	1 Bedroom	2	134.58	Jan 80	1 Bedroom	1	14,500.00
	2 Bedroom	3	233.85		2 Bedroom	9	21,377.66
	3 Bedroom	1	267.50		3 Bedroom	4	32,443.25
					4+ Bedroom	1	18,750.00



SUB-AREA No. 1

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	110	-	-	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-
Percent of Dwellings in Class	100	-	-	-	100	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Dwellings in Class	100				12			-			-			-				-
Percent of all Dwellings	90%				10%			-			-			-				-
Total Dwellings in Survey Area	122																	

SUB-AREA No. 2

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	168	22	-	-	80	6	-	65	7	-	-	-	-	-	-	-	-	---
Percent of Dwellings in Class	88	12	-	-	93	7	-	90	10	-	-	-	-	-	-	-	-	---
Total Dwellings in Class	190				86			72			-			-				---
Percent of all Dwellings	55%				25%			20%			-			-				---
Total Dwellings in Survey Area	348																	

SUB-AREA No. 3

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	296	8	-	-	20	-	-	131	-	-	12	-	-	1	1	-	-	---
Percent of Dwellings in Class	97	3	-	-	100	-	-	100	-	-	100	-	-	50	50	-	-	---
Total Dwellings in Class	304				20			131			12			2				---
Percent of all Dwellings	65%				4%			28%			3%			*				
Total Dwellings in Survey Area	469																	

SUB-AREA No. 4

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	552	8	2	1	26	-	-	88	-	-	2	-	-	-	-	-	-	---
Percent of Dwellings in Class	98	1.5	*	*	100	-	-	100	-	-	100	-	-	-	-	-	-	---
Total Dwellings in Class	563				26			88			2			-				---
Percent of all Dwellings	83%				4%			13%			*			-				-
Total Dwellings in Survey Area	679																	

SUB-AREA No. 5

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	141	182	3	1	26	44	2	52	85	6	-	-	-	-	-	-	-	---
Percent of Dwellings in Class	43	56	1	*	36	61	3	36	60	4	-	-	-	-	-	-	-	---
Total Dwellings in Class	327				72			143			-			-				---
Percent of all Dwellings	61%				13%			36%			-			-				---
Total Dwellings in Survey Area	542																	

SUB-AREA No. 6

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	280	61	2	-	20	-	-	57	-	-	-	-	-	-	1	-	-	---
Percent of Dwellings in Class	82	18	*	-	100	-	-	100	-	-	-	-	-	-	100	-	-	---
Total Dwellings in Class	343				20			57			-			1				---
Percent of all Dwellings	81%				5%			14%			-			*				---
Total Dwellings in Survey Area	421																	

SUB-AREA No. 7

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	244	5	1	-	24	4	-	112	-	-	-	-	-	-	-	-	-	---
Percent of Dwellings in Class	98	2	*	-	86	4	100	-	-	-	-	-	-	-	-	-	-	---
Total Dwellings in Class	250				28			112			-			-				---
Percent of all Dwellings	64%				7%			29%			-			-				---
Total Dwellings in Survey Area	390																	

SUB-AREA No. 8

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	310	63	18	8	28	8	-	105	16	6	20	-	-	1	1	1	-	9
Percent of Dwellings in Class	78	16	4	2	78	22	-	83	13	4	100	-	-	33	33	33	-	100
Total Dwellings in Class	399				36			127			20			3				9
Percent of all Dwellings	67%				6%			21%			3%			1%				2%
Total Dwellings in Survey Area	594																	

SUB-AREA No. 9

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	65	9	2	1	8	-	-	3	-	-	-	-	-	6	6	-	-	---
Percent of Dwellings in Class	84	12	2	1	100	-	-	100	-	-	-	-	-	50	50	-	-	---
Total Dwellings in Class	77				8			3			-			12				---
Percent of all Dwellings	77%				8%			3%			-			12%				---
Total Dwellings in Survey Area	100																	

SUB-AREA No. 10

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	262	61	2	1	26	7	-	148	6	-	-	-	-	-	-	-	-	---
Percent of Dwellings in Class	80	19	1	*	81	19	-	96	4	-	-	-	-	-	-	-	-	---
Total Dwellings in Class	326				32			154			-			-				---
Percent of all Dwellings	64%				6%			30%			-			-				---
Total Dwellings in Survey Area	512																	

SUB-AREA No. 11

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	204	73	12	1	16	4	-	28	3	-	24	-	-	16	11	-	-	---
Percent of Dwellings in Class	70	25	4	*	80	20	-	9010	1	-	100	-	-	-	-	-	-	---
Total Dwellings in Class	290				20			31			24			27				---
Percent of all Dwellings	74%				5%			8%			6%			7%				---
Total Dwellings in Survey Area	392																	

SUB-AREA No. 12

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	236	14	4	-	20	-	-	25	14	-	30	-	-	16	3	-	-	68
Percent of Dwellings in Class	93	6	1	-	100	-	-	64	36	-	100	-	-	-	-	-	-	100
Total Dwellings in Class	254				20			39			30			19				68
Percent of all Dwellings	59%				5%			9%			7%			4%				16%
Total Dwellings in Survey Area	430																	

SUB-AREA No. 13

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	673	13	1	1	30	-	-	-	-	-	-	-	-	2	1	-	-	---
Percent of Dwellings in Class	98	2	*	*	100	-	-	-	-	-	-	-	-	66	33	-	-	---
Total Dwellings in Class	688				30			-			-			3				---
Percent of all Dwellings	95%				4%			-			-			1%				---
Total Dwellings in Survey Area	721																	

SUB-AREA No. 14

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park	
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition	
Number of Units	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	---	
Percent of Dwellings in Class	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	---	
Total Dwellings in Class	-				-			-			-			-				-	
Percent of all Dwellings	-				-			-			-			-				-	
Total Dwellings in Survey Area	-																		

SUB-AREA No. 15

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	402	12	4	-	38	2	-	268	62	-	35	-	-	10	3	-	-	157
Percent of Dwellings in Class	96	3	1	-	95	5	-	8	19	-	100	-	-	77	13	-	-	100
Total Dwellings in Class	418				40			330			35			13				157
Percent of all Dwellings	42%				4%			33%			4%			1%				16%
Total Dwellings in Survey Area	993																	

SUB-AREA No. 16

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	158	8	1	-	20	-	2	104	-	-	-	-	-	75	8	-	-	290
Percent of Dwellings in Class	94	4	2	-	90	-	10	100	-	-	-	-	-	90	10	-	-	100
Total Dwellings in Class	167				22			104			-			83				290
Percent of all Dwellings	25%				3%			17%			-			12%				43%
Total Dwellings in Survey Area	666																	

SUB-AREA No. 17

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	224	3	-	-	30	-	-	23	14	-	-	-	-	7	1	-	-	156
Percent of Dwellings in Class	99	1	-	-	100	-	-	62	38	-	-	-	-	88	12	-	-	100
Total Dwellings in Class	227				30			37			-			8				156
Percent of all Dwellings	50%				7%			8%			-			2%				34%
Total Dwellings in Survey Area	458																	

SUB-AREA No. 18

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	172	31	-	-	4	2	-	12	15	-	-	-	-	60	14	-	-	137
Percent of Dwellings in Class	85	15	-	-	67	33	-	44	66	-	-	-	-	81	19	-	-	100
Total Dwellings in Class	203				6			27			-			74				137
Percent of all Dwellings	45%				1%			6%			-			17%				31%
Total Dwellings in Survey Area	447																	

SUB-AREA No. 19

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	250	5	2	-	4	-	-	130	-	-	-	-	-	17	1	-	-	179
Percent of Dwellings in Class	97	2	1	-	100	-	-	100	-	-	-	-	-	95	5	-	-	100
Total Dwellings in Class	257				4			130			-			18				179
Percent of all Dwellings	44%				1%			22%			-			3%				30%
Total Dwellings in Survey Area	588																	

SUB-AREA No. 20

Class of Dwelling	Single-Family Units				Duplex Units			Apartments			Condominiums			Mobile Homes				Mobile Home in Park
Physical Condition of Dwellings	Standard	Sub-Minor	Sub-Major	Dilapidated	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Standard	Sub-Minor	Sub-Major	Dilapidated	Mobile Homes In Parks were not rated for physical condition
Number of Units	29	2	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	---
Percent of Dwellings in Class	94	6	-	-	-	-	-	-	-	-	-	-	-	50	50	-	-	---
Total Dwellings in Class	31				-			-			-			2				---
Percent of all Dwellings	94%				-			-			-			6%				---
Total Dwellings in Survey Area	33																	

## **State and Federal Programs in Housing**

### **Introduction**

During the past few years, a wide range of governmental programs have been introduced at the federal, State and local levels in order to help attack the housing problems of needy households. Unfortunately, many of these programs (particularly at the national level) have been inadequately funded, tainted by scandal or ineptness, poorly administered, and/or insufficiently publicized. The result all too frequently has been confusion and lack of extensive use by both the consumer (families and individuals), the provider (builders, contractors, and developers), and the convener (sponsoring agencies, local public agencies, etc.). While thousands of families in Oregon have been recipients of some type of housing subsidy, considerable lost opportunity has occurred for thousands more because of lack of personal awareness and public action.

These programs also have a habit of changing--in terms of interest rates, who qualifies, application procedures and even existence. The purpose of this section, therefore, is simply to create an awareness of programs which currently exist and their basic objectives.

The programs mentioned below are divided into seven topical areas, including: (1) rental assistance; (2) homeownership assistance; (3) rehabilitation and home improvement; (4) veterans' assistance; (5) weatherization and energy conservation; (6) tax relief; and (7) programs for housing suppliers.

## Rental Assistance Programs

### HUD Public Housing

Original program established in 1937 and directed at lowest income households in community. Requires establishment of Local Housing Authority. Projects funded by issuance of 40-year tax-exempt bonds which HUD retires through annual contribution contracts. HUD pays principal and interest on bonds and Public Housing projects pay a reduced amount of property taxes to local government. Income limits for occupants have traditionally been set at about 70% of the median income for the county or metropolitan area, although vary by age and family size. Occupants pay no more than 25% of income for rent.

### HUD Section 8 Rental Subsidy

Currently the major source of federal housing assistance for lower-income persons since its initiation in 1974. Under Section 8 Existing Housing program, tenants are allowed to find a vacant rental unit on the private market, as long as it conforms to local housing quality standards, and is within maximum rent limits. Tenants pay no more than 25% of income for rent, with only stipulation being that rents may not exceed HUD's determined "fair market rent." These levels are established by bedroom size for each county-or metropolitan area. Program is designed to give tenants more choice in location and type of unit. Income limits for occupants are set at 80% of the median income for the area.

### FMHA Rental Housing: Section 515

Provides loans to public and private (limited profit and non-profit) sponsors for the construction or substantial rehabilitation of rental and cooperative housing for low and moderate-income families and elderly persons. The interest rate on these loans varies between 1% and the market rate, depending on the kind of sponsor and the projected income of the tenants. Terms of the loan are 40 years (50 years for senior

citizen loans). For non-profit and public bodies, the maximum loan is 102% of the total development cost. For other sponsors, 100% is the maximum loan. Tenants in Section 515 projects may not pay more than 25% of their adjusted income for rent and utilities. Section 8 Assistance Payments and FMHA Rental Supplements may be used with Section 515 loans to bring rents within tenants' ability to pay.

### Homeownership Assistance Programs

#### FMHA Homeownership Loan Program: Section 502

Provides direct loans to individuals to buy, build, repair, renovate, or relocate a home. Loans also may be used to buy and prepare the site on which the house will be built, including provision of a water supply and sewage disposal facility. Is no maximum loan amount but FMHA requires that the home be "modest in size, design, and cost." Loan amounts also limited by what an eligible family can afford for mortgage payments, taxes, and insurance, which is supposed to be within 20% of their adjusted income. Applicant must have an adjusted family income of under \$15,600. Interest rate is currently 8¼% with a maximum repayment period of 33 years. Family with an adjusted income of under \$11,200 can qualify for an "interest credit" loan which allows an interest rate of as low as 1%.

#### State of Oregon Mortgage Purchase Program

Formerly called "Loans to Lenders," program is operated by the Housing Division through local lending institutions. Aimed at helping moderate and lower-middle income households to buy a home by allowing the State to lend money raised through revenue bonds to local lending institutions at below market interest rates who, in turn, lend the money to eligible borrowers at a reduced rate of interest. State then purchases the mortgages from the local lenders. To be eligible, a household must have an annual gross income of less than \$15,250. Current interest rate is 7¼% and maximum loan term is 20 to 30 years (15 to 30 years for mobile homes). Maximum purchase price for a home is currently \$42,500.

### FHA Basic Home Mortgage Insurance: Section 203(b)

The basic FHA mortgage insurance program for homebuyers in the purchase of new and existing one to four-family dwellings. Under current limits, mortgage amount insured can be as high as \$60,000 for a single family home. Main advantage is the low down payment--3% on the first \$25,000 of the value of the property and 5% on the value in excess of this. Is a fee for the mortgage insurance of 0.5% on the outstanding loan balance.

### FHA Mortgage Insurance for Condominium Purchase: Section 234

Provides mortgage insurance to families for purchase of individual condominium units. Maximum loan amount is \$60,000. FRA will insure 97% of the first \$25,000; 90% of the excess up to \$35,000; and 85% of the excess up to \$60,000. Mortgage term is 30 years and may be extended to 35 years in special cases.

### FHA Homeownership Assistance: Section 235 (Revised)

Provides mortgage insurance to purchasers of single family residences whose adjusted gross income is less than 95% of the area's median income. Also subsidizes interest on mortgage to reduce interest rate paid by buyer to as low as 5%. Homes bought through this program must be new or substantially rehabilitated. Cooperatives and condominiums are also eligible. Mortgage limits are \$32,000 (\$38,000 for homes for 5 or more persons), and in high-cost areas they are \$38,000 (\$44,000 for homes for 5 or more persons). Minimum down payments are same as those specified for FHA Section 203(b) program.

### FHA Graduated Payment Mortgage: Section 245

Especially directed to the first-time homebuyer. Provides for mortgage insurance on a graduated payment mortgage schedule so that payments are less in the early years and increase gradually as the homeowner's income increases. Are 5 different payment schedules available-- varying in duration and rate of increase.

### FHA Mobile Home Mortgage Insurance: Title I

Provides for mortgage insurance for purchase of mobile homes which must be new, or if not new, must have been formerly financed with an FHA- insured loan. Maximum loan amounts are currently \$16,000 for a single-wide and \$24,000 for a double-wide. The required down payment is 5% of total price up to \$3,000 and 10% on amount over \$3,000.

### Rehabilitation and Home Improvement Loans

#### FmHA Home Repair Loans: Section 504

Authorizes loans and grants to low-income homeowners to remove certain dangers to their health and safety such as connecting the dwelling to water or sewer lines, providing toilet facilities, installing water supplies, repairing a roof, adding a room, etc. Applicant must lack income necessary to repay an FMHA Section 502 loan, and must own and occupy a rural home that has hazardous conditions. Interest rate is normally 1%, with a maximum loan amount of \$5,000, and maximum loan term of 20 years. In the case of low-income elderly applicants (62 years of age or over), outright grants also can be given (as a combination of loan and grant).

### HUD/FHA Property Improvement and Mobile Home Insurance: Title I

Given to private lenders financing permanent repairs and improvements to private homes, apartments, and certain commercial and farm buildings. Maximum interest rate for all loan categories is 12%. Class I (a) loan insurance covers improvements to any existing structure (including mobile homes). Eligible improvements include structural repairs, additions, energy conserving improvements and/or solar energy systems, heating systems, and fire safety equipment. Maximum loan amount is \$10,000. Maximum loan term is 12 years. FHA insurance premium is 0.5% annually of the amount advanced and is paid by the lender. Are no income limits for eligibility.

## HUD Rehabilitation Loans: Section 312

Provides for direct loans at a 3% interest rate, to property owners within designated Community Development areas. Loans are to be used to bring property up to local code standards, and may not exceed \$17,400 per dwelling unit.

## Veterans' Assistance Programs

### VA Home Loan Guarantee

Veterans Administration does not lend money directly but does guarantee loans made by private lenders to veterans of World War II, the Korean War, and those who served in the Armed Forces after January 31, 1955 for a period of more than 180 days. (Unmarried widows and widowers of veterans whose deaths were service-connected are also eligible.) Similar to FHA mortgage insurance since could allow banks to lend to otherwise risky borrowers. Is made between veteran and lender without charge to lender. No down payment is required by the V.A., although lender may require one. Maximum loan guarantee is \$17,500. Is no maximum or minimum mortgage amount. May be used to; (a) buy, build, alter, repair, or improve a detached home or condominium; (b) buy a mobile home with or without the lot; or (c) refinance existing mortgage loans or other liens of record.

For mobile home loans, maximum loan guarantee is 50% of the purchase price. Loan limits are \$12,500 for single-wide mobile homes and \$20,000 for doublewides.

### State of Oregon Veterans Farm and Home Loan Program

Very popular program with funds raised through State general obligation bonds which are repaid by veterans participating in the program. Loans are made for following purposes: (a) purchase a home, mobile home, or farm, and its improvement; (b) pay off a purchase-money mortgage or contract, and the improvement of property so acquired; (c) for new construction of a home on property owned or leased by the applicant; and (d) improvements to meet State weatherization standards.

Eligible veterans are those who are: (a) veterans of either World War II, the Korean War, or the post-Korean period; and (b) residents of Oregon at the time of application, and who are either residents of Oregon at the time of entry into the service or were residents of Oregon for at least 2 years during a specified period (which depends on the time-period in which they served).

Veteran may borrow up to \$58,500 to acquire a home, or \$180,000 to acquire a farm. Loan may not exceed 95% of appraised value of the property on homes and 90% on farms that are real property. Loans on mobile homes may not exceed 85%. Interest rate changes from time to time according to existing economic conditions. Currently, are 5.9% on real property and 7.9% on personal-property-mobile homes. Maximum term for repayment under the law is 30 years on city or suburban properties and 40 years on farms. However, it is generally less.

State of Oregon Veterans' Weatherization and Alternative Energy Services Recent State legislation requires that in order to acquire a veteran's loan for a home built prior to July 1, 1974 (when State insulation standards went into effect for newer homes) and purchased after October 1, 1977, the home must meet new weatherization standards set by the Department of Commerce. Cost of these energy conservation improvements can be added to the principal of the VA loans.

If after a VA inspection, the home must be weatherized in order to obtain VA financing, veteran has 120 days after loan has been issued to bring house up to weatherization standards. Eligible veterans also may borrow for additional weatherization for a new or old home financed by VA.

Recent legislation also applies to all veterans intending to install solar, wind, or geothermal energy devices. Loan of up to \$3,000 may be granted, provided alternate energy device will meet or exceed 10% of total energy requirements of home.

### Weatherization and Energy Conservation Programs

#### CSA Home Weatherization for Low-Income Households

The U.S. Community Services Administration (CSA) operates program to allow low-income homeowners to weatherize homes to save energy and reduce heating costs. Home weatherization includes, but is not limited to the following repair roof leaks, insulate attic space, ventilate attic space, insulate wall space, weather strip doors and windows, install vapor barriers, insulate hot water heaters and heating ducts, adjust or repair faulty furnaces and hot water heaters, install storm windows, dehumidifiers, and water flow regulators. Program is free to those who qualify, since resident is not charged for labor or materials. Are two basic qualifications to receive assistance through this program, including: (a) must own home or mobile home; and (b) must have an income of less than \$327/month (1 person); and so on (add \$106 to these figures for each additional member of the household).

#### State of Oregon Low-Income Elderly Weatherization Refund

Program which provides for home weatherization of low-income elderly homeowners. Eligible applicant can qualify for up to \$300 reimbursement of weatherization expense. Applicant must be 60 years or older, and have applied for and received an Owner Property Tax Refund. Assessed value of the applicant's home must be less than \$30,000 and annual household income must be less than \$7,500. Department of Revenue mails vouchers to eligible homeowners. After the work is done, proof of weatherization costs must be submitted. Within 60 days, Department will refund up to \$300 of weatherization expenses. Applicant must not be eligible for any federal weatherization program. State of Oregon Private and Public Utility Energy Conservation Assistance and Weatherization

Public and private utility companies are required to provide weatherization services to their residential space heating customers. Services may include information about home energy conservation actions, home "energy analysis" inspections, and arrangement of weatherization (including insulation, weather stripping, and storm doors and windows) either through utility company or commercial lending institution. Mobile homes are excluded.

## Tax Relief Programs

### State of Oregon Homeowner and Renter Property Tax Refunds

Homeowners and renters whose annual income is less than \$16,000 are eligible to receive refund on their State income taxes--the smaller the income, the greater the refund. In 1977, maximum refund for homeowners was \$655; for renters \$328. Eligible households can apply for their respective refund in form included in State income tax packet.

### State of Oregon Weatherization Tax Credit

1977 State legislation allows personal income tax credit for individual taxpayers who weatherize or otherwise improve energy efficiency of their principal residence, excluding mobile homes. Landlords may receive credit for weatherizing their rental property if property is principal residence of renters. Credit allows 25% of the actual cost of the installation and materials, up to a maximum of \$125, to be claimed as a credit against State income taxes. Items such as caulking, weather stripping, insulation, vapor barrier materials, timed thermostats, dehumidifiers, storm windows and doors, and some other energy saving devices qualify for the credit.

### State of Oregon Homeowner's Tax Credit for Alternative Energy Devices

Oregon homeowners can receive a tax credit for installing a solar, wind, or geothermal energy device in principal or secondary residence. Some 25% of the investment cost, or a maximum \$1,000, may be claimed provided the alternative energy device meets minimum performance criteria set by the Department of Energy.

### State of Oregon Elderly Tax Relief Programs

1. Elderly Rental Assistance. Program is similar to Homeowner and Property Tax Refund Program, but exclusively for seniors. Must be at least 58 years old, have a household income of less than \$5,000, and be paying

more than 40% of income for rent, fuel, and utilities. Refund is calculated by adding rent, fuel,)and utilities (up to \$2,100), and subtracting 40% of household income. Senior citizen who is eligible for both the Renter's Refund and Elderly Rental Assistance cannot receive both refunds. Rather, they will receive the greater of the two.

2. Utility/Heating Fuel Rate Relief for Elderly. Low-income elderly citizens are eligible to receive a \$50 refund for fuel and utility rate relief. Must be 60 years of age, have household income of less than \$5,000, and be eligible and file for an Owner or Renter Refund from Department of Revenue.
3. Low-Income Elderly Weatherization Refund. See discussion of this program in section on Weatherization and Energy Conservation Assistance.
4. Senior Citizen's Property Tax Deferral. Homeowners, 62 years or older, are eligible for deferral of all property taxes on occupied home. Taxes are paid in full, plus 6% interest, when either owner dies (qualified spouse can continue to receive deferral, if desired), home is sold, or ceases to be permanent residence of owner.

### Programs for Housing Suppliers

#### FmHA Rural Multi-Family Housing Loans- Section 515

See previous discussion in section on Rental Assistance programs.

#### FmRA Farm Labor Housing Loans: Sections 514/516

Program provides combination of grants and loans to finance construction, rehabilitation, or acquisition of rental housing for farm workers, including persons employed at fish and oyster farms. Grant of up to 90% of cost of project is made, with remainder loaned at 1% interest. Loans are repaid over a 33-year period. Housing financed under this section must be operated on a non-profit basis.

Non-profit corporations, State agencies and political subdivisions, and private, non-profit farm worker associations are eligible for both grants and loans. Farm owners, farm owner associations, and grower-oriented non-profits are eligible only for loans. Housing can be in urban area, provided there is nearby farm labor market. FMHA Rent Supplements and HUD Section 8 Existing Housing subsidies may be used in tandem. PMHA Technical Assistance Grants for Self-Help Housing and Rural Housing Site Loans: Section 523/524

Provides grants to non-profit groups to enable low-income rural residents to build their own homes. Houses are financed under FmHA's Section 'JU2 program, with Section 523 providing administrative money to the sponsor for hiring counselors and construction supervisors. Group of families jointly contribute the needed home-building, labor-hiring skilled help where necessary, Most grants made for 1 or 2 years with funds advanced as needed and budgeted for 30-day periods. Self-help sponsors, public bodies, and private, non-profit organizations are also eligible to apply for Section 523 or 524 site loans to finance the purchase and development of building sites, including access roads, streets and utilities. Sites must be sold to low- and moderate-income families who qualify for a FMHA loan or to non-profit organizations eligible for a Rural Rental or Cooperative Housing loan. Loans carry a market interest rate. Sites financed with Section 523 loans can only be sold to self-help families. Section 523 loans carry 3% interest rate. Loans are repayable in 2 years.

#### HUD Direct Loans for Housing for the Elderly or Handicapped

Provides for long-term direct loans to private, non-profit sponsors to finance rental or cooperative housing facilities for elderly and handicapped persons. Terms of loan currently are 100% financing at 6.87% for 40 years. Tenants may receive help through Section 8 program. Sponsors may be eligible for Section 106(b) Seed Money Loans to cover some of starting costs, such as survey and mortgage application fees. Loans are especially advantageous for financing elderly housing.

#### HUD Mortgage Insurance for Multiple-Family Housing and Mobile Home Parks: Section 207

Provides mortgage insurance to private lenders for construction or rehabilitation of multi-unit housing (including mobile home parks) for moderate and middle-income families. Eligible applicants include investors, builders, developers, and others who meet FHA requirements and qualify for conventional mortgage. Projects must contain at least 8 units and be in area approved by FHA for rental housing.

#### HUD Mortgage Insurance for Cooperative Housing: Section 213

Provides insurance to non-profit corporations (or those who intend to sell to a non-profit corporation) for financing construction or rehabilitation of cooperative housing projects of 5 or more dwelling units. The maximum amount of the loan is 90% of the estimated replacement cost or appraised value.

#### HUD Mortgage Insurance for Low and Moderate-Income Multi-Family Rental Housing: Section 221(d) (3)

Provides federal mortgage insurance at market interest rates for construction of new or rehabilitated rental and cooperative housing for low and moderate-income families. Projects must contain at least 5 units. Eligible borrowers include non-profit, public, cooperative, limited dividend, investor, and profit organizations. Public agencies may use loans to finance projects to be assisted under Section 8 Rental Assistance program.

Loan repayment period is 40 years or 3/4's of economic life of project --whichever is less. For non-profit, cooperative, and public sponsors, mortgage may cover 100% of the property's value. A 90% mortgage is made to limited-dividend sponsors.

A companion program (Section 221(d) (4)) is similar, but only for profit-motivated sponsors.

#### HUD Mortgage Insurance for Housing for the Elderly or Handicapped: Section 231

Insures mortgage to finance construction or rehabilitation of rental housing projects designed for occupancy by elderly or handicapped persons. Borrowers can include profit and non-profit corporations, public agencies, individuals, partnerships, and other entities approved by FHA. Borrowers may use Section 231 insured loans to finance projects that will be assisted under HUD's Section 8 program. Non-profit and public borrowers are eligible for insured mortgages up to 100% of FHA's estimated replacement cost of project. Profit mortgagors are eligible for 00% of replacement costs. The maximum mortgage term for all borrowers is 40 years or 3/4's of the remaining economic life of project--whichever is less.

#### HUD Mortgage Insurance for Nursing Homes and Intermediate Care Facilities: Section 232

Provides mortgage insurance to finance construction or rehabilitation of nursing homes and other continuous care facilities. Projects must accommodate 20 or more patients. Mortgage may not be for more than 90% of costs and may include major equipment needed to operate the facility. Interest rate is 8% with additional 0.5% for insurance. Term is 40 years or 3/4's of economic life of project--whichever is less.

#### HUD Mortgage Insurance for Condominium Development: Section 234

Provides mortgage insurance to sponsors for construction or rehabilitation of individual condominium units. Eligible applicants include any qualified profit-motivated or non-profit sponsor.

#### State of Oregon Section 8 New Construction and Substantial Rehabilitation Program for Multi-Family Housing

Joint effort involving Housing Division, HUD, and private lenders Housing Division provides permanent financing for the projects at below market interest rates; private lenders provide construction financing; HUD provides Section 8 rent subsidies. Housing Division obtains its loan funds from sale of revenue bonds.

#### State of Oregon Low-Income Elderly Rental Housing Bonding Program

Provides for issuance of more than \$200 million in revenue bonds by State for loans to private developers, non-profit sponsors, and housing authorities for construction of multi-family housing for senior citizens. Operates like Existing Multi-family program. Section 8 rent subsidies will be used in the projects so that seniors pay no more than 25% of income or housing costs.

#### State of Oregon Downtown Multiple-Unit Property Tax Exemption Program

Program created by State enabling legislation (ORS 307.600) and can be implemented by localities through their own legislation. Provides for a 10 year tax exemption to newly constructed rental housing of 24 or more units in central area of a city.