

# Perceptions & Associations: A Statewide Analysis of Renter Affordability in Oregon Communities

By: Roderick D. Hall



# Acknowledgments

---

Getting to this stage of life and completing a project of this nature would not have been possible without a lot of people in my life. I dedicate this entire project to my mom who sacrificed more than I could ever imagine to provide me with countless opportunities to better myself and attend college. To my dad whose life was taken tragically before I was born but as continued to be with me on this journey of life. Finally, to my hometowns, thank you to Armour, Sandyfield, and East Arcadia for the support of a lifetime.

Thank you to Drs. Rebecca Lewis, PhD and Anne Brown, PhD for serving as my first and second chairs, respectively. Without y'all I would not have gotten through this project or felt capable of doing such work. Thank y'all for being patient with me, listening to me (even when it was a waste of time), and being positive mentors within PPPM. To you specifically Rebecca, thank you for taking me under your wings as I entered graduate school and giving me the opportunity to better myself and find my footing in this field.

Lastly, thank you to Drs. Sharon Paynter, PhD; Peter Francia, PhD; Jay Morris, PhD; and Ms. Nichelle Shuck for writing my recommendation letters to graduate school. My time at East Carolina was nothing short of amazing because of y'all. Thank you each for inspiring my love of public service, research, and leadership and service-learning. Those experiences will always guide me as I move through my professional life.

# Table of Contents

- Chapter 1 – Introduction..... 5
  - Background ..... 6
  - Who among Renters is Cost-burdened and Why?..... 7
  - Regulatory Barriers and the Impact on Housing Supply & Cost-burden ..... 8
  - Share of Cost-burden from Community to Community ..... 9
  - Summary ..... 9
    - Why Oregon? ..... 10
- Chapter 2 - Research Questions, Methods, and Data..... 12
  - Research Questions ..... 12
  - Data ..... 12
  - Methods..... 13
    - Multivariate linear Regression: ..... 13
- Chapter 3 - Characteristics of Survey Respondents and Oregon’s Housing Affordability ..... 15
- Chapter 4 – City Staff Perception of Housing Affordability ..... 21
  - Perception of Housing Affordability ..... 21
  - Type of Housing Needed..... 22
  - Barriers to Affordable Housing ..... 23
  - Housing Importance across AMI ..... 24
  - Housing Need by AMI ..... 24
- Chapter 5 – Understanding Association of Community Characteristics with Renters who are Cost-burdened ..... 26
- Chapter 6 – Summary of Key Findings and Recommendations..... 28
  - Conclusion..... 28
  - Recommendations ..... 29
  - Future Research ..... 29
  - Data Needs..... 30
- References ..... 31
- Appendix A: Survey Instrument ..... 34

# Executive Summary

---

Nearly half (48.6% or 288,660) of renter households in Oregon are cost-burdened, meaning they allocate more than 30 percent of their income to housing. This is slightly above the national average of 45.8 percent. Additionally, in Oregon the share of renters living in single-family housing is almost equal to the share of renters living in multi-family housing (46.15 percent and 48.65 percent, respectively). Unfortunately, many communities in Oregon and across the nation struggle with how to reduce the share of cost-burdened renters. In reviewing the literature to understand this issue, I studied how regulatory barriers, demographics, and housing for various incomes intersected with other determinants of poverty, housing conditions, and cost-burden.

This report provides an overview on city staff's perceptions of housing, the types of housing needed, and why needed housing is not being produced in Oregon communities. Furthermore, this report will provide an understanding of community characteristics and demographics associated with the share of renters that are cost-burdened.

## **Importance of Housing Affordability**

- Over 60 percent of city staff in Oregon believe their residents and their local elected officials perceive a housing affordability problem
- 43 percent of city staff believe their issues with housing affordability are more challenging than other communities in Oregon
- 76 percent believe housing affordability is as important if not more important than other issues in their community
- Regardless of the percent of cost-burdened renters present in their communities, city staff continued to believe that housing was an important issue

## **Housing Needs & Barriers to Needs**

- 88 percent of city staff perceived there to be a need for both market-rate, family sized rental units, and affordable, market-rate rental units.
- City staff perceive a need (moderate + extreme need) for all types of housing, but single-family housing and duplexes have the highest percentages
- Over 60 percent of city staff perceived a need (moderate + extreme need) for multi-family housing in their communities

## **Housing Need by # of Units**

- 10 to 19 units (49 percent agree)
- 20 or more units (44 percent agree)
- 3 or 4 units (37 percent agree)
- 5 to 9 units (36 percent agree)

- City staff believe there are five key barriers (moderate + extreme barrier) to affordable housing:
  1. Lack of available vacant land (60 percent agree)
  2. Affordable housing from developers (59 percent agree)
  3. The high cost of land (58 percent agree)
  4. Land not being development ready (50 percent agree)
  5. Constrained Lands (43 percent agree)

#### **Housing Affordability & Area Median Income (AMI)**

- Strategies to address housing affordability must differ in approach when factoring in AMI and the percent of renters who are cost-burdened
- City staff generally perceive housing for higher AMIs as more needed than housing for lower AMIs, even though the share of cost-burdened renters in communities increases as AMI decreases

#### **Predicting the Share of Cost-burdened Renters**

- In Oregon, median income, the share of housing that is single-family detached, and the share of the community that is renters have a statistically significant relationship with the share of cost-burdened renters
- Percent of the community that is renters has a positive association with the percent of renters that are cost-burdened
- Median income has a positive association with the percent of cost-burdened renters in a city, it is also the strongest predictor the percent of cost-burdened renters
- Percent of housing that is single-family detached has a negative association with the percent of cost-burdened renters
  - This should come as no surprise given the share of renters currently living in single-family housing (and the amount of single-family housing in Oregon in general)
- Demographics alone do not provide a complete understanding of what determines the share of cost-burdened renters in communities

# Chapter 1 – Introduction

---

The State of Oregon is the 27<sup>th</sup> most populous state with approximately 4,143,000 residents according to the U.S. Census Bureau’s 2017 population estimate. Little research exists on housing affordability specifically in the State of Oregon. Much of the existing research focuses exclusively on the state’s largest city: Portland. However, there is enough research and data present to depict, at least to a certain extent, the current state of housing affordability for those who rent in the rest of the state.

According to the 2015 Comprehensive Housing Affordability Strategy data, 593,795 renter households live within the State of Oregon. Currently, renter households account for approximately 38.7 percent of households in the state, an increase from the 36.2 percent in 2010. Among the 593,795 renter households, the share of renters living in multi-family housing (48.65 percent) is higher than the share of renters living in single-family housing (46.15 percent) in Oregon. However, Oregon is one of four states (Ohio, South Dakota, and Virginia) where the share of renters living in single-family housing is within 3 percentage points of the share of renters living in multi-family housing. Oregon having similar rates among renters in single-family and multi-family housing can be explained by the fact that 73.3 percent of housing in the state is single-family.

Additionally, the need for rental housing is not income discriminatory. According to Lewis, Parker, Hall (2018), 60 percent or more of the following area median incomes<sup>1</sup> — extremely low income<sup>2</sup>, very low income<sup>3</sup>, low income<sup>4</sup>, and moderate income<sup>5</sup> need housing that is affordable to their AMI within Oregon. Additionally, data shows that within Oregon 48.6 percent (or 288,660) of renter households were cost-burdened, meaning they allocate more than 30 percent of their income towards housing. This is slightly above the national average of 45.8 percent.

Knowing this, this research aims to understand the condition of renter affordability using Oregon communities to shed light on the perceptions of housing, the types of housing needed, and why needed housing is not being produced in Oregon communities. Furthermore, this research seeks to understand the associations between community characteristics, demographics, and the share of renters that are cost-burdened.

---

<sup>1</sup> The household income for the middle household in a region

<sup>2</sup> Less than 30 percent of AMI

<sup>3</sup> Between 30 and 50 percent of AMI

<sup>4</sup> Between 50 and 80 percent of AMI

<sup>5</sup> Between 80 and 120 percent of AMI

I begin by providing background on the housing affordability at the national level, followed by discussing why renters at various income levels are cost-burdened, and then I move to a discussion of the impact of regulatory barriers on housing supply and the share of cost-burden renters in communities. This is followed up with a discussion of why the share of cost-burden differs from community to community and then a summary of assessed literature. Finally, I conclude by explaining why Oregon is a suitable state for this research.

Following the literature review, I explain my research questions, methodology and the variables used to conduct the research. I then present hypotheses and conclude with a discussion of findings, the generalizability of the data, and the implications of my findings for Oregon as the state continues to addressing issues of renter affordability.

## Background

Housing has long been the largest expenditure for households in the United States (Quigley & Raphael, 2004; Downs, 2008; U.S. Bureau of Labor Statistics, 2018; Desmond, 2018). Despite this knowledge, current issues surrounding housing affordability have not historically been a topic of discussion, at least not as we know them today (Katz & Turner, 2007). As a result of the housing crisis of 2008, the share of households renting substantially increased (from 31.2 percent in 2006 to 36.6 percent in 2016), leading practitioners, academics, and policy-makers to begin to pay special attention to housing affordability, with a particular interest in those who rent (Cilluffo, Geiger, & Fry, 2017; Wegmann & Christensen, 2017).

According to the 2015 Comprehensive Housing Affordability Strategy (CHAS), approximately 45.8 percent (or 19,519,465) of renter households were cost-burdened nationally, meaning they allocate more than 30 percent of their income towards housing. The Joint Center for Housing Studies (JCHS) (2017) reported a similar percentage of 47 percent, while also noting that this was the fourth time in five years that the share of cost-burdened renter households had declined. While a decline in the share of cost-burdened renter households is to be celebrated, nearly half of rental households remain cost-burdened, highlighting the need for solutions to address the issue of renter affordability (JCHS, 2017).

Over the last 30 years, renter affordability research has ranged from understanding the association renter cost-burden has with different levels of income (e.g., Allan, 1991; The University of Georgia's Housing and Demographics Center, 2001; Sirmans *et al.*, 2003), to understanding what factors influence renter cost-burden (e.g., Quigley *et al.*, 2004; Katz *et al.*, 2007), to understanding the specific regulatory barriers and the effects they have on housing supply (e.g., U.S. Department of Housing and Urban Development, 1990; Glaeser *et al.*, 2002; Knaap *et al.*, 2007). Decades later we see that the discussions surrounding the issue of renter affordability have not really changed. Practitioners, academics, and policy-makers are still producing reports detailing data about housing, housing affordability, and trends, along with their respective explanations (e.g., The University of Georgia's Housing and Demographics Center, 2001; Joint Center for Housing Studies 2017, 2018; Lewis, Parker, Hall, 2018). A lot of

these reports end with the same recommendations (e.g., increasing density, providing incentives, and reducing regulatory barriers) that practitioners and policy-makers have been suggesting since Former Secretary of the U.S. Department of Housing and Urban Development (HUD) Jack Kemp appointed a commission to investigate and provide solutions about regulatory barriers in 1990, almost 30 years ago. For almost the past three decades the same type of issues related to housing affordability have remained prevalent, highlighting the fact that while issues have persisted, the government has fallen short at solving them.

## Who among Renters is Cost-burdened and Why?

Historically, issues of renter affordability were largely concerned with housing for extremely low- and low-income households. According to Sirmans and Macpherson (2003), lack of affordable housing for extremely low-income households was the number one housing problem. This viewpoint is also reflected in current policy at the federal level as well, where policies focus mostly on securing housing for extremely low- and low-income renters (Li, 2014).

However, as the share of renters has increased over time, policy has shifted to addressing issues of renter affordability for extremely low-, low- and moderate-income renters (Li, 2014). Research shows that failure to accommodate housing for moderate-income renters will prevent many communities from achieving full prosperity (Gunderson, 2007). At the same time, not accommodating moderate-income renters also places an extra burden on extremely low- and low-income who are forced to compete with higher-incomes for a more constrained supply of rental housing. For renters at any income level, lack of affordable housing can serve as a barrier to a better life (Wegmann & Christensen, 2016).

The Joint Center for Housing Studies (2017) found that in a 15-year time frame (2001 to 2016), the percent of cost-burdened renters with an income ranging from \$30,000 to \$45,000 annually rose from 37 percent to 50 percent. During the same time frame, the percent of cost-burdened renters who had an annual income of \$45,000 to \$75,000 almost doubled from 12 percent to 23 percent. However, the percent of cost-burdened renters making less than \$15,000 remained at 83 percent.

Bostic and Ellen (2014), Freeman and Schuetz (2017), and the Joint Center for Housing Studies (2018) found that rents either rose or remained steady (a year-over-year growth rate of 3.8 percent), while the incomes for low- and moderate-income households remained stagnant and federal subsidies for affordable housing declined. Not only does this create a financial strain on renters as rent is always the first thing paid, this prevents renters from purchasing homes due to the lack of financial resources (Katz & Turner, 2007; Downs 2008). Moreover, Oregon, a state that was already underproducing housing, continued to underproduce housing units following the Great Recession (2010 – 2016), adding 63 houses for every 100 households formed, falling further behind household formation (Up For Growth, 2018).



Furthermore, a combination of high-income populations demanding central city housing, constrained land availability, and regulatory barriers are also found to be contributing to higher rents (Quigley & Raphael, 2004; Freeman and Schuetz, 2017; Joint Center for Housing, 2017, 2018). This means that rent increases are being driven by skyrocketing land prices due to more competition in the market and regulatory barriers, regulatory barriers specifically are limiting the supply of available land for homes and increasing time and complexity for housing (Downs 2008; Joint Center for Housing Studies, 2018).

## Regulatory Barriers and the Impact on Housing Supply & Cost-burden

Regulatory barriers are the single most important influence on housing supply (Gyourko & Molloy, 2015). Because the current supply of housing in most communities is dominated by home owners, regulatory barriers are seldom removed (Downs, 2008). In their research, Knaap, Meck, Moore, & Parker (2007) and Gyourko & Molloy (2015) found that there is no one regulatory barrier to the housing supply, they come in many forms that involve land use regulation, environmental regulations, urban growth boundaries, density and height restrictions, and minimum lot sizes.

We have known for almost three decades now that there are three ways to classify the ways in which regulatory barriers can raise housing costs: (1) *Direct restrictions on housing supply*; (2) *Direct cost increases*; and (3) *Delay-causing requirements* (Downs, 1991). Knaap *et al.* (2007) reported that regulatory barriers can:

1. Directly raise costs of housing anywhere from 20 to 35 percent;
2. Prevent development in high job growth areas, which prevents lower-income households from living within proximity to job opportunities; and
3. Restrict higher-density housing, multifamily rental housing, accessory dwelling units, and manufactured homes, all of which serve as ways to produce more affordable housing.

Regulatory barriers such as zoning do not always increase the percentage of cost-burden in a community (Knaap, Meck, Moore, & Parker, 2007), but in communities where housing affordability is an issue, regulatory barriers are more responsible than not for issues related to housing affordability (Glaeser & Gyourko, 2002). Because states and local communities define the context for their regulatory barriers (Joint Center for Housing Studies, 2017), the State of Oregon must lead the effort to ensure that rental housing can keep pace with state and community growth.

## Share of Cost-burden from Community to Community

At each level of government, it is difficult to determine what it means to lead efforts to address renter-affordability and what policies should be in place. Determining how to lead that effort is challenging as the share of cost-burden renters present in communities differs from one location to the next. Practitioners, academics, and policy-makers know that most research shows that in communities where housing prices are high and construction is limited, there are more regulatory barriers in place (Gyourko & Molloy, 2015). However, as time has shown, not only do regulatory barriers differ from community to community, the measures used to study these regulatory barriers also differ (Downs, 1991; Gyourko & Molloy, 2015). Unfortunately, these differences in measures prevents practitioners, academics, and policy-makers from drawing broad generalizations based on empirical studies. Equally as concerning is that these studies only look at the association between one characteristic of a community (regulatory barriers), but fail to account for the diverse community characteristics (i.e., demographics) that also determine the share of renter cost-burden.

Skaburskis (2004), a Canadian academic, posed a question regarding the importance of the diverse community characteristics and their role in determining the chance that households in these communities would fall below the low-income cut off (Canadian version of cost-burden) and would pay more than 50 percent of their income towards housing. In his study, Skaburskis (2004) analyzed eight characteristics of communities and found that different characteristics affected the prevalence of housing affordability in different ways. The characteristics Skaburskis chose were associated with aspects of housing affordability (e.g., poverty and housing conditions) that were not directly available. He did note however, that the differences in housing conditions due to several factors (e.g., city size and local housing programs) were worth further research. Unfortunately, there is a major gap in the literature regarding analyzing housing affordability at a scale bigger than the household.

## Summary

Housing affordability is multifaceted and involves economic, social, political, and demographic factors (Katz & Turner, 2007). At the national level, renter housing is shifting towards higher-cost units, making it more difficult for renters (especially for those who are extremely low-income) to obtain housing (Joint Center for Housing Studies, 2018). Scholars generally agree that solutions to housing affordability include incentive programs to encourage affordable housing (e.g., a density bonus) (Pendall, 2007; Downs, 2008; Freeman & Schuetz, 2017; Joint Center for Housing Studies, 2018). However, even with the current literature and agreement between scholars and practitioners, significant gaps persist in areas that could help bring forth solutions (e.g., forms of incentives) to address renter affordability.

Due to lack of research, we are still unaware of why the percentage of cost-burden varies from community to community. Furthermore, there has been no research focused on understanding what characteristics of a community are associated with cost-burden, and what that looks like at a community scale as opposed to the individual household, which is the lens that the bulk of affordability research looks through. Specifically, we are not seeing research that analyzes multiple independent variables that describe the characteristics of communities and how they are associated with the percent of cost-burden in those communities. Skaburskis (2004) concludes his research noting that the geographical differences in housing conditions due to multiple reasons (community size being one of them) are useful reasons to engage in further research that use communities as the study area rather than the individual household. Additionally, given the literature we also know that communities differ in terms of the regulatory barriers that they have in place. Because of this we also want to understand how Oregon communities perceive regulatory barriers and their association with housing affordability.

### *Why Oregon?*

Oregon is a unique context for housing affordability as it is one of few states (Washington and Tennessee) with strong state involvement in local land use planning. Oregon's land-use system requires that communities submit their proposed UGBs to the Land Conversation and Development Commission and justify them according to Oregon's 19 statewide planning goals. For this research, Goal 10: Housing is the most important of the 19 Goals as it requires communities to create a buildable lands inventory for residential use that "encourage the availability of adequate numbers of needed housing units at price ranges and rent levels which are commensurate with the financial capabilities of Oregon households and allow for flexibility of housing location, type and density" (OAR 660-015-0000(10)).

Furthermore, according to United Van Lines, Oregon has consistently remained in the top 10 among the 48 continuous states for either a medium or high inbound of people moving into the state since 1987 (32 years). For the purposes of the United Van Lines' (2017) study, "high inbound" is defined as 55 percent or more of moves into a state as opposed to out of a state. However, according to Bach (2017) new residents were met with an already constrained and somewhat expensive housing market. Knowing that a high influx of new residents into Oregon over the years is not the sole cause of renter affordability issues, there is an opportunity to research and understand what other characteristics are associated with the share of renter cost-burden within Oregon communities.

Lastly, even with what some consider a more robust planning system Lewis, Parker, and Hall (2018) found that most communities feel that they do not have the sufficient tools needed to address housing affordability. This highlights a need to research and understand the perceptions of communities in Oregon, while simultaneously working to understand what demographics are associated with renter cost-burden to begin to develop policies and tools that are sufficient enough to address housing affordability in those same communities. This research will put Oregon in a position to become a model for how other states can understand and address issues of renter affordability in their communities.

# Chapter 2 - Research Questions, Methods, and Data

---

## Research Questions

Given the gaps in housing literature and the current landscape of housing affordability in Oregon my research seeks to answer four questions:

1. How do City Managers and Staff Planners perceive issues surrounding housing affordability in Oregon communities?
2. What is the relationship between perceived importance of housing affordability and actual housing needs?
3. What is the relationship between perceived housing needs and actual housing needs?
4. What is the association between community characteristics and the share of renter cost-burden within Oregon communities?

## Data

Data for the research came from the American Community Survey (2017), the Comprehensive Housing Affordability Strategy (CHAS) (2015), Oregon's Housing Affordability Crisis: Results of a Statewide Survey of Oregon Cities (2018), and Oregon Statewide Zoning (2017).

Oregon's Housing Affordability Crisis: Results of a Statewide Survey of Oregon Cities was a survey conducted to understand the state of housing affordability in communities in Oregon. The survey was administered to City Managers and Staff Planners from all Oregon cities in Oregon during fall 2017. The survey included questions surrounding issues of housing affordability, needed types of housing, barriers to providing housing, and policy adoption. Individuals were asked to take the survey will by using an email database provided by the League of Oregon Cities. The League of Oregon Cities gave permission to use the database for the research. Individuals chose to take the survey voluntarily. After initial recruitment, several follow up emails were sent to remind participants to complete the survey.

Blank responses were removed (when a participant opened the link but did not answer any questions). Some cities provided multiple responses because of technical issues. The most complete response provided was used and the other attempts were deleted. The sample size was 115 cities out of 242, approximately 48 percent of Oregon cities.

## Methods

Method Being Used to Answer Question	Question Being Answered
Survey Analysis	Question 1: How do City Managers and Staff Planners perceive issues surrounding housing affordability in Oregon communities?
Crosstab and Chi-square	Question 2: What is the relationship between perceived importance of housing affordability and actual housing needs?
Crosstab and Chi-square	Question 3: What is the relationship between perceived housing needs and actual housing needs
Multi-linear regression	Question 4: What is the association between community characteristics and the share of renter cost-burden within Oregon communities?

### ***Multivariate linear Regression:***

**Dependent Variable:** *% of renters cost-burdened in Oregon communities*, for the purposes of this research I define “% of renters cost-burdened” as the share of households paying more than 30 percent of their income towards rent. Data was obtained from 2011-2015 Comprehensive Housing Affordability Strategy (**CHAS**) estimates.

**Independent Variables:** Independent variables are grouped by themes and contain both the source and the year, some of the variables used were influenced by Skaburskis (2004). They are identified in Table 1.

**Table 1. Independent Variables by Theme**

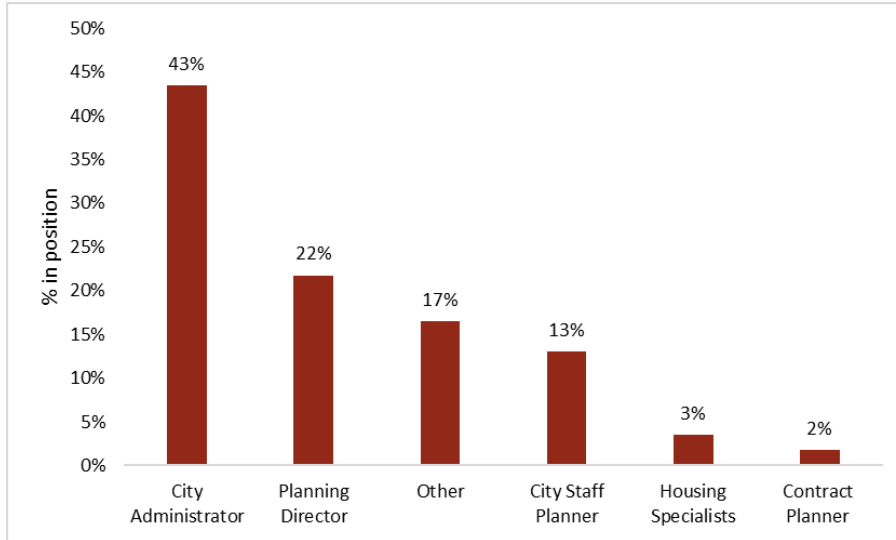
Theme	Variable	Source	Year
Demographics	% Female % People of Color % Ages 18 to 24 % Age 65 and over	U.S. Census (American Community Survey, 5-Year Estimates)	2017
Educational Attainment	% Bachelor's Degree or Higher	U.S. Census (American Community Survey, 5-Year Estimates)	2017
Region	Eastern Oregon (1 = Yes, 0 = No) Central Oregon (1 = Yes, 0 = No) Coastal Oregon (1 = Yes, 0 = No) Southern Oregon (1 = Yes, 0 = No)	Oregon's Housing Affordability Crisis: Results of a Statewide Survey of Oregon Cities	2018
Housing	% Single-family detached % Vacant Rental Units % Renters	U.S. Census (American Community Survey, 5-Year Estimates)	2017
Income	Median Income (\$10s of \$1000s)	U.S. Census (American Community Survey, 5-Year Estimates)	2017
Survey Questions	Please indicate the extent to which you perceive housing affordability to be important relative to other issues in your community. (5 = "not at all important" to 9 = "much more important") Please rate your level of agreement or disagreement with the following statements relative to your perception of housing need in your community: (1 = "Strongly disagree" to 5 = "Strongly Agree") Please rate your level of agreement or disagreement with the following statement: Our community has sufficient tools to address housing affordability. (-1 = "Strongly Disagree + Disagree" to 1 = "Strongly Agree + Agree")	Oregon's Housing Affordability Crisis: Results of a Statewide Survey of Oregon Cities, Q4, Q5, Q9	2018
Zoning and Land Use	% of Low Density Residential Land	Oregon Statewide Zoning	2017

# Chapter 3 - Characteristics of Survey Respondents and Oregon’s Housing Affordability

---

Figure 1 shows survey responses by position within communities. The largest percentage of respondents were city administrators. The “other “category includes city recorders, mayors, supervisors, and community development staff or directors.

**Figure 1. Response by Position, 2018 (n=115)**

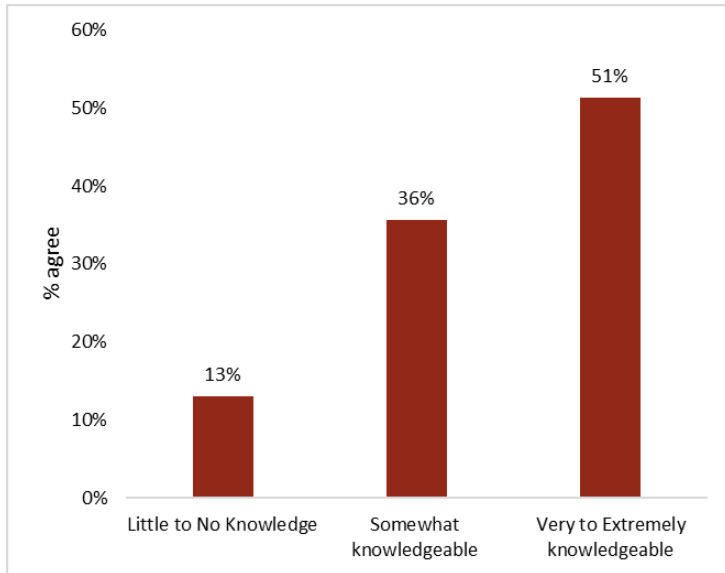


Source: Oregon Housing Affordability Survey, UO Institute for Policy Research and Engagement, Q2

Figure 2 shows survey responses for knowledge about housing. Fifty-one percent of respondents felt “very to extremely knowledgeable” about housing, while 36 percent felt “somewhat knowledgeable” about housing. Thirteen percent of respondents felt that they have “little to no knowledge” about housing.



**Figure 2. Knowledge about Housing, 2018 (n=115)**



*Source: Oregon Housing Affordability Survey, UO Institute for Policy Research and Engagement, Q3*

Figure 3 shows the share of cost-burdened renters in Oregon communities. The most cost-burdened community in Oregon is Prescott with 100 percent of renters being cost-burdened. While, the least share of cost-burdened communities in Oregon are Rivergrove; Paisley; Imbler; Jordan Valley; Unity; Lone Rock; Granite; and Shaniko, with zero percent of renters being cost-burdened. However, it is important to note that all of these communities have under 500 residents, which means these communities either have few to no renters at all.

Additionally, almost half (119 of 242) of communities have between 25 to 50 percent of renters who are cost-burdened, while a majority (215 of 242) have between 25 to 75 percent of renters who are cost-burdened.

Figure 4 and Table 2 shows the share of housing types by renters in Oregon communities. Overall, the share of renters living in multi-family housing is higher than the share of renters living in single-family housing (48.65 percent and 46.15 percent, respectively) in Oregon. However, there are substantially more communities in Oregon where at least 50 percent of renters live in single-family housing than there are for multi-family (150 and 45, respectively).

It is worth noting that of the 242 Oregon communities, 48 communities (19.8 percent) have over a quarter of renters in their communities living in mobile home parks. This combination of housing types shows that renting in Oregon is not a single-family versus multi-family but rather a combination of single-family, multi-family, and mobile home parks.

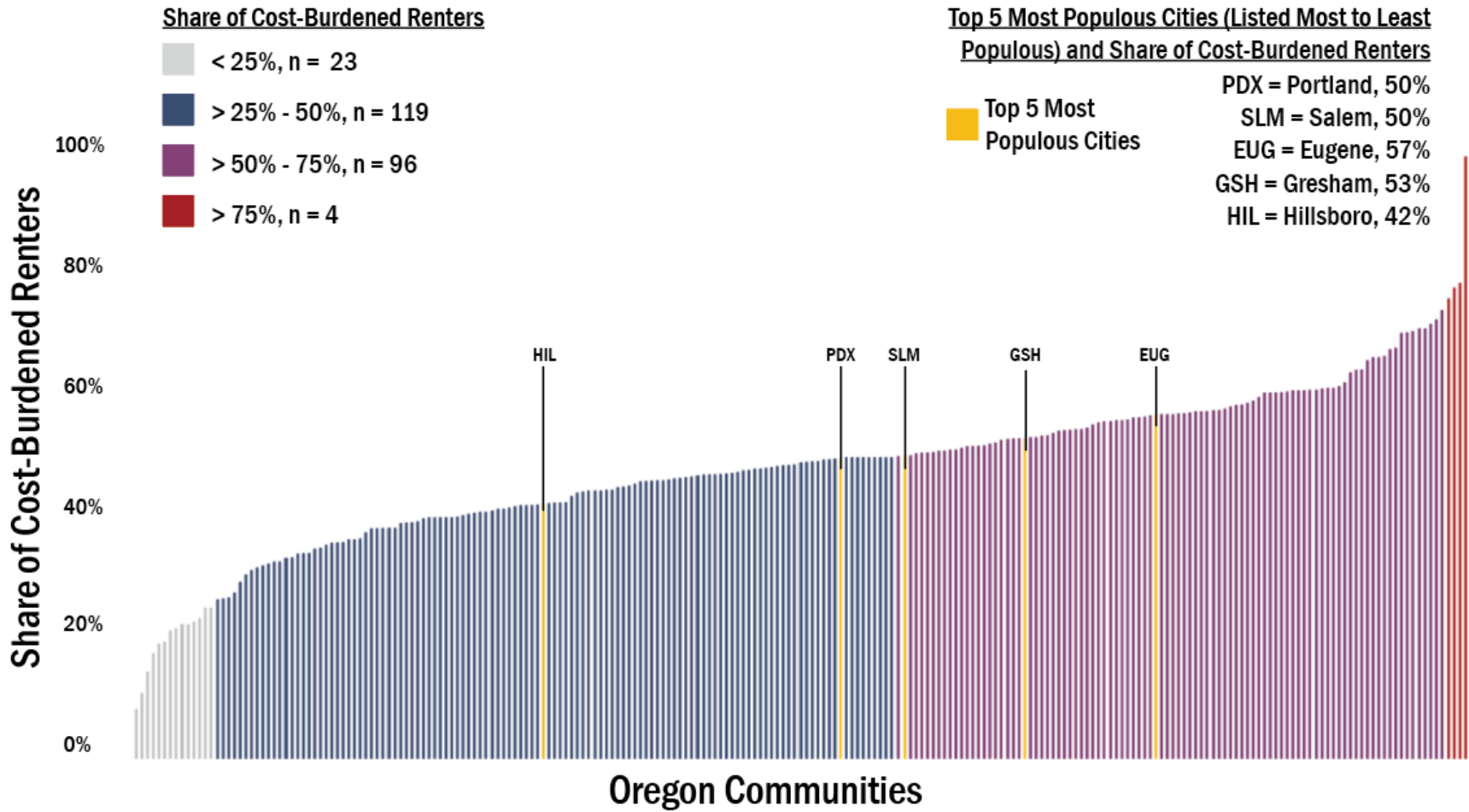
Table 3 shows cost-burden renters by region. The main takeaway from this table is that when it comes to renters who make less than 100 percent AMI regardless of region most renters across the state are cost-burdened.

**Table 2. Central Tendencies of Share of Renter Housing Types**

	Share of Renters in Single-Family Housing	Share of Renters in Multi-Family Housing	Share of Renters in Mobile Homes
Mean	55.8%	29.2%	13.4%
Median	54.5%	28.6%	6.3%
Low	0%	0%	0%
High	100%	92.7%	100%
# of communities where >= 50 percent of renters live in housing type	150	45	12

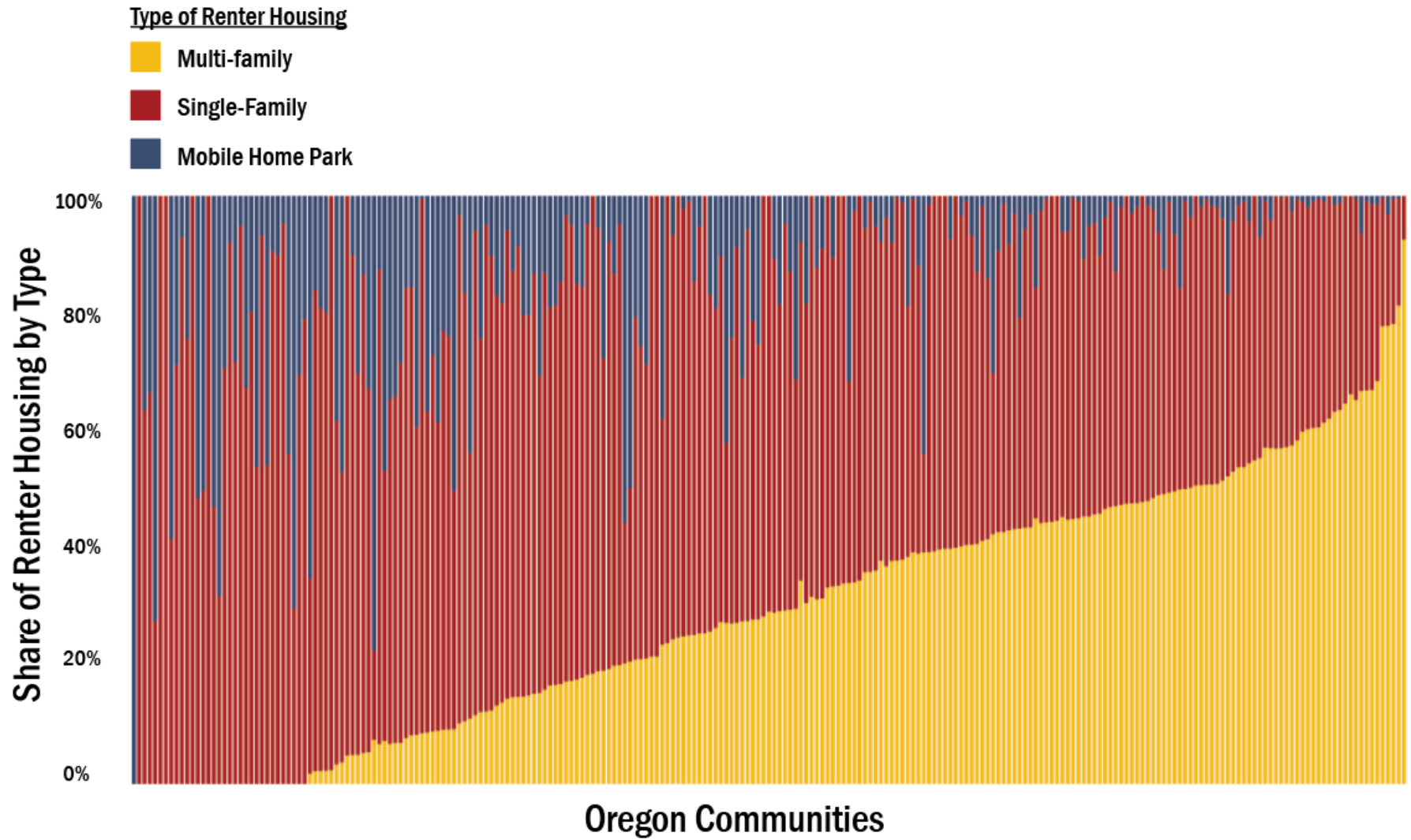
Source: American Community Survey, B25033, 2017, 5-year estimates

Figure 3. Share of Renters who are Cost-burdened in Oregon Communities



Source: Comprehensive Housing Affordability Strategy (CHAS) 2011-2015 Estimates

Figure 4. Share of Renter Housing Types in Oregon Communities



**Table 3. Cost Burden Renters by AMI by Type of Cost Burden by Region**

		Not Cost Burden		Cost Burden		Severe Cost Burden		Cost Burden + Severe Cost Burden		Total (NCB + CB + SCB)	
		Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
<b>Central Oregon</b>											
Renter-Occupied	< 30% AMI	489	11%	388	9%	3,524	80%	3,912	89%	4,401	100%
	<50% AMI	1,041	11%	1,972	21%	6,191	67%	8,163	89%	9,204	100%
	<80% AMI	3,539	23%	5,046	32%	7,053	45%	12,099	77%	15,638	100%
	<100% AMI	5,612	30%	5,851	32%	7,083	38%	12,934	70%	18,546	100%
	> 100% AMI	6,864	90%	634	8%	154	2%	788	10%	7,652	100%
<b>Coastal Oregon</b>											
Renter-Occupied	< 30% AMI	489	23%	230	11%	1,363	65%	1,593	77%	2,082	100%
	<50% AMI	904	20%	1,210	27%	2,407	53%	3,617	80%	4,521	100%
	<80% AMI	1,816	25%	2,711	38%	2,698	37%	5,409	75%	7,225	100%
	<100% AMI	2,822	33%	3,098	36%	2,718	31%	5,816	67%	8,638	100%
	> 100% AMI	3,429	94%	178	5%	29	1%	207	6%	3,636	100%
<b>Eastern Oregon</b>											
Renter-Occupied	< 30% AMI	615	19%	308	9%	2,392	72%	2,700	81%	3,315	100%
	<50% AMI	1,395	20%	1,950	28%	3,515	51%	5,465	80%	6,860	100%
	<80% AMI	3,417	34%	3,006	29%	3,773	37%	6,779	66%	10,196	100%
	<100% AMI	4,845	41%	3,070	26%	3,773	32%	6,843	59%	11,688	100%
	> 100% AMI	4,055	99%	24	1%	-	0%	24	1%	4,079	100%
<b>Portland Metro</b>											
Renter-Occupied	< 30% AMI	6,403	14%	4,204	9%	36,463	77%	40,667	86%	47,070	100%
	<50% AMI	10,657	13%	22,304	26%	52,003	61%	74,307	87%	84,964	100%
	<80% AMI	30,926	24%	42,968	33%	56,086	43%	99,054	76%	129,980	100%
	<100% AMI	48,879	32%	47,342	31%	56,396	37%	103,738	68%	152,617	100%
	> 100% AMI	57,539	94%	3,059	5%	530	1%	3,589	6%	61,128	100%
<b>Southern Oregon</b>											
Renter-Occupied	< 30% AMI	786	11%	653	9%	5,573	79%	6,226	89%	7,012	100%
	<50% AMI	1,728	11%	3,108	21%	10,311	68%	13,419	89%	15,147	100%
	<80% AMI	4,430	18%	7,852	32%	12,200	50%	20,052	82%	24,482	100%
	<100% AMI	6,753	24%	9,326	33%	12,435	44%	21,761	76%	28,514	100%
	> 100% AMI	10,730	91%	679	6%	369	3%	1,048	9%	11,778	100%
<b>Willamette Valley</b>											
Renter-Occupied	< 30% AMI	3,473	11%	2,959	9%	24,897	79%	27,856	89%	31,329	100%
	<50% AMI	7,461	13%	13,492	23%	36,658	64%	50,150	87%	57,611	100%
	<80% AMI	18,951	22%	26,545	31%	40,348	47%	66,893	78%	85,844	100%
	<100% AMI	29,117	29%	29,915	30%	40,833	41%	70,748	71%	99,865	100%
	> 100% AMI	33,204	92%	2,151	6%	715	2%	2,866	8%	36,070	100%
<b>State of Oregon</b>											
Renter-Occupied	< 30% AMI	12,759	13%	9,307	9%	77,661	78%	86,968	87%	99,727	100%
	<50% AMI	24,591	13%	46,435	25%	115,945	62%	162,380	87%	186,971	100%
	<80% AMI	66,287	23%	92,725	32%	127,322	44%	220,047	77%	286,334	100%
	<100% AMI	102,718	31%	103,645	31%	128,416	38%	232,061	69%	334,779	100%
	> 100% AMI	120,112	93%	6,947	5%	1,841	1%	8,788	7%	128,900	100%

Source: Comprehensive Housing Affordability Strategy (CHAS) 2011-2015 Estimates

# Chapter 4 – City Staff Perception of Housing Affordability

---

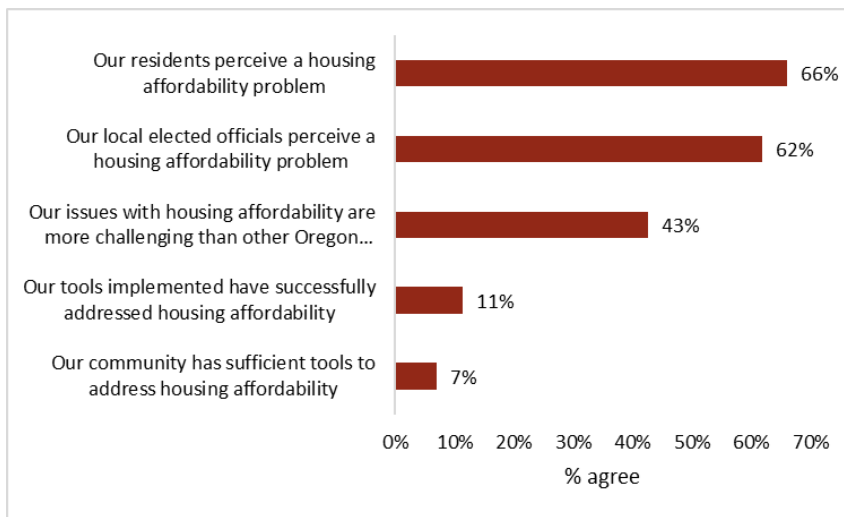
This chapter utilizes survey data from Lewis, Parker, and Hall (2018) and discusses survey findings for all city staff respondents statewide. The full survey results are shown in the order questions were asked on the survey (Appendix A includes a copy of the survey instrument).

## Perception of Housing Affordability

Figures 5 and 6 show perception of the importance of housing affordability in Oregon communities.

Figure 5 shows survey responses for how strongly (strongly agree + agree) respondents agreed with statements related to housing affordability as a problem in their community. The rates range from a high of 66 percent for “Our residents perceive a housing affordability problem” to a low of 7 percent for “Our community has sufficient tools to address housing affordability.”

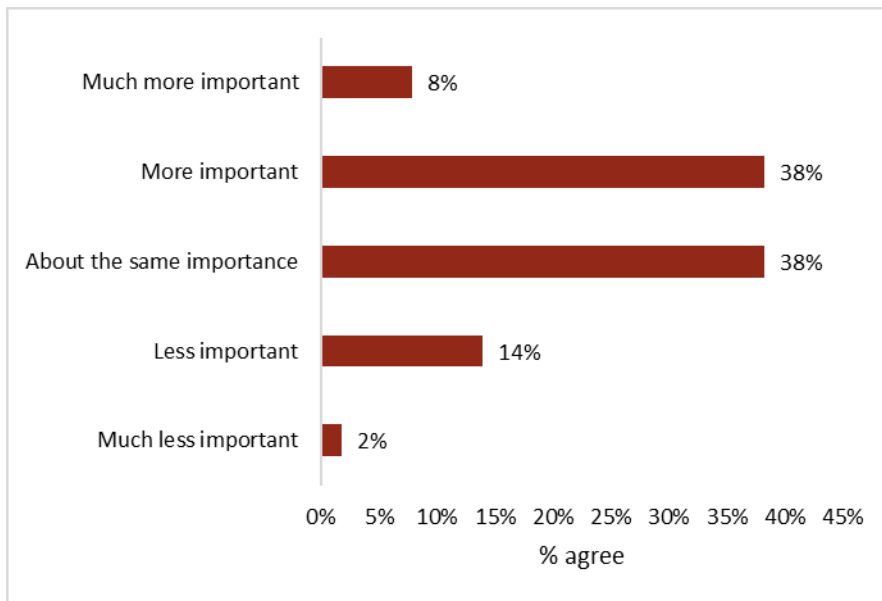
**Figure 5. Perception of Affordability Issue, 2018 (n=114)**



Source: Oregon Housing Affordability Survey, UO Institute for Policy Research and Engagement, Q9

Figure 6 shows responses to how respondents perceived the importance of housing in relation to other issues in their communities. Collectively, 84% of respondents said housing was as important as or more important than other issues in their communities.

**Figure 6. Importance of affordable housing compared to other issues, 2018 (n=115)**



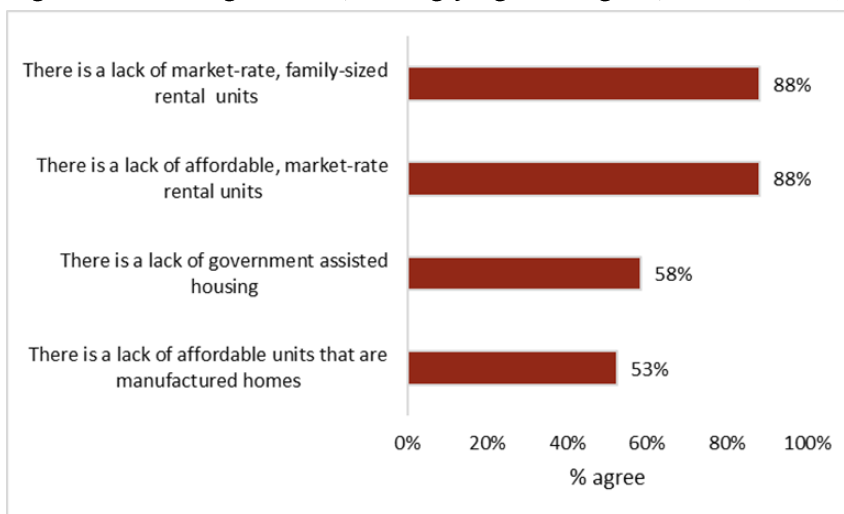
Source: Oregon Housing Affordability Survey, UO Institute for Policy Research and Engagement, Q4

## Type of Housing Needed

Figures 7 and 8 show perceptions for what type of housing is needed within the state of Oregon.

Figure 7 shows survey responses for how strongly (strongly agree + agree) respondents perceived the need for types of homes. The rates range from a high of 88 percent for a “lack of market-rate, family-sized units” and “lack of affordable, market-rate rental units” to a low of 53 percent for “lack of affordable units that are manufactured homes” being a problem.

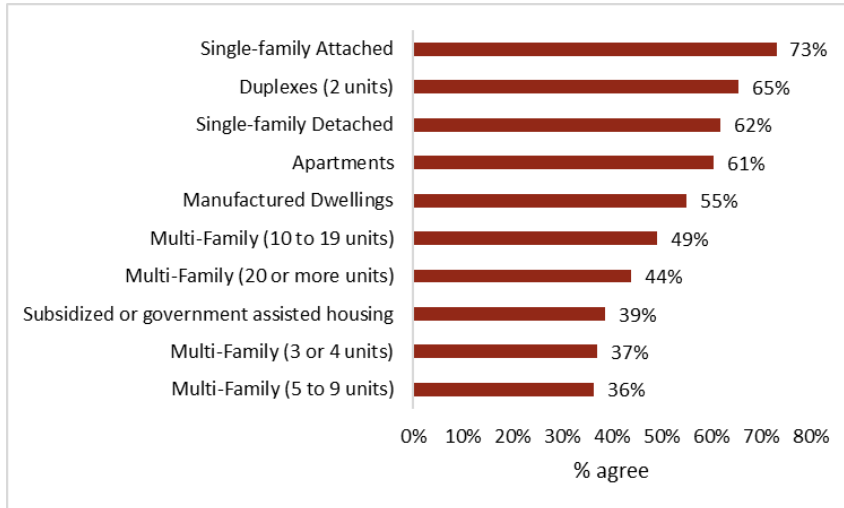
**Figure 7. Housing needed, strongly agree + agree, 2018 (n=115)**



Source: Oregon Housing Affordability Survey, UO Institute for Policy Research and Engagement, Q5

Figure 8 shows responses of the need for need (moderate need + extreme need) for different types of multifamily housing structures. The rates range from a high of 61 percent for “apartments” to a low of 36 percent for multi-family units that have five to nine units.

**Figure 8. Housing need by type, moderate + extreme need, 2018 (n=110)**

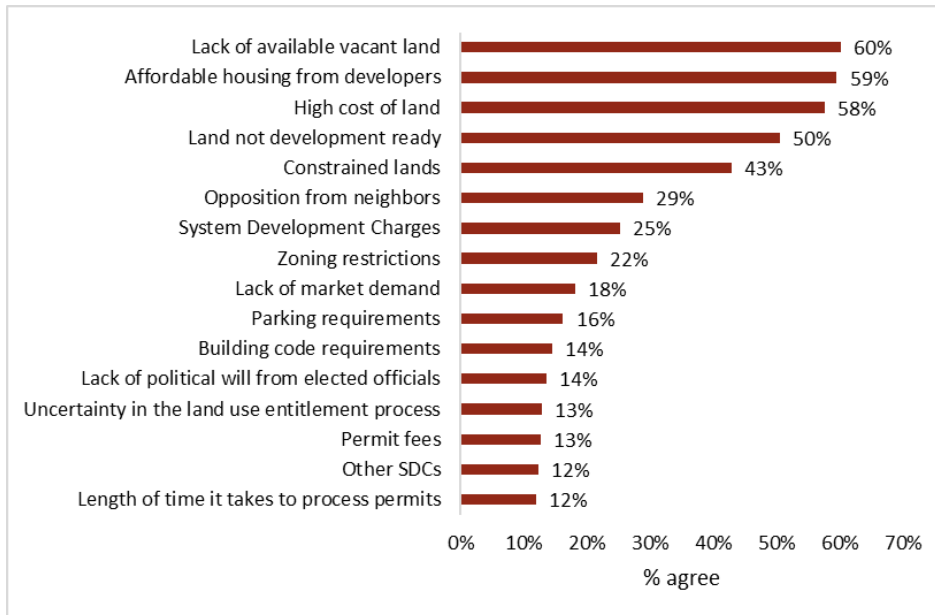


Source: Oregon Housing Affordability Survey, UO Institute for Policy Research and Engagement, Q7

## Barriers to Affordable Housing

Figure 9 shows survey responses for by respondent perceptions of the various barriers as moderate or extreme barriers to providing affordable housing. The rates range from a high of 60 percent for a “lack of available vacant land” to a low of 12 percent for “other SDCs” and “length of times it takes to process land use applications.”

**Figure 9. Barriers to affordable housing, moderate + extreme, 2018 (n=106)**



Source: Oregon Housing Affordability Survey, UO Institute for Policy Research and Engagement, Q11



## Housing Importance across AMI

Table 4 shows survey respondents for importance of affordable housing compared to the percent of cost-burdened renters. Approximately 54 percent of respondents surveyed work in communities where more than 25 percent and up to 50 percent of renters are cost-burdened. Overall, 84 percent of respondents perceive housing affordability anywhere from about the same importance to much more important. However, even when excluding “much more important”, respondents overwhelmingly perceived housing affordability to be about the same importance if not more important than other issues, regardless of the percent of cost-burdened renters in their community.

**Table 4. City Staff Perceptions of Housing Importance v. % cost-burdened by AMI group**

Percent Cost-burdened Renters (All AMI)	Much Less or Less Important	About the Same Importance	More Important	Much More Important	Total
< 25 percent	0%	58%	42%	0%	12
> 25 percent to 50 percent	19%	32%	42%	6%	62
> 50 percent to 75 percent	15%	41%	31%	13%	39
> 75 percent	0%	50%	50%	0%	2
<b>Total</b>	<b>16%</b>	<b>38%</b>	<b>38%</b>	<b>8%</b>	<b>115</b> <sup>6</sup>

*Source: Oregon Housing Affordability Survey, UO Institute for Policy Research and Engagement, Q4 and Comprehensive Housing Affordability Strategy 2011-2015 Estimates*

## Housing Need by AMI

Table 5 shows the perception of community need for housing for extremely low-income residents (<30 percent of AMI) compared to the percent of cost-burdened renters are extremely low-income. Approximately 60 percent of respondents surveyed work in communities where more than 75 percent of extremely low-income residents are cost-burdened. Of that 60 percent, respondents are evenly split in their perception of community need for housing for residents who make less than 30 percent AMI. Most concerning is that roughly one-third of respondents who work in communities where more than 75 percent of extremely low-income residents are cost-burdened only perceive housing for this group as somewhat needed.

<sup>6</sup>  $\chi^2(9, n = 115) = 8.12, p = .522$

**Table 5. City Staff Perceptions of Housing Need for Extremely Low-Income Residents compared to Share of Cost-burdened Extremely Low-Income Renters by percentage group**

Percent Cost-burdened Renters (Extremely low-income)	Perception of Housing Need				Total
	Not Needed	Somewhat Needed	Moderate Need	Extreme Need	
< 25 percent	7%	36%	43%	14%	14
> 25 percent to 50 percent	0%	75%	25%	0%	4
> 50 percent to 75 percent	8%	28%	20%	44%	25
> 75 percent	6%	32%	31%	31%	65
<b>Total</b>	<b>6%</b>	<b>33%</b>	<b>30%</b>	<b>31%</b>	<b>108</b> <sup>7</sup>

Source: Oregon Housing Affordability Survey, UO Institute for Policy Research and Engagement, Q6 and Comprehensive Housing Affordability Strategy 2011-2015 Estimates

Table 6 shows survey responses for perception of community need for housing for residents who are moderate-income residents (80 to 100 percent AMI) compared to the percent of cost-burdened renters who are moderate-income residents. Approximately 71 percent of respondents surveyed work in communities where less than 25 percent of moderate-income residents are cost-burdened. Of that 71 percent, respondents are pretty evenly split in their perception of community need for housing for residents who are moderate-income. Most interesting is that roughly a third of respondents who work in communities where less than 25 percent of moderate-income residents are cost-burdened perceive housing for this group as extremely needed.

**Table 6. City Staff Perceptions of Housing Need for Moderate Income Residents compared to Share of Cost-burdened Moderate Income Renters by percentage group**

Percent Cost-burdened Renters (Moderate Income)	Perception of Housing Need				Total
	Not Needed	Somewhat Needed	Moderate Need	Extreme Need	
< 25 percent	9%	30%	29%	32%	76
> 25 percent to 50 percent	0%	10%	35%	55%	20
> 50 percent to 75 percent	33%	33%	0%	33%	3
> 75 percent	0%	38%	0%	63%	8
<b>Total</b>	<b>7%</b>	<b>27%</b>	<b>27%</b>	<b>38%</b>	<b>107</b> <sup>8</sup>

Source: Oregon Housing Affordability Survey, UO Institute for Policy Research and Engagement, Q6 and Comprehensive Housing Affordability Strategy 2011-2015 Estimates

<sup>7</sup>  $\chi^2(9, n = 108) = 8.12, p = .505$

<sup>8</sup>  $\chi^2(9, n = 107) = 15.01, p = .091$

## Chapter 5 – Understanding Association of Community Characteristics with Renters who are Cost-burdened

---

This chapter discusses how community characteristics are associated with the percentage of renters who are cost-burdened in Oregon communities. I ran two models, one model without survey questions from Oregon’s Housing Affordability Crisis: Results of a Statewide Survey of Oregon Cities (Lewis, Parker, & Hall, 2018) and one model with questions from the report. See Table 1 for information regarding how survey questions were coded.

Model 1 shows that there is a statistically significant relationship and positive association between the percent of a community that is renters and the percent of renters that are cost-burdened. Meaning, higher percentages of renters in a community are associated with higher percentages of cost-burdened renters.

Model 2 shows that median income, the percent of housing that is single-family detached, and the percent of a community that is renters all have a statically significant relationship with the percent of renters who are cost-burdened in a community. Both median income and the share of renters have a positive association with cost burden, meaning that as median income and the percent of the community that is renters are associated with higher levels of cost burden. However, the percent of the housing in a community that is single-family detached has a negative association with cost burden.

When compared to previous research, these models yield different results. Model 2 shows that of the three variables (share of renters, median income, and share of single-family detached housing) that are statistically significant; of these, median income has the strongest association with the percentage of renters who are cost-burdened in a community. Unfortunately, because Skaburskis analyzed the data at the household level (as opposed to the community level) and due to Canada’s census being different than that of the United States, it was difficult to compare results. However, in previous research, education and non-family females were statistically significant, which was not the case here.

**Table 7. Association of Community Characteristics with the Share of Cost-burden Renters**

	Model 1	Model 2
Median Income (10s of 1000s)	1.865 (.102)	4.611 (.017)**
% of housing in community that is single-family detached	-0.093 (.439)	-0.533 (.018)**
% of community that is renters	0.285 (.044)*	0.591 (.006)**
% of community that is 18 to 24 years old	.295 (.290)	0.164 (.671)
% of community that is >= 65 years old	0.34 (.124)	0.155 (.644)
% of community that is female	0.213 (.539)	0.335 (.513)
% of community that are People of Color	0.141 (.185)	0.031 (.834)
% of community that obtained a bachelor's degree or higher	-0.016 (.874)	0.03 (.839)
% of rental units in community that are vacant	0.041 (.524)	0.367 (.172)
Communities located in Eastern Oregon	-4.149 (.266)	3.661 (.515)
Communities located in Central Oregon	-1.121 (.804)	9.914 (.227)
Communities located in Coastal Oregon	-2.085 (.625)	-4.829 (.497)
Communities located in Southern Oregon	3.054 (.534)	6.751 (.496)
% of land in community that is zoned low-density residential	0.049 (.648)	0.084 (.586)
Perception of importance of housing affordability as a problem		0.088 (.973)
Perception of the lack of affordable rental housing		-1.824 (.466)
Perception of the sufficiency of tools to address housing affordability		-1.047 (.609)
Adjusted R Square	0.031	0.163
Sample Size	117	58

<sup>9</sup> grey shading represents variables that were statistically significant, \*\* p <.05, \*\*\* p <.01

## Chapter 6 – Summary of Key Findings and Recommendations

---

This chapter synthesizes key findings and provides actionable next steps and data that should be collected.

### Conclusion

City staff across Oregon both think housing affordability is important and recognize that they need more housing. However, understanding how to achieve housing affordability is proving to be difficult for Oregon communities. This is not uncommon as communities across the nation are continuously putting forth solutions to address the same issues that have been around for almost three decades.

Oregon, unlike most other states, requires that communities create a buildable lands inventory and address the issue of affordable housing within the creation of their UGB (Goal 10: Housing). A survey of city staff across Oregon shows that 44 percent of communities have Goal 10 studies that are over 19 years old or that have never been updated, while four of the top five barriers to affordable housing center on land. Unfortunately, this creates a discrepancy for the state because so many communities perceive land as a barrier without an up-to-date buildable lands inventory to justify their perception of limited buildable land as a barrier to affordable housing.

Even with a comprehensive list of measures put together by the Division of Land Conservation and Development (DLCD), many communities (93 percent) do not believe they have the tools needed to address housing affordability. At the same time, over half of these communities (57 percent) either do not understand or understand very few of the measures DLCD identified as being able to increase efficient use of residential lands. This is further confirmed when trying to understand what policies communities have adopted and how well they work. Very few communities (only 23 percent) have adopted new policies or measures related to housing affordability within the last three years. Additionally, most (89 percent) think the tools they have implemented have not been helpful in regard to addressing housing affordability. Because a majority of communities across Oregon have not tried to enact new policies or tools to address affordable housing, they cannot say what does or does not work for their community to develop more housing.

Finally, past research highlights the importance of demographics and their association with other determinants of poverty and housing conditions. In Oregon, however, demographics alone do not provide an understanding of what determines the share of cost-burdened renters. Much like the national level, even when focusing only on AMI, city staff's understanding of who needs housing is skewed towards higher income, meaning housing is going to continuously be produced at rates that are unattainable by most renters in Oregon. While Oregon has a robust statewide planning system, there is still a need for land that allows for the creation of housing that is affordable.

The following recommendations and future research opportunities recognize the current limitations in our understanding of housing affordability and provide important next steps for practitioners, academics, and policy-makers to begin to make the appropriate strides to addressing these long-rooted issues.

## Recommendations

This research yielded the following recommendations regarding renter affordability within Oregon communities.

1. Oregon Housing and Community Services (OHCS) should work with communities to provide staff capacity to update their Goal 10 housing needs to develop an updated understanding of buildable lands for housing further tackling what communities perceive as a barrier to providing affordable housing.
2. OHCS should design and implement a longitudinal study to understand whether adopting certain policies lowers the share of cost-burdened renters in a community.
3. OHCS and communities across Oregon should work jointly to understand how certain policies work to create or hinder the development of housing.
4. Oregon Housing and Community Services should work to create a toolkit that informs communities of how to use the measures identified by the Department of Land Conversation and Development that increase efficiency of the use of residential lands.
  - a. OHCS should also hold regional workshops to allow for discussion and to answer questions about the toolkit.

## Future Research

1. Research that focuses on trying to predict the shared of cost-burden renters in Oregon communities based on community characteristics.
2. Research on duplexes that 1) examines if allowing duplexes in single-family zoning leads to more duplexes being built, and 2) if allowing duplexes in single-family zoning reduces renter cost-burden.
3. Research that highlights what housing developers perceive to be barriers to creating housing

## Data Needs

1. While there have already been data collected on what policies and tools communities across Oregon are using to address housing affordability, a more comprehensive list is needed as all communities did not participate in the survey that was administered by IPRE.
  - a. Additionally, there is a need to quantify how much housing is being built by the policies and tools adopted in communities.

## References

---

- Atiles, J., Bachtel, D. C., Cude, B. J., Fleming, W., Ragsdale, M., Rodgers, T. ... & Valente, J. S. (2001). Workforce Housing in Georgia. *University of Georgia Housing and Demographics Research Center. Athens: University of Georgia. Atilas and Bohon-Camas Calientes, 121.*
- Bach, J. (2018, January 5). Oregon among most popular states to move to in 2017. *Statesman Journal*. Retrieved from <https://www.kgw.com/article/news/local/oregon-among-most-popular-states-to-move-to-in-2017/283-505365166>
- Boeing, G., & Waddell, P. (2017). New insights into rental housing markets across the United States: Web scraping and analyzing craigslist rental listings. *Journal of Planning Education and Research, 37*(4), 457-476.
- Bostic, R., & Ellen, I. G. (2014). Introduction: Special issue on housing policy in the United States. *Journal of Housing Economics, 24*, 1-3.
- Cilluffo, A., Gieger, A., & Fry, R. (2017). More US Households Are Renting Than at Any Point in 50 Years. *Pew Research Center, July, 19.*
- Department of Housing and Urban Development. (2005). Why not in our Community? Removing Barriers to Affordable Housing, An Update to the Report of the Advisory Commission on Regulatory Barriers to Affordable Housing.
- Department of Labor. (2018, September 11). *Consumer Expenditures, 2017* [Press release]. Retrieved from <https://www.bls.gov/news.release/pdf/cesan.pdf>
- Desmond, M. (2018). Heavy is the house: Rent burden among the American Urban Poor. *International Journal of Urban and Regional Research, 42*(1), 160-170.
- Downs, A. (1991). The advisory commission on regulatory barriers to affordable housing: Its behavior and accomplishments.
- Downs, A. (2008). Introduction: Why rental housing is the neglected child of American shelter. *Revisiting rental housing: Policies, programs, and priorities, 1-13.*
- Freeman, L., & Schuetz, J. (2017). Producing affordable housing in rising markets: What works? *Cityscape, 19*(1), 217-236.
- Glaeser, E. L., & Gyourko, J. (2002). *The impact of zoning on housing affordability* (No. w8835). National Bureau of Economic Research.
- Gunderson, R. J. (2007). Housing affordability and workforce housing initiatives. *Economic Development Journal, 6*(2), 39.



- Gyourko, J., & Molloy, R. (2015). Regulation and housing supply. In *Handbook of regional and urban economics* (Vol. 5, pp. 1289-1337). Elsevier.
- Joint Center for Housing Studies of Harvard University (Cambridge, Mass.). (2017). *America's Rental Housing, 2017*. CJHS.
- Joint Center for Housing Studies of Harvard University (Cambridge, Mass.). (2018). *State of the Nation's Housing*. CJHS.
- Katz, B., & Turner, M. A. (2007). Rethinking US rental housing policy. *Joint Center for Housing Studies of Harvard University, March*.
- Knaap, G. J., Meck, S., Moore, T., & Parker, R. (2007). Do we know regulatory barriers when we see them? An exploration using zoning and development indicators. *Housing Policy Debate, 18*(4), 711-749.
- Lewis, R., Parker, B., & Hall, R. (2018). *Oregon's Housing Affordability Crisis: Results of a Statewide Survey of Oregon Cities*. Institute for Policy Research and Engagement: Eugene, OR.
- Li, J. (2015). Recent trends on housing affordability research: where are we up to?.
- National Association of Home Builders. (2018, August 9). Housing Affordability Hits 10-Year Low in Second Quarter. Retrieved from <https://www.nahb.org/en/news-and-publications/press-releases/2018/08/housing-affordability-hits-ten-year-low-in-second-quarter.aspx>
- Parker, B., & Lewis, R. (2016, Month Date). *HB 4709 Analysis: Housing Supply and Demographics* [Memorandum]. Prepared for: HB 4079 Rulemaking Advisory Committee, Department of Land Conservation & Development. Eugene, OR: Community Service Center. Retrieved from [https://www.oregon.gov/lcd/UP/Documents/UO-Housing\\_Supply\\_and\\_Demographics.pdf](https://www.oregon.gov/lcd/UP/Documents/UO-Housing_Supply_and_Demographics.pdf)
- Pendall, R. (2008). From hurdles to bridges: Local land-use regulations and the pursuit of affordable rental housing. *Revisiting rental housing, 224-273*.
- Quigley, J. M., & Raphael, S. (2004). Is housing unaffordable? Why isn't it more affordable?. *Journal of Economic Perspectives, 18*(1), 191-214.
- Quigley, J. M., & Rosenthal, L. A. (2005). The effects of land use regulation on the price of housing: What do we know? What can we learn?. *Cityscape, 69-137*.
- Sirmans, S., & Macpherson, D. (2003). The state of affordable housing. *Journal of real estate literature, 11*(2), 131-156.

Skaburskis, A. (2004). Decomposing Canada's growing housing affordability problem: do city differences matter?. *Urban Studies*, 41(1), 117-149.

United Van Lines. (2017, January 2). *United Van Lines' National Movers Study Shows Americans Continue To Move West and South* [Press release]. Retrieved from <https://www.unitedvanlines.com/contact-united/news/movers-study-2017>

Wegmann, J., & Christensen, K. (2016). Subsidized rental housing in the United States: What we know and what we need to learn in three themes. In *Planning Forum* (Vol. 17, pp. 55-74).

## Appendix A: Survey Instrument

---

### Oregon Housing Affordability Survey

**Greetings!** Thank you for participating in the Housing Affordability in Oregon survey. This questionnaire is being conducted for research purposes and will help us better understand what cities across Oregon are doing to encourage affordable housing, in addition to any barriers they face in increasing housing affordability. The questionnaire should take you 30-45 minutes to complete. Please complete the survey to the best of your ability as the more data we have the more robust the results. Please talk with other staff in your city (like your community development director, long-range planners, or housing policy planners) to fill in details as needed. **We are seeking one response per city.** If you represent more than one city please contact us to discuss how we can obtain data on all the cities you represent. The results of the survey will be summarized in a report that will be made available to survey participants and state agencies. As a benefit to you, we will send you a digital copy of the report when it is completed. Breach of confidentiality is considered a potential risk; we will mitigate this risk by securing all results on a secure server accessible to the principal investigators. We will retain data/results into the long-term to conduct future research. We will not use personally identifying information in any research products but may refer to specific communities or comments. If you have any questions please contact Rebecca Lewis, Principal Investigator at rlewis9@uoregon.edu or Bob Parker, Co-Investigator at rgp@uoregon.edu. You may also contact Research Compliance Services for questions about your rights as participants at 541-346-2510. Please print a copy of the consent information (or contact the investigator) if you would like it for reference.

Consent Do you consent to taking this survey? By checking “yes,” you agree to take this survey. Checking “no” will end survey.

- Yes (1)
- No (2)

Q2 What best describes your role in the community?

- City Administrator/City Manager (1)
- Planning Director (5)
- City Staff Planner (2)
- City Staff specifically focused on housing issues (3)
- Contract Planner or Contract City Manager/Administrator (6)
- Other (4) \_\_\_\_\_

Q3 Please indicate the extent to which you feel knowledgeable about housing issues in your community.

- Not at all knowledgeable (1)
- A little knowledgeable (2)
- Somewhat knowledgeable (3)
- Very knowledgeable (4)
- Extremely knowledgeable (5)

Q4 Please indicate the extent to which you perceive housing affordability to be important relative to other issues in your community.

- Much less important (1)
- Less important (6)
- About the same importance (7)
- More important (8)
- Much more important (9)

Q5 Please rate your level of agreement or disagreement with the following statements relative to your perception of housing need in your community:

	Strongly Disagree (1)	Disagree (2)	Neither agree nor disagree (3)	Agree (4)	Strongly Agree (5)
There is a lack of affordable, market-rate rental units (1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There is a lack of market-rate, family-sized rental units (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There is a lack of affordable units that are manufactured homes (3)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There is a lack of government assisted housing (4)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There is a lack of emergency shelter for homeless (5)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Concentrated poverty is a problem (clustering of residential locations where 20%-40% or more of residents live below the poverty threshold) (7)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q6 Please indicate your community's need for various income levels of housing, stated as a percentage of Area Median Income (AMI):

	Not needed (1)	Somewhat needed (2)	Moderate need (3)	Extreme need (4)
Less than 30% of AMI (Extremely Low Income) (1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Between 30% and 50% of AMI (Very Low Income) (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Between 50% and 80% of AMI (Low Income) (3)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Between 80% and 120% of AMI (aka Workforce Housing) (4)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Greater than 120% of AMI (5)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q7 Please indicate your community's level of additional need for the types of housing shown below:

	Not needed (1)	Somewhat needed (2)	Moderate need (3)	Extreme need (4)
Detached single family (1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Attached single family (e.g. condos, townhomes) (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Apartments (3)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Duplexes (2 units) (17)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Multi-Family (3 or 4 units) (5)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Multi-Family (5 to 9 units) (6)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Multi-Family (10 to 19 units) (7)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Multi-Family (20 or more units) (8)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accessory Dwellings (9)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Manufactured Dwellings (4)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Room Occupancy (10)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Subsidized or government assisted housing (11)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nontraditional housing types such as tiny homes, cluster housing (26)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q9 Please rate your level of agreement or disagreement with the following statements:

	Strongly Disagree (1)	Disagree (2)	Neither agree nor disagree (3)	Agree (4)	Strongly agree (5)
Our community has sufficient tools to address housing affordability (1)	<input type="checkbox"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The tools our community has implemented have successfully helped address housing affordability (7)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our residents perceive a housing affordability problem (3)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our local elected officials perceive a housing affordability problem (4)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Our issues with housing affordability are more challenging than other Oregon communities (5)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Q11 Please indicate the extent to which you perceive the following to be barriers to providing affordable housing in your community:

	Not a barrier (1)	Minor barrier (2)	Moderate barrier (3)	Extreme barrier (4)
Lack of available vacant land (e.g. for sale or owned by builders) (1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inability to bring land to a development ready state (e.g. bringing tract land to serviced lots ready for development) (2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
High cost of land (3)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Zoning restrictions (e.g. lot size, minimum density requirements, etc.) (4)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parking requirements (5)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Building code requirements (6)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Constrained lands (e.g wetlands, steep slopes, etc.) (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Developers are not building the type of housing that is needed and affordable (7)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of market demand (8)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lack of political will from elected officials (9)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
City system development charges (SDCs) (10)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other SDCs (e.g. Special Districts) (24)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Permit fees (11)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
General uncertainty in the land use entitlement process (12)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Opposition from neighbors (13)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Length of time it takes to process land use entitlements (25)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>