

HOUSING

INTRODUCTION

Jackson County's population and economy have grown substantially over the last twenty-six years. Population has grown by nearly 50%, increasing from 132,456 people in 1980 to 198,615 people in 2006. Between 1980 and 2005, the number of dwelling units in the County increased by 62%. Since 1990, housing prices have increased substantially, with large increases in housing price occurring between 2002 and 2005. Household income has grown at less than half the rate of housing costs. As a result housing prices that have grown much faster than household income, housing affordability has become a major issue in Jackson County. The lack of affordable housing is a problem throughout Jackson County and Southern Oregon.

The housing element of Jackson County's Comprehensive Plan documents housing trends, assesses current and future housing needs, evaluates housing affordability, and includes policies intended to meet housing needs. The housing needs analysis presented in this chapter builds from a housing needs assessment conducted for the greater Bear Creek Valley Regional Problem Solving (RPS) process. The coordination of these two housing needs assessments allows the County build on research about housing in the greater Bear Creek Valley (the focus of the RPS) and further coordinate County efforts with the RPS. While the RPS housing needs analysis focused on housing needs within urban growth boundaries (UGBs), this housing needs analysis focuses on housing needs in unincorporated Jackson County, including unincorporated White City.

State Policy Context

Statewide Planning Goal 10 addresses housing in Oregon and provides guidelines for local governments to follow in developing their local comprehensive land use plans and implementing policies. At a minimum, local housing policies must meet the requirements of Goal 10. Goal 10 requires incorporated cities to complete an inventory of buildable residential lands and to encourage the availability of adequate numbers of housing units in price and rent ranges commensurate with the financial capabilities of its households. While Jackson County is not subject to buildable land inventories, it does have an obligation to plan for "needed" housing types.

Goal 10 defines needed housing types as "housing types determined to meet the need shown for housing within an urban growth boundary at particular price ranges and rent levels." This definition includes government-assisted housing and mobile home or manufactured dwelling parks as provided in ORS 197.303 and ORS 197.475 to 197.490. For communities with populations greater than 2,500 and counties with populations greater than 15,000, needed housing types include (but are not limited to):

- Attached and detached single family housing and multiple-family housing for both owner and renter occupancy;
- Manufactured homes on individual lots planned and zoned for single-family residential use; and
- Government-assisted housing.

Jackson County meets the population threshold for these statutory requirements; Goal 10 requires counties to address housing need in their comprehensive plans. The housing needs analysis in this report addresses these housing types.

Goal 10 and related statutes require provision of affordable housing within UGB, rather than in rural unincorporated areas. The Statewide Planning system does not intend for affordable housing to be provided in unincorporated areas, and provides significant limitations on housing development in unincorporated areas such as restricting uses on agricultural and forest lands in rural areas and requiring large lot zoning (40 or more acres) on “primary” agricultural and forest lands. Even lands with “exceptions” to agricultural and forest goals generally have zoning designations that require minimum lot sizes of one to five acres. In contrast, affordable housing is often characterized as comparatively dense multifamily or single-family development. The requirements for large lots in unincorporated areas creates barriers to providing affordable housing in rural areas.

Beyond statewide planning policies, providing affordable housing in rural areas is difficult because living in rural areas compounds many key problems low-income households face. The distance from urban areas, where the majority of employment is located, makes the cost of transportation an issue. In addition, the provision of social services is also problematic for households living in rural areas. Many households with financial need also have a wide range of social service needs. It is simply too inefficient and costly for these organizations to deliver services to many rural areas, thus social service organizations are typically located in urban areas.

The additional costs of living in rural areas imply that rural living is a preference rather than a need. Although housing needs in rural areas of Jackson County are as significant as those in urban areas, the additional costs and administrative burden of providing services in rural areas is an issue given the limited resources the County has to devote to housing.

Methods

The methods used in this analysis generally followed the methodology described in the DLCD report *Planning for Residential Development*, referred to as the “workbook.” The steps in the workbook’s methodology applicable to the rural housing needs analysis for Jackson County include:

1. Identify relevant national, state, and local demographic trends that will affect the 20-year projection of structure type mix.
2. Describe the demographic characteristics of the population, and household trends that relate to demand for different types of housing.
3. Determine the types of housing that are likely to be affordable to the projected households.

The data sources used in this analysis build from a range of secondary data sources. That data used in this analysis are from easily available standard data sources:

- The U.S. Census of population and housing (1980, 1990, 2000, 2005) provides population figures as well as a broad range of demographic and housing variables;
- The Population Research Center at Portland State University provides annual population estimates;
- U.S. Department of Housing and Urban Development (HUD) provides housing development and affordability data;
- Oregon Housing and Community services provides a range of housing data and a model for forecasting housing needs; and
- The Jackson County Assessor provides information about housing development in Jackson County.

In addition, this analysis includes anecdotal data gathered from interviews with local housing and economic professionals.¹

Organization of this chapter

The remainder of this chapter is organized as follows:

- **National, State, and County Housing and Demographic Trends** discusses the trends that have affected Jackson County's housing market in the past and may impact it in the future.
- **Housing affordability** discusses housing affordability in Jackson County, including changes in housing costs since 2000 and workforce housing issues.
- **Current and Future Housing Needs** presents a capacity analysis of potential residential development in rural Jackson County and an estimate of future housing need for rural Jackson County.
- **Housing Conditions** discusses current housing conditions in Jackson County, including physical conditions and over-crowding.
- **Special Housing Needs** presents information about groups with special housing needs, including the elderly, disabled persons, large families, and migrants and seasonal farm workers.

¹ The people interviewed includes: Bob Cole, Louise Dix of City of Medford, Scott Foster of Housing Authority of Jackson County, Ron Fox of Southern Oregon Regional Economic Development Inc., Dave Freel, Brandon Goldman of City of Ashland, Bruce Laird of Oregon Economic and Community Development Department, Cal Martin, Matt Ropp of Matt Ropp Planning, Darcy Strahan of Oregon Housing and Community Services, Connie Saldana of Rogue Valley Council of Governments, and Gary Stine of Rogue Valley Association of Realtors

National, state, and county housing and demographic trends

This section presents data on national, state, and local housing and demographic trends. The analysis provides the foundation for making judgments about how historical housing and demographic trends will affect future housing needs.

National, State, and County Housing Trends

The evaluation of housing trends that follows is based on previous research conducted by ECONorthwest for other housing needs studies as well as new research to update the evaluation of trends that may affect housing mix. Previous work by ECO and conclusions from The State of the Nation's Housing, 2006 report from the Joint Center for Housing Studies of Harvard University inform the national, state, and local housing outlook for the next decade. The Joint Center for Housing Studies of Harvard University's The State of the Nation's Housing, 2006 report summarizes the national housing outlook for the next decade as follows:

“The housing boom came under increasing pressure in 2005. With interest rates rising, builders in many states responded to slower sales and larger inventories by scaling back on production. Meanwhile, the surge in energy costs hit household budgets just as higher interest rates started to crimp the spending of homeowners with adjustable mortgages.

Nevertheless, the housing sector continues to benefit from solid job and household growth, recovering rental markets, and strong home price appreciation. As long as these positive forces remain in place, the current slowdown should be moderate. Over the longer term, household growth is expected to accelerate from about 12.6 million over the past ten years to 14.6 million over the next ten. When combined with projected income gains and a rising tide of wealth, strengthening demand should lift housing production and investment to new highs. But with the economy generating so many low-wage jobs and land use restrictions driving up housing costs, today's widespread affordability problems will also intensify.”

While this presents a long-term optimistic outlook for housing markets and for homeownership, it points to the significant difficulties low- and moderate-income households face in finding affordable housing. The following sections describe specific trends in more detail.

Long run trends in home ownership and demand

Aside from modest pullbacks in starts and sales, the recent housing boom lasted for 13 consecutive years (1992-2005). By comparison, the next-longest expansion since 1970 with no significant drop in starts lasted just five years. In addition to record-setting length of this expansion, this is also the first time in postwar history when the housing sector did not lead the economy into recession. While strength in early 2005 pushed most national housing indicators into record territory, the market began to soften and sales slowed in many areas in the latter half of 2005. After 12 successive years of increases, the national homeownership rate slipped to 68.9% in 2005.

The Joint Center for Housing Studies concludes that the housing boom of the past 13 years established a momentum that should keep homeownership rates headed higher. If conditions that favor homeownership continue and the momentum persists, as many as 11.0 million more households will join the homeowner ranks between 2000 and 2010. While further homeownership gains are likely during this decade, they are not assured. Additional increases depend, in part, on finding ways to ease the difficulties faced by low and moderate income households in purchasing a home. It also rests on whether the conditions that have led to homeownership growth can be sustained.

While averaging more than 1.9 million units annually since 2000, housing starts and manufactured home placements appeared to have been roughly in line with household demand. In 2005, with sales slowing, but building activity steady despite widespread pullbacks, the inventory of both new and existing homes was much higher than in recent years. Nevertheless, according to the Joint Center for Housing Studies, the over 5-months supply of homes on the market in March 2006 was still less than a 6-months supply, and it would have to stay at these high levels for a year or more to create anywhere near a buyer's market.

The Joint Center for Housing Studies indicates that demand for new homes could total as many as 20 million units nationally between 2005 and 2015. The vast majority of these homes will be built in lower-density areas where cheaper land is in greater supply.² People and jobs have been moving away from central business districts (CBDs) for more than a century: the number of the country's largest metropolitan areas with more than half of their households living at least 10 miles from the CBD has more than tripled from 13 in 1970 to 46 in 2000; in six metropolitan areas more than a fifth of households live at least 30 miles out.

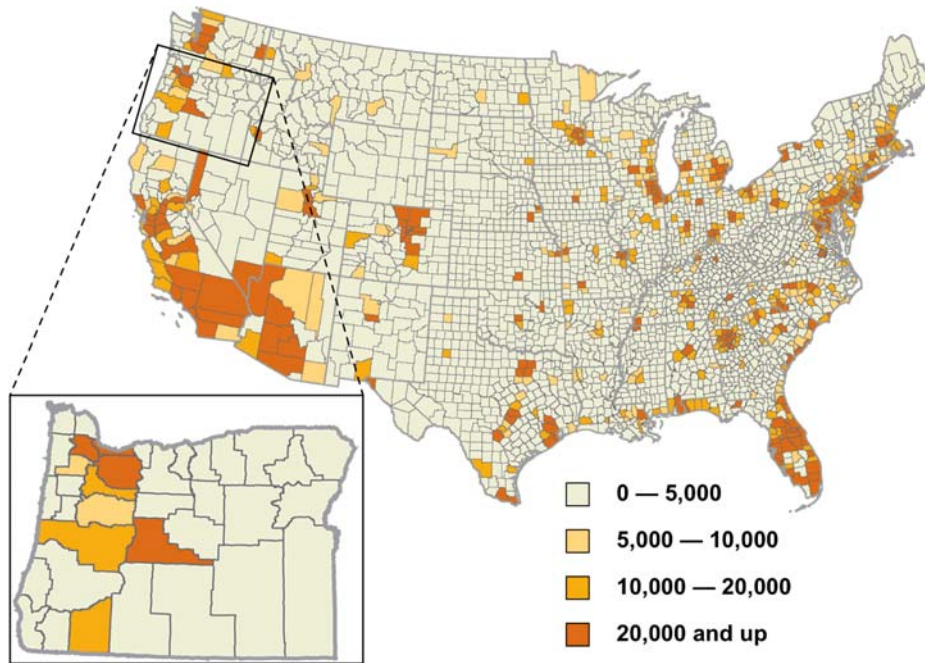
The Joint Center for Housing Studies also indicates that demand for higher density housing types exists among certain demographics. They conclude that because of persistent income disparities, as well as the movement of the echo boomers into young adulthood, housing demand may shift away from single-family detached homes toward more affordable multifamily apartments, town homes, and manufactured homes.

Recent trends in home ownership and demand

In 2005, many households took advantage of rising yet still attractive interest rates to participate in hot markets in the Northeast and West. While the national homeownership rate decreased slightly, rates in some regions and among some groups continued to increase. Households of all ages, races, and ethnicities participated in the home-buying boom. Because of strong activity in the early part of the year, house prices, residential investment, and home sales all set records in 2005. Regionally, using housing permits issued as a proxy for new home ownership, Jackson County is among the more robust housing markets in the nation and in Oregon, issuing between 10,000 to 20,000 building permits over the 1994-2003 period (see Figure 1).

² This finding may not be applicable in Oregon because state policy encourages residential development in cities at high densities, not in the very low density unincorporated rural residential areas.

FIGURE 1. HOUSING PERMITS ISSUED BY COUNTY, U.S., 1994-2003



Source: Census Bureau, Construction Statistics, Building Permits by County. As cited in *The State of The Nation's Housing, 2005*, The Joint Center for Housing Studies of Harvard University, p. 9

Demographic trends in home ownership

According to the Joint Center for Housing Studies, an aging population, and of baby boomers in particular, will drive changes in the age distribution of households in all age groups over 55 years. Baby boomers, however, do not appear to be in a rush to downsize. While more than half of the oldest boomers (aged 45 to 54 in 2000) moved during the 1990s, they typically traded up to newer homes with more amenities.

Nationally, the Joint Center for Housing Studies suggests that immigration will play a key role in accelerating household growth over the next 10 years. Between 1991 and 2003, the minority share of first-time homebuyers increased from 22 percent to 35 percent, of new homebuyers from 13 percent to 24 percent, and of home remodelers from 12 percent to 19 percent. The children of immigrants who arrived in the 1980s and 1990s now account for 21 percent of children between the ages of 1 and 10, and 15 percent of those between the ages of 11 and 20. Members of this generation will probably earn more than their parents becoming an even greater source of housing demand in the coming decades.

Home rental trends

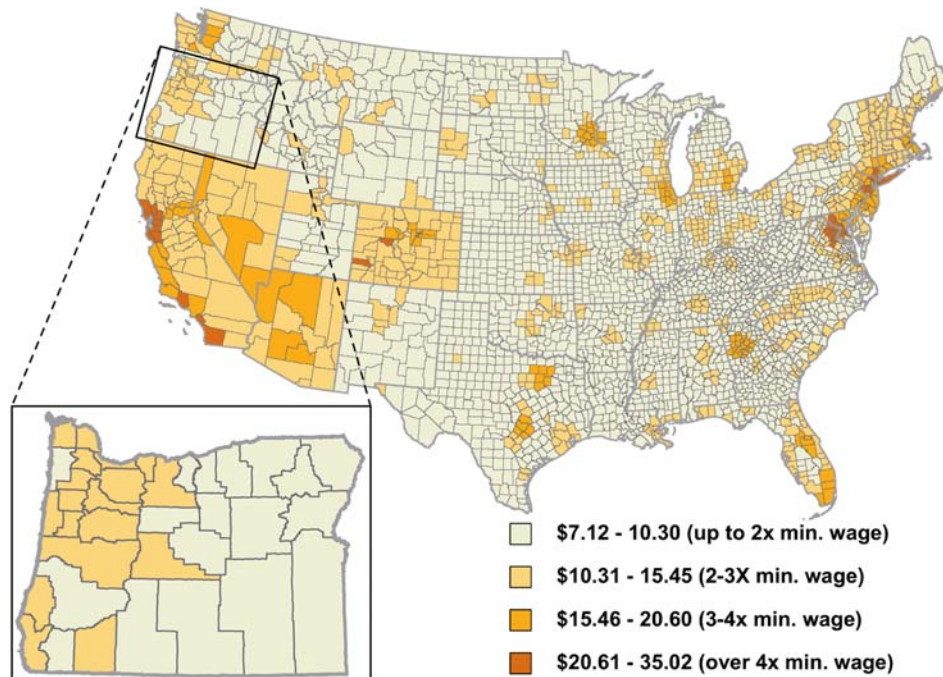
Over the longer term, the Joint Center for Housing studies expects rental housing demand to grow by 1.8 million households by 2015 even if the national homeownership rate continues to increase. Minorities will be responsible for nearly all of this increased demand, although demographics will also play a role. Growth in young adult households will increase demand for moderately priced rentals, in part because echo boomers will reach their mid-20s after 2010. Meanwhile growth among those between the ages of 45 and 64 will lift demand for higher-end rentals. Given current trends in

home prices and interest rates, conditions will become increasingly favorable for rental markets in the coming years.

Despite only modest increases in rents in recent years, growing shares of low- and moderate-wage workers, as well as seniors with fixed incomes, can no longer afford to rent even a modest two-bedroom apartment anywhere in the country. In 2006, one in three American households spent more than 30% of income on housing, and more than one in seven spent upwards of 50%. The national trend towards increased rent to income ratios is mirrored regionally in that a salary of two to three times minimum wage is needed to afford rents in Jackson County (see Figure 2).

According to the Joint Center for Housing Studies, these statistics understate the true magnitude of the affordability problem because they do not capture the tradeoffs people make to hold down their housing costs. For example, these figures exclude the 2.5 million households that live in crowded or structurally inadequate housing units. They also exclude the growing number of households that move to locations distant from work where they can afford to pay for housing, but must spend more for transportation to work. Among households in the lowest expenditure quartile, those living in affordable housing spend an average of \$100 more on transportation per month than those who are severely housing cost-burdened. With total average monthly outlays of only \$1,000, these extra travel costs amount to 10 percent of the entire household budget.

FIGURE 2. HOURLY WAGES NEEDED TO AFFORD RENT BY COUNTY, U.S., 2004



Source: HUD's Fair Market Rents for 2004, based on methodology developed by the National Low Income Housing Coalition. As cited in The State of The Nation's Housing, 2005, The Joint Center for Housing Studies of Harvard University, p. 4

Notes: Federal minimum wage in 2004 was \$5.15 per hour. Hourly wage needed to afford the Fair Market Rent on a modest 2-bedroom unit assumes paying 30% of income on housing and working 40 hours a week for 52 weeks a year.

Trends in housing affordability

The record breaking housing prices, residential investment, and home sales of 2005 mentioned above, although indicative of strong housing demand nationally, have negative implications for lower income populations and first time home buyers. Higher short-term interest rates made it more difficult for first-time buyers to break into the market. Subprime loans may help many low-income buyers access credit, but their special terms and higher rates put some of the buyers at risk of foreclosure. The concentration of subprime loans in low-income minority neighborhoods puts some of these communities at risk of widespread foreclosure. With low-wage jobs increasing and wages for those jobs stagnating, affordability problems will persist even as strong fundamentals lift the trajectory of residential investment. While the Harvard report presents a relatively optimistic outlook for housing markets and for homeownership, it points to the significant difficulties low- and moderate-income households face in finding affordable housing, and preserving the affordable units that do exist.

Trends in housing characteristics

The U.S Bureau of Census Characteristics of New Housing Report presents data that show trends in the characteristics of new housing for the nation, state, and local areas. Several trends in the characteristics of housing are evident from the New Housing Report:

- Larger single-family units on smaller lots. Between 1994 and 2005 the median size of new single-family dwellings increased 17%, from 1,900 sq. ft. to 2,227 sq. ft. nationally and 24% in the western region from 1,810 sq. ft. to 2,236 sq. ft. Moreover, the percentage of units under 1,200 sq. ft. nationally decreased from 5% in 1999 to 4% in 2005. The percentage of units greater than 3,000 sq. ft. increased from 16% in 1999 to 23% of new one-family homes sold in 2005. In addition to larger homes, a move towards smaller lot sizes is seen nationally. Between 1994 and 2005 the percentage of lots under 7,000 sq. ft. increased 4% from 29% of lots to 33% of lots. A corresponding 8% decrease in lots over 11,000 sq. ft. is seen.
- Larger multifamily units. Between 1994 and 2005, the median size of new multiple family dwelling units increased. The percentage of multifamily units with more than 1,200 sq. ft. increased from 11% to 36% in the western region and from 11% to 43% nationally. Moreover, the percentage of units with less than 600 sq. ft. decreased from 6% to 2% in the western region and from 4% to 1% nationally.
- More household amenities. Between 1994 and 2005 the percentage of single-family units built with amenities such as central air conditioning, fireplaces, 2 or more car garages, or 2 or more baths all increased. The same trend in increased amenities is seen in multiple family units.

A clear linkage exists between demographic characteristics and housing choice. This is more typically referred to as the linkage between life-cycle and housing choice and is documented in detail in several publications. Analysis of data from the Public Use

Microsample (PUMS) in the 2000 Census to describe the relationship between selected demographic characteristics and housing choice. Key relationships identified through this data include:

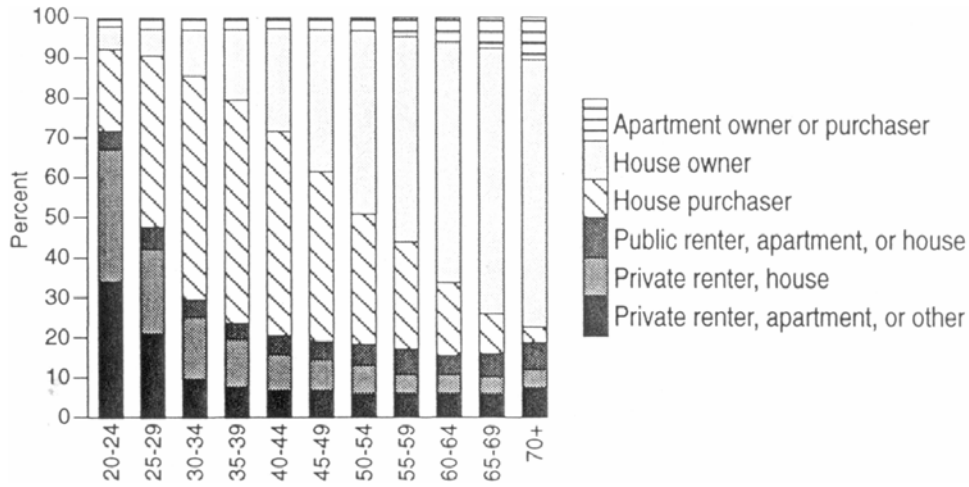
- Homeownership rates increase as income increases;
- Homeownership rates increase as age increases;
- Choice of single-family detached housing types increases as income increases;
- Renters are much more likely to choose multi-family housing types than single-family; and
- Income is a stronger determinate of tenure and housing type choice for all age categories.

Life cycle in housing choice

Housing preferences change throughout a person's life time. The type of housing preferred by young, single people is different than housing preferences of middle-aged people with children or elderly people. Three housing characteristics that are strongly related to housing location and housing type preferences are: age of the head of household; size of the household; and income.

Figure 3 illustrates one example of the effect of housing life cycle and housing career. Housing needs and preferences change in predictable ways over time, with changes in marital status, size of family. Families of different sizes need different types of housing.

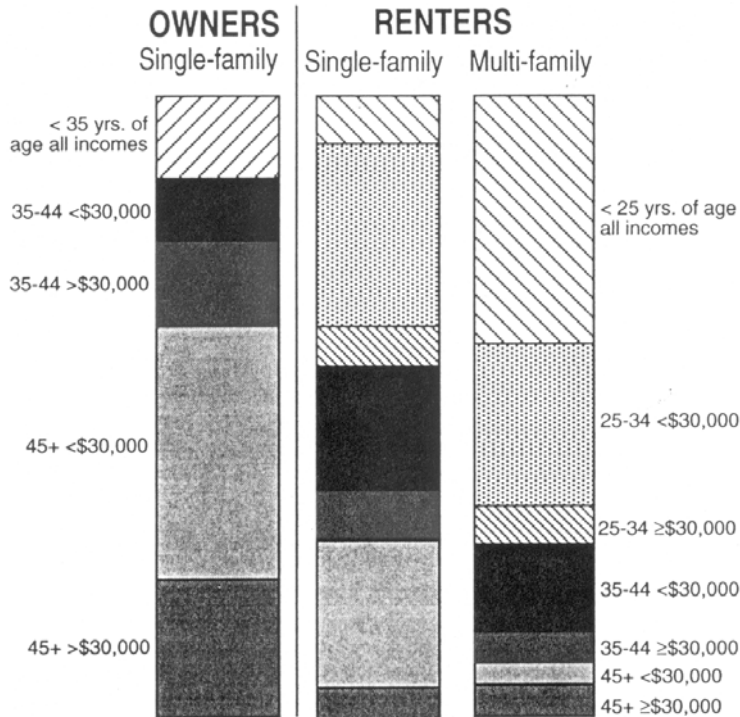
FIGURE 4. TENURE AND HOUSEHOLD TYPE BY AGE AND HOUSEHOLD HEAD



Source: Reprinted from Clark, Willam A.V. and Frans M. Dieleman. 1996. *Households and Housing*. New Brunswick, NJ: Center for Urban Policy Research.

Figure 5 shows the effects of age and income on the choice of housing type and tenure in the U.S. in 1990. Figure 5 shows a strong preference for single-family housing and housing ownership when income allows, regardless of age.

FIGURE 5. COMPOSITION OF OWNER AND RENTER TENURES FOR U.S. HOUSEHOLDS, 1990



Source: Reprinted from Clark, Willam A.V. and Frans M. Dieleman. 1996. *Households and Housing*. New Brunswick, NJ: Center for Urban Policy Research.

Figures 3 through 5 illustrate demographic relationships that can help to estimate future housing demands because housing life cycle and housing choice interact in predictable ways. The age of the household head is related with household size and income, which

affect housing preferences. Income affects the ability of a household to afford their preferred housing type.

Oregon and Jackson County demographic trends

The section above discussed the relationships between certain demographic variables and housing choice. The key variables are age and household type. The intent of this section is to describe general relationships among those demographic variables to trends in housing markets to assess demand for different types of housing.

This section reviews historical demographic trends in Oregon and Jackson County. Socioeconomic trends provide a broader context for growth in a region; factors such as age, income, migration, household size, household income and other trends show how communities have grown and shape future growth. Characteristics such as age and ethnicity are indicators of how population has grown in the past and provide insight into factors that may affect future growth.

Table 1 shows that Jackson County grew faster than the U.S. or Oregon throughout the 1980–2006 period. Over the twenty-six year period, the County grew at an average annual rate of 1.57%, adding 66,159 residents. More than 90% of the County’s population growth occurred in the urban areas around Medford and Central Point. The cities with the greatest growth over the twenty-six year period were Medford, which added 34,214 residents, and Central Point, which added 10,193 residents. The majority of growth in unincorporated Jackson County occurred in White City, which added 3,167 residents between 1980 to 2005.³

³ The 2006 population estimate for White City in Table 1 is for 2005, rather than 2006. There was no population estimate available for White City for 2006.

Table 1. Population change, U.S., Oregon, Jackson County, and Jackson County's cities, 1980 to 2006

Area	Population				Change 1980 to 2006		
	1980	1990	2000	2006	Number	Percent	AAGR
U.S.	226,545,805	248,709,873	281,421,906	299,398,484	72,852,679	32%	1.08%
Oregon	2,639,915	2,842,321	3,421,399	3,690,505	1,050,590	40%	1.30%
Southern Oregon	285,059	303,685	357,394	383,555	98,496	35%	1.15%
Josephine County	58,855	62,649	75,726	81,125	22,270	38%	1.24%
Jackson County	132,456	146,389	181,269	198,615	66,159	50%	1.57%
Ashland	14,943	16,234	19,522	21,430	6,487	43%	1.40%
Butte Falls	428	252	439	445	17	4%	0.15%
Central Point	6,357	7,509	12,493	16,550	10,193	160%	3.75%
Eagle Point	2,764	3,008	4,797	8,340	5,576	202%	4.34%
Gold Hill	904	982	1,073	1,080	176	19%	0.69%
Jacksonville	2,030	1,896	2,235	2,555	525	26%	0.89%
Medford	39,746	46,951	63,154	73,960	34,214	86%	2.42%
Phoenix	2,309	3,239	4,060	4,740	2,431	105%	2.80%
Rogue River	1,308	1,759	1,847	2,010	702	54%	1.67%
Shady Cove	1,097	1,351	2,340	2,760	1,663	152%	3.61%
Talent	2,577	3,274	5,589	6,415	3,838	149%	3.57%
White City	4,333	5,891	5,466	7,500	3,167	73%	2.13%
Other Unincorp.	57,993	59,934	63,720	58,330	337	1%	0.02%

Source: U.S. Census and Population Research Center at Portland State University; calculations by ECONorthwest.

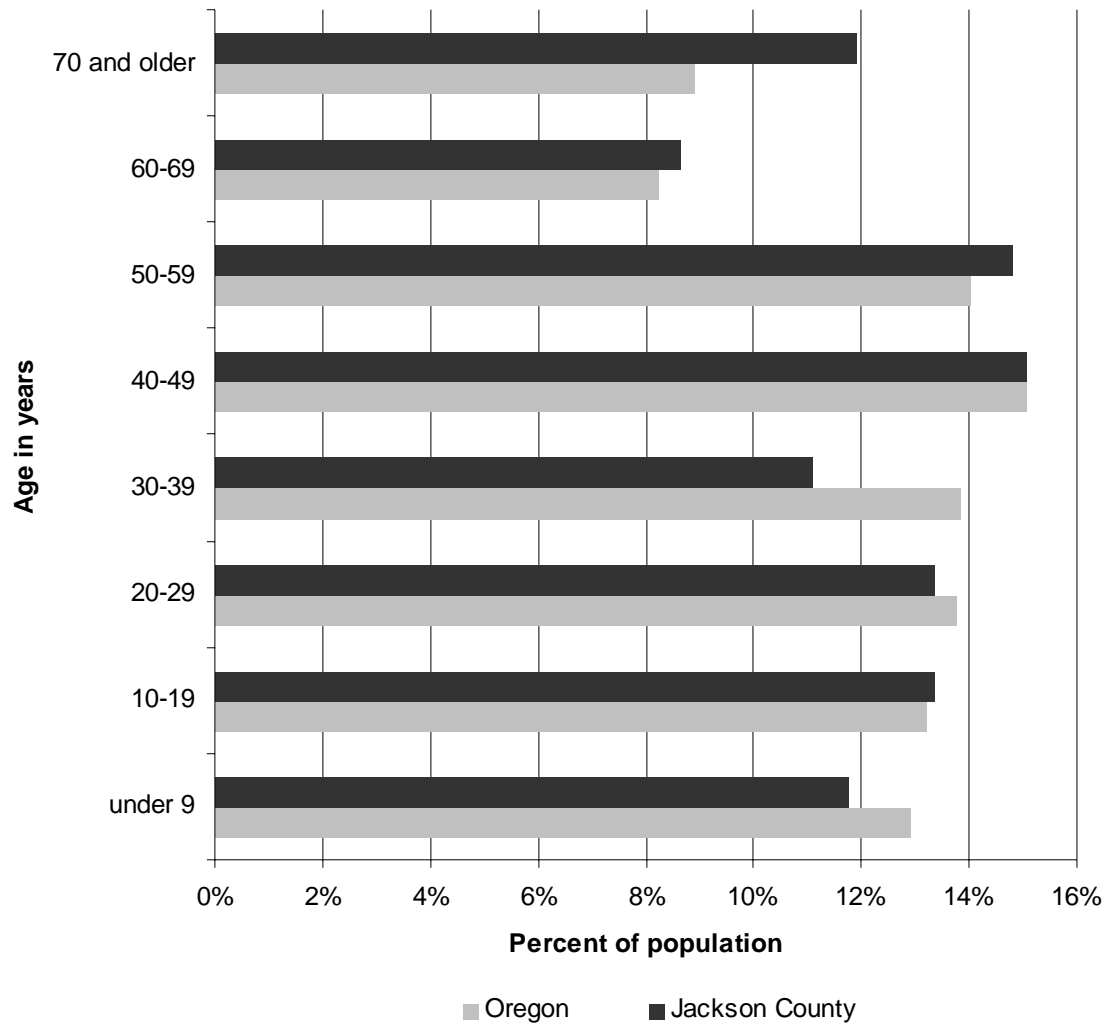
Note: The data from the U.S. Census and Population Research Center may undercount certain populations because of difficulty in counting them in the process. This data is widely accepted as the best estimates of population and demographics available.

*Note: White City 1980 population is an estimate from the 1998 Jackson County Comp Plan. The 2006 estimate for White City is actually an estimate of 2005 population from the Medford Water Commission .

The nation is experiencing a demographic shift with the aging of the baby-boom generation, accompanied by an increase in life expectancy. The number of people age 65 and older will double by 2050, while the number of people under age 65 will grow only 12 percent. Figure 6 and Table 2 show that Oregon and Jackson County are experiencing this demographic shift.

Figure 6 shows the populations of Oregon and Jackson County by age for 2005. Jackson County has a greater proportion of its population aged 50 and older than Oregon. The County has comparatively fewer residents aged 20 to 39 than the state.

FIGURE 6. POPULATION DISTRIBUTION BY AGE, OREGON AND JACKSON COUNTY, 2005



Source: U.S. Census, 2000

Table 2 shows population by age for Jackson County for 1990 and 2005. The data show that Jackson County grew by 42,931 people between 2000 and 2005, which is a 29% increase. The age breakdown shows that the County experienced an increase in population for every age group. The fastest growing age groups were aged 18 to 24 years and 45 to 64 years. The under 5 years, 5 to 17 years, and 25 to 44 years were the slowest growing groups.

TABLE 2. POPULATION BY AGE, JACKSON COUNTY, 2000 AND 2005

Age Group	1990		2005		Change		
	Number	Percent	Number	Percent	Number	Percent	Share
Under 5	9,758	7%	10,516	5%	758	8%	-1%
5-17	26,947	18%	32,746	17%	5,799	22%	-1%
18-24	12,375	8%	17,638	9%	5,263	43%	1%
25-44	43,897	30%	48,197	25%	4,300	10%	-4%
45-64	29,700	20%	52,504	27%	22,804	77%	7%
65 and over	23,712	16%	29,864	16%	6,152	26%	0%
Total	148,534	100%	191,465	100%	42,931	29%	0%

Source: U.S. Census

Note: The population estimate for Jackson County in 2005 from the Census' American Communities Survey is lower than the population estimate for the County from the Population Research Center, shown in Table 1.

The data in Table 1 and 2 suggest that Jackson County is growing and is attracting older people and experiencing slower growth in people under 44 years old.

Between 1990 and 1999, almost 70% of Oregon's total population growth was from net migration (in-migration minus out-migration), with the remaining 30% from natural increase (births minus deaths). Migrants to Oregon tend to have many characteristics in common with existing residents, with some differences—recent in-migrants to Oregon are, on average, younger and more educated, and are more likely to hold professional or managerial jobs, compared to Oregon's existing population. The race and ethnicity of in-migrants generally mirrors Oregon's established pattern, with one exception: Hispanics make up more than 7% of in-migrants but only 3% of the state's population. The number-one reason cited by in-migrants for coming to Oregon was family or friends, followed by quality of life and employment.

Migration is a significant component of population growth in Jackson County. Eighty-seven percent of population growth in Jackson County between 1990 and 2000 was from in-migration. This figure increased to 91% for the 2000-2004 period.

The U.S. Census collects information about migration patterns. Specifically, it asks households where their residence was in 1995 (5 years prior to the Census count). Table 3 shows place of residence in 1995 for Oregon and Jackson County. The data show that Jackson County residents are equally mobile as Oregon residents. Less than half of residents in Oregon or Jackson County lived in the same residence in 1995 as in 2000. Twenty-four percent of Oregonians and 22% of residents of Jackson County lived in a different county in 1995. Fifteen percent of residents of Jackson County lived in a different state in 1995, compared with 12% of Oregonians.

The 2005 American Community Survey from the U.S. Census reported place of residence in 2004 (1 year prior to the American Community Survey). The pattern of migration patterns in Jackson County, compared to the State, were similar in 2005 to the results from the 2000 Census. Jackson County had a larger share of residents who lived in a different state one year ago, 7% in Jackson County compared with the State average of 4%. The County had a smaller share of residents who lived in a different county or outside the U.S. than Oregon.

**TABLE 3. PLACE OF RESIDENCE IN 1995, OREGON AND JACKSON COUNTY,
PERSONS 5 YEARS AND OVER**

Location	Oregon		Jackson County	
	Persons	Percent	Persons	Percent
Population 5 years and older	3,199,323	100%	170,324	100%
Same house in 1995	1,496,938	47%	79,138	46%
Different house in 1995	1,702,385	53%	91,186	54%
Same county	863,070	27%	51,851	30%
Different county	755,954	24%	37,536	22%
Same state	356,626	11%	11,766	7%
Different state	399,328	12%	25,770	15%
Outside of U.S.	83,361	3%	1,799	1%

Source: U.S. Census, 2000

The fastest growing minority in the U.S. is people of Hispanic or Latino origin. Between 1990 and 2000, Hispanic and Latino population increased from 9% in 1990 to 12.5% of the U.S. population in 2000, an increase of nearly 40%. Between 2000 to 2050, the U.S. Census Bureau projects that Hispanic and Latino people will grow faster than any other group, accounting for about 24% of the U.S. population by 2050.

Oregon and Jackson County are also experiencing faster growth in Hispanic population than other ethnicities or races. Table 4 shows the number of persons of Hispanic or Latino origin for Oregon and Jackson County for 1990 and 2000. Jackson County has a lower proportion of Hispanic residents than Oregon. In 2000, Jackson County's population was 6.7% Hispanic, compared with 8.0% of residents in Oregon.

The Hispanic population grew faster in Oregon than in Jackson County from 1990 to 2000. The County's Hispanic population grew by 104% between 1990 and 2000. During the same period, Oregon's Hispanic population grew by 144%.

**TABLE 4. PERSONS OF HISPANIC OR LATINO ORIGIN, OREGON AND JACKSON COUNTY, 1990
AND 2000**

	Jackson County	Oregon
1990		
Total Population	146,389	2,842,321
Hispanic or Latino	5,949	112,707
Percent Hispanic or Latino	4.1%	4.0%
2000		
Total Population	181,269	3,421,399
Hispanic or Latino	12,126	275,314
Percent Hispanic or Latino	6.7%	8.0%
Change 1990-2000		
Hispanic or Latino	6,177	162,607
Percent Hispanic or Latino	104%	144%

Source: U.S. Census, 2000

The Hispanic population is growing as a result of in-migration but is growing faster than other groups in Oregon as a result of natural population increase. While Hispanic people only accounted for about 8% of Oregon's population in 2000, they accounted for nearly 50% of Oregon's natural population increase in 2001. The Hispanic and Latino

birth rate is 24.3 births per 1,000 people, compared to white non-Hispanics 12.3 births per 1,000 people.⁴ According to the U.S. Census, by 2050 Hispanics will account for nearly 25% of the U.S. population, compared with 12.5% in 2000.

Assuming that Hispanic residents continue growing relative to non-Hispanic residents, the demographics of Hispanic residents will affect future housing needs. Some demographic differences between Hispanic and non-Hispanic residents of Oregon include: age, household size, and other socio-economic characteristics. More than three-quarters of Oregon’s Hispanic residents are younger than 35 years old, compared with 46% of Oregon’s non-Hispanic residents.⁵ The larger share of Hispanic and Latino residents in their child-bearing years helps explain why Hispanic and Latino account for such a large share of population growth from natural increase.

Table 5 shows household size by ethnicity for Oregon and Jackson County. The number of people per household are similar for Oregon and Jackson County for non-Hispanic households and Hispanic households. In each area, non-Hispanic households have about 2.5 people per household. Households for Hispanic residents are larger, with about 3.7 people per household. The data show that Hispanic residents have about 1.2 additional people per household than non-Hispanic residents.

TABLE 5. HOUSEHOLD SIZE BY ETHNICITY FOR OREGON AND JACKSON COUNTY, 2000

Household ethnicity	Jackson	
	Oregon	County
Non-Hispanic/Latino	2.51	2.48
Hispanic/Latino	3.70	3.70

Source: U.S. Census, 2000

According to the Census, Hispanic and Latino residents of Oregon have lower educational attainment and income than white residents of Oregon.⁶ If current educational attainment and earnings trends continue, Hispanic and Latinos will continue to have lower earnings capacity than non-Hispanic and Latino residents, limiting their housing choices.

Jackson County development activity

Table 6 shows dwelling units by type in Jackson County in 1980, 1990, 2000, and 2005 as reported by the Census. Table 7 shows the change in dwelling units by type from 1980 to 2005. According to the Census, Jackson County had 52,024 dwelling units in 1980 and 60,376 dwelling units in 1990—an increase of about 10,250 dwelling units. Nearly 50% of the new housing units added in Jackson County during the 1980s were mobile homes.

⁴ Oregon Vital Statistics Annual Report, 2001; U.S. Department of Health and Human Services, National Vital Statistics Reports, V. 38, No. 3.

⁵ U.S. Census, 2000

⁶ According to the Census American Community Survey, income for Hispanic residents of Oregon is 44% of income of white residents of Oregon.

In 2000, Jackson County had approximately 2,450 single-family attached dwellings. Only 241 (10%) of the single-family attached dwellings were located in unincorporated Jackson County, including White City. By 2005 Jackson County had about 4,100 attached single-family houses, an increase of about 1,025 dwelling units since 2000. Although 2005 data is not available about housing types in most cities in Jackson County, it is likely that the majority of the new single-family attached dwellings are located in incorporated cities, rather than rural Jackson County.

The rate of housing development increased during the 1990s—Jackson County added more than 15,000 new dwelling units during the 1990s. Moreover, the mix of new housing units changed substantially. Multifamily units grew at a rate far faster than other housing types and accounted for 40% of all new dwellings. Between 2000 and 2005, Jackson County added approximately 8,500 new dwelling units. Stakeholders interviewed indicated that the majority of development activity in rural Jackson County was high-end homes on large lots.

With respect to tenure, the rate of home ownership decreased from about 65% in 1980 to about 63% in 1990. Homeownership rates held steady during the 1990s and decreased to 60% by 2005.

TABLE 6. DWELLING UNITS BY TYPE AND TENURE, JACKSON COUNTY, 1980, 1990, 2000 AND 2005

	1980		1990		2000		2005	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	52,024	100%	60,376	100%	75,737	100%	84,243	100%
Single-family	36,205	70%	39,827	66%	50,159	66%	56,900	68%
Multifamily	9,179	18%	10,032	17%	14,050	19%	14,526	17%
Manufactured/Mobile	6,640	13%	10,517	17%	11,528	15%	12,817	15%
Occupied Housing Units	49,011	94%	57,238	95%	71,532	94%	77,866	92%
Owner Occupied	33,781	65%	37,920	63%	47,564	63%	50,578	60%
Renter Occupied	15,230	29%	19,318	32%	23,968	32%	27,288	32%

Source: US Census of Population and Housing

TABLE 7. CHANGE IN DWELLING UNITS BY TYPE AND TENURE, JACKSON COUNTY, 1980 TO 2005

	1980-1990		1990-2000		1980-2005	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	8,352	16%	15,361	25%	32,219	62%
Single-family	3,622	10%	10,332	26%	20,695	57%
Multifamily	853	9%	4,018	40%	5,347	58%
Manufactured/Mobile	3,877	58%	1,011	10%	6,177	93%
Occupied Housing Units	8,227	17%	14,294	25%	28,855	59%
Owner Occupied	4,139	12%	9,644	25%	16,797	50%
Renter Occupied	4,088	27%	4,650	24%	12,058	79%

Source: US Census of Population and Housing

Table 8 shows the number of dwelling units by type in incorporated cities, White City, and rural Jackson County for 2000. The cities with the most dwelling units in 2000 were Medford, Ashland, and Central Point. More than two-thirds of dwelling units in both urban and rural Jackson County were single-family homes. The city with the greatest

percentage of single family detached dwellings was Gold Hill (81%); White City had the smallest percentage of single-family detached dwellings (42%).

The majority of multifamily housing in the County is located in urban areas. Medford and Ashland had the greatest number and among the largest share of multifamily dwelling units in Jackson County. Manufactured or Mobile homes made up 10% or more of each city's housing units, except for Ashland, Medford, and Central Point. More than one-quarter of housing units in rural Jackson County were manufactured or mobile homes.

TABLE 8. DWELLING UNITS BY TYPE, CITIES AND RURAL JACKSON COUNTY, 2000

	Single-family		Multifamily		Manufactured or Mobile		Total Housing Units
	Number	Percent	Number	Percent	Number	Percent	Number
Ashland	5,919	65%	2,927	32%	225	2%	9,071
Butte Falls	121	69%	24	14%	30	17%	175
Central Point	3,532	75%	758	16%	430	9%	4,720
Eagle Point	1,135	62%	309	17%	390	21%	1,834
Gold Hill	390	83%	20	4%	62	13%	472
Jacksonville	850	76%	112	10%	158	14%	1,120
Medford	17,945	68%	7,380	28%	985	4%	26,310
Phoenix	955	50%	460	24%	477	25%	1,892
Rogue River	505	54%	294	31%	136	15%	935
Shady Cove	586	53%	115	10%	405	37%	1,106
Talent	1,186	49%	629	26%	605	25%	2,420
White City	789	43%	78	4%	964	53%	1,831
Urban Total	33,913	65%	13,106	25%	4,867	9%	51,886
Rural Total	16,246	68%	944	4%	6,661	28%	23,851

Source: US Census of Population and Housing

Table 9 shows the change in mix of dwelling units in Jackson County from 1990 to 2000. Of the more than 15,000 new dwelling units, nearly 90% were built in urban areas (including White City) of Jackson County. Every city added housing units during the ten-year period, with single-family detached dwellings accounting for the majority of new housing units. Most cities added multifamily housing, with the biggest additions in Medford and Ashland. Less than 10% of new dwelling units were manufactured or mobile homes. The majority of new dwelling units added in White City were manufactured or mobile homes. Most new homes built in rural Jackson County and the number of manufactured or mobile homes decreased over the ten-year period.

TABLE 9. CHANGE IN DWELLING UNITS BY TYPE, CITIES AND RURAL JACKSON COUNTY, 1990 TO 2000

	Single-family		Multifamily		Manufactured or Mobile		Total Housing Units	
	Number	% Change	Number	% Change	Number	% Change	Number	% Change
Ashland	1,158	24%	649	28%	60	36%	1,867	26%
Butte Falls	54	81%	22	1100%	11	58%	87	99%
Central Point	1,440	69%	302	66%	147	52%	1,889	67%
Eagle Point	445	64%	120	63%	150	63%	715	64%
Gold Hill	85	28%	-17	-46%	27	77%	95	25%
Jacksonville	172	25%	38	51%	-2	-1%	208	23%
Medford	4,245	31%	2,104	40%	277	39%	6,626	34%
Phoenix	341	56%	51	12%	34	8%	426	29%
Rogue River	8	2%	18	7%	-20	-13%	6	1%
Shady Cove	243	71%	87	311%	155	62%	485	78%
Talent	537	83%	409	186%	36	6%	982	68%
White City	42	6%	-33	-30%	158	20%	167	10%
Urban Total	8,770	35%	3,750	40%	1,033	27%	13,553	35%
Rural Total	1,562	11%	268	40%	-22	0%	1,808	8%

Source: US Census of Population and Housing

Table 10 shows the number of dwelling units by tenure for occupied housing in incorporated cities, White City, and rural Jackson County for 2000. More homes in rural Jackson County were owner-occupied, 81% of rural dwellings compared to 60% of urban dwellings. The greatest share of owner occupied housing in White City, Jacksonville, Gold Hill, and Shady Cove. Ashland and Rogue River had the lowest rates of owner occupied housing.

TABLE 10. OCCUPIED DWELLING UNITS BY TENURE, CITIES AND RURAL JACKSON COUNTY, 2000

	Owner Occupied		Renter Occupied		Occupied Housing Units	
	Number	Percent	Number	Percent	Number	Percent
Ashland	4,450	52%	4,102	48%	8,552	94%
Butte Falls	95	57%	72	43%	167	95%
Central Point	3,220	71%	1,322	29%	4,542	96%
Eagle Point	1,195	71%	491	29%	1,686	92%
Gold Hill	320	75%	108	25%	428	91%
Jacksonville	793	76%	247	24%	1,040	93%
Medford	14,366	57%	10,775	43%	25,141	96%
Phoenix	1,197	67%	584	33%	1,781	94%
Rogue River	449	50%	443	50%	892	95%
Shady Cove	706	72%	275	28%	981	89%
Talent	1,332	58%	976	42%	2,308	95%
White City	1,439	83%	302	17%	1,741	95%
Urban Total	29,562	60%	19,697	40%	49,259	95%
Rural Total	18,002	81%	4,271	19%	22,273	93%

Source: US Census of Population and Housing

Table 11 shows the change in tenure between 1990 and 2000 in occupied dwellings in cities and rural Jackson County. The majority of new occupied dwellings were located in

urban Jackson County. All areas (except for Rogue River) added owner occupied housing between 1990 to 2000. All areas added renter occupied housing during the ten-year period, except for White City and rural Jackson County.

TABLE 11. CHANGE IN OCCUPIED DWELLING UNITS BY TENURE, CITIES AND RURAL JACKSON COUNTY, 1990 TO 2000

	Owner Occupied		Renter Occupied		Occupied Housing Units	
	Number	% Change	Number	% Change	Number	% Change
Ashland	915	26%	784	24%	1,699	25%
Butte Falls	29	44%	52	260%	81	94%
Central Point	1,319	69%	483	58%	1,802	66%
Eagle Point	463	63%	138	39%	601	55%
Gold Hill	77	32%	9	9%	86	25%
Jacksonville	109	16%	58	31%	167	19%
Medford	3,659	34%	2,615	32%	6,274	33%
Phoenix	317	36%	47	9%	364	26%
Rogue River	-13	-3%	41	10%	28	3%
Shady Cove	313	80%	120	77%	433	79%
Talent	367	38%	554	131%	921	66%
White City	222	18%	-95	-24%	127	8%
Urban Total	7,777	36%	4,806	32%	12,583	34%
Rural Total	1,867	12%	-156	-4%	1,711	8%

Source: US Census of Population and Housing

ORS 197.480 requires local governments to plan for mobile home parks—including allowing mobile home parks in certain residential zones, and estimating the need for mobile homes over the planning period. Table 12 shows the number of mobile home parks and mobile home spaces in Jackson County. The County had 122 mobile home parks in 2006, with spaces for about 6,700 mobile homes. Fifty-five percent of the mobile home spaces were located in incorporated cities in Jackson County, with more than 1,100 spaces located in Medford. The remaining spaces were located in unincorporated Jackson County, with nearly 700 spaces in White City.

TABLE 12. MOBILE HOME PARKS, JACKSON COUNTY, 2006

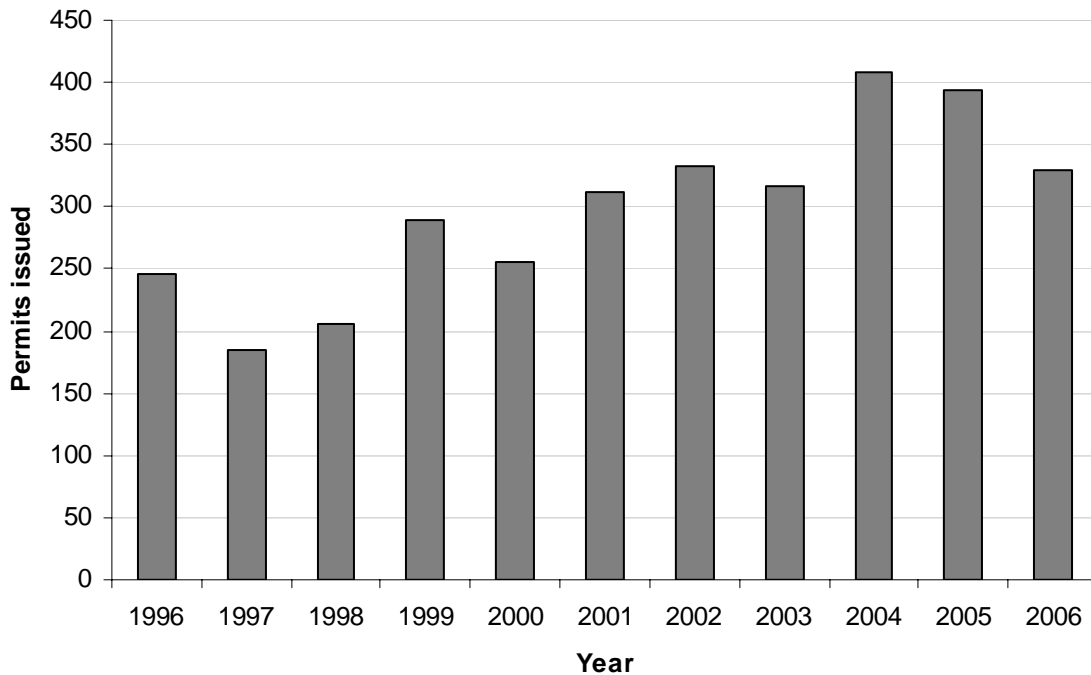
Park Location	Number of Parks	Number of Spaces	Percent of Total
Incorporated Jackson County			
Ashland	3	204	3%
Central Point	6	564	8%
Eagle Point	5	341	5%
Gold Hill	2	45	1%
Jacksonville	1	160	2%
Medford	13	1,117	17%
Phoenix	5	412	6%
Rogue River	2	106	2%
Shady Cove	6	208	3%
Talent	7	511	8%
Incorp. Total	50	3,668	55%
Unincorporated Jackson County			
White City	15	698	10%
Other Unincorp.	57	2,340	35%
Unincorp. Total	72	3,038	45%
Total	122	6,706	100%

Source: Jackson County, 2006

ORS 197.480(4) requires local governments to conduct “an inventory of mobile home or manufactured dwelling parks sited in areas planned and zoned or generally used for commercial, industrial or high density residential development.” About 62% of the mobile home spaces (1,898 spaces) in unincorporated Jackson County are located in commercial or high-density residential zones in unincorporated Jackson County. The majority of these mobile home (1,685) spaces are located in high-density residential zones.

Between 1996 and 2006, Jackson County issued a total of 3,274 building permits for new residential construction. Figure 7 shows that the number of building permits varied from year to year and peaked in 2004 and 2005.

FIGURE 7. BUILDING PERMITS ISSUED FOR NEW RESIDENTIAL CONSTRUCTION, UNINCORPORATED JACKSON COUNTY, 1996 TO 2006



Source: Jackson County, 2006

Table 13 shows build permits issued in unincorporated Jackson County between 1996 and 2006, not including White City. Table 13 shows that nearly all of the permits issued were for single-family detached dwellings. The County issued a total of 2,644 permits for single-family dwellings over the ten-year period, averaging 264 permits per year. The number of single-family permits peaked from 2003 to 2006. Eighteen of the 2,662 permits issued were for multifamily dwellings. The estimated average value of single-family dwellings increased from more than \$143,000 in 1996 to more than \$240,000 in 2006.

TABLE 13. PERMITS ISSUED FOR AND ESTIMATED AVERAGE VALUE OF SINGLE-FAMILY AND MULTIFAMILY DWELLING UNITS, UNINCORPORATED JACKSON COUNTY, 1996 TO 2006

Year	Single-Family DU		Multifamily DU	
	Permits	Est. Avg. Value	Permits	Est. Avg. Value
1996	242	\$ 143,765	3	\$ 1,000,000
1997	184	\$ 146,156	0	\$ -
1998	200	\$ 160,686	4	\$ 116,967
1999	227	\$ 154,256	0	\$ -
2000	211	\$ 160,262	0	\$ -
2001	235	\$ 192,576	0	\$ -
2002	239	\$ 175,436	0	\$ -
2003	269	\$ 174,591	5	\$ 256,242
2004	332	\$ 208,129	4	\$ 226,250
2005	258	\$ 201,338	1	\$ 157,874
2006	247	\$ 240,620	1	\$ 150,000
Total	2,644		18	
Average	264	\$ 180,514	1.8	\$ 331,219

Source: Jackson County, 2006

Note Table 13 does not include residential development in White City.

Table 14 shows build permits issued in White City between 1996 and 2006. The County issued 612 permits for new residential construction during the ten-year period. All but one permit were for single-family dwellings. The number of building permits issued in White City increased significantly in 1999 and peaked in 2005. The estimated average value of new single-family dwelling units was lower in White City than in other unincorporated parts of Jackson County, increasing from more than \$76,000 in 1996 to more than \$135,315 in 2006.

TABLE 14. PERMITS ISSUED FOR AND ESTIMATED AVERAGE VALUE OF SINGLE-FAMILY AND MULTIFAMILY DWELLING UNITS, WHITE CITY, 1996 TO 2006

Year	Single-Family DU		Multifamily DU	
	Permits	Est. Avg. Value	Permits	Est. Avg. Value
1996	1	\$ 76,314	0	\$ -
1997	1	\$ 76,573	0	\$ -
1998	1	\$ 80,756	0	\$ -
1999	63	\$ 81,456	0	\$ -
2000	44	\$ 82,316	0	\$ -
2001	77	\$ 92,854	0	\$ -
2002	94	\$ 92,215	0	\$ -
2003	41	\$ 92,371	1	\$ 183,251
2004	73	\$ 109,742	0	\$ -
2005	134	\$ 122,610	0	\$ -
2006	82	\$ 135,315	0	\$ -
Total	611		1	
Average	61	\$ 104,958	0	\$ 183,251

Source: Jackson County, 2006

Implications for housing need

Jackson County has an aging population.

- Jackson County has a higher percentage than Oregon of people 50 years and older.
- Between 1990 and 2005, Jackson County experienced changes in the age structure of its residents. While all age groups grew, the fastest growing age groups were people aged 45 to 64 and 65 and over. This indicates that retirees or people nearing retirement are moving to Jackson County. The slowest growing groups were people 5 to 17 years and 25 to 44 years.
- Regional, state, and national demographic trends suggest that people aged 45 and older will continue to grow faster than other age groups in Jackson County over the next twenty-years.

Migration is an important component of Jackson County recent growth and will continue to be a key factor in future population growth.

- In-migration accounted for 87% of population growth in Jackson County between 1990 and 2000. This figure increased to 91% for the 2000-2004 period.
- Only 46% of the residents of Jackson County lived in the same house in 2000 as they did in 1995. Fifteen percent of residents of Jackson County lived in a different state and 30% lived in a different county.

Jackson County is becoming more ethnically diverse.

- Hispanic population is growing faster than non-Hispanic population in Jackson County, as well as Oregon and the U.S. Jackson County's Hispanic population grew by 114% between 1990 and 2000, compared with 104% growth in Jackson County's Hispanic population during the same period.
- Hispanic population is the fastest growing minority in the U.S. and Oregon. By 2050, Hispanics are expected to account for 24% of the U.S. population.
- The majority of Jackson County's Hispanic population resides in urban areas in Jackson County.

Hispanic residents have demographic differences from other residents that affect housing needs among Hispanics.

- The average size of a Hispanic household in 2000 in Jackson County was 3.7 people, compared with 2.48 people in non-Hispanic households. Household sizes in Jackson County were similar in size to Jackson County.
- Hispanic residents typically have lower educational attainment and lower income, which affects the type of housing they can afford.

Demographic shifts may result in demand for different types of housing over the planning period.

- As baby-boomers begin to retire, the demand for housing should shift away from single-family detached housing to other types of housing, such as multifamily housing or active retirement developments.
- Changes in income distribution, especially increases in lower income residents, will increase demand for affordable housing.

Housing types are trending towards larger units on smaller lots.

- Between 1994 and 2004 the median size of new single-family dwellings increased 14%, from 1,900 sq. ft. to 2,169 sq. ft. nationally and 17% in the western region from 1,810 sq. ft. to 2,126 sq. ft. Between 1994 and 2004 the percentage of lots under 7,000 sq. ft. increased 6% from 29% of lots to 35% of lots. A corresponding 6% decrease in lots over 11,000 sq. ft. is seen.

Since 1990, housing starts in Jackson County have been dominated by single-family types.

- According to the Census, Jackson County had 84,243 dwelling units in 2005. More than 80% of these dwelling units were single-family housing types (detached, attached, and mobile/manufactured). The data show that new housing development in the 1996 to 2006 period was predominately single-family housing types. In fact, only 1% of all building permits issues were for multifamily housing types.

The rate of residential development increased over the period from 1996 to 2006 in unincorporated Jackson County.

- The County issued 3,274 permits in unincorporated Jackson County between 1996 and 2006. The number of building permits issued in rural Jackson County increased over the 1996 to 2006 period, peaking in 2004 and 2005.

The majority of new home construction in unincorporated parts of the County took place in rural areas.

- Most new residential construction was built in rural, unincorporated Jackson County, with fewer than 20% of building permits issued in White City. The County issued 2,644 permits for single-family dwellings in rural, unincorporated Jackson County, compared with 611 permits in White City. In addition, permits for eighteen of the nineteen multifamily dwellings issued were issued in rural, unincorporated Jackson County.
- The estimated average value of new single-family dwellings was higher in rural, unincorporated Jackson County than in White City.

There is no question that age affects housing type and tenure. Mobility is substantially higher for people aged 20 to 34. People in that age group will also have, on average,

less income than people who are older. They are less likely to have children. All of these factors mean that younger households are much more likely to be renters; renters are more likely to be in multi-family housing.

The data illustrate what more detailed research has shown and what most people understand intuitively: life cycle and housing choice interact in ways that are predictable in the aggregate; age of the household head is correlated with household size and income; household size and age of household head affect housing preferences; income affects the ability of a household to afford a preferred housing type. The connection between socioeconomic and demographic factors, on the one hand, and housing choice, on the other, is often described informally by giving names to households with certain combinations of characteristics: the "traditional family," the "never marrieds," the "dinks" (dual-income, no kids), the "empty nesters." Thus, simply looking at the long wave of demographic trends can provide good information for estimating future housing demand.

Forecasting the key demographic variables that influence housing choice is problematic. Developing age and income distributions 20 years in the future is challenging. Anticipating changes in the housing industry and products presents a second set of challenges. Thus, one is ultimately left with the need to make a qualitative assessment of the future housing market and the key factors that influence housing choice. The following are a set of assumptions, consistent with the theory of housing choice are reasonable for making a 20-year forecast of future housing demand:

- On average, future housing will look a lot like past housing. That is the assumption that underlies any trend forecast, and one that allows some quantification of the composition of demand for new housing. As a first approximation, the next five years, and maybe the first 10 years, of residential growth will look a lot like the last five years.
- If the future differs from the past, it is likely to move in the direction (on average) of smaller units and less expensive construction techniques. Most of the evidence suggests that the bulk of the change will be in the direction of smaller average house and lot sizes for single-family housing. In summary, smaller households, an aging population, increasing housing and energy costs, increased concern about resource consumption, and other variables are factors that support the conclusion of smaller and less expensive units.
- If population and employment are assumed to grow, average incomes will probably be growing also. The long run trends in Oregon have been for average real incomes to grow slightly relative to average real incomes in the US. Thus, the best assumption for long-run forecasting of housing is that real incomes will stay constant. The distribution of those incomes, however, may become increasingly polarized. Past trends suggest that the real price of housing (holding size and quality constant) is more likely to increase than to decrease, which is consistent with the prediction of smaller average house and lot sizes.

No amount of analysis is likely to make the long-run future any more certain: the purpose of the housing forecast is to get an approximate idea about the long run so policy choices can be made today. It is axiomatic among economic forecasters that any economic forecast more than three (or at most five) years out is highly speculative. At one year one is protected from being disastrously wrong by the shear inertia of the economic machine. But a variety of factors or events could cause growth forecasts to be substantially different.

Housing affordability

This section summarizes housing affordability in Jackson County. It includes a discussion of income and affordability and changes in housing costs since 2000.

A typical standard used to determine housing affordability is that a household should pay no more than 30% of its total monthly household income for housing, including utilities. According to the U.S. Census, nearly 19,000 households in the County—about one-third—paid more than 30% of their income for housing in 2000.

One way of exploring the issue of financial need is to review wage rates and housing affordability. Table 15 shows an analysis of affordable housing wage and rent gap for households in Jackson County at different percentages of median family income (MFI). The data are for a typical family of four. The results indicate that a household must earn about \$12.60 an hour to afford a two-bedroom unit according to HUD's market rate rent estimate.

TABLE 15. ANALYSIS OF AFFORDABLE HOUSING WAGE AND RENT GAP BY HUD INCOME CATEGORIES, JACKSON COUNTY, 2005

Value	Minimum Wage	30% MFI	50% MFI	80% MFI	100% MFI	120% MFI
Annual Hours	2086	2086	2086	2086	2086	2086
Derived Hourly Wage	\$7.25	\$7.49	\$12.49	\$19.98	\$24.98	\$29.97
Annual Wage At Minimum Wage	\$12,504	\$15,630	\$26,050	\$41,680	\$52,100	\$62,520
Annual Affordable Rent	\$3,751	\$4,689	\$7,815	\$12,504	\$15,630	\$18,756
Monthly Affordable Rent	\$313	\$391	\$651	\$1,042	\$1,303	\$1,563
HUD Fair Market Rent(2 Bedroom)	\$657	\$657	\$657	\$657	\$657	\$657
Is HUD Fair Market Rent Higher Than The Monthly Affordable	Yes	Yes	Yes	No	No	No
Rent Paid Monthly OVER 30% of Income	\$344	\$266	\$6	na	na	na
Rent Paid Annually OVER 30% of Income	\$4,133	\$3,195	\$69	na	na	na
Percentage of Income Paid OVER 30% of Income for Rent	33%	20%	0%	na	na	na
Total Spent on Housing	63%	50%	30%	19%	15%	13%
For this area what would the "Affordable Housing Wage" be?	\$12.60	\$12.60	\$12.60	\$12.60	\$12.60	\$12.60
The Affordable Housing Wage Gap IS:	\$5.35	\$5.11	\$0.11	na	na	na

Source: HUD, Oregon office; analysis by ECONorthwest

MFI: Median family income

The total amount a household spends on housing is referred to as cost burden. Total housing expenses are generally defined to include payments and interest or rent, utilities, and insurance. HUD guidelines indicate that households paying more than 30% of their income on housing experience "cost burden" and households paying more than 50% of their income on housing experience "severe cost burden." Using cost burden as

an indicator is consistent with the Goal 10 requirement of providing housing that is affordable to all households in a community.

Table 16 shows housing costs as a percent of income by tenure for Jackson County households in 2005. The data show that about 38% of Jackson County households experienced cost burden in 2005. The rate was much higher for renters (53%) than for homeowners (30%).

TABLE 16. HOUSING COST AS A PERCENTAGE OF HOUSEHOLD INCOME, JACKSON COUNTY, 2005

Percent of Income	Owners		Renters		Total	
	Number	Percent	Number	Percent	Number	Percent
Less than 20%	23,027	46%	6,472	25%	29,499	39%
20% - 24%	6,640	13%	2,329	9%	8,969	12%
25% - 29%	5,370	11%	3,421	13%	8,791	12%
30% - 34%	3,639	7%	3,757	15%	7,396	10%
35% or more	11,733	23%	9,894	38%	21,627	28%
Total	50,409	100%	25,873	100%	76,282	100%
Cost Burden	15,372	30%	13,651	53%	29,023	38%

Source: U.S. Census American Community Survey, 2005

Table 17 shows a rough estimate of affordable housing cost and units by income levels for Jackson County in 2005. Several points should be kept in mind when interpreting this data:

- Because all of the affordability guidelines are based on median family income, they provide a rough estimate of financial need and may mask other barriers to affordable housing such as move-in costs, competition for housing from higher income households, and availability of suitable units. They also ignore other important factors such as accumulated assets, purchasing housing as an investment, and the effect of down payments and interest rates on housing affordability.
- Households compete for housing in the marketplace. In other words, affordable housing units are not necessarily available to low income households. For example, if an area has a total of 50 dwelling units that are affordable to households earning 30% of median family income, 50% of those units may already be occupied by households that earn more than 30% of median family income.

The data in Table 17 indicate that in 2005:

- Nearly 20% of Jackson County households could not afford a studio apartment according to HUD's estimate of \$440 as fair market rent;
- Approximately one-third of Jackson County households could not afford a two-bedroom apartment at HUD's fair market rent level of \$657;

- A household earning median family income (\$50,499) could afford a home valued up to about \$126,250.

TABLE 17. ROUGH ESTIMATE OF HOUSING AFFORDABILITY, JACKSON COUNTY, 2005

Income Level	Number of HH	Percent	Affordable Monthly Housing Cost	Crude Estimate of Affordable Purchase Owner-Occupied Unit	Est.	Est.	Surplus (Deficit)	Notes
					Number of Owner Units	Number of Renter Units		
Less than \$10,000	6,197	8.0%	\$0 to \$250	\$0 to \$25,000	3,771	1,186	-1,240	
\$10,000 to \$14,999	6,259	8.0%	\$250 to \$375	\$25,000 to \$37,000	1,156	916	-4,186	HUD FMR Studio: \$440
\$15,000 to \$24,999	10,179	13.1%	\$375 to \$625	\$37,500 to \$62,500	1,351	7,688	-1,140	HUD FMR 1 bdrm:\$523
\$25,000 to \$34,999	10,348	13.3%	\$625 to \$875	\$62,500 to \$87,500	826	9,323	-200	HUD FRM 2 bdrm: \$657 HUD FMR 3 bdrm:
\$35,000 to \$49,999	13,631	17.5%	\$875 to \$1,250	\$87,500 to \$125,000	1,689	6,274	-5,668	\$956; 4 bdrm: \$984
Jackson County median (2005):	\$41,200		\$1,030	\$103,000				
\$50,000 to \$74,999	15,102	19.4%	\$1,250 to \$1,875	\$125,000 to \$187,500	7,590	463	-7,049	
\$75,000 to \$99,999	8,759	11.2%	\$1,875 to \$2,450	\$187,500 to \$245,000	11,195	469	2,906	
\$100,000 to \$149,999	5,112	6.6%	\$2,450 to \$3,750	\$245,000 to \$375,000	11,321	307	6,516	
\$150,000 or more	2,279	2.9%	More than \$3,750	More than \$375,000	12,341	0	10,062	
Total	77,866	100.0%			51,239	26,627	0	

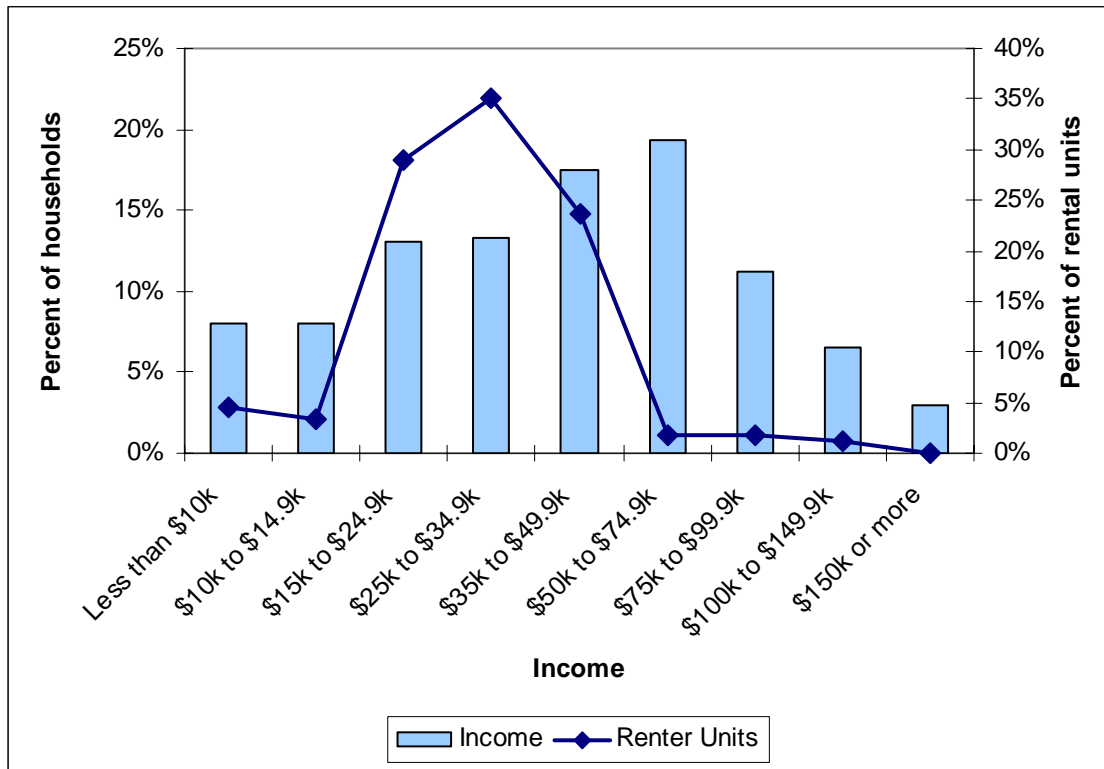
Sources: U.S. Census American Community Survey 2005, HUD Section 8 Income Limits, HUD Fair Market Rent. Based on Oregon Housing & Community Services. Housing Strategies Workbook: Your Guide to Local Affordable Housing Initiatives, 1993.

Notes: FMR-Fair market rent

Figure 8 shows a comparison between income and number of dwelling units that are available for renters at each income increment. Figure 8 shows that there is a deficit of housing units affordable for households earning less than \$15,000 per year. There is a surplus of rental units affordable for households earning \$15,000 to \$34,999 annually.⁷ Jackson County's vacancy rate is relatively low (7.6% in 2005). Since it is unlikely that the "surplus" unit are vacant, it is likely that many of these units are being rented by households earning less than \$15,000 per year, resulting in cost burden for these households.

⁷ There is also a deficit of rental units for households earning ore than \$35,000 annually but these households, especially those earning more than \$50,0000, are more likely to be homeowners than renters.

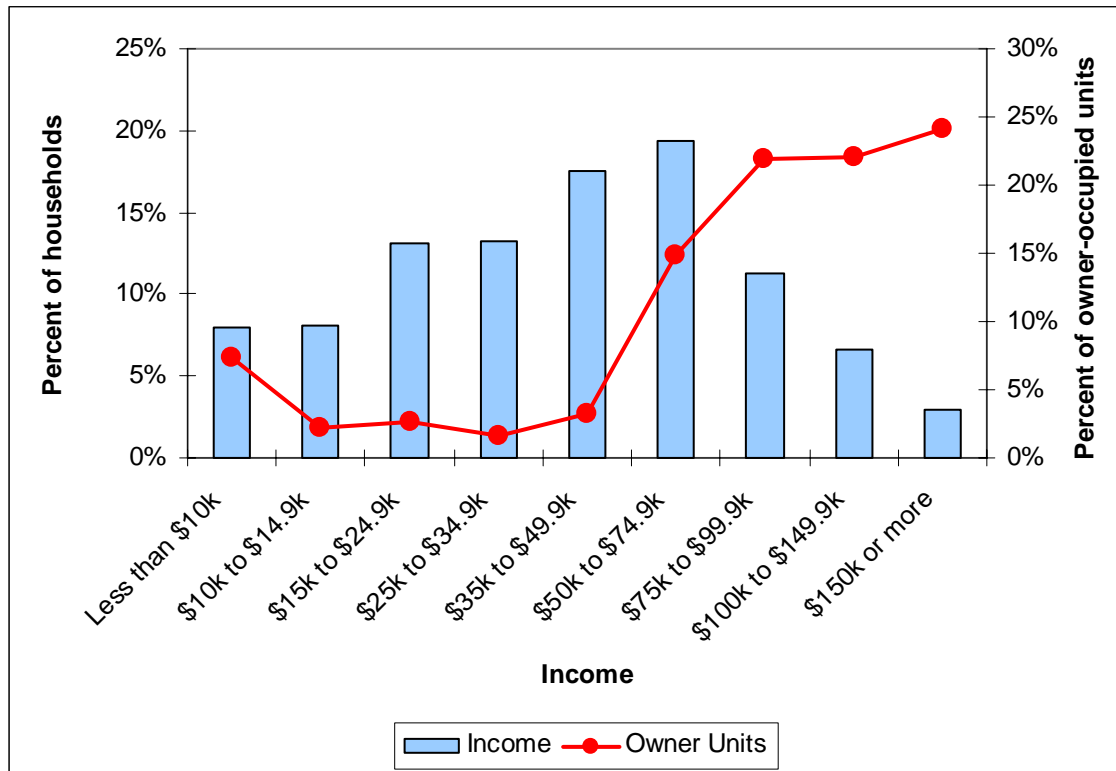
Figure 8. Comparison of income with rental costs, Jackson County, 2005



Source: U.S. Census, 2005

Figure 9 shows a comparison of household income with housing ownership prices in 2005. Figure 9 shows a deficit of ownership units affordable to households earning less than \$74,999 annually and a surplus of units affordable to households earning more than \$75,000 annually. Since it is unlikely that these units are vacant, they were probably purchased by households that do not have incomes “sufficient” to purchase these homes. Undoubtedly some of the homes were purchased prior to recent increases in housing prices, meaning that the houses were “affordable” when they were purchased. However, some of the houses were purchased by households with income lower than the threshold to afford these units.

Figure 9. Comparison of income with housing prices, Jackson County, 2005



Source: U.S. Census, 2005

Despite the lack of affordable housing and the increases in housing prices, Jackson County’s vacancy rates are below the state average. According to the Census, the County’s vacancy rate was 5.6% in 2000 and 7.6% in 2005, compared with the State average of 8.2% in 2000 and 8.5% in 2005.

The conclusion based on the data presented in this section is that in 2005 Jackson County had a significant deficit of affordable housing for households that earn less than \$75,000 annually (about \$36.00 per hour). This is a significant increase in the deficit of affordable housing since 2000, when the affordable housing deficit was for households earning less than \$37,000 (about \$16.00 per hour).

Changes in housing cost, 2000-2005

According to the Office of Federal Housing Enterprise Oversight, the average sales price of a single-family home in the Medford MSA (which includes all of Jackson County) increased 215% between 2000 and 2006. Standard data sources provide housing cost estimate from 2000, before recent increases in housing price. Tables 15 through 17 quantify the increase in housing price, using data from two sources: (1) sales data from the Jackson County Assessor; and (2) rental data from StreetRents.com, an Ashland-based real estate analysis firm that conducts rent surveys.

Information in Tables 15 through 16 was taken from the Jackson County Assessor sales database, which included 19,780 property sales. The majority (nearly 17,000) of sales fell within the city limits of the seven jurisdictions in the Bear Creek Valley.

Table 18 shows changes in the sales price of single-family residences by year in Jackson County between 2002 and 2005. The results show a substantial increase in sales prices between 2002 and 2005. The average sales price of single-family residences increased by nearly \$95,000 from \$184,283 in the last two months of 2002 to nearly \$279,000 in 2005. The median sales price increased from just under \$150,000 in 2002 to \$241,000 in 2005. The U.S. Census reported the median value of homes in 2000 was \$140,000 and the median price asked was about \$148,000. This suggests that most of the increase in housing price has occurred since 2002.

TABLE 18. MEDIAN RECORDED SALES PRICE OF SINGLE-FAMILY RESIDENCES BY YEAR, JACKSON COUNTY, 11/02 – 12/05

Year	Number of Sales	Average Price (\$)	Median Price (\$)
2002 (Nov-Dec)	822	184,283	149,650
2003	5965	186,977	162,000
2004	6407	266,524	193,900
2005	6071	278,834	241,000
Change 2002-2005			
Price		94,551	91,350
Percent		51%	61%

Source: Jackson County Assessor; analysis by ECONorthwest

Note: includes property classifications 101 – 109

A breakdown by location provides a better picture of how sales prices are changing within the urban areas of the County. Table 19 shows the recorded sales price of single-family residences by city and year. The results show that single-family home prices increased in all cities.

The results show that median single-family home prices increased in the cities in the Bear Creek Valley. Ashland saw the smallest percentage increase (55%) and Jacksonville saw the largest increase (87%). The dollar figures are more telling—average sales prices increased between \$91,100 in Phoenix and \$194,000 in Jacksonville. By any measure the sales data show a substantial increase between the end of 2002 and 2005. Average sales price increased by \$76,500 in the rest of Jackson County, which is more rural than the cities in the Bear Creek Valley.

The trends are generally the same with average sales prices. Not surprisingly, average sales prices were higher than median sales prices. Average sales price increases in Ashland and Phoenix were lower than median sales price increases.

TABLE 19. MEDIAN AND AVERAGE RECORDED SALES PRICE OF SINGLE-FAMILY RESIDENCES BY CITY AND YEAR, JACKSON COUNTY, 11/02 – 4/06

CITY	Year				Increase (2002-2005)	
	2002	2003	2004	2005	Dollars	Percent
Median Sales Price						
Ashland	251,000	277,000	315,000	389,000	138,000	55%
Central Point	143,900	156,000	198,000	242,000	98,100	68%
Eagle Point	142,700	139,900	194,000	259,900	117,200	82%
Jacksonville	223,000	269,950	343,667	417,000	194,000	87%
Medford	145,250	161,000	190,000	245,000	99,750	69%
Phoenix	150,900	178,800	195,750	242,000	91,100	60%
Talent	149,900	160,000	181,450	250,000	100,100	67%
Rest of County	125,000	127,555	158,900	201,500	76,500	61%
Average Sales Price						
Ashland	300,897	310,437	360,637	428,058	127,161	42%
Central Point	142,548	161,582	293,489	261,578	119,031	84%
Eagle Point	170,932	165,350	233,984	295,074	124,142	73%
Jacksonville	269,918	271,656	361,739	534,588	264,670	98%
Medford	164,875	179,774	239,041	273,474	108,599	66%
Phoenix	159,521	175,964	206,800	248,892	89,371	56%
Talent	145,670	176,891	188,177	266,182	120,512	83%
Rest of County	150,457	153,087	197,561	237,345	86,887	58%

Source: Jackson County Assessor; analysis by ECONorthwest

Note: includes property classifications 101 – 109, The Talent 2006 data does not include one sale for \$2.7 million that skews the average

Stakeholder interviews indicated that White City has become less affordable since 2002. Stakeholders also indicated that much of the new construction in the County is of larger, more expensive dwellings. There has been little construction of smaller, less expensive units, probably because of high land costs.

Rental rates have also increased in the past five years. Outside the decennial Census, however, comprehensive rental data is often difficult to find. Table 20 presents data from a local real estate consultant, Streetrents.com, that conducts rent surveys for jurisdictions in the Bear Creek Valley.

Table 20 shows data from Streetrents.com compared to the 2000 Census for selected cities. The data suggest that rents have increased in Jackson County—but not as fast as ownership products. The data also suggest that rent increases have been higher for larger units.

TABLE 20. AVERAGE RENT BY TYPE, SELECTED CITIES, MARCH 2006

City	Studio	1 bdrm	2 bdrm	3 bdrm
HUD 2000 FMR	\$345	\$452	\$604	\$840
Streetrents.com 2006				
Ashland	\$446	\$537	\$673	\$1,135
Medford	\$345	\$586	\$659	\$740
Talent	na	na	na	\$1,100

Source: Streetrents.com

The implication of Tables 15 through 20 is that housing affordability is a problem in Jackson County. About one-third of Jackson County residents are cost burdened, with nearly 50% of renters cost burdened. Households must earn about \$12.60 per hour to afford a two-bedroom unit according to HUD's market rent estimate.

Between 2002 and 2005 housing costs increased substantially, outpacing increases in household income. The greatest increases in housing prices have been in urban areas around Medford and Ashland. However, housing prices have increased by about 60% in the less urban and rural areas of Jackson County. Rental rates have also increased but not as quickly as housing prices.

The increase in housing costs has made workforce housing more scarce in Jackson County. Workforce housing is housing that is affordable to low and middle income workers that earn too much to be eligible for affordable housing subsidies. Stakeholder interviews indicate that workforce housing has become more scarce. At the same time, increases in housing costs have increased the demand for workforce housing.

Stakeholder interviews indicated that there is little workforce housing available in unincorporated Jackson County. Stakeholders indicated that the majority of workforce housing is located in urban areas within Jackson County. One reason for this is that multifamily housing is frequently less expensive than single family housing; the majority of multifamily housing is located in urban areas.

The majority of workforce housing in unincorporated Jackson County has historically been located in White City. However, recent increases in housing costs have made much of this housing unaffordable to low and middle income workers. Stakeholders indicated that the cost of land in rural unincorporated Jackson County is a barrier to developing workforce housing. Much of the recent development in unincorporated Jackson County has been large dwellings, targeted at wealthy retirees and in-migrants.

Implications for housing need

Housing affordability is a substantial problem in Jackson County.

- In 2005, the annual wage necessary to afford a two-bedroom dwelling was \$26,280 (\$12.60 per hour).
- Approximately one-third of Jackson County households could not afford a two-bedroom apartment at HUD's market rent level of \$657.
- Jackson County has a significant deficit of affordable housing for households earning less than \$75,000 annually.

- Thirty-eight percent of Jackson County residents were cost burdened in 2005. Renters were more likely to be cost burdened than owners.

Housing prices have increased in Jackson County substantially since 2002.

- The average sales price of a single-family detached residence was more than \$278,000 in 2005.
- The increase in average sales price of a single-family house between 2002 to 2005 was \$94,500 or 51%.
- The largest increases in housing prices were in urban areas, especially Ashland and Jacksonville.
- The median Sales prices in the small cities outside of the Bear Creek Valley and unincorporated Jackson County increased from \$125,000 in 2002 to \$201,500 in 2005, an increase of 61% or \$76,500.

Rental housing costs have increased since 2000 but not as fast as housing prices.

- Rental costs in the most urban areas of Jackson County have increases by up to approximately 30%, depending on the location and type of housing.

The lack of workforce housing is an increasing problem in Jackson County.

- As housing prices have increased faster than income, workforce housing has become more scarce in Jackson County. At the same time demand for workforce housing has increased.
- The majority of workforce housing is located within urban areas in Jackson County.

Future Housing Need

The amount of housing available in Jackson County over the planning period is a factor of the capacity of existing land, the expected need for new housing based on population growth, and market factors. This section addresses residential development capacity in the County and future housing need.

Residential development capacity

Development of future housing is dependent, in part, on the capacity of land to accommodate additional housing based on existing zoning and existing development. Table 21 shows existing residential development in unincorporated Jackson County as of December 2006.

Table 21 shows that 62% of Jackson County's residential development is in urban and rural residential zones and 36% of residential development in resource districts. The remaining residential development is located in commercial, industrial, and other zones.

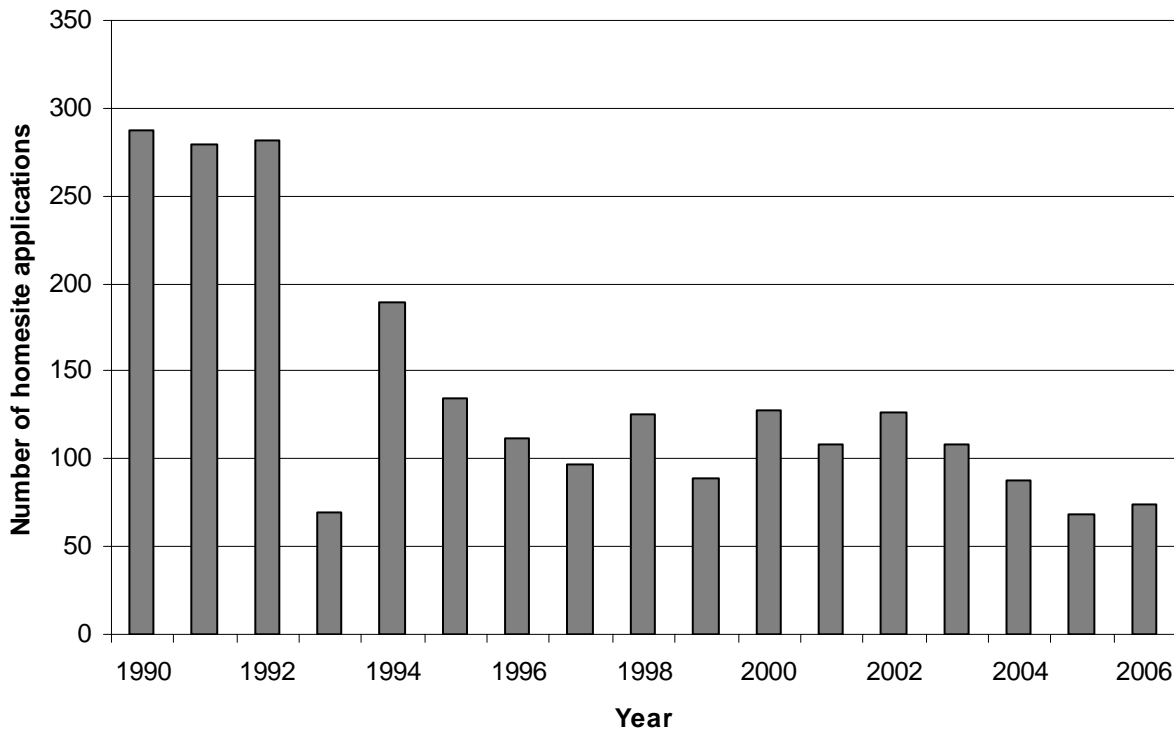
**TABLE 21. EXISTING RESIDENTIAL DEVELOPMENT BY TYPE AND ZONE, UNINCORPORATED
JACKSON COUNTY, 2006**

Zone Type	Taxlots	Acres	Single-family DU	Mobile Homes	Duplex Units	Triplex Units	4Plex Units	5 or more Units	Total Dwelling Units	Percent of Total
Urban Residential										
UR-1	2,403	2,197	1,772	714	8	-	-	7	2,501	10%
UR-10	28	130	20	933	-	-	-	-	953	4%
UR-30	55	25	36	48	16	-	-	80	180	1%
UR-8	59	19	22	95	-	-	-	-	117	0%
UR Total	2,545	2,372	1,850	1,790	24	-	-	87	3,751	16%
Rural Residential										
RR-00	756	5,262	481	113	-	-	-	-	594	2%
RR-2.5	3,219	5,908	2,460	756	26	-	4	49	3,295	14%
RR-5	7,507	27,285	4,669	2,454	24	6	-	21	7,174	30%
RR-5(A)	34	133	19	55	-	-	-	-	74	0%
RR-10	95	802	60	6	2	-	-	-	68	0%
RR Total	11,611	39,391	7,689	3,384	52	6	4	70	11,205	46%
Commercial										
GC	263	308	24	146	2	-	-	7	179	1%
RS	93	113	19	75	-	-	-	-	94	0%
IC	34	65	4	23	-	-	-	14	41	0%
RRS	21	33	5	4	-	-	-	-	9	0%
SVRS	4	27	-	3	-	-	-	-	3	0%
ARS	7	13	-	2	-	-	-	-	2	0%
NC	1	1	-	1	-	-	-	-	1	0%
Comm. Total	423	560	52	254	2	-	-	21	329	1%
Industrial										
LI	233	564	23	33	-	-	-	7	63	0%
GI	72	904	10	12	-	-	-	-	22	0%
RLI	4	25	-	2	-	-	-	-	2	0%
Ind. Total	309	1,493	33	47	-	-	-	7	87	0%
Resource Districts										
EFU	7,277	247,426	3,488	1,266	22	-	-	-	4,776	20%
WR	4,174	165,794	1,894	874	2	3	-	-	2,773	11%
OSR	1,024	37,474	358	248	-	-	4	-	610	3%
FR	3,377	1,242,594	477	101	-	-	-	-	578	2%
AR	132	5,934	15	28	-	-	-	-	43	0%
Res. Total	15,984	1,699,223	6,232	2,517	24	3	4	-	8,780	36%
Other Districts										
LU	8	218	7	4	-	-	-	-	11	0%
Other Total	8	218	7	4	-	-	-	-	11	0%
Grand Total	30,880	1,743,256	15,863	7,996	102	9	8	185	24,163	100%

Source: Jackson County, GIS data, 2007

Table 21 shows that approximately one-third of residential dwelling units in Jackson County are located in resource districts, with the majority located in EFU or WR zones. Figure 10 shows the number of homesite applications in resource zones between January 1, 1990 and December 31, 2006. Over the sixteen-year period, Jackson County has processed 2,365 applications, at an average rate of 148 applications per year. Figure 10 shows that since 1992, the number of homesite applications has decreased over the sixteen-year period. Fewer than 100 applications were processed annually between 2004 and 2006.

FIGURE 10. HOMESITE APPLICATIONS IN RESOURCE ZONES, UNINCORPORATED JACKSON COUNTY, JANUARY 1, 1990 TO DECEMBER 31, 2006



Source: Jackson County, GIS data, 2007

Table 22 shows the residential development capacity in Jackson County as of January 2007. The following assumptions were used to develop the estimate of residential development capacity:

- **Development will only occur in residential zones.** This assumption makes sense for the commercial and industrial zones, which are not designated for residential development.

This assumption underestimates the residential capacity of resource zones. It is difficult to accurately predict the capacity for residential development in resource zones because the primary purpose of these zones is for economic uses, rather than residential development. If the number of homesite applications continues to decline, as shown in Figure 10, then the significance of resource zones for residential development will decrease.

- **Residential development will not occur on vacant public lands, school property, and church property.**
- **The density of development will vary based on current zoning.** Development densities will be determined by existing zoning rules.

- **Small lots will not be developed.** Residential lots less than 0.05 acres cannot be built on because of their small size and lots smaller than 0.2 acres would be difficult to develop because of a lack of room for facilities like septic tank.
- **Every taxlot is a separate parcel.**
- **The 10-acre urban fringe minimum requirement was not taken into account for simplicity's sake.**

Based on these assumptions, Jackson County has capacity for an additional 2,258 dwelling units.

TABLE 22. RESIDENTIAL DEVELOPMENT CAPACITY, JACKSON COUNTY, 2007

ZONE	Total Existing	
	Residential Units	Potential New Units
RR-5	7,174	1,402
RR-2.5	3,295	367
UR-1	2,501	254
RR-00	594	194
RR-10	68	36
RR-5(A)	74	4
UR-10	953	1
UR-8	117	-
UR-30	180	-
Total	14,956	2,258

Source: Jackson County, 2007

Housing need in unincorporated areas

Note to Melissa: We are waiting for Michael Cavallaro to provide us with information about population allocations to URAs, so that we can figure out the population growth in unincorporated Jackson County. We need this information before doing the analysis of new units that may locate in unincorporated areas.

Housing conditions

Safe, decent housing is a basic human need. Poor housing conditions include substandard conditions, such as lack of heat or incomplete plumbing, and over-crowding. Substandard housing conditions and over-crowding can lead to a number of other social and health problems.

Substandard housing condition

Substandard housing conditions, which include lack of heat, lack of complete plumbing, and lack of complete kitchen. The dwellings most likely to have substandard conditions are older houses that have not been properly maintained or updated with modern

facilities. These dwellings are likely to be among the lowest cost housing available in the County. Substandard housing conditions impacts the appearance and perception of the community. More significantly, it can adversely affect the health of residents living in housing with substandard conditions.

Historically, Jackson County had a higher than average instance of substandard housing conditions, when compared with Oregon. According to the report Oregon Statewide Housing Element from 1973, 21% of Jackson County’s dwelling units were physically substandard, compared with 12% of Oregon’s dwelling units.

Table 23 shows measures of the substandard housing conditions in Jackson County and the cities within the county for 2000. The data in Table 23 show Jackson County has approximately the same or a smaller share of substandard housing than Oregon. Fewer than 1% of Jackson County dwellings lacked a source of heat or complete plumbing and slightly more than 1% of dwellings lacked a completed kitchen.

While the Census data presented in Table 23 and information from the Oregon Statewide Housing Element are not directly comparable, it is clear that frequency of substandard housing conditions in Jackson County is not significantly different from the state average. It is also clear that most dwellings in Jackson County do not have substandard conditions. One reason for the apparent improvement may be the increase in housing values, which may have lead to improvement in substandard conditions.

TABLE 23. SUBSTANDARD HOUSING CONDITIONS, JACKSON COUNTY AND CITIES, 2000

	Total housing units	Lacking a source of heat		Lacking complete plumbing		Lacking complete kitchen	
		Number	Percent	Number	Percent	Number	Percent
Jackson County	75,737	60	0.1%	452	0.6%	961	1.3%
Ashland	9,071	6	0.1%	27	0.3%	193	2.1%
Butte Falls	175	0	0.0%	0	0.0%	0	0.0%
Central Point	4,720	0	0.0%	0	0.0%	72	1.5%
Eagle Point	1,834	9	0.5%	0	0.0%	0	0.0%
Gold Hill	472	0	0.0%	2	0.4%	0	0.0%
Jacksonville	1,120	2	0.2%	0	0.0%	5	0.4%
Medford	26,310	24	0.1%	78	0.3%	323	1.2%
Phoenix	1,892	0	0.0%	0	0.0%	10	0.5%
Rogue River	935	0	0.0%	10	1.1%	0	0.0%
Shady Cove	1,106	0	0.0%	11	1.0%	13	1.2%
Talent	2,420	0	0.0%	0	0.0%	28	1.2%
White City	1,831	0	0.0%	8	0.4%	19	1.0%
Oregon	1,452,709	2,640	0.2%	12,442	0.9%	18,844	1.3%

Source: US Census 2000.

Over-crowded units

A dwelling is considered “over-crowded” if the household has more than one person per room. Table 24 shows the frequency of over-crowding in Jackson County in 2000. Overall, about 5% of households in Jackson County are over-crowded, which is similar to the average frequency of over-crowding in for the state. Renters experience overcrowding more frequently than owners. The cities with the highest frequency of overcrowding were: White City (15%), Butte Falls (9%), and Eagle Point (8%).

TABLE 24. OVERCROWDING BY TENURE, JACKSON COUNTY AND CITIES, 2000

	Renter		Owner		All dwellings	
	Number	Percent	Number	Percent	Number	Percent
Jackson County	1,991	3%	1,268	2%	3,259	5%
Ashland	167	2%	48	1%	215	3%
Butte Falls	12	7%	3	2%	15	9%
Central Point	125	3%	66	1%	191	4%
Eagle Point	61	4%	66	4%	127	8%
Gold Hill	3	1%	15	4%	18	4%
Jacksonville	7	1%	2	0%	9	1%
Medford	972	4%	330	1%	1,302	5%
Phoenix	48	3%	40	2%	88	5%
Rogue River	22	2%	4	0%	26	3%
Shady Cove	17	2%	4	0%	21	2%
Talent	103	4%	61	3%	164	7%
White City	44	3%	210	12%	254	15%
Oregon	41,608	3%	23,001	2%	64,609	5%

Source: US Census 2000.

Note: Overcrowding is defined by the Department of Housing and Urban Development as greater than 1 occupant per room.

Special housing needs

Housing demand also has to take into account persons within the county’s resident population who have special housing needs, including the elderly, disabled residents, large families, and farm workers and seasonal migrant laborers. The common housing needs for these groups is affordable housing in good condition.

Elderly

Table 25 shows the presence of elderly residents in Jackson County and Oregon in 2005. Table 25 shows that Jackson County has a larger share of residents over age 65 (16%) than does Oregon (13%). People over age 65 do not *necessarily* have housing needs that are any different from other residents. However, some elderly people do have special housing or service needs and as individuals age, these needs increase. Elderly housing needs may include: single-family detached dwellings; multifamily dwellings such as apartments or condominiums; and group quarters, such as assisted living facilities or nursing homes.

TABLE 25. PRESENCE OF ELDERLY RESIDENTS, JACKSON COUNTY AND OREGON, 2005

Age	Jackson County		Oregon	
	Number	Percent	Number	Percent
64 and younger	161,601	84%	3,112,701	87%
65 and older	29,864	16%	447,408	13%
65-69	7,069	4%	129,682	4%
70-74	7,414	4%	98,279	3%
75-79	5,800	3%	87,152	2%
80 and older	9,581	5%	132,295	4%
Total	191,465	100%	3,560,109	100%

Source: 2005 American Community Survey

Physically disabled

Table 26 shows the frequency of residents who have disabilities in Jackson County and Oregon for 2005. About 17% of Jackson County's population has one or more disability, which is similar to the state average. The greatest needs for persons with physical disabilities is housing that is affordable and accessible. The need for wheelchair access can significantly increase the cost of housing. Access to transportation to get to services and amenities is also an important consideration for people with disabilities

TABLE 26. RESIDENTS WITH DISABILITIES, JACKSON COUNTY AND OREGON, 2005

	Jackson County		Oregon	
	Number	Percent	Number	Percent
Without any disability	149,785	83%	2,796,982	84%
With one or more disabilities	30,984	17%	533,342	16%
Total	180,769	100%	3,330,324	100%

Source: 2005 American Community Survey

Large households

Large families include households with more than five members related by blood or marriage. Table 27 shows that about 4% of Jackson County's households had 6 or more family members. Difficulties facing large households include: less income per household member; need for more living space, which leads to higher housing and utility costs; and families with a large number of children at home are more likely to include young children who require daycare to allow the adult(s) to work.

TABLE 27. HOUSEHOLD SIZE, FAMILY HOUSEHOLDS, JACKSON COUNTY AND OREGON, 2005

	Jackson County		Oregon	
	Number	Percent	Number	Percent
5 or fewer people	46,947	96%	865,725	95%
6 or more people	1,829	4%	43,110	5%
Total	48,776	100%	908,835	100%

Source: 2005 American Community Survey

Farm laborers and migrant farm workers

Table 28 shows an estimate of the population of migrant and seasonal farm workers for Jackson County and Oregon from 2002. Jackson County has an estimated 5,000 farm workers, including about 2,000 migrants and 3,000 seasonal workers. Including other members of the household the migrant and seasonal population in Jackson County was about 8,100 in 2002. Jackson County has about 5% of Oregon's migrant and seasonal workforce, reflecting its share of the overall state population (also about 5%). Farm workers need affordable housing in good condition near to where they work.

**TABLE 28. MIGRANT AND SEASONAL FARMWORKER POPULATION,
JACKSON COUNTY AND OREGON, 2002**

	Jackson County	Oregon
MSFW Farmworker Estimate	4,837	99,923
Migrant Farmworkers	1,812	38,386
Seasonal Farmworkers	3,025	61,537
Non-Farmworkers in Migrant Households	623	13,712
Non-Farmworkers in Seasonal Households	2,679	55,013
MSFW Farmworkers and Non-Farmworkers	8,139	168,648

Source: Alice C. Larson, "Migrant and seasonal farm worker enumeration study, Oregon," Larson Assistance Services, 2002.

Notes: Estimate of migrant and seasonal farm worker (MSFW) population, 2002, for field agriculture, nursery/ greenhouse, and food processing occupations.