



Housing Element

2019-2039

City of Central Point
Comprehensive Plan



Adopted by Central Point City Council:
Ordinance No. 2057



DLCD Acknowledged:

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1. Summary

Over the next twenty-years (2019-39) the City of Central Point’s population is projected to add an additional 7,216 people, the equivalent of 2,887 new households. Most of the households will be the result of in-migration as the region continues to grow. The physical and demographic characteristics of these new households are not expected to significantly change. Single-family detached owner-occupied housing will continue to be the preferred housing type, followed by multiple-family rental housing.

The most significant housing challenge will be affordability. Regardless of housing type the cost of housing is taking a larger percentage of household income.

1.1 Residential Land Need

To accommodate the housing demand the City will need an estimated 410 gross acres of residential land (Table 1). The City’s current inventory of Buildable Residential Land totals 105 gross acres, requiring 305 gross acres of additional Buildable Residential Land.

**Table 1
Projected Residential Buildable Land Need
2019 to 2039**

2018 Pop. ¹	19,101
2032 Forecast ²	23,662
2039 Forecast ³	26,317
Population Increase	7,216
Persons/HH ⁴	2.50
Household Increase	2,887
Average Gross Density ⁵	7.04
Needed Gross Residential Acres	410
Total Buildable Residential Acres⁶	105
Additional Needed Gross Residential Acres	305

¹ Portland State University Population Research Center, Preliminary Estimate, 2

² Portland State University Population Research Center, Coordinated Population Forecast for Jackson County, its Urban Growth Boundaries (UGB), and Area Outside UGBs 2018-2068

³ Based on PSU Interpolation Worksheet

⁴ City of Central Point Population Element, 2017 - 2037

⁵ City of Central Point Regional Plan Element, 2015 - 2035

⁶ City of Central Point Buildable Lands Report, 2019 - 2039, Table 5. Infill Availability Adjusted Buildable Vacant Land by Comprehensive Plan

Aside from the Great Recession of 2008 (“Great Recession”), which had a significant negative impact on jobs and housing, the most significant influence on the City’s housing program was the adoption of a development standard requiring a minimum average density of 6.9 dwelling

units per gross acre¹ for new residential construction. The relevance of this new density standard becomes evident when compared to the City’s current average (1889 through 2018) gross density of 4.41 dwelling units (Table 2). For purposes of comparison Table 2 also shows the City’s 1980 maximum allowable density. Unlike the new density standards, which are measured in terms of required minimums, the 1980 densities were stated in terms of maximum allowed densities.

Table 2
City of Central Point
1980, Actual, and 2019-2039 Gross Density Comparison

Land Use Classification	1980 Maximum Allowed Gross Density ¹	Historic Average Gross Densities	2019-2039 Minimum Required Gross Density
VLRes	1.00	1.31	1.00
LRes	6.00	3.85	4.00
MRes	12.00	6.02	7.00
HRes	25.00	7.11	20.00
Average Gross Density	10.95	4.41	7.04

¹ Based on build-out of residentially designated lands

Source: City of Central Point Residential BLI, 2019

Table 3
City of Central Point
Gross Density Comparison Historic, 1980-2018, 2006-2018, and 2010-2018

Land Use Classification	Historic Average Gross Densities	Actual Developed Gross Density, 1980 - 2018	Actual Developed Gross Density, 2006 - 2018	Actual Developed Gross Density, 2010 - 2018
VLRes	1.31	1.51	1.65	-
LRes	3.85	4.14	5.22	5.06
MRes	6.02	7.85	9.71	9.21
HRes	7.11	9.56	19.97	22.04
Average Gross Density	4.41	5.42	8.42	7.99

Source: City of Central Point Residential BLI, 2019

The use of minimum average densities does not preclude higher density development. As an example, during the latter two time periods (2006 through 2018 and 2010 through 2018) the higher average densities in Table 3 exceed the average 6.9 minimum density standard. It should be noted that these periods of higher average density were primarily due to the concentration of Developable Residential acres in the higher density districts (MRes and HRes), and the

¹ City of Central Point Regional Plan

subsequent development of higher density housing. These higher densities do not represent the City’s long-term housing goal of 6.9 dwelling units per gross acre, but instead illustrates the City’s need to re-stock the low density (LRes) Buildable Residential acres and rebalance the total Buildable Residential lands inventory to meet the minimum density objective.

Table 4.
City of Central Point
Comparison Historic Developed Residential Acreage (Gross) Distribution vs. 2006-2018,
2010-2018 and Proposed New 2019-2039 Residential Acreage (Gross) Distribution

Land Use Classification	Historic Percentage Developed Residential Acres, pre-2018	New Percentage Buildable Residential Acreage Distribution, 2019-2039
VLRes	4%	4%
LRes	70%	60%
MRes	11%	20%
HRes	15%	16%
Totals	100%	100%

Source: City of Central Point Residential BLI, 2019

To achieve the minimum density standard it will be necessary to modify the acreage distribution within the City’s residential land use classifications (Table 4). The redistribution is most significant in the low density (LRes) classification where there was a 10% reduction from the LRes historic participation. To offset this reduction the medium density (MRes) was increased 9% and a 1% increase in the high density (HRes) land use classifications.

As previously noted (Table 1) the City will need an estimated 410 acres of gross residential land. After taking into consideration the City’s current inventory of residential land (105 gross acres), there is a need for an additional 305 gross acres of residential land distributed as shown in Table 5.

1.2 Housing Affordability

Housing affordability will continue to be a challenge for many households, improving and declining as a function of the national economy. The City is very aware of the challenges in addressing housing affordability. The Housing Element includes policies requiring the development of a Housing Implementation Plan (the “HIP”). The specific purpose of the HIP will be to monitor housing needs and affordability in the context of regional efforts by local governments and the private sector, and to put into action those strategies that have the a positive mitigating impact on addressing housing need and affordability in the City of Central Point.

Table 5
City of Central Point
Required Buildable Residential Lands
2019-2039

Land Use Classification	Percentage Distribution of Needed Developable Residential Acres, 2019-2039	Needed Developable Residential Acres, 2019-2039	2018 Existing Buildable Residential Acres	Surplus or (Shortage)
VLRes	4%	16	3	(13)
LRes	60%	246	35	(211)
MRes	20%	82	46	(36)
HRes	16%	66	21	(45)
Totals	100%	410	105	(305)

Source: City of Central Point Residential BLI, 2019

The City does have control over a very critical resource in the affordability equation – the availability of vacant land necessary to meet market demand for housing. Therefore, the primary objective of this Housing Element is the continued assurance that sufficient land is available for housing and that zoning standards are flexible and take in to account all housing types and needs. There are other tools available such as urban renewal and system development charge credits (SDCs), but consideration of these and other options requires additional analysis beyond what this Housing Element offers, analysis more appropriate for the HIP and regional strategies.

1.3 Housing Types

Historically the preferred housing type has been single-family detached (SFD) housing. As a result of changing demographics and affordability the SFD unit has been taking less market share, and is expected to continue that trend until the issue of affordability is resolved. In 1980 the SFD unit accounted for 80% of the City’s total housing stock. For the period 1980 through 2018 SFD representation dropped to 70% of all housing units built during that period. The difference was made up in the single-family attached and manufactured homes.

Going forward it is expected that the SFD unit will continue to be the preferred housing type, but with a declining market share. This is reflected in the Developable Residential Land distribution shown in Table 4 and Table 5.

2. Introduction

The City’s Housing Element was last updated in 2017 and was based on the 2015 population forecast prepared by Portland State University’s Population Research Center (PSU). The most recent PSU forecast (2018) for the City increases the City’s population by 7,216 vs. the 4,420 in the 2015 PSU forecast. The magnitude of the 2018 increase is sufficient to warrant a re-

evaluation and 2019 update of the Housing Element, particularly as it applies to the need for Buildable Residential Lands.

Prior to the 2017 Housing Element there was the 1983 Housing Element. Ironically, the 1983 Housing Element was completed just after the 1980's Real Estate Crash. Its purpose statement reflects local government's frustration in its inability to offer timely, meaningful and sustainable solutions to needed housing as "... usually ineffective." This reaction is understandable given the circumstances in 1983. At the housing peak in 1978 over 4 million homes across the U.S. were sold. Then, over the course of the next four years housing sales dropped over 50%. With interest rates in excess of 15% housing affordability was a major issue. It wasn't until 1996, almost two decades later, that the national housing market recovered to its 1978 level. Since the Recession we once again confront the issue of housing need and affordability.

Housing demand and supply, as with most commodities, varies with changing demographics and economic cycles. Demographic changes can affect the long-term (generational) demand for housing and is predictable and easily factored into the supply side of the housing equation. Economic cycles, unlike demographic changes, are more whimsical, less predictable, and can be very disruptive to the shorter-term demand and supply for housing. The Great Recession had, and still poses, a significant impact on housing, both on the demand and the supply side of the equation. Prior to the Great Recession demand for housing was high and with sub-prime lending practices housing was affordable. By the end of 2007 the housing bubble had burst – the Great Recession had arrived. Unemployment skyrocketed (16%), mortgage foreclosures reached historic levels, and housing prices tumbled. Overnight housing production of all types virtually ceased. Without jobs homeownership was out of reach for many households.

The Great Recession did not reduce the real demand for housing; people still needed a place to live. Consequently, the demand for rental units increased, but due to the failure of the financial system, real estate lending for all housing types dried up, the short-term housing supply plateaued. With the increase in the demand for rental housing rents began to escalate. Today, unemployment and interest rates are near all-time lows, wages are increasing (although slowly), and lending practices are easing, all of which are improving the supply and affordability of housing, but affordability still remains a challenge. As the economy continues to improve the question remains – will housing affordability continue to improve, or will additional measures be needed before sustainable solutions to the affordability issue are realized?

3. Oregon's Statewide Planning Goal 10, Housing

The need for housing/shelter is one of man's basic survival needs. Oregon's Statewide Planning Goals, Goal 10, Housing, recognizes this need and offers a venue to address not only housing needs in general, but also the broader spectrum of housing – its affordability. The stated purpose of Goal 10 is to "... encourage adequate numbers of needed housing at price ranges and rent levels commensurate with the financial capabilities of the City's households".

The City of Central Point's Housing Element addresses the objectives set forth in the State's Goal 10, Housing. The Housing Element will not only encourage adequate numbers of needed housing, but the continuous monitoring of housing activity as it relates to both need and affordability, and the development of strategies and actions addressing housing affordability. It is

for this reason that the Housing Element introduces the creation of a Housing Implementation Plan, a dynamic working document that monitors housing activity within the City and coordinates with other communities in the development and implementation of affordable housing at both the local and regional level.

4. Purpose

Over the course of the next 20-year planning period (2019-39) the City's population is projected to increase by 7,216 residents². With an average household size of 2.5 persons³ there will be a need for 2,887 dwelling units. The types, density, and land required to meet the projected housing demand will be addressed in this Housing Element. On the demand side the Housing Element will monitor the demand for housing and make necessary adjustments in the land supply, while on the supply side the Housing Element will encourage and support the development of a wide array of housing types. The purpose of the Housing Element is:

To assure that the City's land use policies, support a variety of housing types at densities and locations that provide and encourage opportunities for the provision of adequate numbers of needed housing units at price ranges and rent levels commensurate with the financial capabilities of the City's households. It is also the purpose of this element to open and maintain communication between private industry and local public officials in seeking an improved housing environment within the Greater Bear Creek Valley Region.

There are six basic indicators of housing need that serve as the basis for this Housing Element:

1. Household Characteristics;
2. Housing Characteristics;
3. Housing Density, Land Use and Zoning;
4. Buildable Residential Lands;
5. Housing Affordability; and
6. Future Housing Demand and Residential Land Needs

The conclusions, goals and policies of this Housing Element are derived from the current status of each indicator. As part of the Housing Implementation Plan it is expected that each indicator will be monitored and tracked periodically for changes that affect the City's housing needs.

5. Household Characteristics

One of the factors in determining housing demand is an understanding of the characteristics of our households. As defined by the U.S. Census a household includes all the people who occupy a housing unit (such as a house or apartment) as their usual place of residence. There are two

² PSU

³ City of Central Point Population & Demographics Element

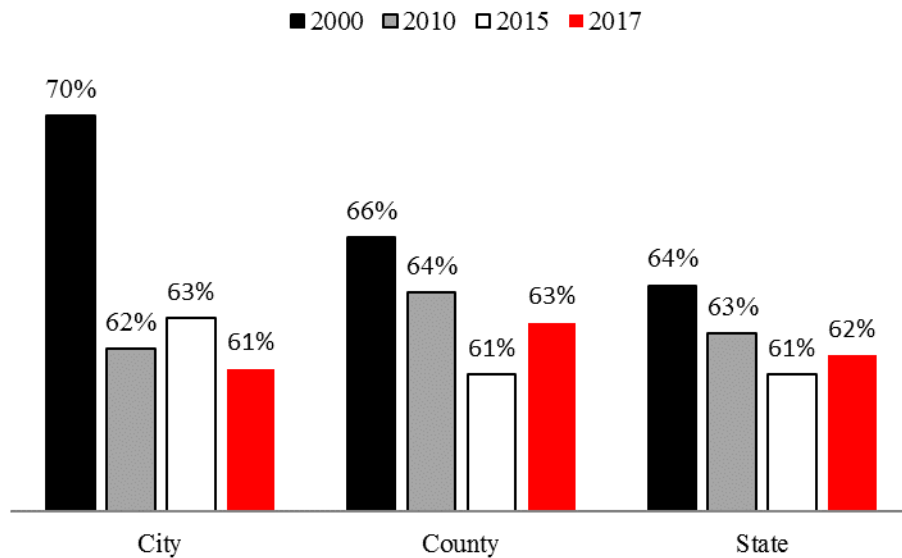
major categories of households, "family" and "nonfamily." For purposes of this Housing Element the term "household" includes both "family" and "non-family" households.

The following describes those household characteristics pertinent to understanding the City's housing needs.

5.1 Household Tenure

By definition tenure refers to the distinction between owner-occupied and renter-occupied housing units. For the City of Central Point owner occupied housing has been historically the dominant, but declining, form of tenure. In 2017 owner occupied housing represented 61% of all households (Figure 1), down slightly from 2015. Renter occupied units have typically been less than half (Figure 2) of owner occupied units (39%).

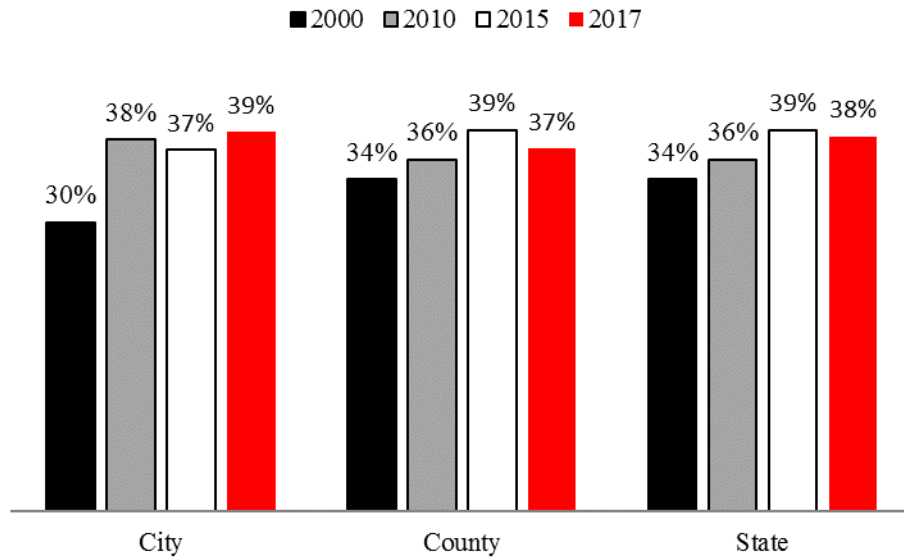
Figure 1. Housing Tenure, Owner Occupied



Source: U.S. Census American FactFinder, Selected Housing Characteristics

As a result of the Great Recession, and its impact on jobs and income, the owner occupied percentages have been declining as foreclosures forced many to abandon their homes and seek rental housing. Since the Great Recession, as jobs and wages gradually improve, there should have been some movement back to ownership as the preferred tenure. At the county and state level, although slightly lower, there have been some gains in ownership, but at the City level ownership continued to decline. The reason for the decline may be as simple as the increase in construction of rental units since 2015, which may now have reached market capacity, or the result of the growing disparity between increasing housing costs and lagging household income.

Figure 2. Housing Tenure, Renter Occupied

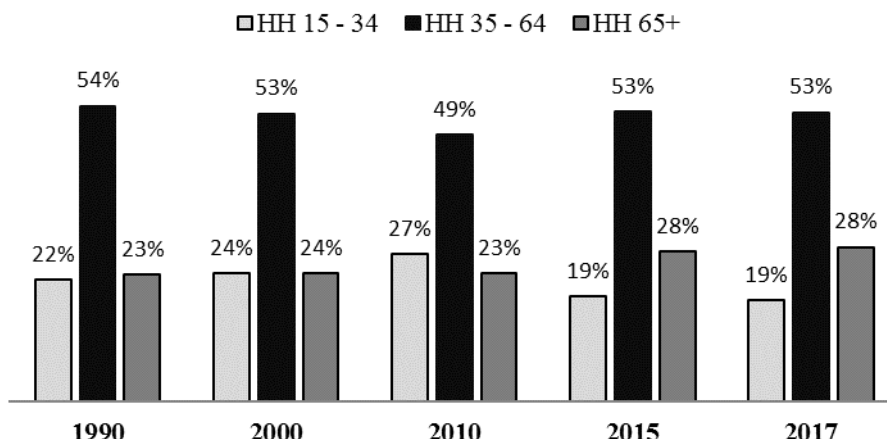


Source: U.S. Census American FactFinder, Selected Housing Characteristics

5.2 Age of Householder

A householder is a person, or one of the people, in whose name the home is owned or rented. If there is no such person present then any household member 15 years old and over can serve as the householder⁴. As illustrated in Figure 3 the dominant householder age has been within the 35 to 64 category. As a result of the Great Recession, and the subsequent loss in jobs and income, householders in this age category experienced a reduction, 49% in 2010. Since the Great Recession, as job conditions improved this age category as returned to its pre-recession level.

Figure 3. City of Central Point Household Age Characteristics



Source: U.S. Census American FactFinder, Occupancy Characteristics

⁴ U.S. Census Glossary

The age category 65 plus was not affected by the Great Recession. Householders in this category are typically retired, and therefore insulated against the income induced impacts (jobs) of a recession. The increase of householders in this age category is the product of the aging Baby Boomer generation.

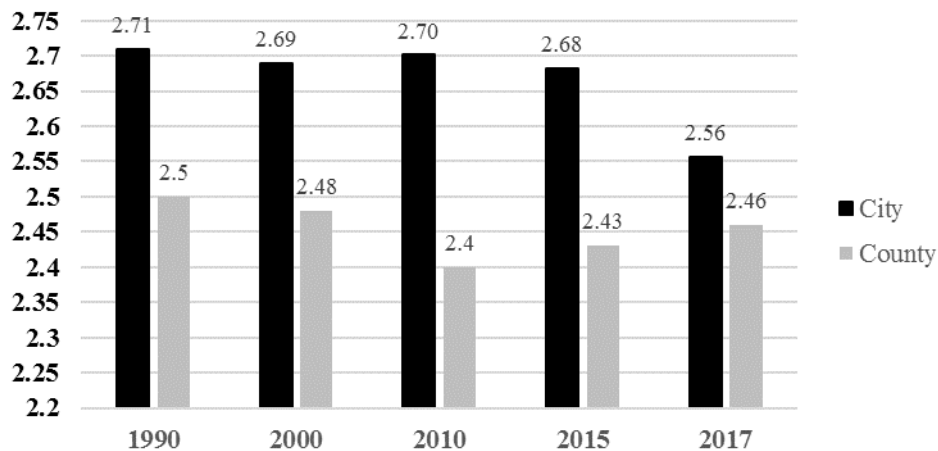
Unlike the other two age categories the 15 to 34 category experienced an increase as a result of the Great Recession. Since the recovery the housing participation of this category has dropped below 20%, possibly as a result of relocation for employment purposes.

5.3 Household Size

The average household size is computed based on occupied housing and total population. Until the Recession the average City household size had been continually declining, and projected to level-out at 2.5 persons per household. Since the Recession the average household size has actually increased. The increase in household size also occurred at the state and county. The primary cause for the increase in average household size is again due to the Recession as many younger adults moved in with their parents or cohabitated for affordability reasons. It is anticipated that as the economy improves and ages that the average household size will continue its downward trend.

Figure 4 identifies changes in the average household size since 1990. The City’s Population Element identified an average household size of 2.5 for planning purposes over the next twenty years.

**Figure 4. Average Household Size
City of Central Point, 1990 - 2017**



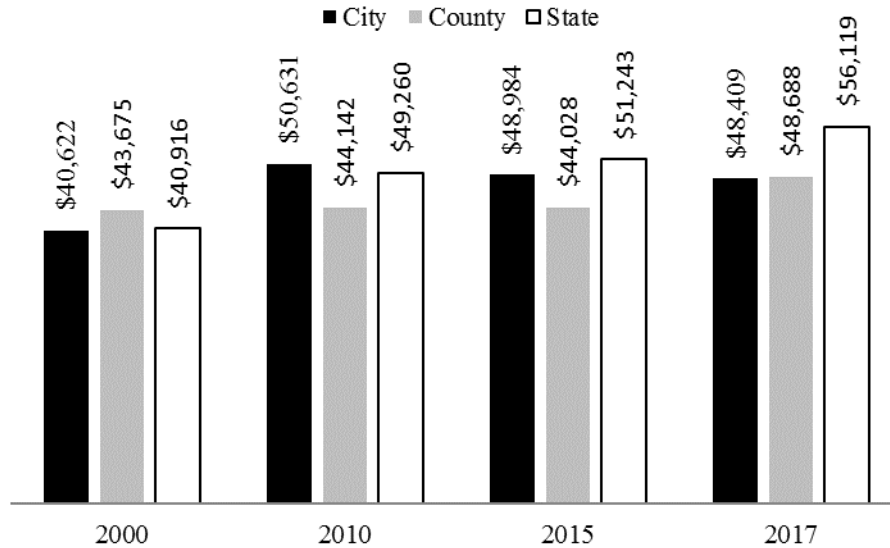
Source: U.S. Census American FactFinder, Selected Housing Characteristics

5.4 Household Income

Between 2000 and 2010 the median household income has steadily increased, peaking in 2010 at \$50,631 for the City. Since the Great Recession household incomes have declined. As of 2017 the median household income for the City was \$48,409 (Figure 5),

down slightly from 2015. At the county and state level median incomes have increased. As with household ownership this decline may be a function of rental housing construction since 2015. Pending continued improvement in the economy the median household income should improve, which in turn should improve housing affordability.

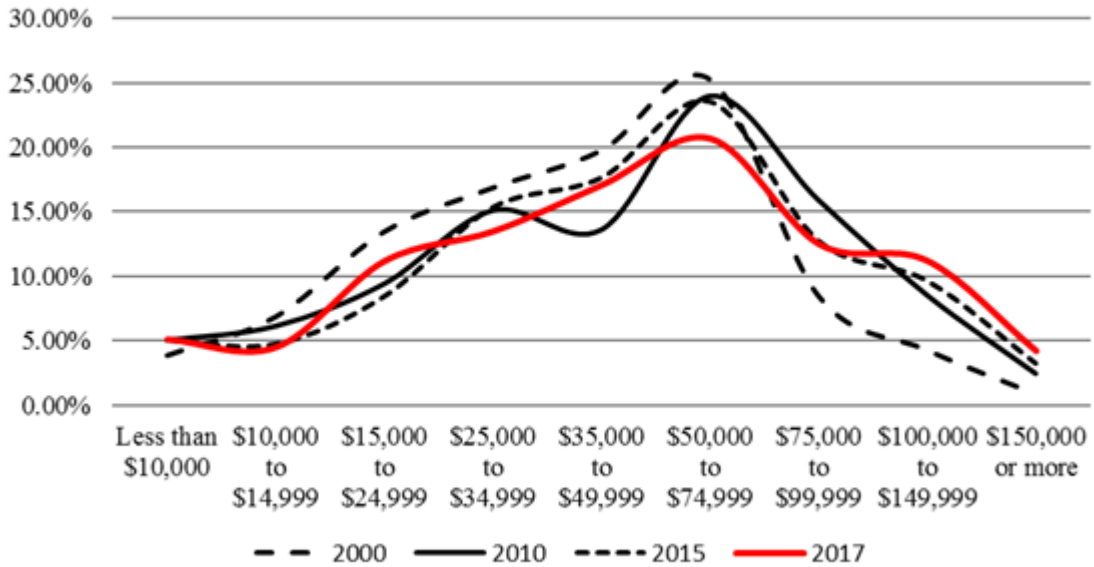
**Figure 5. City of Central Point
Median Household Income**



Source: U.S. Census American FactFinder, Selected Economic Characteristics

During the Great Recession the most financially impacted household income group was the \$35,000 to \$49,999 category. This group has almost recovered to pre-Recession levels (Figure 6). The \$50,000 to \$74,999 income group is the largest group representing approximately 25% of all households.

6. City of Central Point Household Income Distribution



Source: U.S. Census American FactFinder, Selected Economic Characteristics

5.5 Special Needs Housing

Certain minority groups within the general population have unique challenges and needs that deserve consideration as part of this Housing Element. Often these groups are ignored because they represent a small portion of the total population. However, it is the responsibility of local government to ensure that all citizens have an opportunity for safe and decent housing. The City’s most significant contribution to addressing special housing is assurances that the City’s zoning and building regulations are not impediments and that the City works collaboratively with other organizations to assure that special needs housing is not left behind.

5.5.1 Elderly Residents

The Baby Boom Generation is the fastest growing segment of the population at both the national, state, and local level. By 2040 it is projected that nationally one in eight persons will be at least 75. In 2014 that figure was one in sixteen⁵. Among individuals aged 80 and over more than 75% live in their own homes, making “aging in place” the preference of most of the elderly population. However, as this older demographic continues to grow, they will find themselves in housing that is not suited or “. . . prepared to meet their increasing need for affordability, accessibility, social connectivity, and well-being.” As people age, their physical needs change. Climbing stairs and turning doorknobs can become more difficult impacting the ability to “age in place” becomes more difficult.

The majority of elderly residents are retired and living on pensions or other forms of fixed income. As the costs of maintaining a household increase over time the

⁵ The State of the Nation’s Housing; Joint Studies for Housing Studies of Harvard University, 2017

elderly are typically spending an increasing percentage of their income on housing. As people age, they need housing that is structurally and mechanically safe and that is designed to accommodate people with disabilities. Given the widely varying circumstances of older adults, meeting their housing and housing-related needs requires a range of responses.

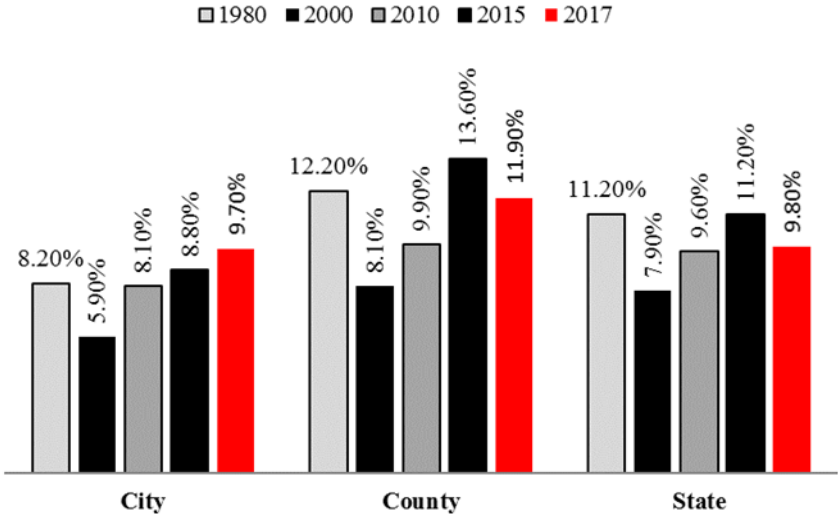
5.5.2 Handicapped Residents

Residents who are physically handicapped suffer many of the same problems as the elderly, such as fixed incomes and difficulty in maintaining property. Strategies for elderly housing are applicable to handicapped households.

5.6 Poverty (Extremely Low Income) Residents

The federal government defines the 2017 poverty level between \$12,600 and \$41,320 depending on the household size⁶. In 2017 approximately 10% of all families within the City were classified at or below the poverty level, up from 2015. At the County and State level there was a decline in the percentage of families at or below the poverty level. The increase in poverty level households correlates with the decline in median household income. The construction of more single-family detached owner occupied homes will change this trend.

Figure 7. Percentage of Families at or Below the Poverty Level



Source: U.S. Census American FactFinder, Selected Economic Characteristics

5.7 Summary, Household Characteristics

Since 2015 the City’s percentage of owner occupied units has dropped below the county and state level. The median household income in 2017 is lower than the county and the state. Although the average household size increased this is expected to be a reaction to the Recession, and will return to lower levels in the future as housing affordability

⁶ HUD User, FY 2015 Income Limits Documentation System

improves. As noted earlier the reduction in ownership and income may be a short-term event resulting from rental housing construction since 2015.

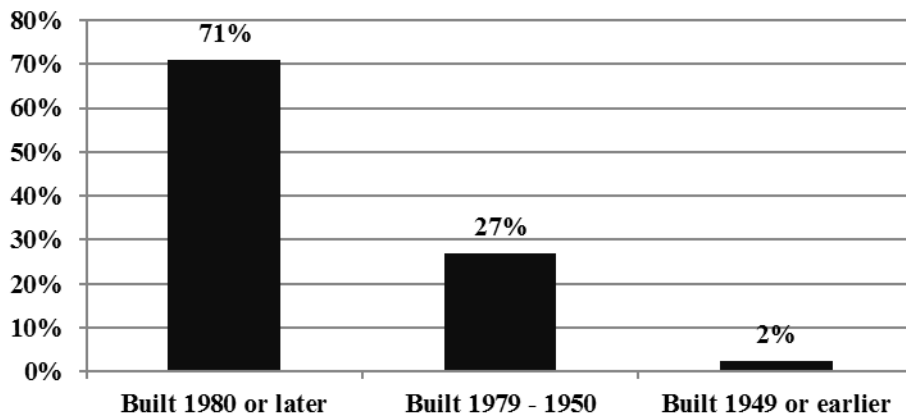
6. Housing Characteristics

The City's housing stock is approaching 7,000 dwelling units of various type, ages, and value. In 1980 the City's housing inventory totaled 2,291⁷ dwelling units. By the end of 2018 the housing unit inventory within the City was 6,864 dwelling units. The following describes the characteristics of the City's housing stock by age, type, tenure, and value.

6.1 Housing Age

Based on the age of the City's housing stock Central Point is considered a young community. Most of the housing was constructed after 1980 (71%). The older housing stock (pre-1949) is concentrated in the original central area of the City. Because of its age most of the City's housing stock is in very good physical condition.

Figure 6.1.
City of Central Point
Age of Housing Stock



Source: City of Central Point, 2019 Residential BLI

6.2 Housing Type

The City's housing stock is comprised of seven (7) housing types as follows:

1. **Single-Family Detached;** a dwelling on a legally defined property designed to be occupied by only one family.
2. **Single-Family Attached;** a dwelling on a legally defined property designed to be occupied by only one family, but has a common wall with other single-family attached dwelling(s);

⁷ City of Central Point Housing Element

3. **Duplex/Triplex/Apartments;** a group of dwellings on a legally defined property having 2, 3, and 4 or more dwelling units with separate entrances. This includes two-story houses having a complete apartment on each floor and also side-by-side apartments on a single legally described lot that shares a common wall. Apartments that have accessory services such as food service, dining rooms, and housekeeping are included within this definition;
4. **Manufactured Homes;** a dwelling on a legally defined property that is constructed for movement on the public highways that has sleeping, cooking and plumbing facilities intended for residential purposes and that is constructed on a foundation in accordance with local laws and federal manufactured construction and safety standards and regulations.
5. **Manufactured Homes in Mobile Home Parks;** a group of dwellings located on a legally defined property (Mobile Home Park) that are constructed for movement on the public highways that has sleeping, cooking and plumbing facilities intended for residential purposes and that is constructed on a foundation in accordance with local laws and federal manufactured construction and safety standards and regulations and
6. **Government Assisted,** housing that provides the occupants with government sponsored economic assistance to alleviate housing costs and expenses for needy people with low to moderate income households. Forms of government assisted housing include direct housing subsidies, non-profit housing, public housing, rent supplements and some forms of co-operative and private sector housing.

The City's housing policies and zoning regulations allow for all of the above housing types.

Historically (1889-1979), the City's housing preference has been for single-family detached housing supplemented by apartments (Table 6). SFR attached units account for less than .5% of the total housing inventory, but this is expected to change as attached housing becomes more acceptable and is an affordable housing option. Between 1980 and 2018 the distribution of housing type by land use category is illustrated in Table 7. At 70% of the total housing stock the single-family detached home was still the preferred housing type, followed by apartments (11%) and Duplex/Triplex (5%). As a housing type Assisted Living housing accounts for approximately 1% of the total housing inventory.

Table 8 measures residential construction between 2006 through 2018 illustrating the shifting of preferences in new residential construction. As a percentage of new construction single-family detached, at 56%, was down from historical highs. Single-family attached increased significantly (12%) from its historic level. For the duplex housing types it was 5%, and for apartments it was at 25%. The purpose in comparing various construction periods is to illustrate that during any given time span the housing inventory will respond with variations in the housing type mix depending on economic circumstances.

The decline in single-family detached dwelling types was due to the loss of jobs and the subsequent reduction in income occurring as a result of the Recession. When measured between 2010 (post-recession) to 2018 (Table 9) the preference for single-family detached homes improved, whether or not it will continue improving to its post-Recession levels remains to be seen. The point is that during any given time span the housing inventory will respond with variations in the housing type mix.

It is worth noting (Table 6) that a significant number of single-family detached units are located within the higher density land use classifications (24%). The reason for this is primarily historic and regulatory. Many of the older single-family detached neighborhoods have been designated as medium density (MRes) to encourage infill development. On the regulatory side prior to 2006 new single-family detached dwelling units were permitted in the HRes classifications as an acceptable housing type. This practice was suspended in 2006 with amendments to the zoning code requiring minimum densities in all residential zones, and the exclusion of single-family detached dwellings in the high density residential districts.

Table 6.
City of Central Point
Housing Inventory by Type and Land Use Classification, 1889 through 1979

Land Use Classification	Number and Type of Dwelling Units											Total Developed Units	Gross Density
	SFR Detached	SFR Attached	Duplex	Triplex	Apartment	Mobile Home	Mobile Home Park	Mixed Use Residential	Assisted Living	Developed Units	Gross Density		
VLRes	45	-	-	-	-	-	-	-	-	-	-	45	1.20
LRes	1,256	1	6	3	4	4	-	-	-	-	-	1,274	3.32
MRes	215	8	18	15	39	1	-	-	-	-	-	296	4.29
HRes	167	-	20	15	232	5	53	1	-	-	-	493	7.12
Total Units	1,683	9	44	33	275	10	53	1	-	-	-	2,108	3.77
Percentage of Total	80%	0%	2%	2%	13%	0%	3%	0%	0%	0%	0%	100%	

Source: City of Central Point 2019 Residential BIJ

Table 7.
City of Central Point
Housing Inventory by Type and Land Use Classification, 1980 through 2018

Land Use Classification	Number and Type of Dwelling Units											Total Developed Units	Gross Density
	SFR Detached	SFR Attached	Duplex	Triplex	Apartment	Mobile Home	Mobile Home Park	Mixed Use Residential	Assisted Living	Developed Units	Gross Density		
VLRes	30	-	-	-	-	-	-	-	-	-	-	30	1.51
LRes	2,573	49	8	-	-	5	76	-	-	-	-	2,711	4.14
MRes	603	27	70	-	130	-	-	-	-	-	-	845	7.85
HRes	358	53	171	12	439	114	287	11	11	60	60	1,505	9.56
Total Units	3,564	129	249	12	569	119	363	11	11	75	75	5,091	5.42
Percentage of Total	70%	3%	5%	0%	11%	2%	7%	0%	0%	1%	1%	100%	

Source: City of Central Point 2019 Residential BIJ

Table 8.
City of Central Point
Housing Inventory by Type and Land Use Classification, 2006 through 2018

Land Use Classification	Number and Type of Dwelling Units													Total Developed Units	Gross Density	
	SFR Detached	SFR Attached	Duplex	Triplex	Apartment	Mobile Home	Mobile Home Park	Mixed Use Residential	Assisted Living	Mobile Home	Mobile Home Park	Mixed Use Residential	Assisted Living			
VLRes	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1.65
LRes	298	49	8	-	-	-	-	-	-	-	-	-	-	-	355	5.22
MRes	139	17	12	-	-	83	-	-	-	-	-	-	-	15	266	9.71
HRes	17	28	18	-	-	258	-	1	-	-	-	-	-	-	322	19.97
Total Units	455	94	38	4	0	341	0	1	0	0	0	0	0	15	944	8.42
Percentage of Total	48%	10%	4%	0%	0%	36%	0%	0%	0%	0%	0%	0%	0%	2%	100%	

Source: City of Central Point 2019 Residential BIJ

Table 9.
City of Central Point
Housing Inventory by Type and Land Use Classification, 2010 through 2018

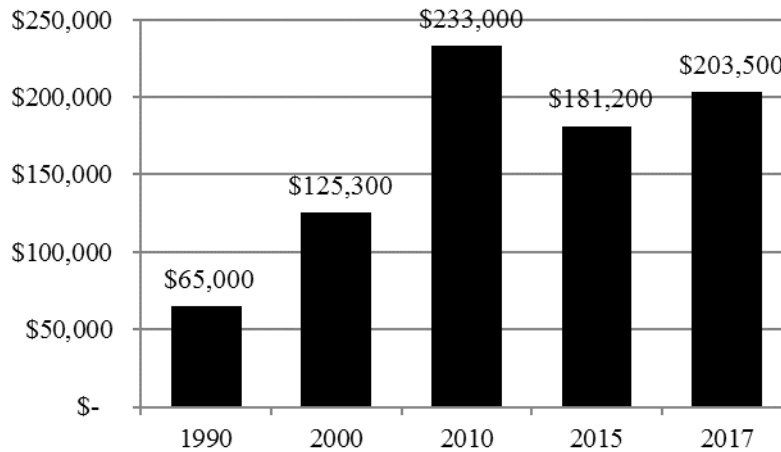
Land Use Classification	Number and Type of Dwelling Units													Total Developed Units	Net Density	Gross Density
	SFR Detached	SFR Attached	Duplex	Triplex	Apartment	Mobile Home	Mobile Home Park	Mixed Use Residential	Assisted Living	Mobile Home	Mobile Home Park	Mixed Use Residential	Assisted Living			
VLRes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
LRes	144	21	4	-	-	-	-	-	-	-	-	-	-	-	169	6.32
MRes	94	17	12	-	-	71	-	-	-	-	-	-	-	15	209	11.51
HRes	-	28	-	-	-	82	-	-	-	-	-	-	-	-	110	27.55
Total Units	238	66	16	0	0	153	0	0	0	0	0	0	0	15	488	9.98
Percentage of Total	49%	14%	3%	0%	0%	31%	0%	0%	0%	0%	0%	0%	0%	3%	100%	

Source: City of Central Point 2019 Residential BIJ

6.3 Housing Value

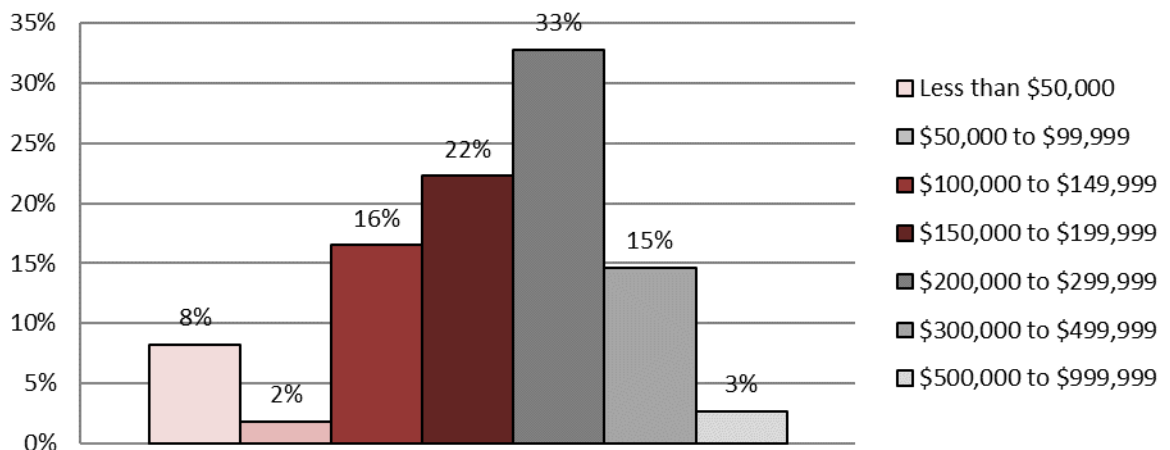
Prior to the Great Recession the median owner occupied housing value increased substantially reaching a peak value of \$233,000 (Figure 9). These early value increases were indicative of the demand and affordability of housing. Jobs were plentiful and easy financing was accessible. With the on-set of the Great Recession the real estate bubble burst causing a 22% reduction (\$181,200) in the 2010 median house value. Since 2010 owner occupied housing values have been increasing, but not to pre-Recession levels. By 2017 the median housing value, at \$203,500, had not reached its 2010 peak.

Figure 9. City of Central Point, Median Owner Occupied Value



Source: U.S. Census American FactFinder, Selected Housing Characteristics

Figure 10. City of Central Point, Percentage Housing Value Distribution, 2015



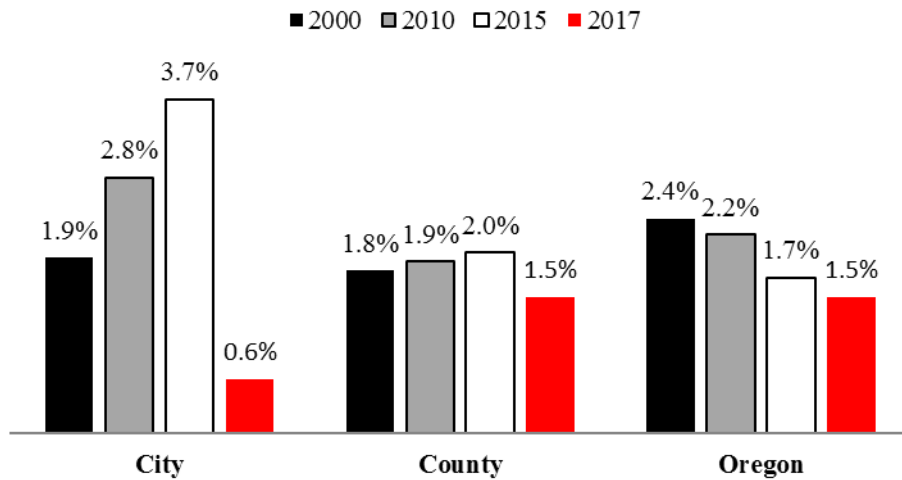
Source: U.S. Census American FactFinder, Selected Housing Characteristics

In 2017 the housing value distribution (Figure 10) places 48% of the City’s owner occupied inventory in the \$199,999 or less category, down from 55% in the 2017 Housing Element.

6.4 Housing Vacancy

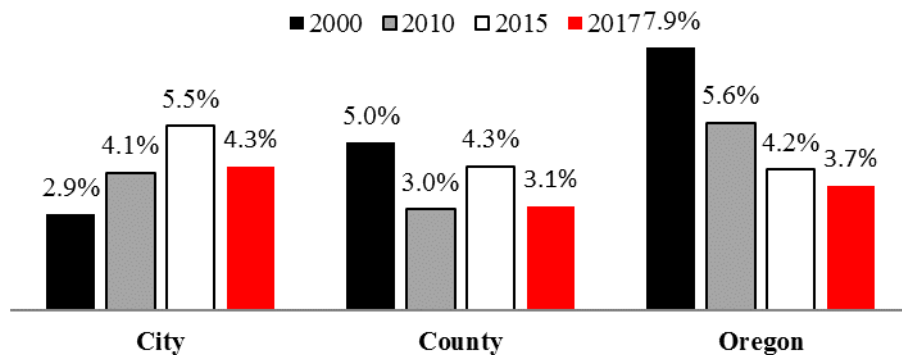
Another characteristic of the housing supply is the vacancy rate. Vacancy rate is the percentage of housing units (rental and ownership) are unoccupied or are available for rent at any given time. The vacancy rate also serves as a measure of housing demand vs. supply. A vacancy rate less than 5% is equivalent to market equilibrium supply equals demand. As illustrated in Figures 11 and 12 the vacancy rates for owner and renter housing have been increasing in both the City, while for the county and the state the

Figure 11. Owner Vacancy Rate Comparison 2000-2017



Source: U.S. Census, American Community Survey, Selected Housing Characteristics

Figure 12. Renter Vacancy Rate Comparison, 2000-2017



Source: U.S. Census, American Community Survey, Selected Housing Characteristics

vacancy rate has been declining.

6.5 Summary, Housing Characteristics

The City’s housing inventory is typical of the region reflecting the western region’s preference for single-family detached housing. The housing stock is young and heavily concentrated in the single-family detached category. The cost of housing is slightly on the high side for the region, but typical for the state. The demand for housing, measured by the vacancy rate in 2017, is strong.

7. Housing Density, Land Use and Zoning

In 2012 the Greater Bear Creek Valley Regional Plan was approved by Jackson County. Shortly thereafter the City of Central Point adopted its component of the Regional Plan as an element to the City’s Comprehensive Plan. In the City’s Regional Plan Element it was agreed that all new residential development within the UGB would be constructed at an average minimum density of 6.9 dwelling units per gross acre, and after 2036 the minimum density would increase to 7.9 dwelling units per gross acre. The targeted density for this Housing Element is 7.04 dwelling units per gross acre.

7.1 Housing Density

Measured in 10-year increments beginning in 1980 the City’s average gross residential density has been steadily increasing (Table 10). The causes and rates of increase have not been specifically studied, but in general can be attributed to a variety of factors from changes in the economy to improving efficiencies in housing development practices. In 2006 the City amended its zoning ordinance setting mandatory minimum density standards for all residential zoning districts. Until then the higher density zoning districts were allowed to build at much lower single-family detached densities.

Table 10.
City of Central Point
Cummulative Average Gross Density by Land Use Classification
1980 through 2018

Land Use Classification	Gross Density, 1980	Gross Density, 1990	Gross Density, 2000	Gross Density, 2010	Gross Density, 2018
VLRes	1.20	1.25	1.30	1.31	1.31
LRes	3.32	3.33	3.56	3.80	3.83
MRes	4.28	4.33	4.67	6.05	6.33
HRes	7.12	7.07	7.40	8.52	8.58
Average Gross Density	3.77	3.80	4.19	4.67	4.73

* Based on build-out

Source: City of Central Point 2019 Residential BLI

Tables 11 through 14 identify the residential development activity between 1980 through 2018

and 2006 through 2018 by land use designation and zoning. The information in Tables 11 through 14, by removing pre-1980 development, provides a different perspective from the density information in Table 10. The most significant difference is in the dramatic density increase post-2006. This increase is attributed to the 2006 codified minimum density requirement and the declining inventory of low density (LRes) designated lands.

Table 11.
City of Central Point
Housing Inventory by Type and Land Use Classification, 1980 through 2018

Land Use Classification	Number and Type of Dwelling Units											Total Developed Units	Gross Density
	SFR Detached	SFR Attached	Duplex	Triplex	Apartment	Mobile Home	Mobile Home Park	Mixed Use Residential	Assisted Living				
VLRes	30	-	-	-	-	-	-	-	-	-	-	30	1.51
LRes	2,573	49	8	-	-	5	76	-	-	-	-	2,711	4.14
MRes	603	27	70	-	130	-	-	-	15	-	-	845	7.85
HRes	358	53	171	12	439	114	287	11	60	-	-	1,505	9.56
Total Units	3,564	129	249	12	569	119	363	11	75			5,091	5.42

Source: City of Central Point 2019 Residential BII

Table 12.
City of Central Point
Housing Inventory by Type and Land Use Classification, 2006 through 2018

Land Use Classification	Number and Type of Dwelling Units											Total Developed Units	Gross Density
	SFR Detached	SFR Attached	Duplex	Triplex	Apartment	Mobile Home	Mobile Home Park	Mixed Use Residential	Assisted Living				
VLRes	1	-	-	-	-	-	-	-	-	-	-	1	1.65
LRes	298	49	8	-	-	-	-	-	-	-	-	355	5.22
MRes	139	17	12	-	83	-	-	-	15	-	-	266	9.71
HRes	17	28	18	-	258	-	1	-	-	-	-	322	19.97
Total Units	455	94	38	-	341	-	1	-	15			944	8.42

Source: City of Central Point 2019 Residential BII

Table 13
City of Central Point
1980 through 2018 Gross Density by Zoning District

Zoning	Developed Gross Acres											Total Gross Acres Developed
	SFR Detached	SFR Attached	Duplex	Triplex	Apartment	Mobile Home	Mobile Home Park	Mixed Use Residential	Assisted Living			
R-1	1.51	-	-	-	-	-	-	-	-	-	-	1.51
R-1-6	4.13	-	-	-	-	1.77	4.68	-	-	-	-	10.58
R-1-8	3.70	-	-	-	-	2.78	-	-	-	-	-	6.48
R-1-10	3.27	-	-	-	-	-	-	-	-	-	-	3.27
LMR	5.28	11.02	8.39	-	-	-	-	-	-	-	-	24.68
R-2	6.11	16.19	8.84	-	-	-	-	-	-	-	-	31.13
R-3	7.81	22.34	10.75	13.41	15.18	6.54	5.66	-	-	97.69	-	179.38
MMR	9.83	8.35	25.77	-	14.42	-	-	-	-	12.84	-	71.20
HMR	19.67	17.31	-	-	23.15	-	-	17.04	-	-	-	77.16
Average Gross Density	4.55	14.02	10.17	13.41	17.17	6.00	5.42	17.04	42.08			5.42

Source: City of Central Point 2019 Residential BI

Table 14
City of Central Point
2006 through 2018 Gross Density by Zoning District

Zoning	Developed Gross Acres											Total Gross Acres Developed
	SFR Detached	SFR Attached	Duplex	Triplex	Apartment	Mobile Home	Mobile Home Park	Mixed Use Residential	Assisted Living			
R-1	1.65	-	-	-	-	-	-	-	-	-	-	1.65
R-1-6	4.77	-	-	-	-	-	-	-	-	-	-	4.77
R-1-8	4.16	-	-	-	-	-	-	-	-	-	-	4.16
R-1-10	3.62	-	-	-	-	-	-	-	-	-	-	3.62
LMR	5.43	11.02	8.39	-	-	-	-	-	-	-	-	24.83
R-2	7.23	15.78	8.63	-	-	-	-	-	-	-	-	31.64
R-3	8.40	16.09	14.26	-	18.00	-	6.18	-	-	-	-	62.93
MMR	8.84	8.35	-	-	12.63	-	-	-	12.84	-	-	42.66
HMR	17.99	17.31	-	-	23.46	-	-	-	-	-	-	58.76
Average Gross Density	5.60	11.96	11.26	-	18.64	-	6.18	-	12.84			8.42

Source: City of Central Point 2019 Residential BI

7.2 Land Use and Housing Type

The City has four (4) residential land use classifications and seven residential zoning districts. These classifications accommodate differing densities and housing types. Each land use classification has assigned zoning districts. Within each residential land use classification/zoning district the following housing types are allowed:

Table 15. Housing Type by Land Use Classification

Land Use Class	SFR Detached	SFR Attached	Duplex	Triplex	Apt	Manuf. Home	Mobile Home Park
VLRes							
R-L	Yes	No	No	No	No	Yes	No
LRes							
R-1	Yes	No	No	No	No	Yes	No
MRes							
R-2	Yes	Yes	Yes	No	No	Yes	Yes
LMR	Yes	Yes	Yes	Yes	Yes	Yes	Yes
HRes							
R-3	No	Yes	Yes	Yes	Yes	Yes	Yes
MMR	No	Yes	Yes	Yes	Yes	No	No
HMR	No	Yes	Yes	Yes	Yes	No	No

7.3 Summary, Housing Density

Since 1980 the City’s average gross density has been steadily improving. The ability of the City to achieve a minimum density of 6.9 for the period 2019 through 2039 appears to be very attainable.

8. Buildable Residential Lands

The 2019 Residential BLI identified a total residential land inventory within the City’s urban area of approximately 1,488 acres that are zoned and planned for residential use (Table 16). The City’s residential lands are distributed over four residential land use categories and nine zoning districts. The largest of the residential classifications is the LRes (Low Density) at 67% of all residential lands followed by the MRes (Medium Density) at 15%.

The four (4) residential land use classifications and their related zoning districts are:

1. Very Low Density Residential (VLRes);
 - a. Very Low
2. Low Density Residential (LRes);
 - a. R-1-6
 - b. R-1-8
 - c. R-1-10
3. Medium Density Residential (MRes);
 - a. LMR
 - b. R-2; and
4. High Density Residential (HRes).
 - a. R-3

- b. MMR; and
- c. HMR

Table 16 identifies the City’s residential land allocations by land use classification. Table 17 provides the same information by zoning district.

**Table 16. City of Central Point
Residential Land Inventory by Comprehensive Plan Designation**

Comprehensive Plan Designation	Total City Acres	Total UGB Acres	Total Urban Acres	Percentage of Total
VLRes	45.87	21.86	67.73	5%
LRes	901.86	87.77	989.63	67%
MRes	193.58	22.56	216.14	15%
Hres	214.51	-	214.51	14%
TOTAL RESIDENTIAL	1,355.83	132.19	1,488.01	100%

Source: City of Central Point 2019 Residential BLI

**Table 17. City of Central Point
Residential Land Inventory by Zoning District**

Zoning	Total City Acres	Total UGB Acres	Total Urban Area Acres	Percentage of Total
R-L	45.87	21.86	67.73	4.6%
R-1-6	373.91	5.92	379.83	25.5%
R-1-8	392.95	11.25	404.19	27.2%
R-1-10	33.66	22.12	55.78	3.7%
LMR	110.62	48.49	159.11	10.7%
R-2	106.60	-	106.60	7.2%
R-3	179.75	-	179.75	12.1%
MMR	77.70	22.56	100.26	6.7%
HMR	34.77	-	34.77	2.3%
TOTAL RESIDENTIAL	1,355.83	132.19	1,488.01	100%

Source: City of Central Point 2019 Residential BLI

As of the end of 2018 there were approximately 105 acres of Buildable Residential Land⁸ within the City’s urban area. The vacant acreage in each land use classification is illustrated in Table 18. The vacant acreage available in the single-family VLRes and LRes land use classifications is 3% and 36% respectively of the total vacant land use inventory. The bulk of the City’s net buildable residential acreage is in the MRes (40%) and HRes (21%) classifications, representing over 60% of the City’s buildable vacant residential acres (83 acres).

⁸ See City of Central Point 2019 Residential BLI for definition.

Table 18.
City of Central Point
Infill Availability Adjusted
Buildable Residential Land Inventory by Comprehensive Plan Designation

0.20

Comprehensive Plan Designation	Vacant City ¹	Vacant UGB ¹	Total Vacant Acres	Infill		Redev. City & UGB	Total Infill & Redev. Acres	Total Gross Vacant Acres	(less) Envir. Acres, Vacant Lands	(less) Envir. Acres, Infill Lands	Total Net Vacant Acres	Total Buildable Acres
				Infill City	UGB							
VLRes	-	-	-	2	1	1	4	4	-	1	3	3
LRes	17	7	24	9	10	10	29	53	5	13	35	35
MRes	46	-	46	4	3	1	8	55	6	2	46	46
HRes	12	-	12	10	-	5	14	27	2	4	21	21
Vacant Residential Acres	76	7	83	25	14	17	56	138	13	20	105	105
Percentage of Total Gross Vacant Acres			60%	18%	10%	12%	40%					

Source: City of Central Point 2019 Residential BLI

8.1 Summary, Buildable Residential Lands

The City's Buildable Residential Land inventory is currently under represented by the LRes classification and over represented in the higher density residential land use classifications (MRes and HRes).

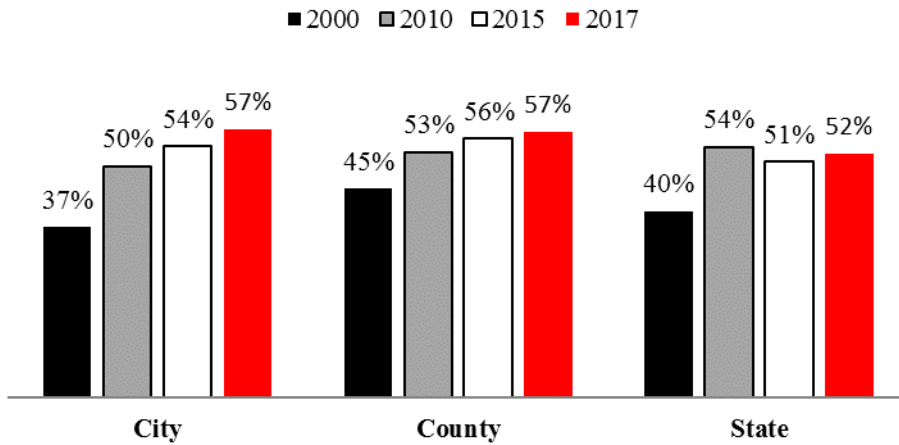
9. Housing Affordability

Housing affordability, whether renter or owner occupied, is typically measured as a percentage of household income. A standard benchmark for housing affordability is when housing costs are less than or equal to 30% of total household income. When housing costs exceed 30% of household income affordability becomes an issue.

9.1 Renter Households

As illustrated in Figure 13 the Great Recession had a significant impact on rental housing affordability as the percentage of renter households paying more than 30% increased from 37% to 50% by 2010, and by 2017 had continued to rise to 57% of all renter households. At the county and state level the experience was much the same except that in 2015 there was a slight decline, but by 2017 there was a slight increase in the number of renter households paying more than 30%.

Figure 13. Renter Households Paying 30% or More of Income on Housing

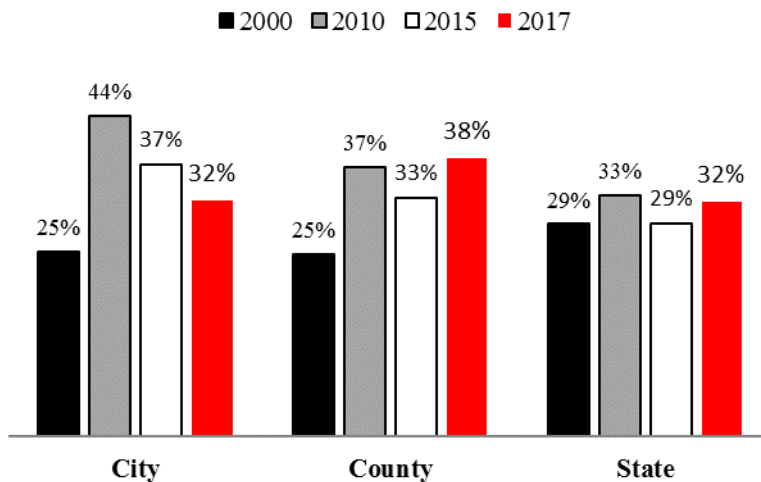


Source: U.S. Census American FactFinder, Selected Economic Characteristics

9.2 Owner Households

To a lesser extent the rate of affordability in owner households followed the same pattern as renter households. By 2017 owner households paying more than 30% of income on housing increased from a pre-Recession 25% to 32% (Figure 14). Since the Great Recession the price of housing has continued to rise, exceeding the increase in wages. As of December 2018 average hourly wages were up 2.9% year-over-year, while the median home value in the U.S. was up 7.7%. It is expected that in 2019 local home values will continue to rise, but at a slower 3.79%⁹.

Figure 14. Owner Households Paying 30% or More of Income on Housing



Source: U.S. Census American FactFinder, Selected Economic Characteristics

⁹ Zillow, www.zillow.com/central-point-or/home-values

9.3 Summary, Affordability

The question of housing affordability, especially since the Recession, is without question an issue that needs addressing and continual monitoring. The basic demand and supply mechanics of housing affordability are easily understandable, but the solutions; either on the demand or supply side, are extremely complex, especially at the local level. During preparation of this Housing Element many housing affordability programs and strategies were reviewed, but without any final determination on a preferred strategy to mitigate the affordability issue. At this time the only solutions that this Housing Element offers regarding affordability are:

1. Provide an inventory of vacant residential lands sufficient to accommodate the need for all housing types.
2. Monitor and manage residential development standards and processes to eliminate unnecessary costs.
3. Prepare and maintain a Housing Implementation Program (HIP) that annually tracks the demand and supply of vacant residential lands and housing construction by type of housing.
4. Collaborate at the regional level in the identification, prioritization, development, and implementation of strategies specifically addressing housing affordability.

10. Future Housing Demand and Residential Land Need

Based on the 2018 Population Projections prepared by PSU it is estimated that by 2039 the City's population will have increased by 7,216 residents. With an average household size of 2.5 persons per household¹⁰ an additional 2,887 new dwelling units will be needed to accommodate the projected population growth. At a minimum density of 6.9 dwelling units per gross acre¹¹ the City will need approximately 410¹² acres of residentially planned lands to accommodate the 2,887 new dwelling units. Given the existing Buildable Residential Lands (105 acres) the City needs an additional 305 acres of Buildable Residential Land (Table 19).

As previously discussed the City has historically and consistently made gains in residential density (Table 10). Since 1980, a time period representative of a balanced Buildable Residential Land inventory, the residential density pattern and land use distribution yielded an average gross density of almost 5.42 units per acre (Table 21). If new residential construction follows a similar land use and density pattern the City would not meet its 6.9 minimum density requirement. To achieve the minimum density standard it is necessary to either re-allocate the distribution of housing by land use classification; increase the minimum density requirements for each land use classification; or a combination of both.

¹⁰ City of Central Point Population & Demographics Element, 2016-36

¹¹ City of Central Point Regional Plan Element

¹² Rounded figure

Table 19
Projected Residential Buildable Land Need
2019 to 2039

2018 Pop. ¹	19,101
2032 Forecast ²	23,662
2039 Forecast ³	26,317
Population Increase	7,216
Persons/HH ⁴	2.50
Household Increase	2,887
Average Gross Density ⁵	7.04
Needed Gross Residential Acres	410
Total Buildable Residential Acres⁶	105
Additional Needed Gross Residential Acres	305

¹ Portland State University Population Research Center, Preliminary Estimate, 2

² Portland State University Population Research Center, Coordinated Population Forecast for Jackson County, its Urban Growth Boundaries (UGB), and Area Outside UGBs 2018-2068

³ Based on PSU Interpolation Worksheet

⁴ City of Central Point Population Element, 2017 - 2037

⁵ City of Central Point Regional Plan Element, 2015 - 2035

⁶ City of Central Point Buildable Lands Report, 2019 - 2039, Table 5. Infill Availability Adjusted Buildable Vacant Land by Comprehensive Plan

For purposes of meeting the 6.9 density standards the City used an iterative process based on a mix of land use distribution and density. Table 20 shows the preferred distribution of Buildable Residential Lands. To achieve the 6.9 minimum density it was necessary to decrease the LRes and increase the higher density MRes. For comparison purposes the historic distribution is also shown.

Table 20.
City of Central Point
Comparison Historic Developed Residential Acreage (Gross) Distribution vs. 2006-2018,
2010-2018 and Proposed New 2019-2039 Residential Acreage (Gross) Distribution

Land Use Classification	Historic Percentage Developed Residential Acres, pre-2018	New Percentage Buildable Residential Acreage Distribution, 2019-2039
VLRes	4%	4%
LRes	70%	60%
MRes	11%	20%
HRes	15%	16%
Totals	100%	100%

Source: City of Central Point Residential BLI, 2019

By adjusting both the mix and density of the various residential land use classifications the needed 2,887 dwelling units can be accommodated on 305 acres yielding an average density of 7.04 dwelling units per gross acre (Table 22).

Table 21.
City of Central Point
Cummulative Average Gross Density by Land Use Classification
1980 through 2039

Land Use Classification	1983 Maximum Allowable Gross Density*	Actual Gross Density, 1980-2018	Minimum Required Gross Density, 2019-2039
VLRes	1.00	1.51	1.00
LRes	6.00	4.14	4.00
MRes	12.00	7.85	7.00
HRes	25.00	9.56	20.00
Average Gross Density	10.79	5.42	7.04

* Based on build-out

Source: City of Central Point 2019 Residential BLI

Table 22
City of Central Point
Required Buildable Residential Lands
2019-2039

Land Use Classification	Percentage Distribution of Needed Developable Residential Acres, 2019-2039	Needed Developable Residential Acres, 2019-2039	Minimum Gross Density Requirements	New Dwelling Units, 2019-2039	2018 Existing Buildable Residential Acres	Surplus or (Shortage)
VLRes	4%	16	1.00	16	3	(13)
LRes	60%	246	4.00	984	35	(211)
MRes	20%	82	7.00	574	46	(36)
HRes	16%	66	20.00	1,312	21	(45)
Totals	100%	410	7.04	2,887	105	(305)

Source: City of Central Point Residential BLI, 2019

The proposed densities and land use allocations are explained as follows:

- VLRes – The VLRes classification supports the R-L (Rural) Low Density) zoning district. The allocation of very low density lands has remained constant at 4%. The allocation retention was based on the finding that as the City expands into the UGB/URA there will be environmental and agricultural conflicts which may necessitate larger lots as a buffering mitigation strategy.
- LRes – The LRes classification represents the R-1-6, R-1-8, and R-1-10 zoning districts.

The allocation of low density residential lands has been reduced from a previous 70% to 60%. Historically the LRes has been the preferred land use category, with an emphasis on single-family detached housing. The single-family detached preference is likely to continue into the future. The LRes classification experienced the most quantitative changes in both density and land use allocation.

- MRes – The MRes classification represents the LMR and R-2 zoning districts. The allocation of medium density residential lands increased from 11% to 20%.
- HRes – The HRes classification represents the MMR, HMR, and R-3 zoning districts. The allocation of the high density residential lands was increased from 15% to 16%. The minimum density increased slightly with the conversion from net density to gross density.

The City currently has an inventory of 105 buildable acres of residential land (Section 8, Buildable Residential Lands). Table 23 identifies the current vacant acreage need, and where there is a shortage, the additional needed acreage by land use classification. Of the 410 acres needed to satisfy the future demand a total of 305 new gross acres are needed to supplement the existing inventory.

10.1 Future Housing Tenure

It is expected that the long-term mix of owner (70%) and renter (30%) occupied housing will be the preferred tenure mix in the long run. If the future tenure mix does not trend toward the 70/30 mix then issues in affordability should be evaluated and appropriate measures in housing type and affordability addressed.

10.2 Future Housing Types

For the foreseeable future the preferred housing type will be the single-family detached dwelling. The only impediment to this choice will be affordability, which will rise and fall with changes in the economy. It is expected that attached single-family will continue to improve as a housing choice. The City's current land use regulations provide for a wide variety of housing types, and should continue to do so throughout the planning period. Over the course of time the City needs to monitor, through it HIP, any changes in housing type demand against deficiencies in land supply, and where appropriate make adjustments.

In addition to availability of housing type the City needs to take into account the health aspects afforded well planned neighborhoods. The land use planning of new neighborhoods and the revitalization of existing neighborhoods needs to acknowledge the health, both social and physical, benefits to the City's residents in living in well planned neighborhoods.

11. Housing Goals and Policies

- Goal 1. To provide an adequate supply of housing to meet the diverse needs of the City's current and projected households.

Policy 1.1. Continue to support new residential development at the new minimum residential densities.

Policy 1.2. Develop a Housing Implementation Plan that is regularly updated based current market conditions

Policy 1.3. Provide an efficient and consistent development review process.

Policy 1.4. Work with regional partners to develop and implement measure that reduce upfront housing development costs.

Policy 1.5. Support UGB expansions and annexations that can be efficiently provided with urban services and that will in a timely manner meet the City's housing needs.

Policy 1.6. When properly mitigated to preserve the integrity of existing neighborhoods support higher density residential development within the Downtown and older surrounding residential areas, capitalizing on availability of existing infrastructure and supporting revitalization efforts.

Goal 2. To encourage the development and preservation of fair and affordable housing.

Policy 2.1. Through a Housing Implementation Plan explore and promote federal, state, and regional programs and incentives that support new affordable housing.

Policy 2.2. Support and participate in the Greater Bear Creek Valley Regional Plan's program addressing regional housing strategies, particularly as they apply to affordable housing.

Policy 2.3. Support regional efforts addressing homelessness, medical and social services for special need households.

Goal 3. To maintain a timely supply of vacant residential acres sufficient to accommodate development of new housing to serve the City's projected population.

Policy 3.1. Provide a sufficient inventory of residential planned and zoned vacant land to meet projected demand in terms of density, tenure, unit size, accessibility, and cost.

Policy 3.2. Throughout the 2019-2039 planning period the City's new vacant residential land use mix shall support an average density of not less than 6.9 dwelling units per gross.

Policy 3.3. Update the Housing Element's vacant acreage needs every four-years consistent with the PSU Population Research Centers update of population.

Policy 3.4. To avoid speculation the City shall, when expanding the UGB establish procedures that give priority to lands that will be developed in a timely manner and with

a residential mix and density consistent with the Housing Element.

Policy 3.5. Monitor residential in-fill development activity and develop and enact programs that encourage the expanded use of in-fill as a component to the City's residential land use inventory.

Goal 4. To ensure that a variety of housing will be provided in the City in terms of location, type, price and tenure, according to the projected needs of the population.

Policy 4.1. Residential land use designations on the General Land Use Plan and the Zoning Map shall be compliant with the residential land use needs and housing types identified in the Housing Element.

Policy 4.2. Based on the findings of the Housing Implementation Plan incentivize housing types that are needed but not being provided in adequate numbers by the private sector market forces.

Policy 4.3. In larger residential developments (in excess of 5 acres) encourage a mix of densities and housing types to accommodate a variety of households based on age and income levels.

Policy 4.4. Support programs that encourage the ability of older residents to age in place by making existing housing more age friendly and accessible.

Goal 5. To ensure that municipal development procedures and standards are not unreasonable impediments to the provision of affordable housing.

Policy 5.1. As part of a Housing Implementation Plan periodically evaluate development procedures and standards for compliance with the goals of this Housing Element and modify as appropriate.

Goal 6. To develop and maintain a Housing Implementation Plan that includes programs that monitor and address the housing affordability needs of the City's low- and moderate-income households.

Policy 6.1. Support collaborative partnerships with non-profit organizations, affordable housing builders, and for-profit developers to gain greater access to various sources of affordable housing funds.

Policy 6.2. Support and participate in the Greater Bear Creek Valley Regional Plan's program addressing regional housing strategies.

Policy 6.3. Address the special housing needs of seniors through the provision of affordable housing and housing related services.

Goal 7. To assure that residential development standards encourage and support attractive

and healthy neighborhoods.

Policy 7.1. Encourage quality design throughout the City that acknowledges neighborhood character, provides balanced connectivity (multi-modal), and integrates recreational and open space opportunities.

Policy 7.2. Provide flexible development standards for projects that exceed minimum standards for natural resource protection, open space, public gathering places, and energy efficiency.

Policy 7.3. Where appropriate encourage mixed uses at the neighborhood level that enhance the character and function of the neighborhood and reduce impacts on the City's transportation system.

Policy 7.4. Support minimum parking standards for multiple family development served by public transit.

Policy 7.5. Maintain and enforce Chapter 17.71 Agricultural Mitigation ensuring that all new residential development along the periphery of the Urban Growth Boundary includes an adequate buffer between the urban uses and abutting agricultural uses on lands zoned Exclusive Farm Use (EFU).