City of Ashland

2021—2041 Housing Capacity Analysis

April 2021

Prepared for: City of Ashland

DRAFT REPORT

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Acknowledgements

ECONorthwest prepared this report for the City of Ashland. ECONorthwest and the City of Ashland thank those who helped develop the Ashland Housing Capacity Analysis. This project is funded by Oregon general fund dollars through the Department of Land Conservation and Development (DLCD). The contents of this document do not necessarily reflect the views or policies of the State of Oregon.

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Executive Summary

Note: We are developing the executive summary now.

What are the key housing needs in Ashland?

How much population growth is Ashland planning for?

How much housing will Ashland need?

How much buildable residential land does Ashland currently have?

How much land will be required for housing?

What are the key findings of the Housing Capacity Analysis?

1. Introduction

This report presents Ashland's Housing Capacity Analysis for the 2021 to 2041 period. It is intended to comply with statewide planning policies that govern planning for housing and residential development, including Goal 10 (Housing) and OAR 660 Division 8. The methods used for this study generally follow the *Planning for Residential Growth* guidebook, published by the Oregon Transportation and Growth Management Program (1996).

Over the last two decades, Ashland has changed considerably. The city grew from 19,522 people in 2000 to 20,960 people in 2019, an addition of 1,438 people or 7% growth.

Housing affordability is a challenge across Jackson County, with housing costs in Ashland considerably above regional averages. In 2020, the median home sales price in Ashland was $434,000, more than $130,000 above the median sales prices for Medford, Central Point, and other cities in the region. The only other city with sales prices comparable to Ashland was Jacksonville. In addition, 46% of Ashland's households were cost burdened, above the county average of 39% of households. Cost burden in Ashland increased from 41% in 2000 to 46% in 2014-2018, based on data from the Census' American Community Survey.

The Alameda wildfire increased the regional need for affordable housing by destroying about 2,549 dwellings in September 2020. The Alameda fire burned from north Ashland to just south of Medford, with the cities of Phoenix and Talent losing the majority of housing.[1] These losses increased regional need for affordable housing and overall pressure on the Ashland housing market.

This report provides Ashland with a factual basis to update the Housing Element of the City's Comprehensive Plan and zoning code, and to support future planning efforts related to housing and options for addressing unmet housing needs in Ashland. This report provides information that informs future planning efforts, including development and redevelopment. This report provides the City with information about the housing market in Ashland and describes the factors that will affect future housing demand in Ashland, such as changing demographics. This analysis will help decision makers understand whether Ashland has enough land to accommodate growth over the next 20 years.

[1] Based on information from Jackson County.
https://jcgis.maps.arcgis.com/apps/opsdashboard/index.html#/9c9c796ff7ff44c0b1e5d21f2d71c9fb

Framework for a Housing Capacity Analysis

Housing is a bundle of services for which people are willing to pay, shelter certainly, but also proximity to other attractions (job, shopping, recreation), amenities (type and quality of fixtures and appliances, landscaping, views), prestige, and access to public services (quality of schools). Because it is impossible to maximize all these services and simultaneously minimize costs, households must, and do, make tradeoffs. What they can get for their money is influenced both by economic forces and government policy. Moreover, different households will value what they can get differently. They will have different preferences, which in turn are a function of many factors like income, age of household head, number of people and children in the household, number of workers and job locations, number of automobiles, and so on.

The majority of housing in the United States is built by the private market, and therefore responds to economic and market factors. These economic and market forces have resulted in the production of units that have housed most of our nation's households. But have consistently left lower-income communities and communities of color with fewer housing options, competing for a limited supply of affordable housing units. The last two decades have seen significant increases in housing costs, with much slower growth in household income, resulting in increasing unmet need for affordable housing.

This report provides information about how the choices of individual households and the housing market in Jackson County and Ashland have interacted, focusing on implications for future housing need in Ashland over the 2021 to 2041 period. This report and the Ashland *Housing Strategy* memorandum discuss ways that the City of Ashland's policies can influence future housing development, considering opportunities to increase access to affordable housing for lower-income communities and communities of color, as well as housing needs for all residents of Ashland.

Statewide Planning Goal 10: Housing

Oregon has long been a national leader in planning to accommodate growth. The state mandates local government compliance with 19 statewide planning goals, which include public engagement, planning for natural areas, planning for housing, and planning for adequate land to support economic development and industry growth, among others. Oregon's Goal 10 requires each city to develop a Housing Capacity Analysis, which must tie twenty years of projected household growth to units of varying densities, and then determine whether there is adequate land inside the city's urban growth boundary to accommodate those units. Goal 10 directs cities to plan for "…housing that meets the housing needs of households of all income levels." Oregon's statewide land use planning system requires one of the most comprehensive approaches to planning for housing in the country

Goal 10 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 and the statutes and administrative rules that

implement it (ORS 197.295 to 197.314, ORS 197.475 to 197.490, and OAR 600-008).[2] Goal 10 requires incorporated cities to complete an inventory of buildable residential lands. Goal 10 also requires cities to encourage the numbers of housing units in price and rent ranges commensurate with the financial capabilities of its households.

Goal 10 defines needed housing types as "all housing on land zoned for residential use or mixed residential and commercial use that is determined to meet the need shown for housing within an urban growth boundary at price ranges and rent levels that are affordable to households within the county with a variety of incomes, including but not limited to households with low-incomes, very low-incomes and extremely low-incomes." ORS 197.303 defines needed housing types:

(a) Housing that includes, but is not limited to, attached and detached single-family housing and multiple family housing for both owner and renter occupancy.

(b) Government assisted housing.[3]

(c) Mobile home or manufactured dwelling parks as provided in ORS 197.475 to 197.490.

(d) Manufactured homes on individual lots planned and zoned for single-family residential use that are in addition to lots within designated manufactured dwelling subdivisions.

(e) Housing for farmworkers.

DLCD provides guidance on conducting a Housing Capacity Analysis in the document *Planning for Residential Growth: A Workbook for Oregon's Urban Areas*, referred to as the Workbook.

Ashland must identify needs for all of the housing types listed above as well as adopt policies that increase the likelihood that needed housing types will be developed. This Housing Capacity Analysis was developed to meet the requirements of Goal 10 and its implementing administrative rules and statutes.

Public Process

At the broadest level, the purpose of the project was to understand how much Ashland will grow over the next 20 years. The project can be broken into two components (1) technical analysis, and (2) housing strategies. Both benefit from public input. The technical analysis required a broad range of assumptions that influence the outcomes; the housing strategy is a series of high-level policy choices that will affect Ashland residents.

[2] ORS 197.296 only applies to cities with populations over 25,000, which does not currently include Ashland based on Portland State University's estimate of 20,960 people within the Ashland UGB in 2019.

[3] Government assisted housing can be any housing type listed in ORS 197.303 (a), (c), or (d).

The intent of the public process was to establish broad public engagement throughout the project as work occurs. Public engagement was accomplished through various avenues. We discuss the three primary avenues below.

Project Advisory Committee Engagement

The City of Ashland and ECONorthwest solicited public input from an ad-hoc Project Advisory Committee. The Project Advisory Committee met four times[4] to discuss project assumptions, results, and implications. The project relied on the Project Advisory Committee to review draft products and provide input at key points (e.g., before recommendations and decisions were made and before draft work products were finalized).

The project required many assumptions and policy choices that the committee needed to vet and agree upon, as these choices affect current and future residents. In short, local review and community input were essential to developing a locally appropriate and actionable Housing Capacity Analysis and housing strategy.

Housing and Human Services Commission (HHSC) and Planning Commission Meetings

The City of Ashland and ECONorthwest solicited input on the preliminary results of the Housing Capacity Analysis from the HHSC and the Planning Commission at a joint meeting held on January 28, 2021. The process also involved another meeting with the Planning Commission on March 23, 2021 and the HHSC on March 25, 2021 to gather their input on the preliminary results of Housing Capacity Analysis.

Public Engagement

The City of Ashland and ECONorthwest solicited input from the general public at a virtual open house, held on-line in April. The open house provided information about Ashland's housing market and inquired about the community's housing needs, preferences, and values.

Note: We will include information about the results of the open house here in the final version of the report.

Organization of this Report

The rest of this document is organized as follows:

- **Chapter 2. Residential Buildable Lands Inventory** presents the methodology and results of Ashland's inventory of residential land.
- **Chapter 3. Historical and Recent Development Trends** summarizes the state, regional, and local housing market trends affecting Ashland's housing market.

[4] Project Advisory Committee meeting dates: December 7, 2020; January 11, 2021; March 1, 2021; and April 26, 2021.

- **Chapter 4. Demographic and Other Factors Affecting Residential Development in Ashland** presents factors that affect housing need in Ashland, focusing on the key determinants of housing need: age, income, and household composition. This chapter also describes housing affordability in Ashland relative to the larger region.
- **Chapter 5. Housing Need in Ashland** presents the forecast for housing growth in Ashland, describing housing need by density ranges and income levels.
- **Chapter 6. Residential Land Sufficiency in Ashland** estimates Ashland's residential land sufficiency needed to accommodate expected growth over the planning period.
- **Appendix A: Ashland's Housing Strategy**
- **Appendix B: City of Ashland's 2019 Buildable Lands Inventory**
- **Appendix C: Additional Buildable Lands and Housing Capacity Information**

2. Residential Buildable Lands Inventory

This chapter presents Ashland's residential buildable lands inventory (BLI). A BLI estimates the number of unconstrained buildable acres a jurisdiction has within its urban growth boundary (UGB). The methodology and detailed results of the Ashland BLI are documented in the report *City of Ashland Buildable Lands Inventory*, 2019,[5] which was adopted by the City of Ashland in January 2020[6] (see Appendix B for more information).

The Housing Capacity Analysis uses the inventory to assess whether Ashland has sufficient land within its Urban Growth Boundary (UGB) to accommodate future population growth and resulting need for new housing.[7] The legal requirements that govern the BLI for the City of Ashland are defined in Statewide Planning Goal 10 and OAR 660-008.

Results of the 2019 Inventory

In 2019, the City of Ashland's Department of Community Development prepared the city's BLI. The 2019 analysis determined it had approximately 648 net, unconstrained,[8] buildable acres in plan designations that allow housing outright with clear and objective standards. These 648 acres result in a capacity of 2,847 dwelling units. About 26% of Ashland's housing capacity is located in its Single-Family Residential plan designation.

Exhibit 1 presents the results from the 2019 analysis and Exhibit 2 shows the results of the 2019 BLI in a map.

[5] The report can be downloaded from the City's website: https://www.ashland.or.us/Page.asp?NavID=11740

[6] Resolution No. 2020-01

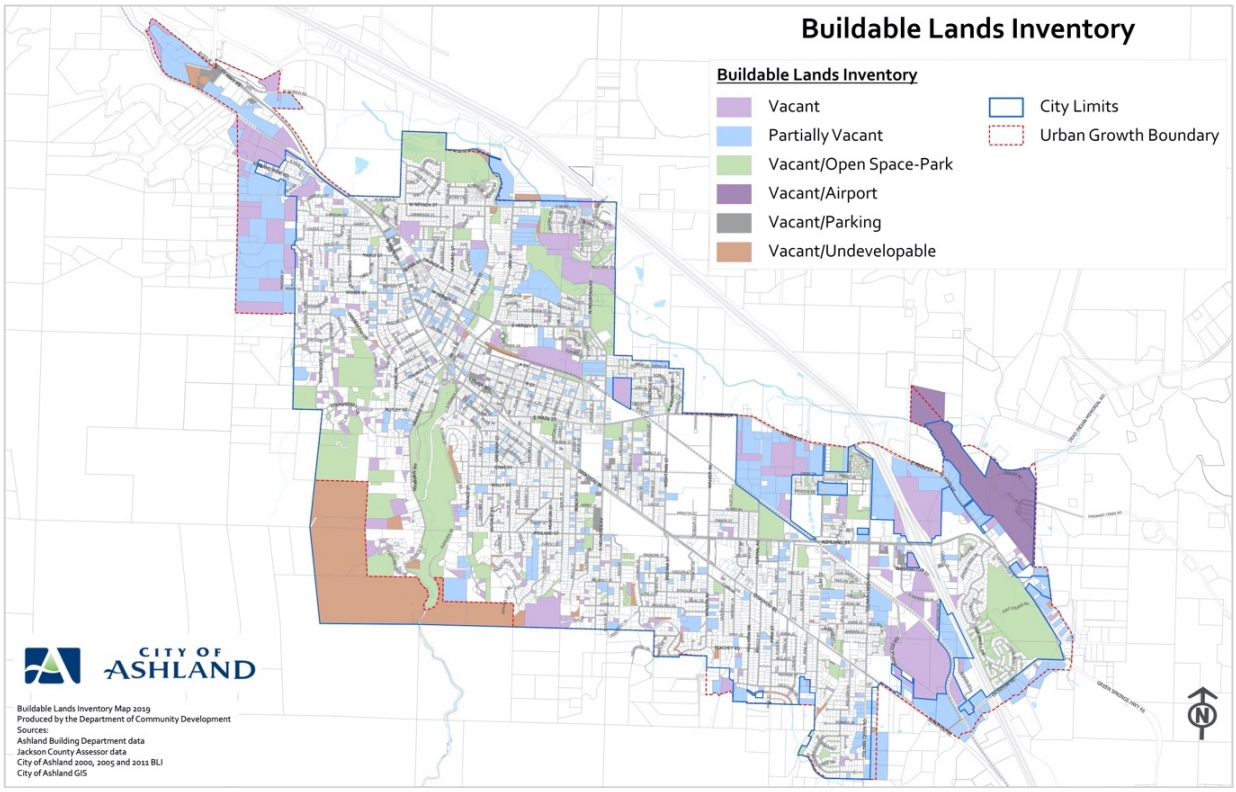
[7] Additional information about Ashland's buildable lands (1) inside City Limits and (2) outside City Limits and inside the UGB is presented in Appendix C.

[8] Land constraints taken into account: slopes greater than 35%, lands within the floodway or flood plain, and lands within resource protection areas.

Exhibit 1. Net Buildable Acreage and Housing Capacity by Plan Designations, Ashland UGB, 2019
Source: City of Ashland Buildable Lands Inventory, 2019.

Plan Designation	Net Acres	Capacity for Dwelling Units (Adjusted)
Residential		
Wooodland	7	10
Single-Family Residential Reserve	97	145
Low Density Residential	19	65
Single-Family Residential	205	744
Suburban Residential	8	44
Multifamily Residential	42	352
High Density Residential	12	132
Normal Neighborhood	70	474
North Mountain Neighborhood	16	73
Croman Mill District	61	243
Commercial		
Commercial	17	245
Downtown	0	48
Employment	92	256
Health Care	1	16
Southern Oregon University	2	-
Total	**648**	**2,847**

Exhibit 2. Buildable Land, Ashland UGB, 2019
Source: City of Ashland Buildable Lands Inventory (2019) and City of Ashland building permit data.



2020 Inventory Update

ECONorthwest worked with City staff to update the 2019 BLI results based on development that was permitted between July 1, 2019 through June 30, 2020, which accounted for housing development that occurred after development of the 2019 BLI.

In the July 2019 – June 2020 period, the City permitted 83 dwelling units which consumed about 5.8 net acres of buildable land. ECONorthwest subtracted these acres of land and capacity for new housing from the 2019 results, as shown in Exhibit 3. Thus, the 2020 BLI results determined that Ashland's UGB has 643 net buildable acres with a capacity for 2,764 dwelling units.

Exhibit 3. Net Buildable Acreage and Housing Capacity by Plan Designations, Ashland UGB, 2020
Source: City of Ashland Buildable Lands Inventory (2019) and City of Ashland building permit data.

Plan Designation	2019 Residential BLI		Building Permits July 1, 2019 to June 30, 2020		Revised Residential BLI and Capacity Estimate	
	Net Buildable Acres	Dwelling Unit Capacity	Net Acres Consumed	Dwelling Units Permitted	Net Buildable Acres	Dwelling Unit Capacity
Residential						
Wooodland	6.6	10			6.6	10
Single-Family Residential Reserve	96.7	145			96.7	145
Low Density Residential	18.8	65	0.7	2	18.1	63
Single-Family Residential	205.1	744	4.2	38	200.9	706
Suburban Residential	7.5	44			7.5	44
Multifamily Residential	42.2	352	0.2	3	42.0	349
High Density Residential	11.7	132	0.1	3	11.6	129
Normal Neighborhood	69.7	474			69.7	474
North Mountain Neighborhood	16.4	73	0.2	1	16.2	72
Croman Mill District	61.1	243			61.1	243
Commercial and Other						
Commercial	16.7	245	0.3	34	16.4	211
Downtown	0.4	48			0.4	48
Employment	92.4	256	0.1	2	92.3	254
Health Care	1.2	16			1.2	16
Southern Oregon University	1.8	-			1.8	-
Total	**648.3**	**2,847**	**5.8**	**83**	**642.5**	**2,764**

3. Historical and Recent Development Trends

Analysis of historical development trends in Ashland provides insight into the functioning of the local housing market. The mix of housing types and densities, in particular, are key variables in forecasting the capacity of residential land to accommodate new housing and to forecast future land need. The specific steps are described in Task 2 of the DLCD *Planning for Residential Lands Workbook* as:

1. Determine the time period for which the data will be analyzed.
2. Identify types of housing to address (all needed housing types).
3. Evaluate permit/subdivision data to calculate the actual mix, average actual gross density, and average actual net density of all housing types.

This Housing Capacity Analysis examines changes in Ashland's housing market from 2000 to 2018. We selected this time period because the period provides information about Ashland's housing market before and after the national housing market bubble's growth, deflation, and the more recent increase in housing costs and data about Ashland's housing market during this period is readily available from sources such as the Census and the City building permit database.

The Housing Capacity Analysis presents information about residential development by housing type. There are multiple ways that housing types can be grouped. For example, they can be grouped by:

1. Structure type (e.g., single-family detached, apartments, etc.).
2. Tenure (e.g., distinguishing unit type by owner or renter units).
3. Housing affordability (e.g., subsidized housing or units affordable at given income levels).
4. Some combination of these categories.

For the purposes of this study, we grouped housing types based on: (1) whether the structure is stand-alone or attached to another structure and (2) the number of dwelling units in each structure. The housing types used in this analysis are consistent with needed housing types as defined in ORS 197.303:[9]

- **Single-family detached** includes single-family detached units, manufactured homes on lots and in mobile home parks, and accessory dwelling units (accessory residential units).

[9] ORS 197.303 defines needed housing as "…all housing on land zoned for residential use or mixed residential and commercial use that is determined to meet the need shown for housing within an urban growth boundary at price ranges and rent levels that are affordable to households within the county with a variety of incomes."

- **Single-family attached** is all structures with a common wall where each dwelling unit occupies a separate lot, such as row houses or townhouses.
- **Multifamily** is all attached structures (e.g., duplexes, tri-plexes, quad-plexes, and structures with five or more units) other than single-family detached units, manufactured units, or single-family attached units.

In Ashland, government assisted housing (ORS 197.303(b)) and housing for farmworkers (ORS 197.303(e)) can be any of the housing types listed above. Analysis within this report discusses housing affordability at a variety of incomes, as required in ORS 197.303.

Data Used in this Analysis

Throughout this analysis (including the subsequent Chapter 4), we used data from multiple well-recognized and reliable data sources. One of the key sources for housing and household data is the U.S. Census. This report primarily uses data from three Census sources:

- The **Decennial Census**, which is completed every ten years and is a survey of *all* households in the U.S. The Decennial Census is considered the best available data for information such as demographics (e.g., number of people, age distribution, or ethnic or racial composition), household characteristics (e.g., household size and composition), and housing occupancy characteristics. As of 2010, the Decennial Census does not collect more detailed household information, such as income, housing costs, housing characteristics, and other important household information. Decennial Census data is available for 2000 and 2010.
- The **American Community Survey (ACS)**, which is completed every year and is a *sample* of households in the U.S. The ACS collects detailed information about households, including demographics (e.g., number of people, age distribution, ethnic or racial composition, country of origin, language spoken at home, and educational attainment), household characteristics (e.g., household size and composition), housing characteristics (e.g., type of housing unit, year unit built, or number of bedrooms), housing costs (e.g., rent, mortgage, utility, and insurance), housing value, income, and other characteristics.
- **Comprehensive Housing Affordability Strategy (CHAS**), which is custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau for the U.S. Department of Housing and Urban Development (HUD). CHAS data show the extent of housing problems and housing needs, particularly for low-income households. CHAS data are typically used by local governments as part of their consolidated planning work to plan how to spend HUD funds and for HUD to distribute grant funds. The most up-to-date CHAS data covers the 2013-2017 period, which is a year older than the most recent ACS data for the 2014-2018 period.

This report uses data from the 2014-2018 and 2015-2019 ACS for Ashland. Where information is available and relevant, we report information from the 2000 and 2010 Decennial Census.

Among other data points, this report includes data from the United States Department of Housing and Urban Development, Oregon Department of Housing and Community Services, Property Radar, Costar, and the City of Ashland.

The foundation of the Housing Capacity Analysis is the population forecast for Ashland from the Oregon Population Forecast Program.[10] The forecast is prepared by the Portland State University Population Research Center. Using this population forecast is required under State law for planning purposes like developing a housing capacity analysis.[11]

It is worth commenting on the methods used for the American Community Survey.[12] The American Community Survey (ACS) is a national survey that uses continuous measurement methods. It uses a sample of about 3.54 million households to produce annually updated estimates for the same small areas (census tracts and block groups) formerly surveyed via the decennial census long-form sample. It is also important to keep in mind that all ACS data are estimates that are subject to sample variability. This variability is referred to as "sampling error" and is expressed as a band or "margin of error" (MOE) around the estimate.

This report uses Census and ACS data because, despite the inherent methodological limits, they represent the most thorough and accurate data available to assess housing needs. We consider these limitations in making interpretations of the data and have strived not to draw conclusions beyond the quality of the data.

[10] The *Coordinated Population Forecast for Jackson County, its Urban Growth Boundaries (UGB), and Area Outside UGBs 2018-2068* can be found at this location:
https://pdxscholar.library.pdx.edu/cgi/viewcontent.cgi?article=1042&context=opfp

[11] In 2015, the Land Conservation and Development Commission adopted rules (OAR 660-032) to require the use of PSU's Population Research Center's forecasts for comprehensive planning purposes by cities within Oregon.

[12] A thorough description of the ACS can be found in the Census Bureau's publication "What Local Governments Need to Know." https://www.census.gov/library/publications/2009/acs/state-and-local.html

Trends in Housing Mix

This section provides an overview of changes in the mix of housing types in Ashland and compares Ashland to Jackson County and to Oregon. These trends demonstrate the types of housing developed in the area historically. Unless otherwise noted, this chapter uses data from the 2000 and 2010 Decennial Census and the 2014-2018 American Community Survey 5-Year Estimates.

This section shows the following trends in housing mix in Ashland:

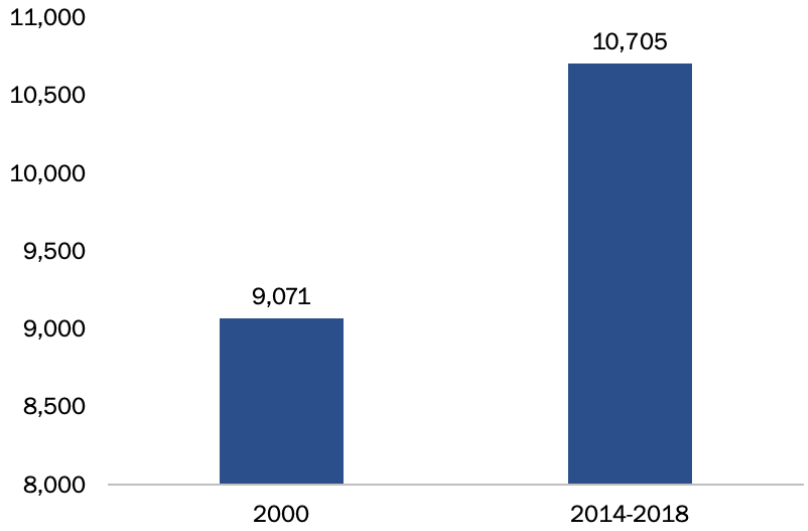
- **Ashland's housing stock is predominantly single-family detached housing units.** Sixty-six percent of Ashland's housing stock is single-family detached housing, 25% is multifamily housing (inclusive of smaller and larger multifamily structures), and 9% is single-family attached (e.g., townhouses).
- **Since 2000, Ashland's housing mix has remained relatively static.** Ashland's housing stock grew by about 18% (about 1,634 new units) between 2000 and the 2014-2018 period, with share of single-family detached housing increasing from 62% to 66% of all housing.
- **Single-family housing accounted for more than half of new housing growth in Ashland between fiscal year 2010-11 and fiscal year 2019-20.** About 63% of new housing permitted in that time was single-family housing units (417 dwelling units), 25% was for multifamily housing (163 dwelling units), and 13% was for accessory dwelling units (83 dwelling units).

Housing Mix

The total number of dwelling units in Ashland increased by 18% from 2000 2014-2018.

In this time, Ashland added 1,634 units.

Exhibit 4. Total Dwelling Units, Ashland, 2000 and 2014-2018
Source: U.S. Census Bureau, 2000 Decennial Census, SF3 (Table H030) and 2014-2018 ACS (Table B25024).

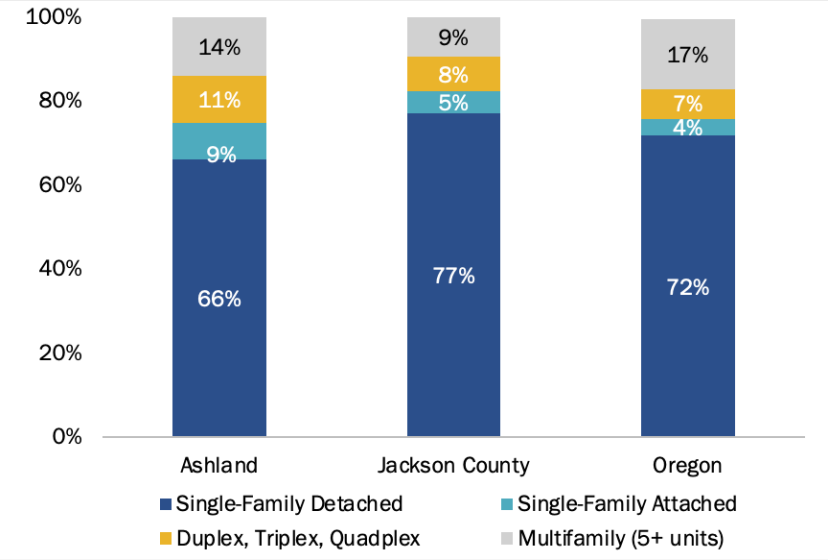


Sixty-six percent of Ashland's housing stock was single-family detached.

Ashland had a larger share of multifamily housing than Jackson County.

Exhibit 5. Housing Mix, Ashland, Jackson County, and Oregon, 2014-2018

Source: U.S. Census Bureau, 2014-2018 ACS Table B25024.



From 2000 to 2014-2018, the share of multifamily housing (with five or more units per structure) decreased by 6% in Ashland.

Exhibit 6. Change in Housing Mix, Ashland, 2000 and 2014-2018

Source: U.S. Census Bureau, 2000 Decennial Census, SF3 Table H030, and 2014-2018 ACS Table B25024.

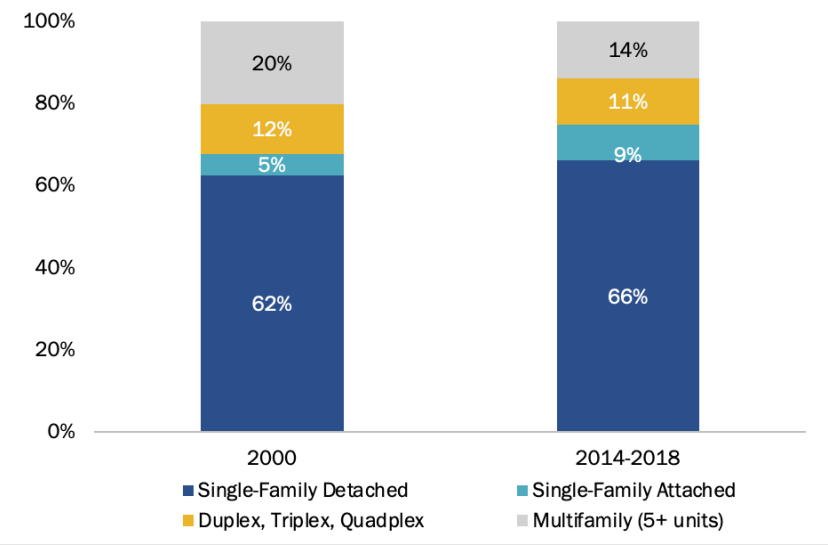
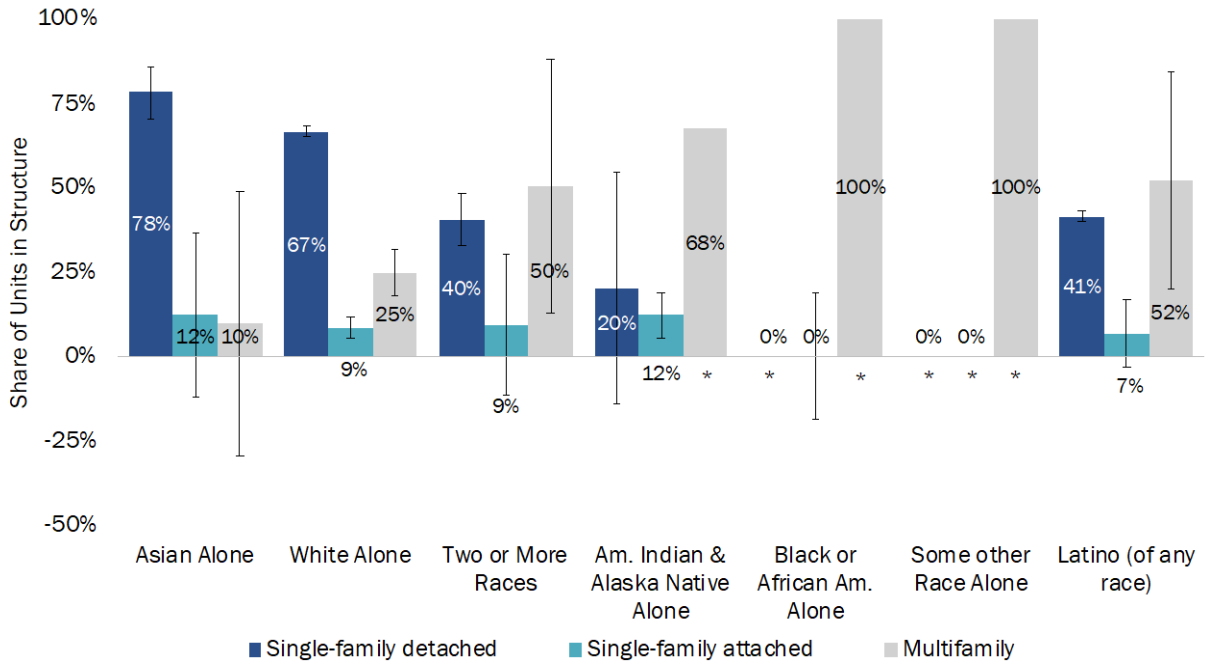


Exhibit 7 shows the types of dwelling units by race and ethnicity in Ashland. It shows that households that identified as Asian Alone were most likely to live in single-family detached housing (78%). Households that identified as Black/African American Alone or Some other Race Alone were most likely to live in multifamily housing. Of any race, about 41% of the households that identified as Latino lived in single-family detached housing.

Exhibit 7 includes an indication of margin of error (the "whisker" lines shown in the graph). The number of People of Color in Ashland is relatively small. Exhibit 26 shows that groups like Black or American Indian account for less than 2% of residents of Ashland. Exhibit 7 shows a high margin of error in the data for these groups, with either a long "whisker" line or an asterisk (*) to indicate that the margin of error exceeds 50% (indicating high uncertainty about the data).

The take-away point from Exhibit 7 is that some People of Color (not including Asians) are more likely to live in multifamily housing than the Ashland average in Exhibit 5, which shows that 14% of households live in multifamily housing.

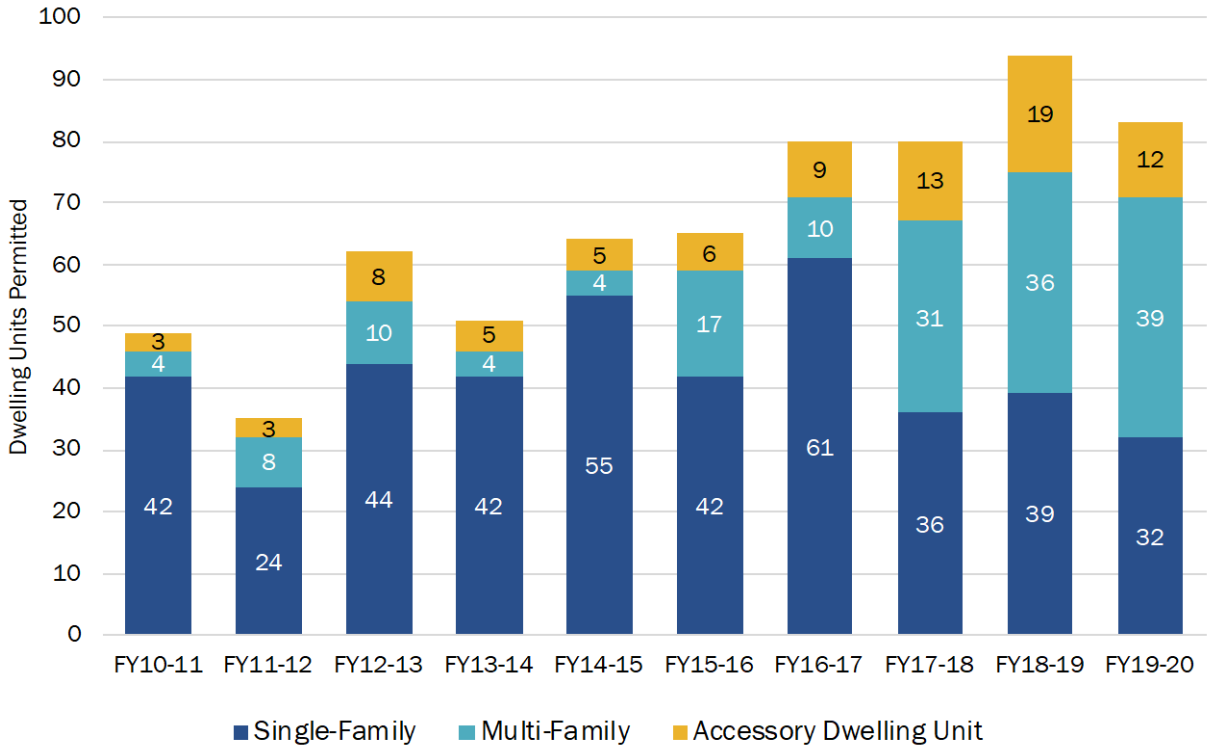
Exhibit 7. Occupied Housing Structure by Race and Ethnicity, Ashland, 2014-2018
Source: U.S. Census Bureau, 2014-2018 ACS Table B25032 A-I.
Note: Margin of errors marked with an asterisk (*) indicate the value exceeds 50%.



Building Permits

Exhibit 8 shows dwelling units permitted in Ashland over the 2008 to February of 2018 period. In this time, Ashland issued permits for 663 new dwelling units, at an annual average of 66 per year. Of these 663 permits, 63% were for single-family units, 25% were for multifamily units, and 13% were for accessory dwelling units.

Exhibit 8. Building Permits Issued for New Residential Construction by Type of Unit, Ashland, Fiscal Year 2010-11 through Fiscal Year 2019-20
Source: City of Ashland, Residential Building Permit Database.



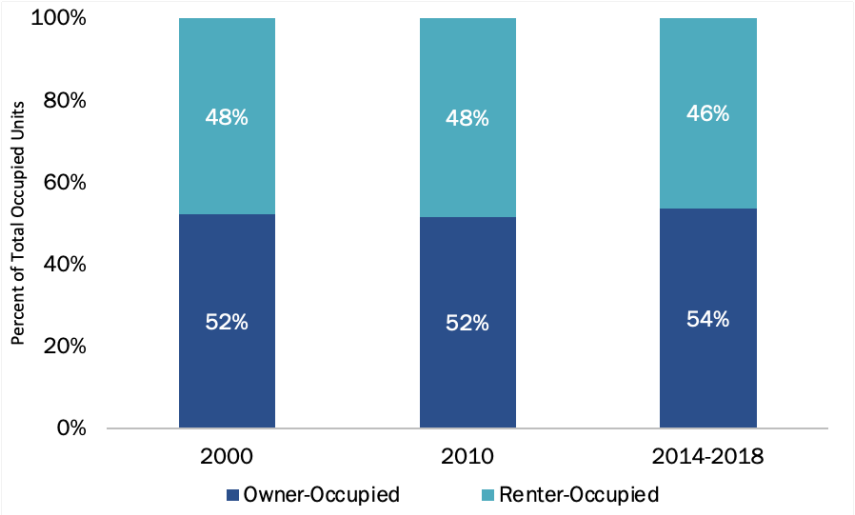
Trends in Tenure

Housing tenure describes whether a dwelling is owner- or renter-occupied. This section shows:

- **Homeownership rates in Ashland were lower than rates in Jackson County and Oregon.** About 54% of Ashland's households owned their home in the 2014-2018 period. In comparison, 63% of Jackson County households and 62% of Oregon households were homeowners in that time.
- **Homeownership rates in Ashland increased between 2000 and 2014-2018.** In 2000, 52% of Ashland households were homeowners. This increased to 54% in 2014-2018.
- **The majority of Ashland homeowners (88%) lived in single-family detached housing,** while almost half of renters (51%) live in some form of multifamily housing (duplexes on through units in larger multifamily structures).

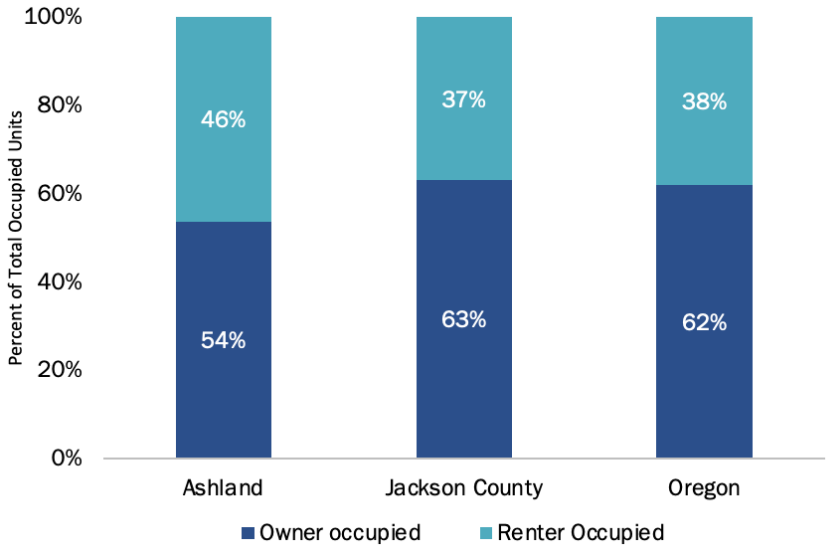
The homeownership rate in Ashland increased by 2% from 2000 to 2014-2018.

Exhibit 9. Tenure, Occupied Units, Ashland, 2000 - 2014-18
Source: U.S. Census Bureau, 2000 Decennial Census SF1 Table H004, 2010 Decennial Census SF1 Table H4, 2014-2018 ACS Table B24003.



Ashland had a lower homeownership rate than Jackson County and Oregon.

Exhibit 10. Tenure, Occupied Units, Ashland, 2014-2018
Source: U.S. Census Bureau, 2014-2018 ACS 5-Year Estimates, Table B24003.



The majority of homeowners (88%) lived in single-family detached housing.

In comparison, less than half of Ashland's renters (40%) lived in single-family detached housing; over half lived in some form of multifamily housing (51%)

Exhibit 11. Housing Units by Type and Tenure, Ashland, 2014-2018
Source: U.S. Census Bureau, 2014-2018 ACS Table B25032.

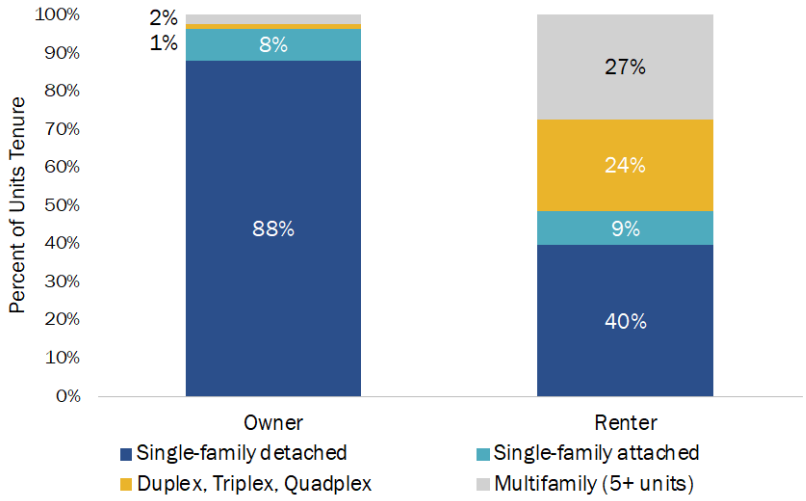
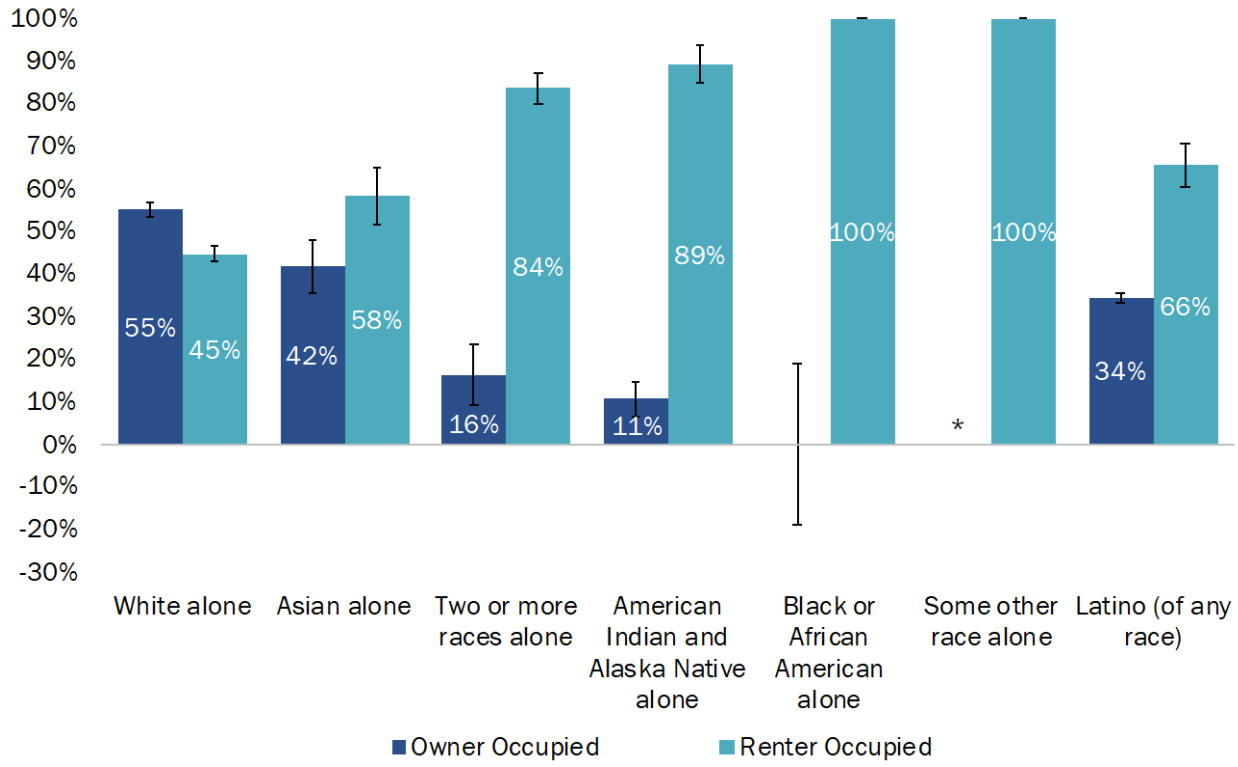


Exhibit 12 shows housing tenure by race and ethnicity of Ashland's households. Households that identified as White Alone or Asian Alone had the highest rates of home ownership (55% and 42%). About 34% of households who identified as Latino (of any race) owned their own home.

Exhibit 12 includes an indication of margin of error (the "whisker" lines shown in the graph). The number of People of Color in Ashland is relatively small. Exhibit 26 shows that groups like Black for about 1.4% of residents of Ashland. Exhibit 12 shows a high margin of error in the data for Black and "some other race" groupings, with either a long "whisker" line or an asterisk (*) to indicate that the margin of error exceeds 50% (indicating high uncertainty about the data).

The take-away point from asterisk is that some People of Color are more likely rent their housing than the Ashland average in Exhibit 10, which shows that 54% of Ashland's households are homeowners.

Exhibit 12. Tenure by Race and Ethnicity, Ashland, 2014-2018
Source: U.S. Census Bureau, 2014-2018 ACS Tables B25003A-I.
Note: Margin of errors marked with an asterisk (*) indicate the value exceeds 50%.

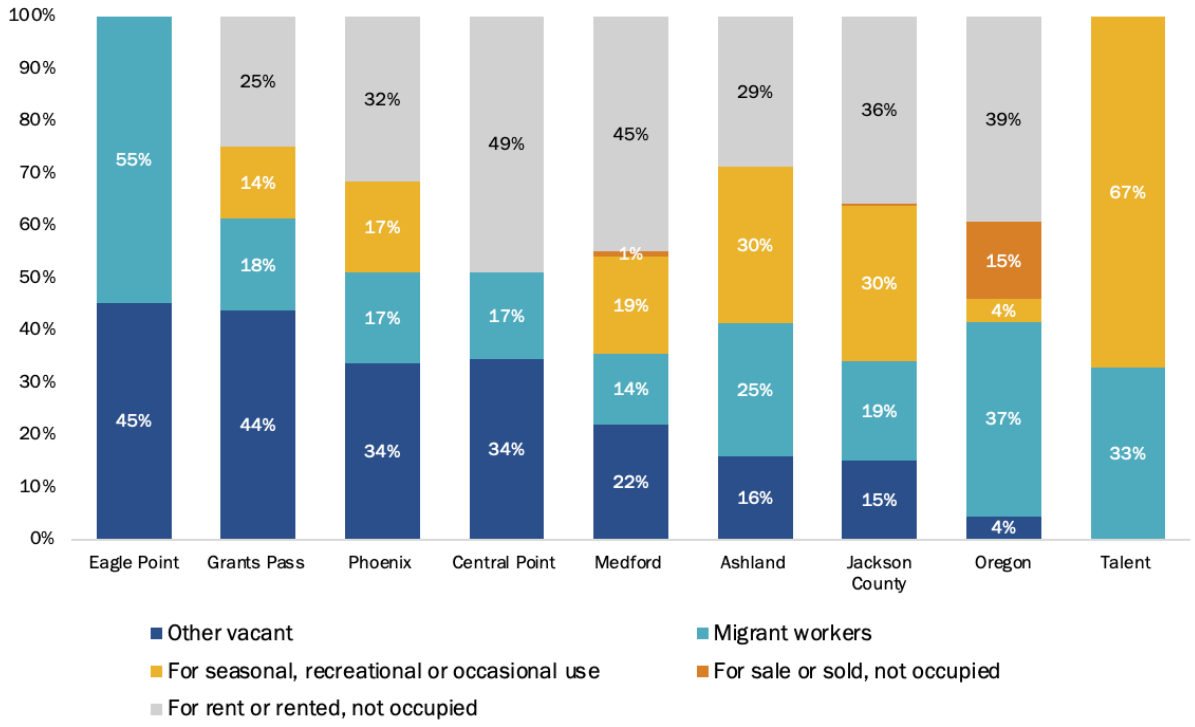


Vacancy Rates

Housing vacancy is a measure of housing that is available to prospective renters and buyers. It is also a measure of unutilized housing stock. The Census defines vacancy as: "Unoccupied housing units… determined by the terms under which the unit may be occupied, e.g., for rent, for sale, or for seasonal use only." The 2010 Census identified vacancy through an enumeration, separate from (but related to) the survey of households. Enumerators are obtained using information from property owners and managers, neighbors, rental agents, and others.

According to the 2014-2018 Census, the vacancy rate in Ashland was 8.3%, compared to 7.5 % for Jackson County and 9.1% for Oregon. About 30% of Ashland's vacant units are vacant for seasonal, recreational, or occasional use reasons (see Exhibit 13).

Exhibit 13. Vacancy by Reason, Ashland, 2014-2018
Source: U.S. Census Bureau, 2014-2018 ACS Table B25004.



Government-Assisted Housing

Governmental agencies and nonprofit organizations offer a range of housing assistance to low- and moderate-income households in renting or purchasing a home. There are 10 government-assisted housing developments in Ashland.

Exhibit 14. Government Assisted Housing, Ashland, 2019
Source: Oregon Health Authority. (November 2019). Affordable Housing Inventory in Oregon.

Development Name	Total Affordable Units	Studio units	1-bedroom units	2-bedroom units	3-bedroom units
Chestnut Apts	40		8	28	4
Ashley Senior Center Apts	83	29	54		
Bridget Street	4			2	2
Chestnut Apts	4			2	2
Grant Street Apts	2			2	
Hyde Park	6		3	1	2
Parkview Apts	6	2		3	1
Snowberry Brook	60		12	38	10
Star Thistle Apts	11		11		
Stratford Apts	51		17	29	5
Total	**267**	**31**	**105**	**105**	**26**

The Jackson County Continuum of Care (CoC) region has 133 emergency shelter beds, 272 transitional shelter beds, and 857 permanently supportive housing beds supporting persons experiencing homelessness in the Jackson County region.

Exhibit 15. Facilities and Housing Targeted to Households Experiencing Homelessness, Medford/Ashland/Jackson County Continuum of Care Region, 2019
Source: HUD 2019 Continuum of Care Homeless Assistance Programs, Housing Inventory Count Report, Medford, Ashland/Jackson County CoC (from Medford's 2020-2024 Consolidated Plan).

Population Served	Emergency, Safe Haven, and Transitional Beds		Permanent Housing Beds
	Emergency Shelter	Transitional Housing	
Households with Adult(s) and Children	57	69	256
Households with Only Adults	32	143	220
Chronically Homeless Households	19	N/A	68
Veterans	10	58	313
Unaccompanied Youth	15	2	0

Manufactured Homes

Manufactured homes provide a source of affordable housing in Ashland. They provide a form of homeownership that can be made available to low- and moderate-income households. Cities are required to plan for manufactured homes—both on lots and in parks (ORS 197.475-492).

Generally, manufactured homes in parks are owned by the occupants who pay rent for the space. Monthly housing costs are typically lower for a homeowner in a manufactured home park for several reasons, including the fact that property taxes levied on the value of the land are paid by the property owner, rather than the manufactured homeowner. The value of the manufactured home generally does not appreciate in the way a conventional home would, however. Manufactured homeowners in parks are also subject to the mercy of the property owner in terms of rent rates and increases. It is generally not within the means of a manufactured homeowner to relocate to another manufactured home to escape rent increases. Homeowners living in a park is desirable to some because it can provide a more secure community with on-site managers and amenities, such as laundry and recreation facilities.

OAR 197.480(4) requires cities to inventory the mobile home or manufactured dwelling parks sited in areas planned and zoned or generally used for commercial, industrial, or high-density residential development. Exhibit 16 presents the inventory of mobile and manufactured home parks within Ashland as of November 2020. It shows that Ashland had a total of 255 manufactured home spaces in five communities within the UGB. As of November 2020, 21 spacers were vacant.

Exhibit 16. Inventory of Mobile/Manufactured Home Parks, Ashland, 2020
Source: Oregon Manufactured Dwelling Park Directory as of November 2020.

Community Name	Location	Type	Total Spaces	Vacant Spaces	Comprehensive Plan Designation
Pines Mobile Home & RV	1565 Siskiyou Blvd	Family	52	1	Commercial
Siskiyou Village	2799 Siskiyou Blvd	Family	49	10	Employment
Tolman Creek Park	215 Tolman Creek Rd	Family	38	-	Residential - Suburban
Wingspread	321 Clay St	Family	116	-	Residential - Low Density Multiple Family
Total	-	-	255	21	-

4. Demographic and Other Factors Affecting Residential Development in Ashland

Demographic trends are important for a thorough understanding of the dynamics of the Ashland housing market. Ashland exists in a regional economy; trends in the region impact the local housing market. This chapter documents demographic, socioeconomic, and other trends relevant to Ashland the national, state, and regional levels.

Demographic trends provide a context for growth in a region; factors such as age, income, migration, and other trends show how communities have grown and how they will shape future growth. To provide context, we compare Ashland to Jackson County and Oregon. We also compare Ashland to nearby cities where appropriate. Characteristics such as age and ethnicity are indicators of how the population has grown in the past and provide insight into factors that may affect future growth.

A recommended approach to conducting a Housing Capacity Analysis is described in *Planning for Residential Growth: A Workbook for Oregon's Urban Areas*, the Department of Land Conservation and Development's guidebook on local housing needs studies. As described in the workbook, the specific steps in the Housing Capacity Analysis are:

1. Project the number of new housing units needed in the next 20 years.
2. Identify relevant national, state, and local demographic and economic trends and factors that may affect the 20-year projection of structure type mix.
3. Describe the demographic characteristics of the population and, if possible, the housing trends that relate to demand for different types of housing.
4. Determine the types of housing that are likely to be affordable to the projected households based on household income.
5. Determine the needed housing mix and density ranges for each plan designation and the average needed net density for all structure types.
6. Estimate the number of additional needed units by structure type.

This chapter presents data to address steps 2, 3, and 4 in this list. Chapter 5 presents data to address steps 1, 5, and 6 in this list.

Demographic and Socioeconomic Factors Affecting Housing Choice[13]

Analysts typically describe housing demand as the preferences for different types of housing (e.g., single-family detached or apartment) and the ability to pay for that housing (the ability to exercise those preferences in a housing market by purchasing or renting housing; in other words, income or wealth).

Many demographic and socioeconomic variables affect housing choice. However, the literature about housing markets finds that age of the householder, size of the household, and income are most strongly correlated with housing choice.

- **Age of householder** is the age of the person identified (in the Census) as the head of household. Households make different housing choices at different stages of life. This chapter discusses generational trends, such as housing preferences of Baby Boomers, people born from about 1946 to 1964, Millennials, people born from about 1980 to 2000, and Generation Z, people born after 1997.
- **Size of household** is the number of people living in the household. Younger and older people are more likely to live in single-person households. People in their middle years are more likely to live in multi-person households (often with children).
- **Household income** is probably the most important determinant of housing choice. Income is strongly related to the type of housing a household chooses (e.g., single-family detached, duplex, or a building with more than five units) and to household tenure (e.g., rent or own).

This chapter focuses on these factors, presenting data that suggests how changes to these factors may affect housing need in Ashland over the next 20 years.

[13] The research in this chapter is based on numerous articles and sources of information about housing, including:

D. Myers and S. Ryu, *Aging Baby Boomers and the Generational Housing Bubble*, Journal of the American Planning Association, Winter 2008.

Davis, Hibbits, & Midghal Research, "Metro Residential Preference Survey," May 2014.

L. Lachman and D. Brett, *Generation Y: America's New Housing Wave,* Urban Land Institute, 2010.

George Galster. People Versus Place, People and Place, or More? New Directions for Housing Policy, Housing Policy Debate, 2017.

Herbert, Christopher and Hrabchak Molinsky. "Meeting the Housing Needs of an Aging Population," 2015.

J. McIlwain, *Housing in America: The New Decade,* Urban Land Institute, 2010.

Schuetz, Jenny. Who is the new face of American homeownership? Brookings, 2017.

The American Planning Association, "Investing in Place; Two generations' view on the future of communities," 2014.

Transportation for America, "Access to Public Transportation a Top Criterion for Millennials When Deciding Where to Live, New Survey Shows," 2014.

National Trends[14]

This brief summary on national housing trends builds on previous work by ECONorthwest as well as Urban Land Institute (ULI) reports and conclusions from *The State of the Nation's Housing* report from the Joint Center for Housing Studies of Harvard University. The Harvard report (2020) summarizes the national housing outlook as follows:

> Given the profound impact of the pandemic on how US households live and work, there is plenty of reason to believe that it could bring meaningful changes to housing markets. With millions of people forced to work remotely, employers and employees alike may find this an attractive option even after the pandemic ends. If so, demand would likely increase for homes large enough to provide office space, as well as easy access to outdoor spaces to exercise and socialize. And if long commutes are no longer everyday requirements, many households may move to lower-density areas where housing is less expensive. However, a major shift in residential development patterns is far from certain. What is certain is that the need for more housing of all types, locations, and price points will persist. In the near term, the outlook for housing markets is bright, fueled by very low interest rates as well as unabated demand from more affluent households. If the pandemic persists, however, it will remain a serious drag on the labor market and wage growth, and ultimately on household formations. Still, the pandemic's negative impact on markets should be relatively muted given historically tight conditions on the supply side.

However, challenges to a strong domestic housing market remain. Rising mortgage rates, the tight credit market, and limited inventory of entry-level homes make housing unaffordable for many Americans, especially younger Americans. In addition to rising housing costs, wages have also failed to keep pace, worsening affordability pressures. Single-family and multifamily housing supplies remain tight, which compound affordability issues. *The State of the Nation's Housing* report emphasizes the importance of government assistance and intervention to keep housing affordable moving forward. Several challenges and trends shaping the housing market are summarized below:

- **Bounce back in residential construction led by single-family starts.** New construction made a sharp comeback in summer 2020 led by single-family construction. Single-family starts in 2020 began at about a 900,000-unit annual rate (the fastest pace since the Great Recession), before dipping to a below 700,000-unit annual rate in April due to the COVID-19 pandemic. Then, single-family starts hit a 1.1-million-unit annual rate in September 2020—marking it as the strongest month for single-family homebuilding in over 13 years. Multifamily unit starts also continued to climb, increasing by 7.5% from about 374,000 units in 2018 to about 402,000 units in 2019. Notably, 2019 marked the first

[14] These trends are based on information from (1) the Joint Center for Housing Studies of Harvard University's publication "The State of the Nation's Housing 2020," (2) Urban Land Institute, "2021 Emerging Trends in Real Estate," and (3) the U.S. Census.

year since 1988 that multifamily starts topped 400,000. In 2019, home sales averaged 3.9 months which is below what is considered balanced (six months), with lower-cost and moderate-cost homes experiencing the tightest inventories. *The State of the Nation's Housing* report cited lack of skilled labor, rising construction costs, land use regulations (particularly density restrictions), and development fees as constraints on new construction.

- **Demand shift from renting to owning.** After years of decline, the national homeownership rate increased slightly from 64.4% in 2018 to 64.6% in 2019. Trends suggest the recent homeownership increases are among householders of all age groups; however, new growth in homeownership since the post-Great Recession low of 2013 resulted from households with higher incomes. About 88% of net new growth (2013 to 2019) was among households with incomes of $150,000 or more.
- **Housing affordability.** Despite a recent downward trend, 37.1 million American households spent more than 30% of their income on housing in 2019 which is 5.6 million more households than in 2001. Renter households experienced cost-burden at more than double the rate of homeowners (46% versus 21%) with the number of cost-burdened renters exceeding cost-burdened homeowners by 3.7 million in 2019. Affordability challenges continued to move up the income ladder, with the share of cost-burdened middle-income households increasing slightly from 2018 to 2019 even as the share of low-income households experiencing cost-burden declined slightly over the same period. Households under the age of 25 and over the age of 85 had the highest rates of housing cost-burden.
- **Long-term growth and housing demand.** The Joint Center for Housing Studies forecasts that, nationally, demand for new homes could total as many as 12 million units between 2018 and 2028[15]. Much of the demand will come from Baby Boomers, Millennials, Generation Z,[16] and immigrants. The Urban Land Institute cites the trouble of overbuilding in the luxury sector while demand is in mid-priced single-family houses affordable to a larger buyer pool.
- **Growth in rehabilitation market.**[17] Aging housing stock and poor housing conditions are growing concerns for jurisdictions across the United States. With almost 80% of the nation's housing stock at least 20 years old (and 40% at least 50 years old), Americans are spending in excess of $400 billion per year on residential renovations and repairs. As housing rehabilitation becomes the go-to solution to address housing conditions, the

[15] The Joint Center for Housing Studies of Harvard University. The State of the Nation's Housing 2019.

[16] According to the Pew Research Center, Millennials were born between the years of 1981 to 1996 and Generation Z were born between 1997 to 2012 (inclusive). Read more about generations and their definitions here: http://www.pewresearch.org/fact-tank/2018/03/01/defining-generations-where-millennials-end-and-post-millennials-begin/.

[17] These findings are copied from: Joint Center for Housing Studies. (2019). Improving America's Housing, Harvard University. Retrieved from: https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_Improving_Americas_Housing_2019.pdf

home remodeling market has grown more than 50% since the recession ended—generating 2.2% of national economic activity (in 2017).

Despite trends suggesting growth in the rehabilitation market, rising construction costs and complex regulatory requirements pose barriers to rehabilitation. Lower-income households or households on fixed incomes may defer maintenance for years due to limited financial means, escalating rehabilitation costs. At a certain point, the cost of improvements may outweigh the value of the structure, which may necessitate new responses such as demolition or redevelopment.

- **Declining residential mobility.**[18] Residential mobility rates have declined steadily since 1980. Nearly one in five Americans moved every year in the 1980s, compared to one in ten Americans between 2018 and 2019. While reasons for decline in residential mobility are uncertain, contributing factors include demographic, housing affordability, and labor-related changes. For instance, as Baby Boomers and Millennials age, mobility rates are expected to fall as people typically move less as they age. Harvard University's Research Brief (2020) also suggests that increasing housing costs could be preventing people from moving if they are priced out of desired neighborhoods or if they prefer to stay in current housing as prices rise around them. Other factors that may impact mobility include: the rise in dual-income households (which complicates job-related moves), the rise in work-from-home options, and the decline in company-funded relocations. While decline in mobility rates span all generations, they are greatest among young adults and renters, two of the more traditionally mobile groups.
- **Changes in housing preference.** Housing preference will be affected by changes in demographics, most notably: the aging of Baby Boomers, housing demand from Millennials and Generation Z, and growth of immigrants.
  - *Baby Boomers.* In 2020, the oldest members of this generation were in their seventies and the youngest were in their fifties. The continued aging of the Baby Boomer generation will affect the housing market. In particular, Baby Boomers' will influence housing preference and homeownership trends. Preferences (and needs) will vary for Boomers' moving through their 60s, 70s, and 80s (and beyond). They will require a range of housing opportunities. For example, "aging baby boomers are increasingly renters-by-choice, [preferring] walkable, high-energy, culturally evolved communities."[19] Many seniors are also moving to planned retirement destinations earlier than expected as they experience the benefits of work-from-home trends (accelerated by COVID-19). Additionally, the supply of caregivers is decreasing as people in this cohort move from giving care to needing care, making more inclusive, community-based, congregate settings more important. Senior households earning different incomes may make distinctive housing choices. For instance, low-income seniors may not have the financial resources to live out their

[18] Frost, R. (2020). "Are Americans stuck in place? Declining residential mobility in the US." Joint Center for Housing Studies of Harvard University's Research Brief.

[19] Urban Land Institute. Emerging Trends in Real Estate, United States and Canada. 2019.

years in a nursing home and may instead choose to downsize to smaller, more affordable units. Seniors living in proximity to relatives may also choose to live in multigenerational households.

Research shows that "older people in western countries prefer to live in their own familiar environment as long as possible," but aging in place does not only mean growing old in their own homes.[20] A broader definition exists, which explains that aging in place means "remaining in the current community and living in the residence of one's choice."[21] Some Boomers are likely to stay in their home as long as they are able, and some will prefer to move into other housing products, such as multifamily housing or age-restricted housing developments, before they move into to a dependent living facility or into a familial home. Moreover, "the aging of the U.S. population, [including] the continued growth in the percentage of single-person households, and the demand for a wider range of housing choices in communities across the country is fueling interest in new forms of residential development, including tiny houses."[22]

- *Millennials.* Over the last several decades, young adults have increasingly lived in multigenerational housing—more so than older demographics.[23] However, as Millennials move into their early to mid-thirties, postponement of family formation is ending, and millennials are likely to prefer detached, single family homes in suburban areas.

  At the beginning of the 2007–2009 recession, Millennials only started forming their own households. Today, Millennials are driving much of the growth in new households, albeit at slower rates than previous generations. As this generation continues to progress into their homebuying years, they will seek out affordable, modest-sized homes. This will prove challenging as the market for entry-level, single-family homes has remained stagnant. Although construction of smaller homes (< 1,800 sq. ft.) increased in 2019, they only represented 24% of single-family units.

  Millennials' average wealth may remain far below Boomers and Gen Xers, and student loan debt will continue to hinder consumer behavior and affect retirement savings. As of 2020, Millennials comprised 38% of home buyers, while Gen Xers comprised 23% and Boomers 33%.[24] "By the year 2061, it is estimated that $59 trillion

[20] Vanleerberghe, Patricia, et al. (2017). The quality of life of older people aging in place: a literature review.

[21] *Ibid.*

[22] American Planning Association. Making Space for Tiny Houses, Quick Notes.

[23] According to the Pew Research Center, in 1980, just 11% of adults aged 25 to 34 lived in a multigenerational family household, and by 2008, 20% did (82% change). Comparatively, 17% of adults aged 65 and older lived in a multigenerational family household, and by 2008, 20% did (18% change).

[24] National Association of Realtors. (2020). 2020 Home Buyers and Sellers Generational Trends Report, March 2020. Retrieved from: https://www.nar.realtor/research-and-statistics/research-reports/home-buyer-and-seller-generational-trends

will be passed down from boomers to their beneficiaries," presenting new opportunities for Millennials (as well as Gen Xers).[25]

- *Generation Z.* In 2020, the oldest members of Generation Z were in their early 20s and the youngest in their early childhood years. By 2040, Generation Z will be between 20 and 40 years old. While they are more racially and ethnically diverse than previous generations, when it comes to key social and policy issues, they look very much like Millennials. Generation Z was set to inherit a strong economy and record-low unemployment.[26] However, because the long-term impacts of COVID-19 are unknown, Generation Z may now be looking at an uncertain future.

  While researchers do not yet know how Generation Z will behave in adulthood, many expect they will follow patterns of previous generations. A segment is expected to move to urban areas for reasons similar to previous cohorts (namely, the benefits that employment, housing, and entertainment options bring when they are in close proximity). However, this cohort is smaller than Millennials (67 million vs. 72 million) which may lead to slowing real estate demand in city centers.

- *Immigrants.* Research on foreign-born populations shows that immigrants, more than native-born populations, prefer to live in multigenerational housing. Still, immigration and increased homeownership among minorities could also play a key role in accelerating household growth over the next 10 years. Current Population Survey estimates indicate that the number of foreign-born households rose by nearly 400,000 annually between 2001 and 2007, and they accounted for nearly 30% of overall household growth. Beginning in 2008, the influx of immigrants was staunched by the effects of the Great Recession. After a period of declines, the foreign-born population again began contributing to household growth, despite decline in immigration rates in 2019. The Census Bureau's estimates of net immigration in 2019 indicate that 595,000 immigrants moved to the United States from abroad, down from 1.2 million immigrants in 2017–2018. However, as noted in *The State of the Nation's Housing* (2020) report, "because the majority of immigrants do not immediately form their own households upon arrival in the country, the drag on household growth from lower immigration only becomes apparent over time."

- *Diversity.* The growing diversity of American households will have a large impact on the domestic housing markets. Over the coming decade, minorities will make up a larger share of young households and constitute an important source of demand for both rental housing and small homes. The growing gap in homeownership rates between Whites and Blacks, as well as the larger share of minority households that are cost burdened warrants consideration. White households had a 73%

[25] PNC. (n.d.). Ready or Not, Here Comes the Great Wealth Transfer. Retrieved from: https://www.pnc.com/en/about-pnc/topics/pnc-pov/economy/wealth-transfer.html

[26] Parker, K. & Igielnik, R. (2020). On the cusp if adulthood and facing an uncertain future: what we know about gen Z so far. Pew Research Center. Retrieved from: https://www.pewsocialtrends.org/essay/on-the-cusp-of-adulthood-and-facing-an-uncertain-future-what-we-know-about-gen-z-so-far/

homeownership rate in 2019 compared to a 43% rate for Black households. This 30-percentage point gap is the largest disparity since 1983. Although homeownership rates are increasing for some minorities, Black and Hispanic households are more likely to have suffered disproportionate impacts of the pandemic and forced sales could negatively impact homeownership rates. This, combined with systemic discrimination in the housing and mortgage markets and lower incomes relative to White households, leads to higher rates of cost burden for minorities —43% for Blacks, 40% for Latino, 32% for Asians and 25% for Whites in 2019. As noted in *The State of the Nation's Housing (2020)* report "the impacts of the pandemic have shed light on the growing racial and income disparities in the nation between the nation's haves and have-nots are the legacy of decades of discriminatory practices in the housing market and in the broader economy."

- **Changes in housing characteristics.** The U.S. Census Bureau's Characteristics of New Housing Report (2019) presents data that show trends in the characteristics of new housing for the nation, state, and local areas. Several long-term trends in the characteristics of housing are evident from the New Housing Report:[27]
  - *Larger single-family units on smaller lots.* Between 1999 and 2019, the median size of new single-family dwellings increased by 13% nationally, from 2,028 sq. ft. to 2,301 sq. ft., and 14% in the western region from 2,001 sq. ft. in 1999 to 2,279 sq. ft in 2019. Moreover, the percentage of new units smaller than 1,400 sq. ft. nationally decreased by more than half, from 16% in 1999 to 7% in 2019. The percentage of units greater than 3,000 sq. ft. increased from 17% in 1999 to 25% of new one-family homes completed in 2019. In addition to larger homes, a move toward smaller lot sizes was seen nationally. Between 2009 and 2019, the percentage of lots less than 7,000 sq. ft. increased from 25% to 33% of lots.

    Based on national study about homebuying preferences that differ by race/ethnicity, African Americans home buyers wanted a median unit size of 2,664 square feet, compared to 2,347 sq. ft. for Hispanic buyers, 2,280 sq. ft. for Asian buyers, and 2,197 sq. ft. for White buyers.[28] This same study found that minorities were less likely to want large lots.
  - *Larger multifamily units.* Between 1999 and 2019, the median size of new multifamily dwelling units increased by 3.4% nationally. In the western region, the median size decreased by 1.9%. Nationally, the percentage of new multifamily units with more than 1,200 sq. ft. increased from 28% in 1999 to 35% in 2019 and increased from 25% to 27% in the western region.
  - *Household amenities.* Across the United States since 2013, an increasing number of new units had air-conditioning (fluctuating year by year at over 90% for both new

[27] U.S. Census Bureau, Highlights of Annual 2019 Characteristics of New Housing. Retrieved from: https://www.census.gov/construction/chars/highlights.html

[28] Quint, Rose. (April 2014). *What Home Buyers Really Want: Ethnic Preferences.* National Association of Home Builders.

single-family and multifamily units). In 2000, 93% of new single-family houses had two or more bathrooms, compared to 96% in 2019. The share of new multifamily units with two or more bathrooms decreased from 55% of new multifamily units to 45%. As of 2019, 92% of new single-family houses in the United States had garages for one or more vehicles (from 89% in 2000). Additionally, if work from home dynamics become a more permanent option, then there may be rising demand for different housing amenities such as more space for home offices or larger yards for recreation.

- *Shared amenities*. Housing with shared amenities grew in popularity, as it may improve space efficiencies and reduce per-unit costs/maintenance costs. Single-room occupancies (SROs), [29] cottage clusters, cohousing developments, and multifamily products are common housing types that take advantage of this trend. Shared amenities may take many forms and include shared bathrooms, kitchens, other home appliances (e.g., laundry facilities, outdoor grills), security systems, outdoor areas (e.g., green spaces, pathways, gardens, rooftop lounges), fitness rooms, swimming pools, tennis courts, and free parking.[30]

State Trends

In August 2019, the State of Oregon passed statewide legislation -- Oregon House Bill 2001 and 2003. **House Bill 2001 (HB2001)** required many Oregon communities to accommodate middle housing within single-family neighborhoods. "Medium Cities"—those with 10,000 to 25,000 residents outside the Portland metro area—are required to allow duplexes on each lot or parcel where a single-family home is allowed. "Large Cities"—those with over 25,000 residents and nearly all jurisdictions in the Portland metro urban growth boundary (UGB)—must meet the same duplex requirement as well as allow triplexes, fourplexes, townhomes, and cottage clusters in all areas that are zoned for residential use and allow single-family homes. Note that the middle housing types (other than duplexes) do not have to be allowed on *every* lot or parcel that allows single-family homes, which means that larger cities maintain some discretion.

Middle housing is generally built at a similar scale as single-family homes but at higher residential densities. It provides a range of housing choices at different price points within a community.

House Bill 2003 (HB2003) envisions Oregon's housing planning system is reformed from a singular focus (on ensuring adequate available land) to a more comprehensive approach that also achieves these critical goals: (1) support and enable the construction of sufficient units to

[29] Single-room occupancies are residential properties with multiple single-room dwelling units occupied by a single individual. From: U.S. Department of Housing and Urban Development. (2001). *Understanding SRO*. Retrieved from: https://www.hudexchange.info/resources/documents/Understanding-SRO.pdf

[30] Urbsworks. (n.d.). Housing Choices Guidebook: A Visual Guide to Compact Housing Types in Northwest Oregon. Retrieved from: https://www.oregon.gov/lcd/Publications/Housing-Choices-Booklet_DIGITAL.pdf

Saiz, Albert and Salazar, Arianna. (n.d.). Real Trends: The Future of Real Estate in the United States. Center for Real Estate, Urban Economics Lab.

accommodate current populations and projected household growth and (2) reduce geographic disparities in access to housing (especially affordable and publicly supported housing). In that, HB 2003 required the development of a methodology for projecting *regional* housing need and allocate that need to local jurisdictions. It also expanded local government responsibilities for planning to meet housing need by requiring cities to develop and adopt Housing Production Strategies.

Prior to the passage of these bills, Oregon developed its *2016–2020 Consolidated Plan* which includes a detailed housing needs analysis as well as strategies for addressing housing needs statewide. The plan concluded that "a growing gap between the number of Oregonians who need affordable housing and the availability of affordable homes has given rise to destabilizing rent increases, an alarming number of evictions of low- and fixed- income people, increasing homelessness, and serious housing instability throughout Oregon." It identified the following issues that describe housing need statewide:[31]

- For housing to be considered affordable, a household should pay up to one-third of their income toward rent, leaving money left over for food, utilities, transportation, medicine, and other basic necessities. Today, one in two Oregon households pays more than one-third of their income toward rent, and one in three pays more than half of their income toward rent.
- More school children are experiencing housing instability and homelessness. The rate of K–12 homeless children increased by 12% from the 2013–2014 school year to the 2014–2015 school year.
- Oregon has 28,500 rental units that are affordable and available to renters with extremely low incomes. There are about 131,000 households that need those apartments, leaving a gap of 102,500 units.
- Housing instability is fueled by an unsteady, low-opportunity employment market. Over 400,000 Oregonians are employed in low-wage work. Low-wage work is a growing share of Oregon's economy. When wages are set far below the cost needed to raise a family, the demand for public services grows to record heights.
- Women are more likely than men to end up in low-wage jobs. Low wages, irregular hours, and part-time work compound issues.
- People of color historically constitute a disproportionate share of the low-wage work force. About 45% of Latino, and 50% of African Americans, are employed in low-wage industries.
- The majority of low-wage workers are adults over the age of 20, many of whom have earned a college degree, or some level of higher education.

[31] These conclusions are copied directly from the report: Oregon's 2016–2020 Consolidated Plan. Retrieved from: http://www.oregon.gov/ohcs/docs/Consolidated-Plan/2016-2020-Consolidated-Plan-Amendment.pdf.

- In 2019, minimum wage in Oregon[32] was $11.25, compared to $12.50 in the Portland Metro, and $11.00 for nonurban counties.

Oregon developed its *Statewide Housing Plan* in 2018. The Plan identified six housing priorities to address in communities across the State over the 2019 to 2023 period (summarized below). In August 2020, Oregon Housing and Community Services (OHCS) released a summary of their progress.[33] The following section includes summaries and excerpts from their status report:

- **Equity and Racial Justice.** *Advance equity and racial justice by identifying and addressing institutional and systemic barriers that have created and perpetuated patterns of disparity in housing and economic prosperity.*

  OHCS built internal organizational capacity through staff trainings on Equity and Racial Justice (ERJ) and hired an Equity, Diversity and Inclusion Manager. OHCS established a workgroup to support equity in their data system and approved an internal organizational structure to advance and support ERJ within all areas of OHCS. Now, OHCS is developing funding mechanisms to encourage culturally specific organizations to increase services to underserved communities and to increase the number and dollar amounts of contracts awarded to minority, women, and emerging small businesses (MWESBs).

- **Homelessness.** *Build a coordinated and concerted statewide effort to prevent and end homelessness, with a focus on ending unsheltered homelessness of Oregon's children and veterans.*

  The Homeless Services Section (HSS) made progress in building a foundation for planning and engagement across intersecting economic, social, and health systems. The OHCS Veteran Leadership team established recurring information-sharing sessions with federal, state, and local partners. HSS convened Oregon Homeless Management Information System (HMIS) stakeholders to build recommendations and co-construct a path toward a new HMIS implementation and data warehouse. HSS established successful workflows to analyze demographic data of people entering/exiting the homeless service system.

- **Permanent Supportive Housing.** *Invest in permanent supportive housing (PSH), a proven strategy to reduce chronic homelessness and reduce barriers to housing stability.*

  OHCS funded 405 of their 1,000 PSH-unit targets. Almost half of these units were the result of the NOFA tied to the first PSH Institute cohort.

[32] The 2016 Oregon Legislature, Senate Bill 1532, established a series of annual minimum wage rate increases beginning July 1, 2016, through July 1, 2022. Retrieved from: https://www.oregon.gov/boli/whd/omw/pages/minimum-wage-rate-summary.aspx

[33] This section uses many direct excerpts from the OHCS Statewide Housing Plan Year One Summary August 2020 Report to HSC. Oregon Statewide Housing Plan, Status Reports. https://www.oregon.gov/ohcs/Documents/swhp/SWHP-Report-Y1-Summary.pdf

- **Affordable Rental Housing.** *Work to close the affordable rental housing gap and reduce housing cost burden for low-income Oregonians.*

  OHCS implemented a new electronic application and widespread adoption of system work modules. They also established a capacity building team to assess and recommend opportunities for growth in their development priorities and began training and technical assistance to potential PSH and rural developers. OHCS increased their units by 8,408 representing 22.8% of their 25,000 unit 5-year target.

- **Homeownership.** *Provide more low- and moderate-income Oregonians with the tools to successfully achieve and maintain homeownership, particularly in communities of color.*

  OHCS pursued a strategy to align programs with the needs of communities of color, improved their Homeownership Center framework and Down Payment Assistance product, began developing their TBA program and focused on low-cost homeownership through manufactured housing. Additionally, they began developing the Restore Health and Safety program and re-opening the Oregon Homeownership Stabilization Initiative (OHSI) program. OHCS also supported the Joint Task Force on Racial Equity in Homeownership and advocating for additional funds to support communities of color. OHCS provided 678 mortgage lending products of their 6,500 5-Year goal with 170 going to households of color.

- **Rural Communities.** *Change the way OHCS does business in small towns and rural communities to be responsive to the unique housing and service needs and unlock the opportunities for housing development.*

  OHCS focused on developing a better understanding of rural community needs and increasing rural capacity to build more affordable housing. OHCS hired a full-time capacity building analyst who has conducted outreach to key stakeholders across the state representing rural communities and developed a strategy to address those needs. OHCS has funded 532 units in rural communities, out of a total of 2,543 units in the 5-year goal (21% of target).

Regional and Local Demographic Trends May Affect Housing Need in Ashland

Demographic trends that might affect the key assumptions used in the baseline analysis of housing need are (1) the aging population, (2) changes in household size and composition, and (3) increases in diversity.

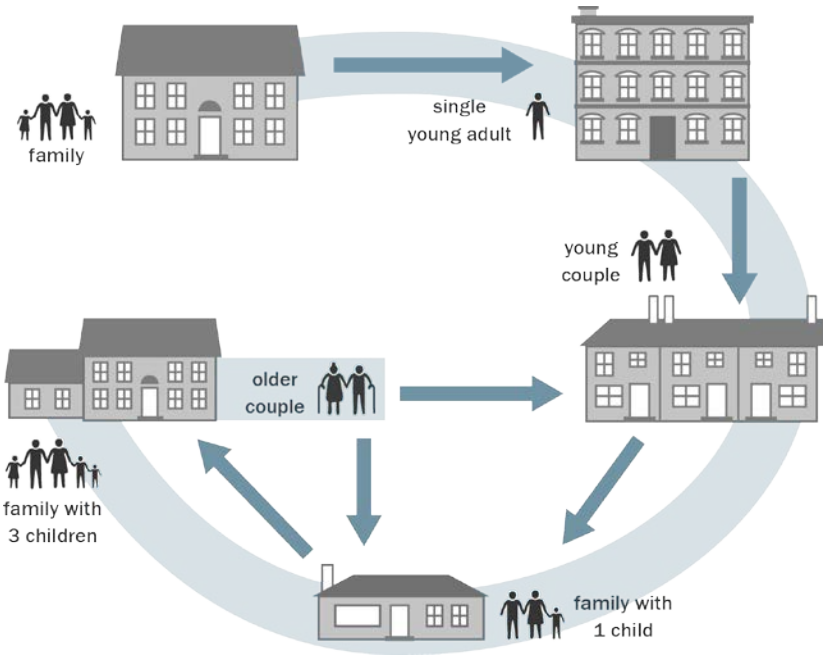
An individual's housing needs change throughout their life, with changes in income, family composition, and age. The types of housing needed by a 20-year-old college student differ from the needs of a 40-year-old parent with children, or an 80-year-old single adult. As Ashland's population ages, different types of housing will be needed to accommodate older residents. The housing characteristics by age data below reveal this cycle in action in Ashland.

Housing needs and preferences change in predictable ways over time, such as with changes in marital status and size of family. Changes in income, which changes over a person's life with age, strongly influence the types of housing selected.

Families of different sizes need different types of housing. Changes in income is also a key factor in housing demand.

This graphic illustrates an example of changes in housing needs across a person's life.

Exhibit 17. Effect of Demographic Changes on Housing Need
Source: ECONorthwest, adapted from Clark, William A.V. and Frans M. Dieleman. 1996. Households and Housing. New Brunswick, NJ: Center for Urban Policy Research.



Growing Population

Ashland's population growth will drive future demand for housing in the City over the planning period.

Exhibit 18 shows that Ashland's population (within its city limits) grew by 8% between 2000 and 2020. Ashland added 1,583 new residents, at an average annual growth rate of 0.4%.

Exhibit 19 shows that the population within Ashland UGB is also forecast to grow over the planning period (2021-2041). The official population forecast, from the Oregon Population Forecast Program, finds that Ashland will add 1,691 people, at an average annual growth rate of 0.37%.

Exhibit 18. Population, Ashland, Jackson County, Oregon, U.S., 2000, 2010, and 2020
Source: U.S. Decennial Census and Portland State University, Census World Clock, and Population Research Center.

				Change 2000 to 2020		
	2000	2010	2020	Number	Percent	AAGR
U.S.	281,421,906	308,745,538	330,034,257	48,612,351	17%	0.8%
Oregon	3,421,399	3,831,074	4,268,055	846,656	25%	1.1%
Jackson County	181,269	203,206	223,240	41,971	23%	1.0%
Ashland	19,522	20,078	21,105	1,583	8%	0.4%

Ashland's population within its urban growth boundary is projected to grow by over 1,691 people between 2021 and 2041, at an average annual growth rate of 0.37%.[34]

Exhibit 19. Forecast of Population Growth, Ashland UGB, 2021 to 2041
Source: Oregon Population Forecast Program, Portland State University, Population Research Center, 2018.

21,936	23,627	1,691	8% increase
Residents in 2021	Residents in 2041	New residents 2021 to 2041	0.37% AAGR

[34] This forecast of population growth is based on Ashland UGB's official population forecast from the Oregon Population Forecast Program. ECONorthwest extrapolated the population forecast for 2020 (to 2021) and 2040 (to 2041) based on the methodology specified in the following file (from the Oregon Population Forecast Program website): http://www.pdx.edu/prc/sites/www.pdx.edu.prc/files/Population_Interpolation_Template.xlsx

Aging Population

This section shows two key characteristics of Ashland's population, with implications for future housing demand in Ashland:

- **Seniors.** Ashland has a larger share of people over 60 years old compared to Jackson County and Oregon. As Ashland's senior population grows, it will have increasing demand for housing that is suitable for elderly residents.

  Demand for housing for seniors will grow over the planning period, as the Baby Boomers continue to age and retire. The Jackson County forecast share of residents aged 60 years and older will account for 32% of its population in 2040, up from 30% in 2020.

  The impact of growth in seniors in Ashland will depend, in part, on whether older people already living in Ashland continue to reside there as they retire. National surveys show that, in general, most retirees prefer to age in place by continuing to live in their current home and community as long as possible.[35]

  Growth in the number of seniors will result in demand for housing types specific to seniors, such as small and easy-to-maintain dwellings, assisted living facilities, or age-restricted developments. Senior households will make a variety of housing choices, including remaining in their homes as long as they are able, downsizing to smaller single-family homes (detached and attached) or multifamily units, or moving into group housing (such as assisted living facilities or nursing homes), as their health declines. The challenges aging seniors face in continuing to live in their community include changes in healthcare needs, loss of mobility, the difficulty of home maintenance, financial concerns, and increases in property taxes.[36]

  Ashland has a smaller share of younger people than Jackson County and Oregon. About 19% of Ashland's population is under 20 years old, compared to 23% of Jackson County's population and 24% of Oregon's population. By 2040, the Millennial generation will be about 40 to 60 years of age and Generation Z will be between 25 and 40 years old. The forecast for Jackson County shows a decrease in Millennials and Generation Z as a percent of overall population from about 46% of the population in 2020 to about 41% of the population in 2040.

  Millennial and Generation Z will be drivers in housing need over the planning period. Ashland's ability to attract people in these age groups will depend, in large part, on whether the city has opportunities for housing that both appeals to and is affordable to Millennials and Generation Z, as well as jobs that allow younger people to live and work in Ashland.

[35] A survey conducted by the AARP indicates that 90% of people 50 years and older want to stay in their current home and community as they age. See http://www.aarp.org/research.

[36] "Aging in Place: A toolkit for Local Governments" by M. Scott Ball.

In the near-term, Millennials and Generation Z may increase demand for rental units. Research suggests that Millennials' housing preferences may be similar to the Baby Boomers, with a preference for smaller, less costly units. Surveys about housing preference suggest that Millennials want affordable single-family homes in areas that offer transportation alternatives to cars, such as suburbs or small cities with walkable neighborhoods.[37] Little information is available about the effect that Generation Z will have on the housing market and their future housing preferences.

A survey of people living in the Portland region shows that Millennials prefer single-family detached housing. The survey finds that housing price is the most important factor in choosing housing for younger residents.[38] The survey results suggest Millennials are more likely than other groups to prefer housing in an urban neighborhood or town center. While this survey is for the Portland region, it shows similar results to national surveys and studies about housing preference for Millennials.

Growth in Millennials and Generation Z in Ashland will result in increased demand for both affordable single-family detached housing (such as small single-family detached units like cottages), middle-income housing types (such as townhouses, duplexes, triplexes, and quadplexes), and multifamily housing. One of the barriers to household formation and homeownership for these groups is potential for greater levels of debt than the Baby Boomers or Generation X, which may delay household formation and delay or prevent some from becoming homeowners. Over the long-term, growth in these groups will result in increased demand for both ownership and rental opportunities, with an emphasis on housing that is comparatively affordable. There is potential for attracting new residents to housing in Ashland's commercial areas, especially if the housing is relatively affordable and located in proximity to services.

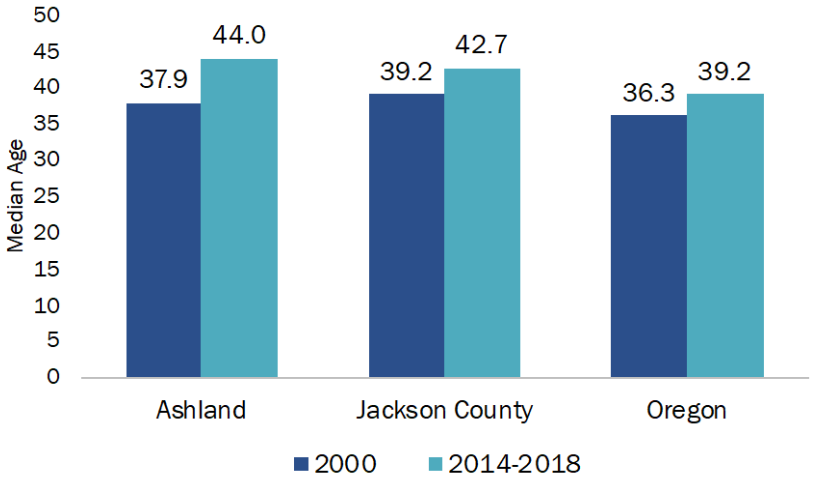
[37] The American Planning Association, "Investing in Place; Two generations' view on the future of communities." 2014.
"Access to Public Transportation a Top Criterion for Millennials When Deciding Where to Live, New Survey Shows," Transportation for America.
"Survey Says: Home Trends and Buyer Preferences," National Association of Home Builders International Builders

[38] Davis, Hibbits, & Midghal Research, "Metro Residential Preference Survey," May 2014.

From 2000 to 2014-2018, Ashland's median age increased from 37.9 to 44 years.

Exhibit 20. Median Age, Ashland, Jackson County, and Oregon, 2000 to 2014-2018

Source: U.S. Census Bureau, 2000 Decennial Census Table B01002, 2014-2018 ACS, Table B01002.

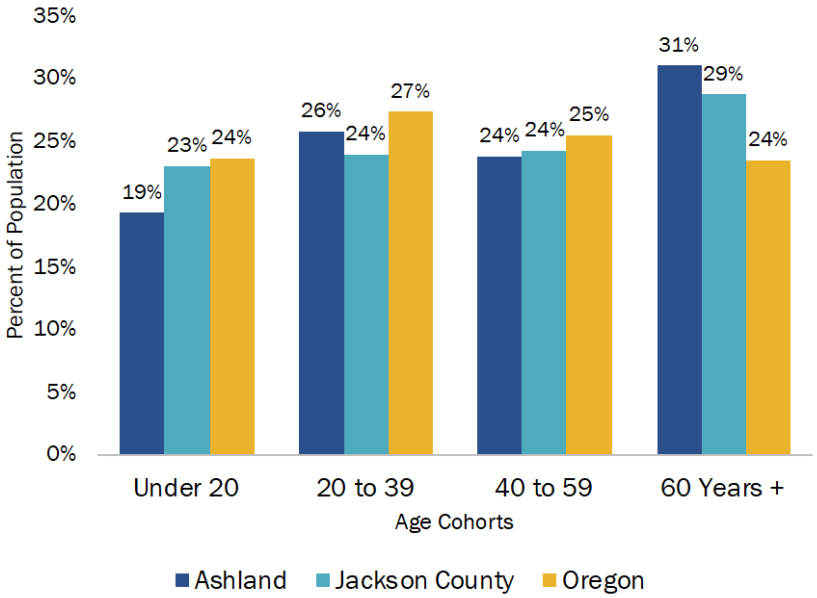


In the 2014-2018 period, 50% of Ashland's residents were between the ages of 20 and 59 years.

Ashland had a larger share of people over the age of 60 than the county and state and a smaller share residents under the age of 20.

Exhibit 21. Population Distribution by Age, Ashland, Jackson County, and Oregon, 2014-2018

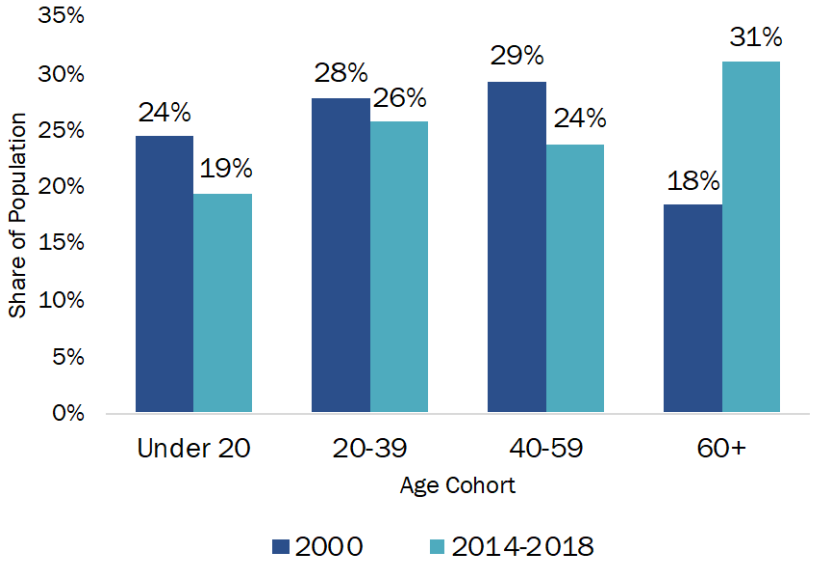
Source: U.S. Census Bureau, 2014-2018 ACS, Table B01001.



Between 2000 and the 2014-2018 period, the population aged 60 and older grew the most.

In this time, those aged 60 years and older grew by 2,909 people (from 3,509 people in 2000 to 6,499 people in 2018).

Exhibit 22. Population Growth by Age, Ashland, 2000 to 2014-2018
Source: U.S. Census Bureau, 2000 Decennial Census Table P012 and 2014-2018 ACS, Table B01001.



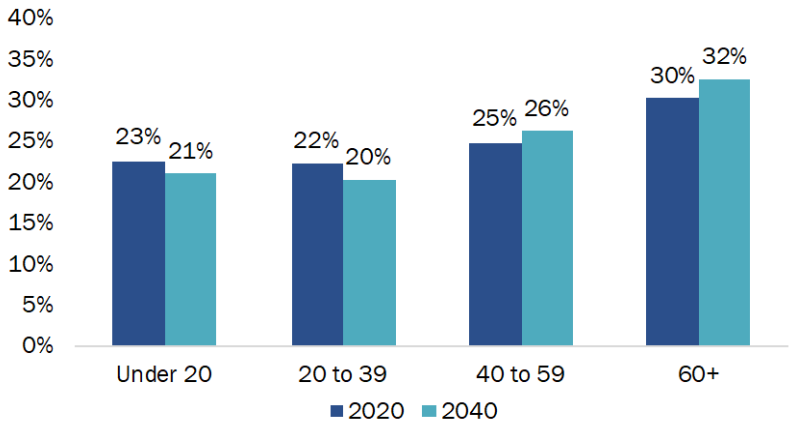
By 2040, Jackson County's population over 60 years old is forecast to grow 27%. This is an increase in 18,458 people.

Exhibit 23. Fastest-growing Age Groups, Jackson County, 2020 to 2040
Source: PSU Population Research Center, Jackson County Forecast, June 2017.

Under 20	20-39 Yrs	40-59 Yrs	60+ Yrs
11%	8%	25%	27%
5,363 People	4,211 People	13,901 People	18,458 People

By 2040, Jackson County residents 60 years of age and older are forecast to comprise 32% of the total population, up from 30% in 2020.

Exhibit 24. Population Growth by Age Group, Jackson County, 2020 and 2040
Source: PSU Population Research Center, Jackson County Forecast, June 2017.



Increased Ethnic Diversity

The number of Latino residents increased in Ashland, by 714 people, from 2000 to the 2014-2018 period. The U.S. Census Bureau forecasts that at the national level, the Latino population will continue growing faster than most other non-Latino populations between 2020 and 2040. The Census forecasts that the Latino population in the U.S. will increase 93%, from 2016 to 2060, and foreign-born Latino populations will increase by about 40% in that same time.[39]

Continued growth in the Latino population may affect Ashland's housing needs in a variety of ways. Growth in first and, to a lesser extent, second and third generation Latino immigrants, will increase demand for larger dwelling units to accommodate the, on average, larger household sizes for these households. In that, Latino households are twice as likely to include multiple generations households than the general populace.[40] As Latino households change over generations, household size typically decreases, and housing needs become similar to housing needs for all households.

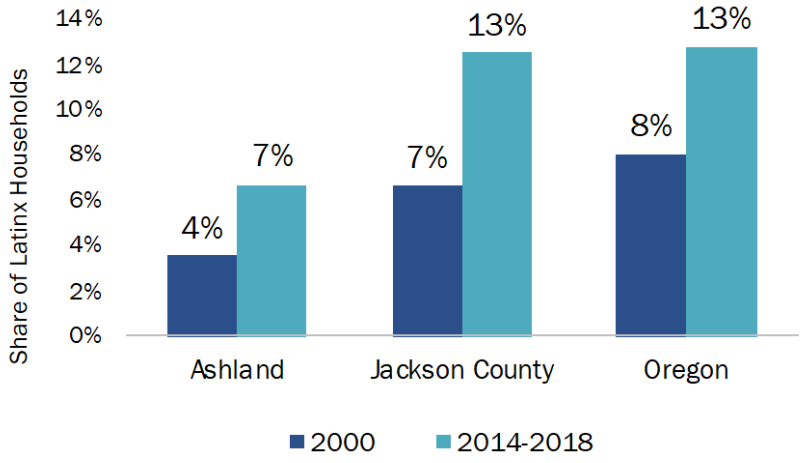
According to the *State of Hispanic Homeownership* report from the National Association of Hispanic Real Estate Professionals:[41] the Latino population accounted for 31% of the nation's new households in 2019, up 2.8 percentage points from 2017. The rate of homeownership for Latino households increased from 45.6% in 2015 to 47.5% in 2019. In that time, Latino households were the only demographic that increased their rate of homeownership.

The share of Ashland's households that identified as Latino increased between 2000 and 2014–2018.

However, Ashland was less ethnically diverse than both Jackson County and Oregon in 2000 and in the 2014–2018 period.

Exhibit 25. Latino Population as a Percent of the Total Population, Ashland, Jackson County, Oregon, 2000 and 2014–2018

Source: U.S. Census Bureau, 2000 Decennial Census Table P008, 2014–2018 ACS Table B03002.



[39] U.S. Census Bureau, *Demographic Turning Points for the United States: Population Projections for 2020 to 2060.*

[40] Pew Research Center. (2013). *Second-Generation Americans: A Portrait of the Adult Children of Immigrants.*

National Association of Hispanic Real Estate Professionals (2019). *2019 State of Hispanic Homeownership Report.*

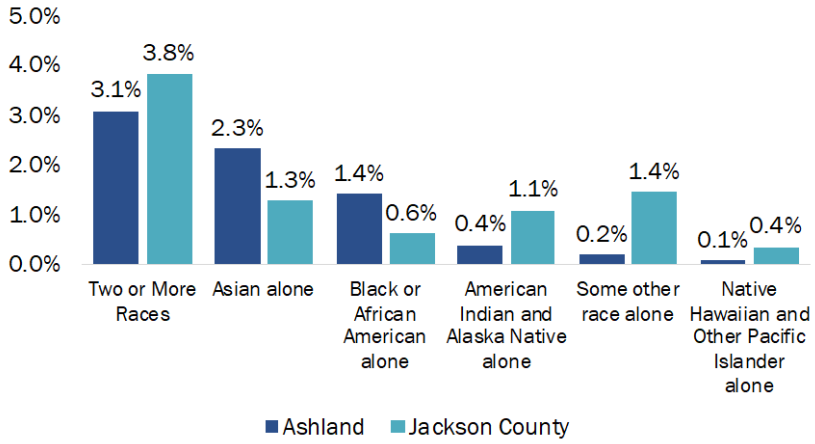
[41] National Association of Hispanic Real Estate Professionals (2019). *2019 State of Hispanic Homeownership Report.*

Racial Diversity

While the majority of Ashland's population is white, Ashland has residents of many races, as shown in Exhibit 26, consistent with Jackson County's population.

About 92% of Ashland's population was white in 2014-2018. The largest communities of color were people from two or more acres, Asians, and Blacks.

Exhibit 26. Non-White Population by Race as a Percent of Total Population, Ashland and Jackson County, 2014–2018
Source: U.S. Census Bureau, 2000 Decennial Census Table P008, 2014–2018 ACS Table B02001.



Household Size and Composition

Ashland's household composition shows that households in Ashland are different compared households in Jackson County and Oregon. In that, over half of Ashland's households (53%) are comprised of non-family households (i.e., one-person households or two or more unrelated people living together), compared to 36% in Jackson County and 37% in Oregon. On average, Ashland's households are smaller than Jackson County's and Oregon's households.

Ashland's average household size was smaller than Jackson County and Oregon's.

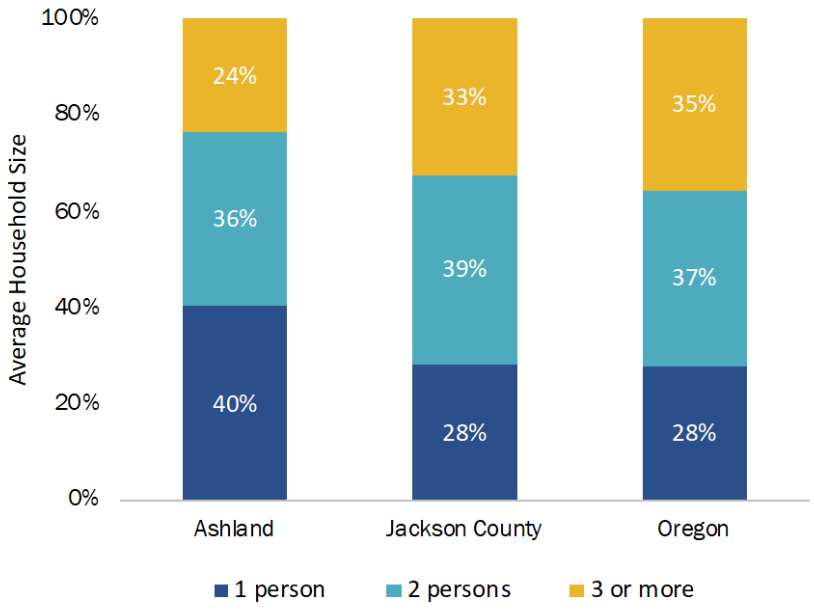
Exhibit 27. Average Household Size, Ashland, Jackson County, and Oregon, 2014-2018
Source: U.S. Census Bureau, 2014-2018 ACS 5-year estimate, Table B25010.

2.06 Persons	2.41 Persons	2.51 Persons
Ashland	Jackson County	Oregon

Ashland had a larger share of one-person households compared to the County and State.

Exhibit 28. Household Size, Ashland, Jackson County, and Oregon, 2014-2018

Source: U.S. Census Bureau, 2014-2018 ACS 5-year estimate, Table B25010.

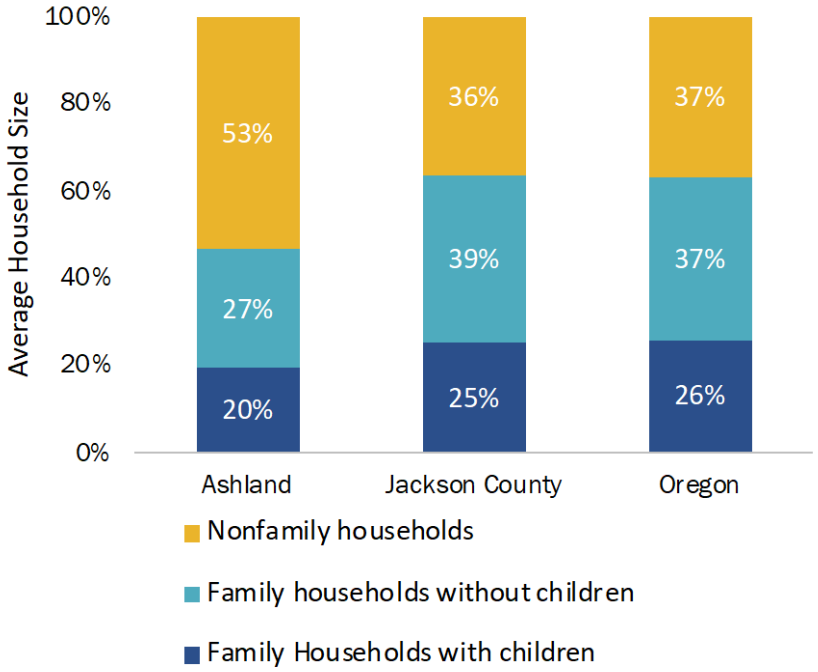


Ashland had a larger share of nonfamily households than Jackson County and Oregon.

About 20% of Ashland households were family households with children, compared with 25% of Jackson County households and 26% of Oregon households.

Exhibit 29. Household Composition, Ashland, Jackson County, Oregon, 2014-2018

Source: U.S. Census Bureau, 2014-2018 ACS 5-year estimate, Table DP02.

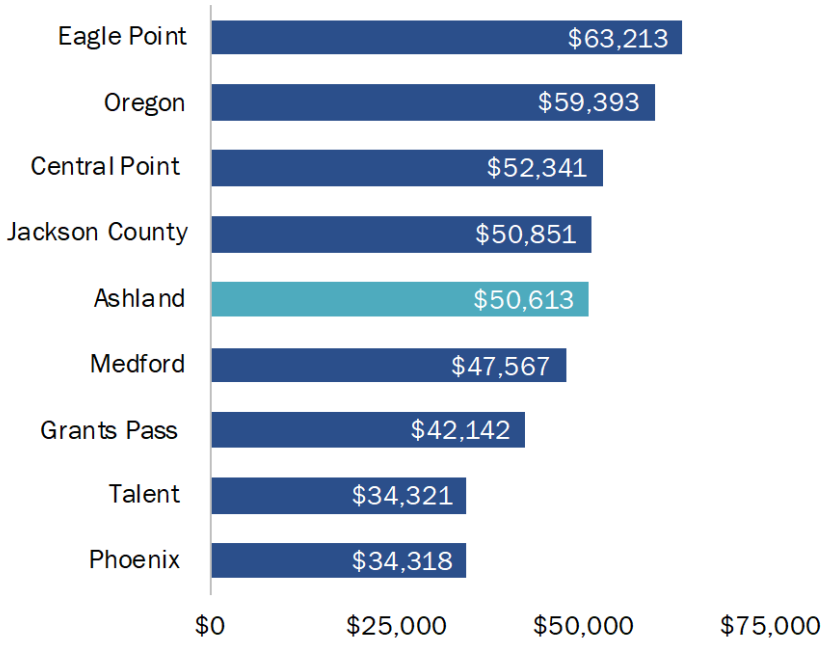


Income of Ashland Residents

Income is one of the key determinants in housing choice and households' ability to afford housing. Income for residents living in Ashland is lower than the Jackson County median household income and Oregon median household income.

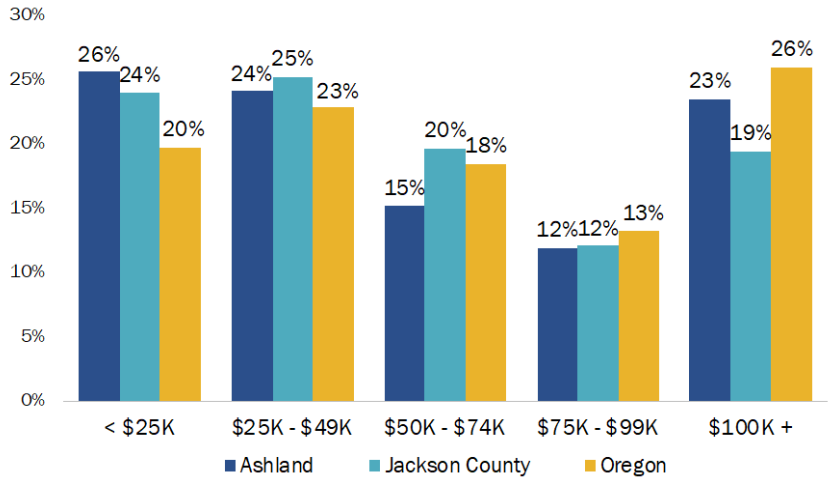
In the 2014-2018 period, Ashland's median household income ($50,613) was similar to the counties, but about $8,700 less than the state's median household income (MHI).

Exhibit 30. Median Household Income, Ashland, Jackson County, Oregon, and Comparison Cities, 2014-2018
Source: U.S. Census Bureau, 2014-2018 ACS 5-year estimate, Table B19013.



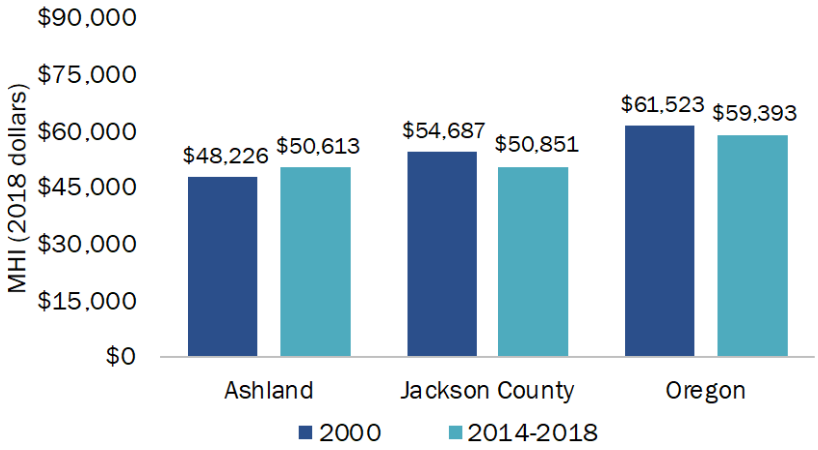
In the 2014-2018 period, about 50% of Ashland's households earned less than $50,000 per year, compared to 49% of Jackson County's 42% of Oregon's households.

Exhibit 31. Household Income, Ashland, Jackson County, and Oregon, 2014-2018
Source: U.S. Census Bureau, 2014-2018 ACS 5-year estimate, Table B19001.



From 2000 to the 2014-2018 period, and after adjusting for inflation, Ashland's median household income (MHI) increased by 5% or about $2,400.

Exhibit 32. Change in Median Household Income (2018 inflation-adjusted), Ashland, Jackson County, Oregon, 2000 to 2014-2018,
Source: U.S. Census Bureau, 2000 Decennial Census, Table HCT012; 2014-2018 ACS 5-year estimate, Table B25119.



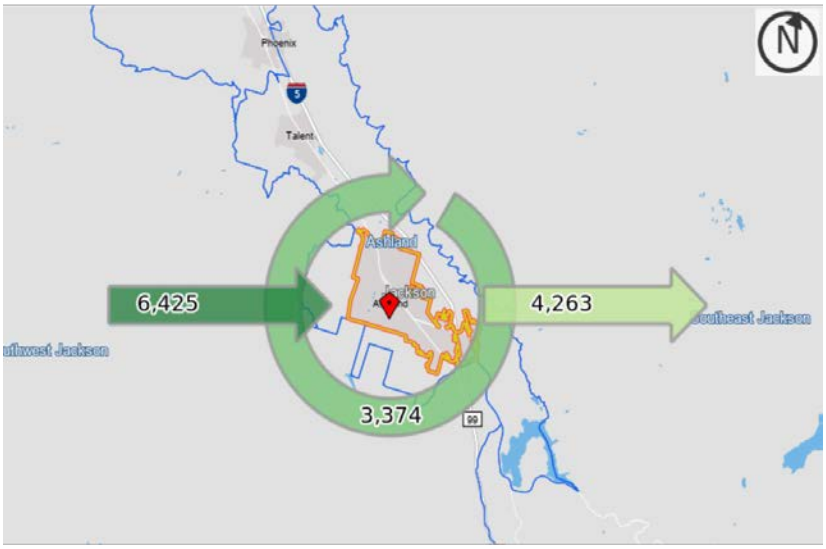
Commuting Trends

Ashland is part of the complex, interconnected economy of Southern Oregon. Of the more than 9,799 people who work in Ashland, 66% of workers commuted into Ashland from other areas, most notably Medford. More than 4,000 residents of Ashland commute out of the city for work, many of them to Medford.

About 6,400 people commuted into Ashland for work and more than 4,200 people living in Ashland commuted out of the city for work.

About 3,400 people lived and worked in Ashland.

Exhibit 33. Commuting Flows, Ashland, 2017
Source: U.S. Census Bureau, Census On the Map.



About 34% of people who worked at businesses in Ashland also lived in Ashland.

Exhibit 34. Places Where Workers at Businesses in Ashland Lived, 2017
Source: U.S. Census Bureau, Census On the Map.

34%	19%	7%
Ashland	Medford	Talent

About 44% of Ashland residents worked in Ashland.

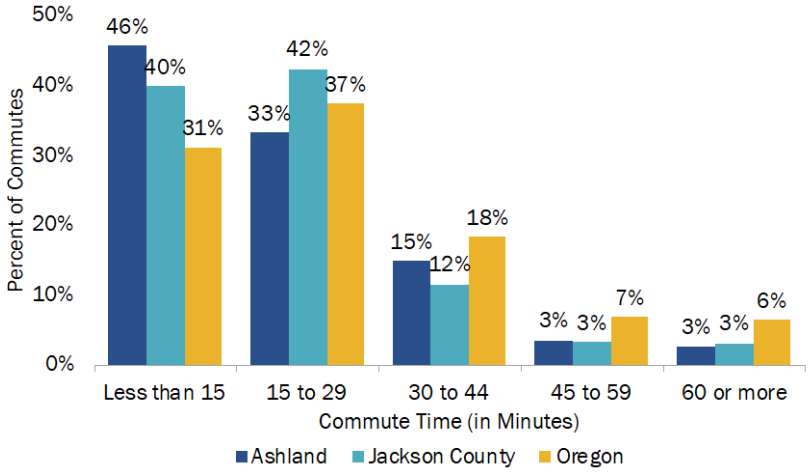
Exhibit 35. Places Where Ashland Residents were Employed, 2017
Source: U.S. Census Bureau, Census On the Map.

44%	24%	2%
Ashland	Medford	Grants Pass

Almost half of Ashland residents (46%) had a commute time that takes less than 15 minutes.

Exhibit 36. Commute Time by Place of Residence, Ashland, Jackson County, Oregon, 2014-2018

Source: U.S. Census Bureau, 2014-2018 ACS 5-year estimate, Table B08303.



Populations with Special Needs

People Experiencing Homelessness

Gathering reliable data from individuals experiencing homelessness is difficult precisely because they are unstably housed. People can cycle in an out of homelessness and move around communities and shelters. Moreover, the definition of homelessness can vary between communities. Individuals and families temporarily living with relatives or friends are insecurely housed, but they are often neglected from homelessness data. Even if an individual is identified as lacking sufficient housing, they may be reluctant to share information. As a result, information about people experiencing homelessness in Ashland is not readily available.

This section presents information about people experiencing homelessness in Jackson County based on the following sources of information:

- **Point-in-Time (PIT) count:** The PIT count is a snapshot of individuals experiencing homelessness on a single night in a community. It records the number and characteristics (e.g., race, age, veteran status) of people who live in emergency shelters, transitional housing, rapid re-housing, Safe Havens, or PSH; as well as recording those who are unsheltered. HUD requires that communities and Continuums of Care (CoC) perform the PIT count during the last ten days of January on an annual basis for sheltered people and on a biennial basis for unsheltered people. Though the PIT count is not a comprehensive survey, it serves as a measure of homelessness at a given point of time and is used for policy and funding decisions.
- **McKinney Vento data:** The McKinney Vento Homeless Assistance Act authorized, among other programs, the Education for Homeless Children and Youth (EHCY) Program to support the academic progress of children and youths experiencing homelessness. The U.S. Department of Education works with state coordinators and local liaisons to collect performance data on students experiencing homelessness. The data records the number of school-aged children who live in shelters or hotels/motels and those who are doubled up, unsheltered, or unaccompanied. This is a broader definition of homelessness than that used in the PIT.

Although these sources of information are known to undercount people experiencing homeless, they are consistently available for counties in Oregon.

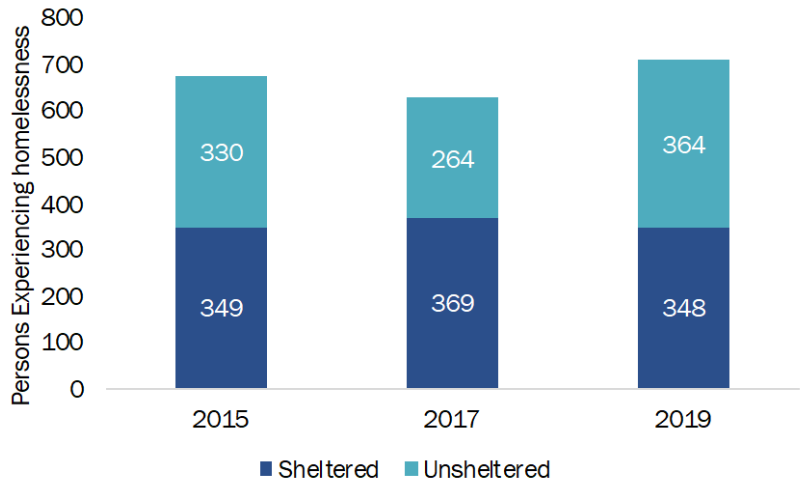
Jackson County's Point-in-Time Homeless count increased by 5% from 2015 to 2019.

Exhibit 37. Number of Persons Homeless, Jackson County, Point-in-Time Count, 2015, 2017, and 2019
Source: Oregon Housing and Community Services.

679 Persons	633 Persons	712 Persons
2015	2017	2019

Between 2015 and 2019, the number of persons that experienced sheltered homelessness stayed about the same while the number of persons that experienced unsheltered homelessness increased by about 10%.

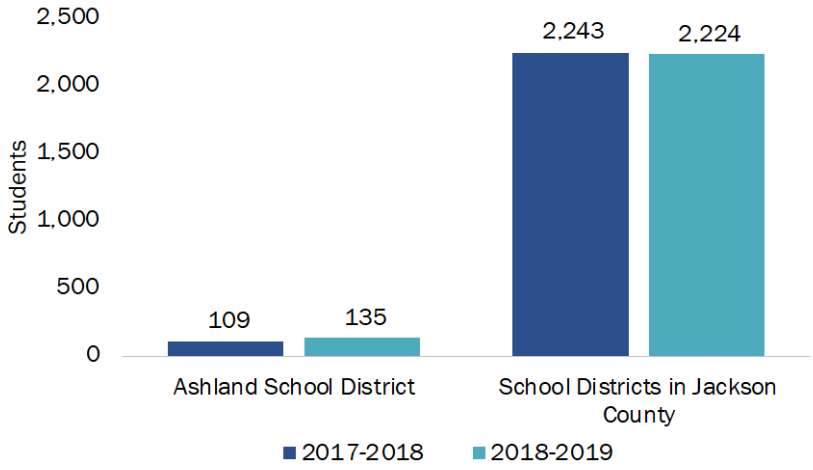
Exhibit 38. Number of Persons Homeless by Living Situation, Jackson County, Point-in-Time Count, 2015, 2017, and 2019
Source: Oregon Housing and Community Services.



About 135 students in the Ashland School District experiences homelessness in the 2018-2019 school year.

Jackson County comprises eight school districts. Of the total student population experiencing homelessness in these districts, 6% attended the Ashland School District in the 2018-2019 school year.

Exhibit 39. Number of Students Homeless by Living Situation, School District, 2017-2018 and 2018-2019
Source: McKinney Vento, 2017-18 and 2018-19 Homeless Student Data.

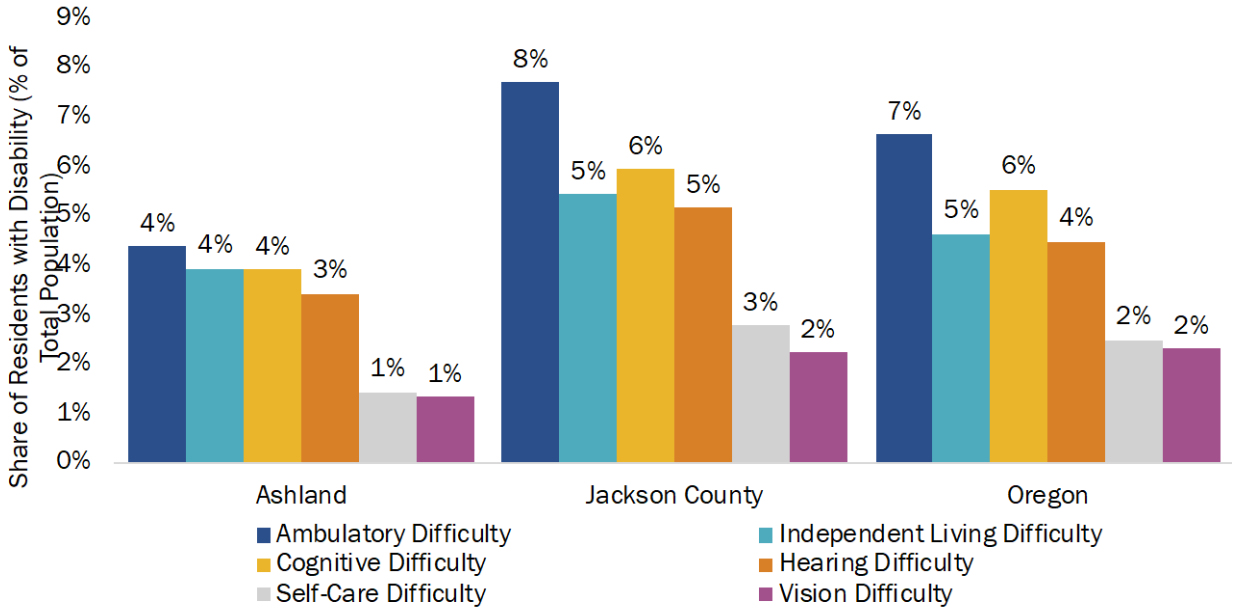


People with Disabilities

Exhibit 40 presents data on the share of residents living with disabilities in Ashland, Jackson County, and Oregon. Persons with disabilities often require special housing accommodations such as single-story homes or ground floor dwelling units, unit entrances with no steps, wheel in showers, widened doorways, and other accessibility features. Limited supply of these housing options poses additional barriers to housing access for these groups.

Exhibit 40. Persons Living with a Disability by Type and as a Percent of Total Population, Ashland, Jackson County, Oregon, 2014-2018

Source: U.S. Census Bureau 2014-2018 ACS, Table S1810_C02.



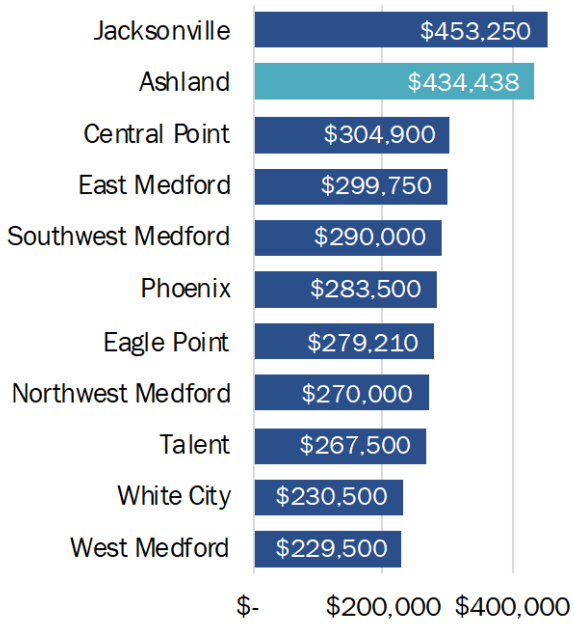
Regional and Local Trends Affecting Affordability in Ashland

This section describes changes in sales prices, rents, and housing affordability in Ashland, compared to cities and submarkets in Southern Oregon, as well as Jackson County and Oregon.

Changes in Housing Costs

Ashland's median home sales price was higher than most other Southern Oregon submarkets.

Exhibit 41. Median Home Sales Price, Ashland and Comparison Cities, August-October 2020
Source: Southern Oregon Multiple Listing Service.



Since 2017, the median price of a home in Ashland typically stayed above $400,000.

Exhibit 42. Median Home Sales Price, Ashland and Comparison Cities, 2017 through 2020
Source: Southern Oregon Multiple Listing Service.

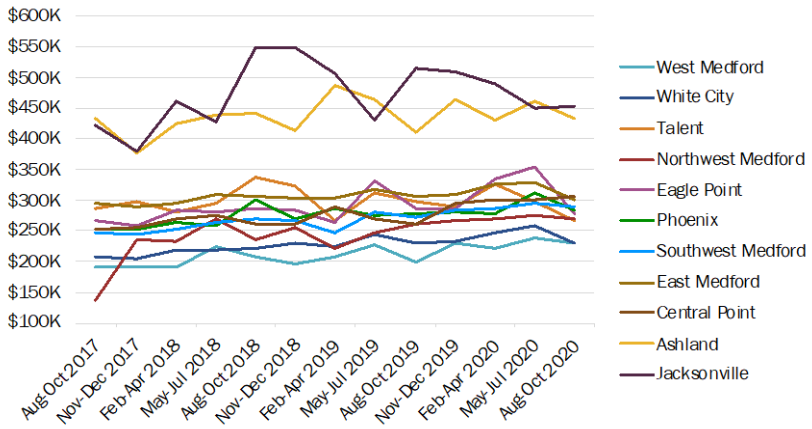
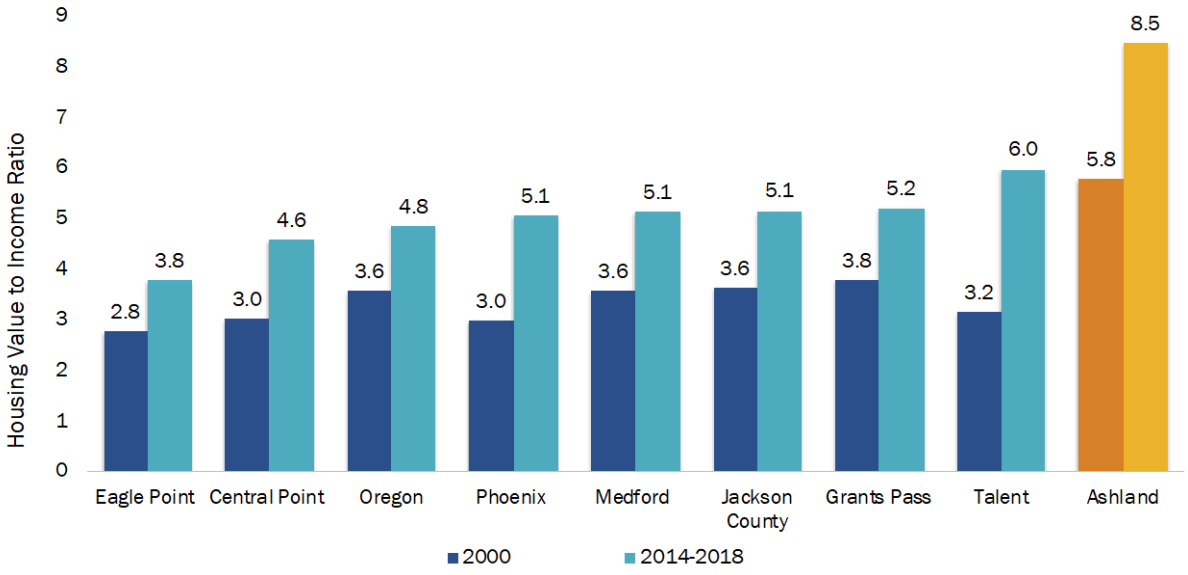


Exhibit 43 shows that, since 2000, housing costs in Ashland have increased faster than incomes, and to a greater degree than in Jackson County and Oregon. The household reported median value of a house in Ashland was 5.8 times the median household income (MHI) in 2000, and 8.5 times MHI in the 2014-2018 period. Decline of housing affordability was also more extreme in Ashland compared to cities within the region.

Exhibit 43. Ratio of Median Housing Value to Median Household Income, Ashland, Jackson County, Oregon, and Comparison Cities, 2000 to 2014-2018[42]

Source: U.S. Census Bureau, 2000 Decennial Census, Tables HCT012 and H085, and 2014-2018 ACS, Tables B19013 and B25077.

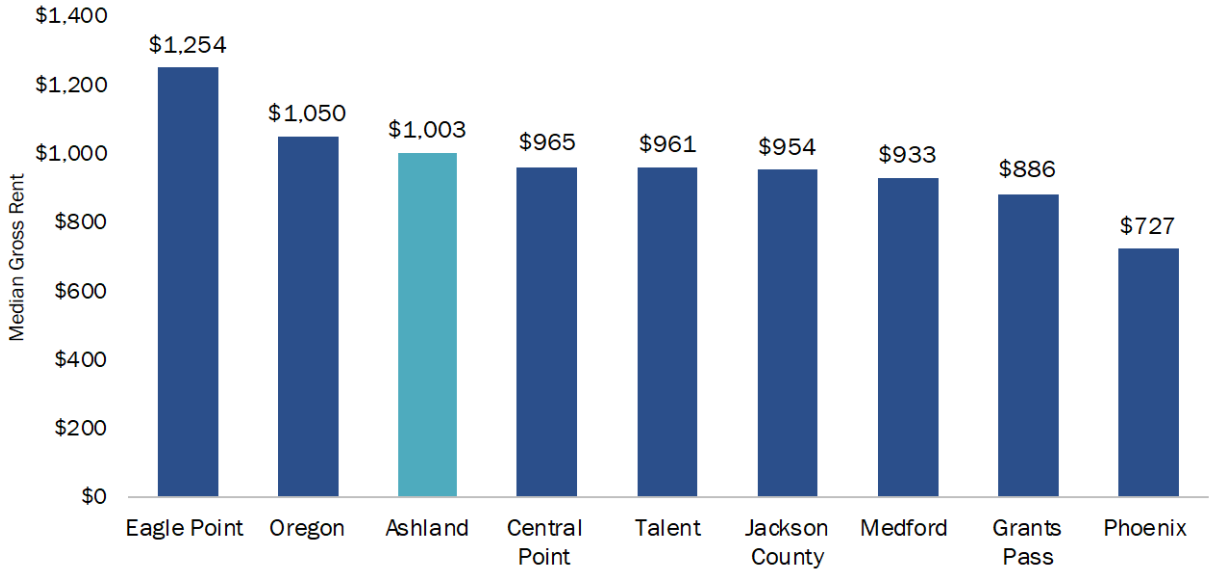


[42] This ratio compares the median value of housing in Ashland (and other places) to the median household income. Inflation-adjusted median owner values in Ashland increased from $278,840 in 2000 to $4,28,100 in 2014-2018. Over the same period, inflation-adjusted median income increased from $48,226 to $50,613.

Rental Costs

Rent costs in Ashland are higher than average for Jackson County. The following charts show gross rent (which includes the cost of rent plus utilities). Exhibit 44 shows that the median gross rent in Ashland was $1,003 in the 2014-2018 period. However, in a review of currently available rental properties as of December 2020, the typical rent for a two-bedroom unit ranged from $1,145 to $1,560 and the typical rent for a three-bedroom unit ranged from $1,595 to $1,995 (CPM Real Estate Services).

Exhibit 44. Median Gross Rent, Ashland, Jackson County, Oregon, 2014-2018
Source: U.S. Census Bureau, 2014-2018 ACS 5-year estimate, Table B25064.



About 52% of renters in Ashland paid less than $1,000 per month.

About 32% of Ashland's renters paid $1,250 or more in gross rent per month.

Exhibit 45. Gross Rent, Ashland, Jackson County, Oregon, 2014-2018
Source: U.S. Census Bureau, 2014-2018 ACS Table B25063.

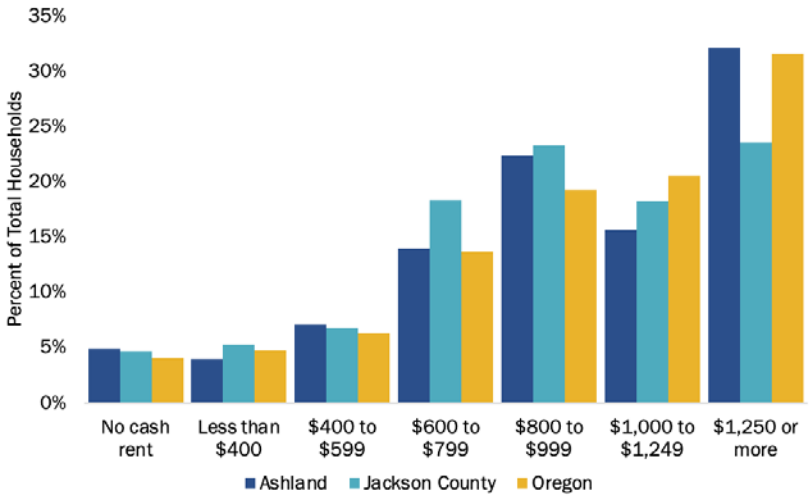
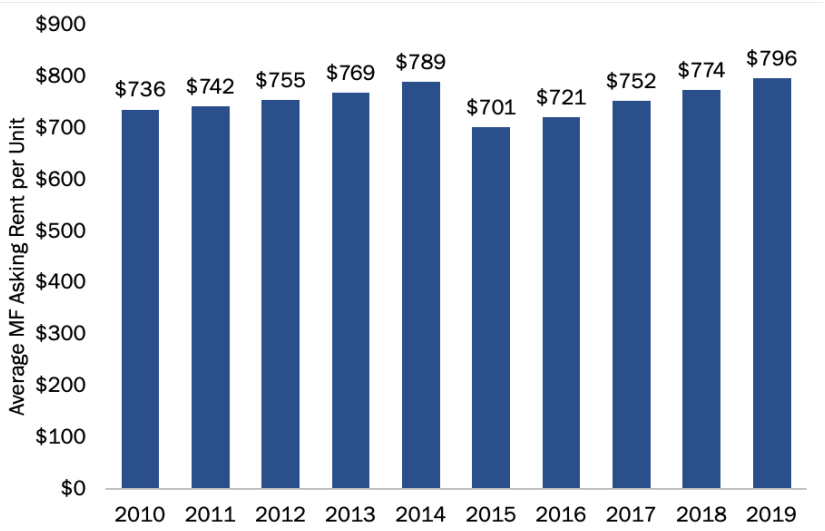


Exhibit 46 shows asking rent for multifamily housing in Ashland based on CoStar. Additional research shows that asking rents for currently available rental properties in Ashland in December 2020 were $1,145 to $1,560 for a 2-bedroom unit and $1,595 to $1,995 for a 3-bedroom unit.[43]

The average asking price per multifamily unit in Ashland has increased steadily over the past few years after dropping slightly in 2015.

Between 2015 and 2019, Ashland's average multifamily asking rent increased by about $95, from $701 per month to $796 per month.

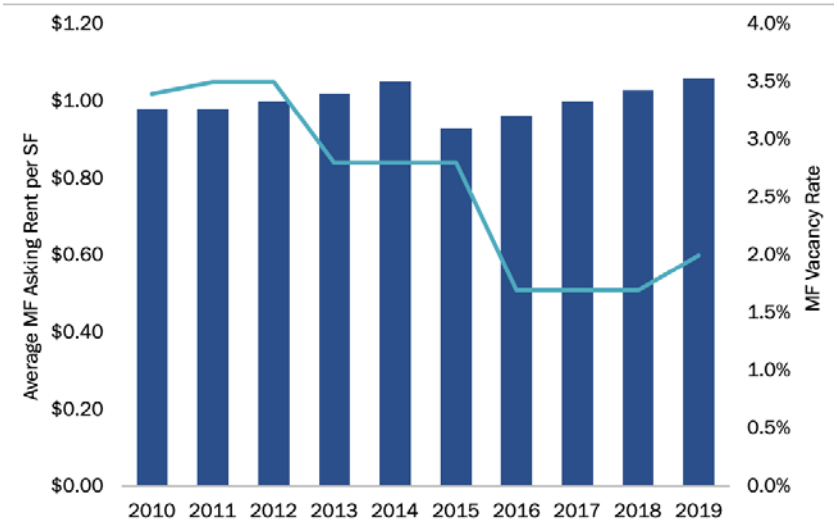
Exhibit 46. Average Multifamily Asking Rent per Unit, Ashland, 2010 through 2019
Source: CoStar.



In 2019, Ashland's average multifamily asking rent was $1.06 per square foot, up from $0.93 per square foot in 2015.

In this time, Ashland's multifamily vacancy rate decreased from 2.8% in 2015 to 2.0% in 2019.

Exhibit 47. Average Multifamily Asking Rent per Square Foot and Average Multifamily Vacancy Rate, Ashland, 2010 through 2019
Source: CoStar.



[43] CMP Real Estate Services, Inc., December 2020.

Housing Affordability

A typical standard used to determine housing affordability is that a household should pay no more than a certain percentage of household income for housing, including payments and interest or rent, utilities, and insurance. The Department of Housing and Urban Development's 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 one method of determining how well a city is meeting the Goal 10 requirement to provide housing that is affordable to all households in a community.

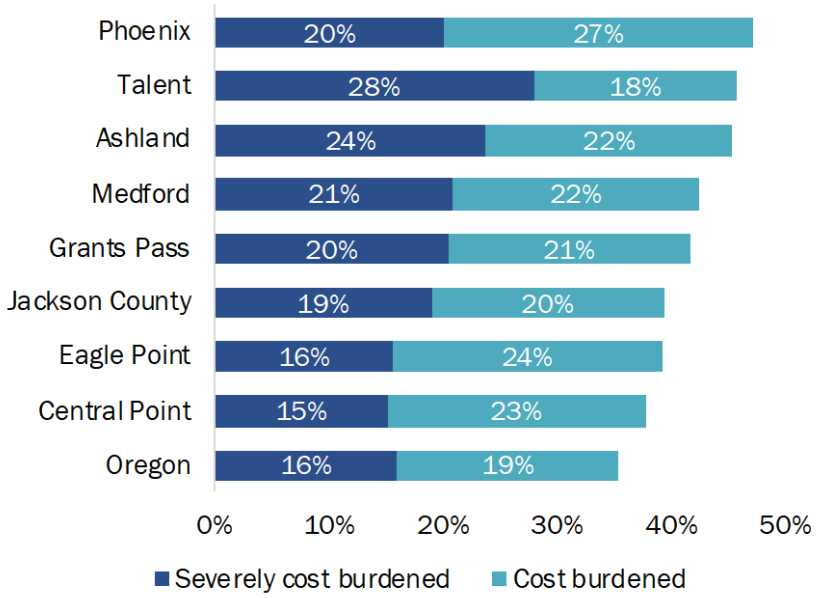
About 45% of Ashland's households are cost burdened and 24% are severely cost burdened. About 63% of renter households are cost burdened, compared with 31% of homeowners. About 27% of households in Ashland are rent burdened households.[44] Overall, Ashland has a slightly larger share of cost-burdened households than Jackson County and Oregon.

The information in this section does not reflect the impact of the Alameda wildfire, with destroyed more than 2,500 dwelling units located between Ashland and Medford. Many of these dwelling units were relatively affordable, such as manufactured housing. The loss of this housing decreased the supply of affordable housing and increases need for it, within the region and within Ashland.

[44] Cities with populations >10,000 are required, per HB 4006, to assess "rent burden" if more than 50% of renters are cost burdened. In Ashland as of the 2014-2018 period, 63% of total renters were cost burdened.

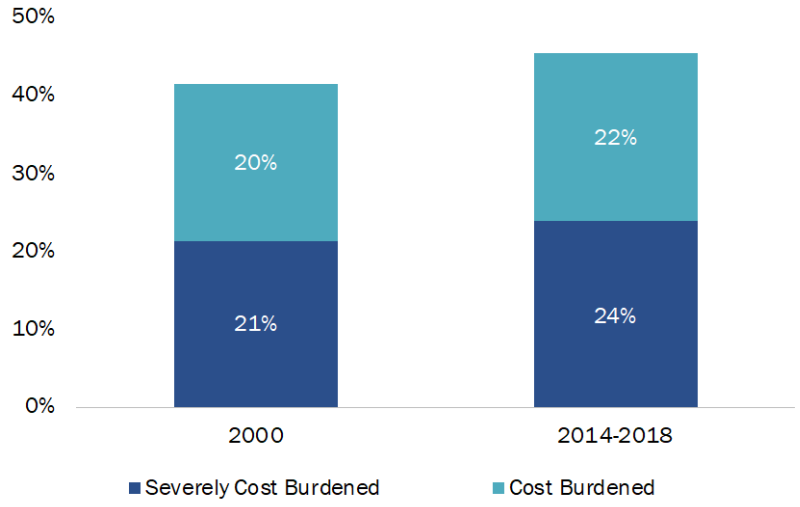
Overall, about 46% of all households in Ashland were cost burdened.

Exhibit 48. Housing Cost Burden, Ashland, Jackson County, Oregon, and Comparison Cities, 2014-2018
Source: U.S. Census Bureau, 2014-2018 ACS Tables B25091 and B25070.



From 2000 to the 2014-2018 period, the number of cost-burdened and severely cost-burdened households increased slightly.

Exhibit 49. Change in Housing Cost Burden, Ashland, 2000 to 2014-2018
Source: U.S. Census Bureau, 2000 Decennial Census, Tables H069 and H094 and 2014-2018 ACS Tables B25091 and B25070.

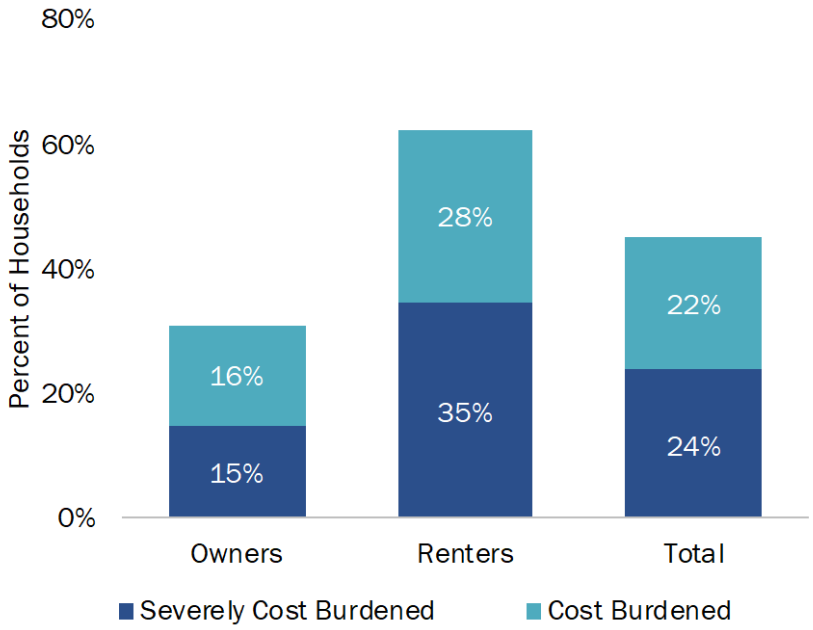


Renters were much more likely to be cost burdened than homeowners in Ashland.

In the 2014-2018 period, about 63% of Ashland's renters were cost burdened or severely cost burdened, compared to 31% of homeowners.

About 35% of Ashland's renters were severely cost burdened, meaning they paid 50% or more of their gross income on housing costs.

Exhibit 50. Housing Cost Burden by Tenure, Ashland, 2014-2018
Source: U.S. Census Bureau, 2014-2018 ACS Tables B25091 and B25070.



Nearly all of Ashland's renter households earning less than $20k per year were severely cost burdened, spending 50% or more of their income on housing costs.

Exhibit 51. Cost Burdened Renter Households, by Household Income, Ashland, 2014-2018
Source: U.S. Census Bureau, 2014-2018 ACS Table B25074.

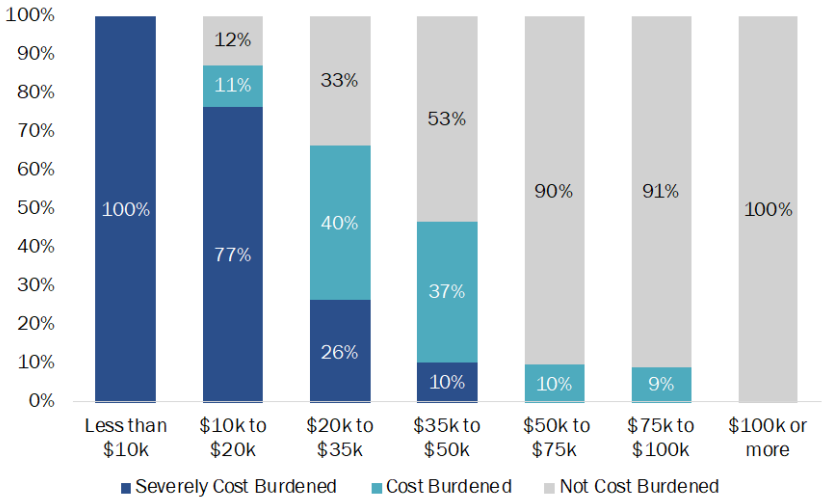


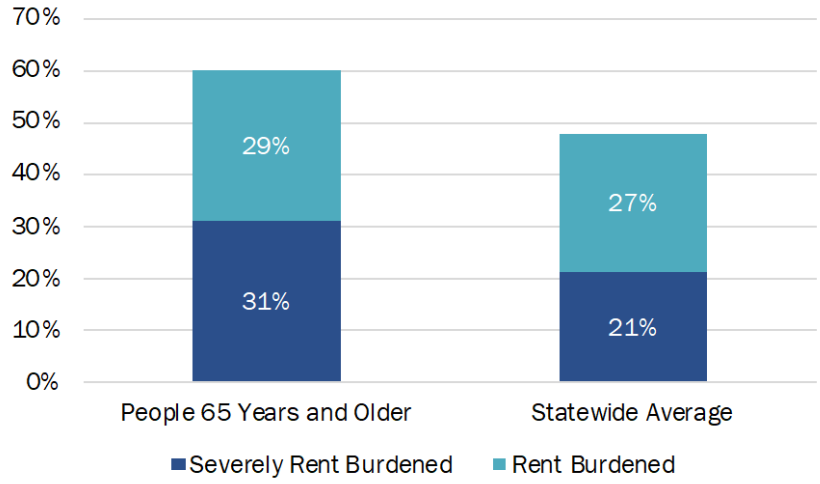
Exhibit 52 to Exhibit 54 show cost burden in Oregon for renter households for seniors, People of Color, and people with disabilities.[45] This information is not readily available for a city with a population as small as Ashland, which is why we present regional information. These exhibits show that these groups experience cost burden at higher rates than the overall statewide average.

Renters 65 years of age and older were disproportionately rent burdened compared to the state average.

About 60% of renters aged 65 years and older were rent burdened, compared with the statewide average of 48% of renters.

Exhibit 52. Cost Burdened Renter Households, for People 65 Years of Age and Older, Oregon, 2018

Source: S. Census, 2018 ACS 1-year PUMS Estimates. From the Report *Implementing a Regional Housing Needs Analysis Methodology in Oregon: Approach, Results, and Initial Recommendations* by ECONorthwest, August 2020.

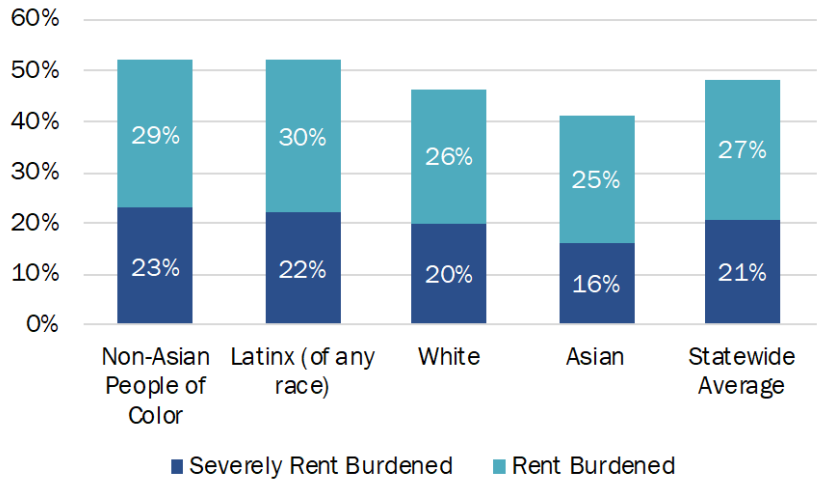


[45] From the report *Implementing a Regional Housing Needs Analysis Methodology in Oregon*, prepared for Oregon Housing and Community Services by ECONorthwest, March 2021.

Compared to the average renter household in Oregon, those that identified as a non-Asian person of color or as Latino were disproportionately rent burdened.

Exhibit 53. Cost Burdened Renter Households, by Race and Ethnicity, Oregon, 2018

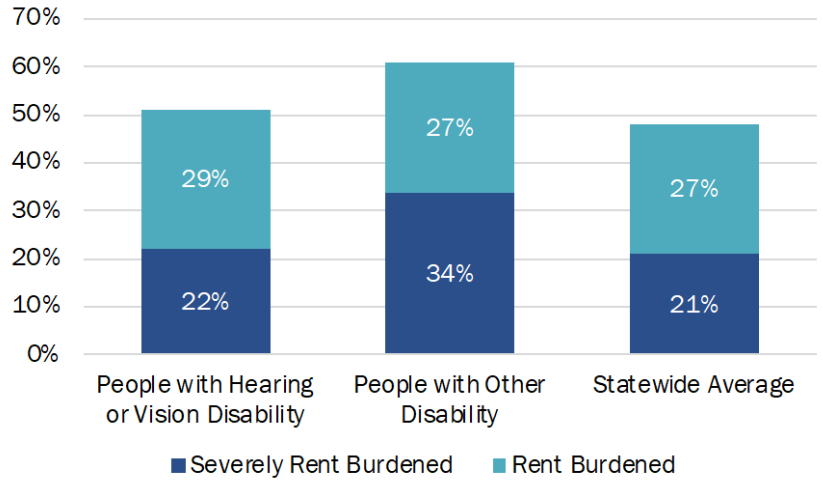
Source: U.S. Census, 2018 ACS 1-year PUMS Estimates. From the Report *Implementing a Regional Housing Needs Analysis Methodology in Oregon: Approach, Results, and Initial Recommendations* by ECONorthwest, August 2020.



Renters with a disability in Oregon were disproportionately cost burdened compared with the statewide average.

Exhibit 54. Cost Burdened Renter Households, for People with Disabilities, Oregon, 2018

Source: S. Census, 2018 ACS 1-year PUMS Estimates. From the Report *Implementing a Regional Housing Needs Analysis Methodology in Oregon: Approach, Results, and Initial Recommendations* by ECONorthwest, August 2020.



While cost burden is a common measure of housing affordability, it does have some limitations. Two important limitations are:

- A household is defined as cost burdened if the housing costs exceed 30% of their income, regardless of actual income. The remaining 70% of income is expected to be spent on non-discretionary expenses, such as food or medical care, and on discretionary expenses. Households with higher incomes may be able to pay more than 30% of their income on housing without impacting the household's ability to pay for necessary non-discretionary expenses.
- Cost burden compares income to housing costs and does not account for accumulated wealth. As a result, the estimate of how much a household can afford to pay for housing does not include the impact of a household's accumulated wealth. For example, a household of retired people may have relatively low income but may have accumulated assets (such as profits from selling another house) that allow them to purchase a house that would be considered unaffordable to them based on the cost burden indicator.
- Cost burden does not account for debts, such as college loans, credit card debt, or other debts. As a result, households with high levels of debt may be less able to pay up to 30% of their income for housing costs.

Another way of exploring the issue of financial need is to review housing affordability at varying levels of household income. Exhibit 55 and Exhibit 56 provide some information about housing costs and necessary wages to afford housing in Jackson County.

Fair Market Rent for a 2-bedroom apartment in Jackson County is $1,039.

Exhibit 55. HUD Fair Market Rent (FMR) by Unit Type, Jackson County, 2021
Source: U.S. Department of Housing and Urban Development.

$727	$788	$1,039	$1,487	$1,799
Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom

A household must earn at least $17.98 per hour to afford a two-bedroom unit at Fair Market Rent ($1,039) in Jackson County.

Exhibit 56. Affordable Housing Wage, Jackson County, 2021
Source: U.S. Department of Housing and Urban Development; Oregon Bureau of Labor and Industries.

$17.98 per hour
Affordable housing wage for two-bedroom unit in Jackson County

A household earning median family income ($65,100) can afford a monthly rent of about $1,600 or a home roughly valued between $228,000 and $260,000. Exhibit 58 shows that about 35% of Ashland's households earn <$32,550 (<50% of MFI) and cannot afford a two-bedroom apartment at Jackson's Fair Market Rent (FMR) of $1,043.

To afford the average asking rent for a 2-bedroom unit of $1,145 to $1,560, a household would need to earn about $46,000 to $62,000 or 70% to 96% of MFI. About 45% of Ashland's households earn less than $50,000 and cannot afford these rents. In addition, about 19% of Ashland's households have incomes of less than $19,500 (30% of MFI) and are at-risk of becoming homeless.

To afford the median home sales price of $435,000, a household would need to earn about $109,000 or 167% of MFI. Less than one-quarter of Ashland's households have income sufficient to afford this median home sales price.

Exhibit 57. Financially Attainable Housing, by Median Family Income (MFI) for Jackson County ($65,100), Ashland, 2020
Source: U.S. Department of Housing and Urban Development, Jackson, 2020. Oregon Employment Department.

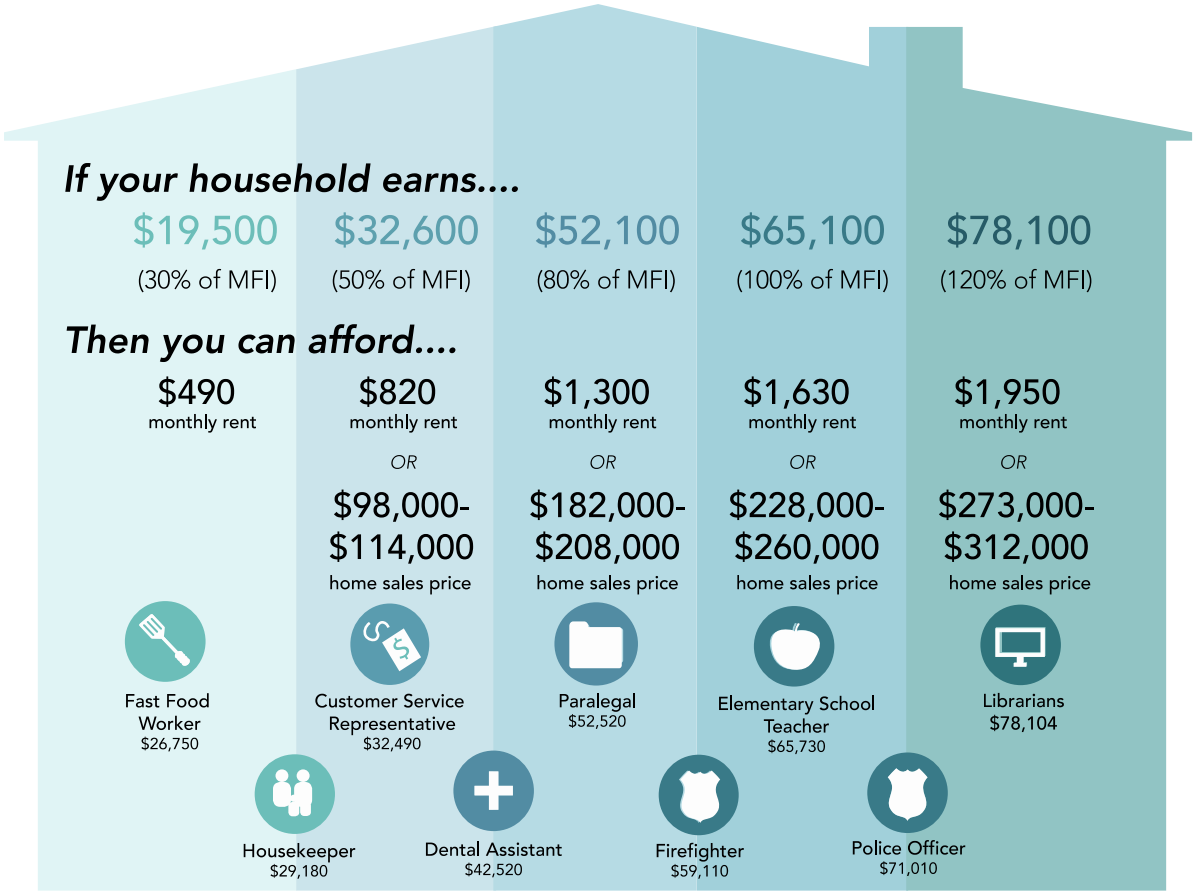


Exhibit 58. Share of Households MFI for Jackson County ($65,100), Ashland, 2019
Source: U.S. Department of HUD, Jackson County, 2020. U.S. Census Bureau, 2015-2019 ACS Table 19001.

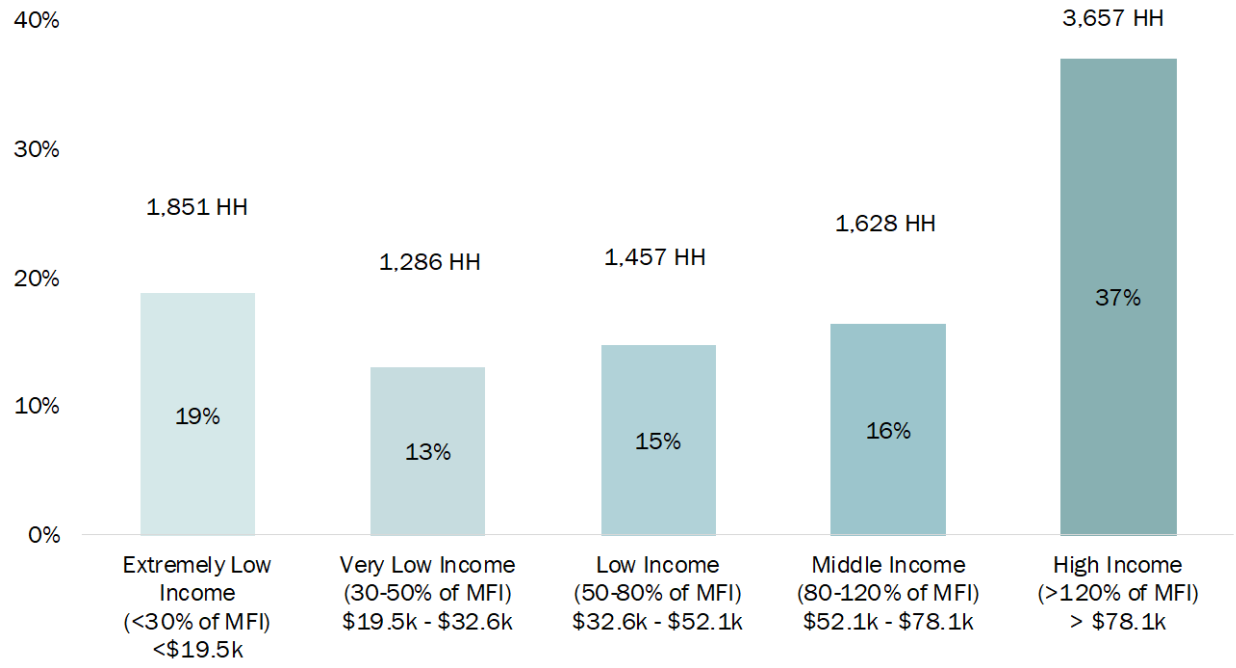


Exhibit 59 illustrates the types of financially attainable housing by income level in Jackson County. Generally speaking, however lower-income households will be renters occupying existing housing. Newly built housing will be a combination of renters (most likely in multifamily housing) and homeowners. The types of housing affordable for the lowest income households is limited to government subsidized housing, manufactured housing, lower-cost single-family housing, and multifamily housing. The range of financially attainable housing increases with increased income.

Exhibit 59. Types of Financially Attainable Housing by Median Family Income (MFI) for Jackson County ($65,100), Ashland, 2020

Source: U.S. Department of Housing and Urban Development, Ashland, 2020. Oregon Employment Department.

Exhibit 60 compares the number of households by income category with the number of units affordable to those households in Ashland. Ashland currently has a deficit of housing units for households earning 0-50% of the MFI (less than $32,500 per year) with nearly 40% of households occupying units that are not affordable to their income level, resulting in cost burden of these households. Similarly, approximately 26% of Ashland households with incomes that are 50-80% of the MFI ($32,500 to $52,080) are cost burdened.

This indicates a deficit of more affordable housing types (such as government-subsidized housing, existing lower-cost apartments, and manufactured housing). For households earning more than 80% of the MFI, 26% are renting or buying down, which means that they are occupying units affordable to lower income households. These households could afford more costly housing but either choose to live in less costly housing or cannot find higher cost housing that meets their needs.

Exhibit 60. Unit Affordability by Household Income, Ashland, 2013-2017
Source: CHAS, 2013-2017, Table 18.

		Household Income			
Unit Affordability		0-50% MFI $0 to $32,500	50-80% MFI $32,500 to $52,080	80%+ MFI $52,080 +	
0-50%		560	855	983	*Renting/
50-80%	Cost	100	430	838	Buying Down*
+80%	Burdened	270	444	5244	

Summary of the Factors Affecting Ashland's Housing Needs

The purpose of the analysis thus far has been to provide background on the kinds of factors that influence housing choice. While the number and interrelationships among these factors ensure that generalizations about housing choice are difficult to make and prone to inaccuracies, it is a crucial step to informing the types of housing that will be needed in the future.

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 and they are less likely to have children. These factors mean that younger households are much more likely to be renters, and renters are more likely to be in multifamily housing.

The data illustrates 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; and income affects the ability of a household to afford a preferred housing type. The connection between socioeconomic and demographic factors and housing choice 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), and the "empty-nesters."[46] Thus, simply looking at the long wave of demographic trends can provide good information for estimating future housing demand.

Still, one is ultimately left with the need to make a qualitative assessment of the future housing market. The following is a discussion of how demographic and housing trends are likely to affect housing in Ashland over the next 20 years:

- **Growth in housing will be driven by growth in population.** Between 2000 and 2019, Ashland's population grew by 1,438 people (7%). The population in Ashland's UGB is forecasted to grow from 21,936 people to 23,627 people, an increase of 1,691 residents (8%) between 2021 and 2041.[47]
- **Housing affordability is a growing challenge in Ashland.** Housing affordability is a challenge in most of the Southern Oregon region in general, and Ashland is affected by these regional trends. Housing prices are increasing faster than incomes in Ashland and Jackson County, which is consistent with state and national challenges. Ashland has a modest supply of multifamily housing (about 25% of the city's housing stock), but over half of renter households are cost burdened (63%).

  Ashland's key challenge over the next 20 years is providing opportunities for

[46] See *Planning for Residential Growth: A Workbook for Oregon's Urban Areas* (June 1997).

[47] This forecast is based on Jackson County's certified population estimate and official forecast from the Oregon Population Forecast Program for the 2021 to 2041 period, shown in Exhibit 19.

development of relatively affordable housing of all types, such as lower-cost single-family housing, townhomes, cottage housing, duplexes, tri- and quad-plexes, market-rate multifamily housing, and government-subsidized affordable housing.

In addition, the region has a lack of housing and services for people experiencing homelessness. Ashland can play a role in both addressing housing needs of people currently experiencing homelessness and ensuring that people at risk of homelessness do not become homeless. About 19% of Ashland's households have income below 30% of MFI and are at-risk of becoming homeless.

- **Without substantial changes in housing policy, on average, future housing will look a lot like past housing.** That is the assumption that underlies any trend forecast, and one that is important when trying to address demand for new housing.

  The City's residential policies can impact the amount of change in Ashland's housing market, to some degree. If the City adopts policies to increase opportunities to build smaller-scale single-family and a wide range of multifamily housing types (particularly multifamily that is affordable to low- and moderate-income households), a larger percentage of new housing developed over the next 20 years in Ashland may begin to address the city's needs. Examples of policies that the City could adopt to achieve this outcome include: increasing the allowable densities in the Multi-Family Residential (R-2), High Density Residential (R-3), and parts of the Normal Neighborhood plan designations; evaluating decreasing multifamily parking requirements; increasing the supply of High Density Residential lands by rezoning lands within lower density Plan Designations that have a surplus of capacity; supporting development of income-restricted affordable housing through use of incentives like the Multiple Unit Property Tax Exemption; and identifying opportunities to participate in a land bank and/or land trust to support development of affordable housing.

  If the future differs from the past, it is likely to move in the direction, on average, of smaller units and more diverse housing types. 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. This includes providing opportunities for development of smaller single-family detached homes, townhomes, and multifamily housing. However, the impact of the 2020 COVID-19 pandemic may trigger a reversal of these trends, if more working aged persons transition to permanent work-from-home situations.

  Key demographic and economic trends that will affect Ashland's future housing needs are: (1) the aging of the Baby Boomers, (2) the aging of the Millennials and Generation Z, and (3) the continued growth in Hispanic and Latino population.

  - *The Baby Boomer's population is continuing to age.* The changes that affect Ashland's housing demand as the population ages are that household sizes and homeownership rates decrease. The majority of Baby Boomers are expected to remain in their homes as long as possible, downsizing or moving when illness or other issues cause them to move. Demand for specialized senior housing, such as

age-restricted housing or housing in a continuum of care from independent living to nursing home care, may grow in Ashland.

- *Millennials* and *Generation Z will continue to form households and make a variety of housing choices.* As Millennials and Generation Z age, generally speaking, their household sizes will increase, and their homeownership rates will peak by about age 55. Between 2021 and 2041, Millennials and Generation Z will be a key driver in demand for housing for families with children. The ability to attract Millennials will depend on the City's availability of renter and ownership housing that is large enough to accommodate families while still being relatively affordable. It will also depend on the location of new housing in Ashland as many Millennials prefer to live in more urban environments.[48] The decline in homeownership among the Millennial generation has more to do with financial barriers rather than the preference to rent.[49] Housing preferences for Generation Z are not yet known but it is reasonable that they will also need affordable housing, both for rental and later in life for ownership. Some Millennials and Generation Z households will occupy housing that is currently occupied but becomes available over the planning period, such as housing that is currently owned or occupied by Baby Boomers. Some need for housing large enough for families may be accommodated in these existing units.
- *The Latino population will continue to grow.* Latino population growth will be an important driver in growth of housing demand, both for owner- and renter-occupied housing. Growth in Latino households will drive demand for housing for families with children and possibly multiple-generation households. Given the lower income for Latino households on average (especially first-generation immigrants), growth in this group will also drive demand for affordable housing, both for ownership and renting.

In summary, an aging population, increasing housing costs, housing affordability concerns for Millennials, Generation Z, and Latino populations, and other variables are factors that support the conclusion of need for smaller and less expensive units and a broader array of housing choices.

[48] Choi, Hyun June; Zhu, Jun; Goodman, Laurie; Ganesh, Bhargavi; Strochak, Sarah. (2018). Millennial Homeownership, Why is it So Low, and How Can We Increase It? Urban Institute. https://www.urban.org/research/publication/millennial-homeownership/view/full_report

[49] Ibid.

5. Housing Need in Ashland

Projected New Housing Units Needed in the Next 20 Years

The results of the Housing Capacity Analysis are based on: (1) the official population forecast for growth in Ashland over the 20-year planning period, (2) information about Ashland's housing market relative to Jackson County, Oregon, and nearby cities, and (3) the demographic composition of Ashland's existing population and expected long-term changes in the demographics of Jackson County.

Forecast for Housing Growth

This section describes the key assumptions and presents an estimate of new housing units needed in Ashland between 2021 and 2041. The key assumptions are based on the best available data and may rely on safe harbor provisions, when available.[50]

- **Population.** A 20-year population forecast (in this instance, 2021 to 2041) is the foundation for estimating needed new dwelling units. Ashland's UGB will grow from 21,936 persons in 2021 to 23,627 persons in 2041, an increase of 1,691 people.[51]
- **Persons in Group Quarters[52].** Persons in group quarters do not consume standard housing units: thus, any forecast of new people in group quarters is typically derived from the population forecast for the purpose of estimating housing demand. Group quarters can have a big influence on housing in cities with colleges (dorms), prisons, or a large elderly population (nursing homes). In general, any new requirements for these housing types will be met by institutions (colleges, government agencies, health-care corporations) operating outside what is typically defined as the housing market. Nonetheless, group quarters require residential land. They are typically built at densities that are comparable to that of multifamily dwellings.

[50] A safe harbor is an assumption that a city can use in a Housing Capacity Analysis that the State has said will satisfy the requirements of Goal 14. OAR 660-024 defines a safe harbor as "… an optional course of action that a local government may use to satisfy a requirement of Goal 14. Use of a safe harbor prescribed in this division will satisfy the requirement for which it is prescribed. A safe harbor is not the only way, or necessarily the preferred way, to comply with a requirement and it is not intended to interpret the requirement for any purpose other than applying a safe harbor within this division."

[51] This forecast is based on Ashland UGB's official forecast from the Oregon Population Forecast Program for the 2021 to 2041 period.

[52] The Census Bureau's definition of group quarters is as follows: A group quarters is a place where people live or stay, in a group living arrangement, that is owned or managed by an entity or organization providing housing and/or services for the residents. The Census Bureau classifies all people not living in housing units (house, apartment, mobile home, rented rooms) as living in group quarters. There are two types of group quarters: (1) Institutional, such as correctional facilities, nursing homes, or mental hospitals and (2) Non-Institutional, such as college dormitories, military barracks, group homes, missions, or shelters.

The 2015-2019 American Community Survey shows that 3.5% of Ashland's population was in group quarters. **For the 2021 to 2041 period, we assume that 3.5% of Ashland's new population, approximately 58 people, will be in group quarters.**

- **Household Size.** OAR 660-024 established a safe harbor assumption for average household size—which is the figure from the most-recent decennial Census at the time of the analysis. According to the 2015-2019 American Community Survey, the average household size in Ashland was 2.06 people. **Thus, for the 2021 to 2041 period, we assume an average household size of 2.06 persons.**

- **Vacancy Rate.** The Census defines vacancy as: "unoccupied housing units are considered vacant. Vacancy status is determined by the terms under which the unit may be occupied, e.g., for rent, for sale, or for seasonal use only." The 2010 Census identified vacancy through an enumeration, separate from (but related to) the survey of households. The Census determines vacancy status and other characteristics of vacant units by enumerators obtaining information from property owners and managers, neighbors, rental agents, and others.

  Vacancy rates are cyclical and represent the lag between demand and the market's response to demand for additional dwelling units. Vacancy rates for rental and multifamily units are typically higher than those for owner-occupied and single-family dwelling units.

  According to the 2015-2019 American Community Survey, Ashland's vacancy rate was 10.8%. After deducting units vacant for seasonal, recreational, or occasional use, Ashland's vacancy rate was 8.2%. **For the 2021 to 2041 period, we assume a vacancy rate of 8.2%.**

Ashland will have demand for 858 new dwelling units over the 20-year period, with an annual average of 43 dwelling units.

Exhibit 61. Forecast of demand for new dwelling units, Ashland UGB, 2021 to 2041
Source: Calculations by ECONorthwest.

Variable	New Dwelling Units (2021-2041)
Change in persons	1,691
minus Change in persons in group quarters	58
equals Persons in households	1,633
Average household size	2.06
New occupied DU	793
times Vacancy rate	8.2%
equals Vacant dwelling units	65
Total new dwelling units (2021-2041)	**858**
Annual average of new dwelling units	**43**

Housing Units Needed Over the Next 20 Years

Exhibit 61 presents a forecast of new housing in Ashland's UGB for the 2021to 2041 period. This section determines the needed mix and density for the development of new housing developed over this 20-year period in Ashland.

Over the next 20-years, the need for new housing developed in Ashland will generally include a wider range of housing types and housing that is more affordable. This conclusion is based on the following information, found in Chapter 3 and 4:

- Ashland's housing mix is predominately single-family detached (although the city has a smaller share of this housing type than Jackson County). In the 2014-2018 period, 66% of Ashland's housing stock was single-family detached, 9% was single-family attached, 11% was multifamily (with two to four units per structure), and 14% was multifamily (with five or more units per structure).
- Demographic changes across Ashland suggest increases in demand for single-family attached housing and multifamily housing. The key demographic trends that will affect Ashland's future housing needs are the aging of the Baby Boomers, the household formation of the Millennials and Generation Z, and growth in Latino populations. The implications of these trends are increased demand from older (often single person) households and increased demand for affordable housing for families, both for ownership and rent.
- Ashland's median household income was $50,613, in line with the County's median household income of $50,851. Approximately 26% of Ashland's households earn less than $25,000 per year, compared to 24% in Jackson County and 20% in Oregon.
- About 46% of Ashland's households are cost burdened (paying 30% or more of their household income on housing costs).[53] About 63% of Ashland's **renters** are cost burdened and about 31% of Ashland's **homeowners** are cost burdened. Cost burden rates in Ashland are slightly greater compared to cost burdened rates in Jackson County.
- Ashland needs more affordable housing types for homeowners. The median housing sales price in typically stayed above $400,000 over the last three years. These prices are unattainable for many households in the region.

  A household earning 100% of Ashland's median household income ($50,613) could afford home valued between about $177,100 to $202,500, which is less than the median home sales price of about $434,000 in Ashland. A household can start to afford median home sale prices at about 167% of Ashland's median household income.
- Ashland needs more affordable housing types for renters. A household can start to afford typical asking rents of currently available properties in Ashland at about 70% to

[53] The Department of Housing and Urban Development's 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."

96% of Ashland's median household income. High rates of housing cost burden for Ashland renters suggests a need for more affordable housing types for renters. Limited multifamily housing was built in Ashland between 2010 and 2016. However, since 2017, 60% of new housing permitted was accessory dwelling unit or multifamily housing.

These factors suggest that Ashland needs a broader range of housing types with a wider range of price points than are currently available in Ashland's housing stock. This includes providing opportunity for development of housing types across the affordability spectrum such as: single-family detached housing (e.g., small-lot single-family detached units, cottages, accessory dwelling units, and "traditional" single-family), townhouses, duplexes, tri- and quad-plexes, and multifamily structures with five or more units.

Exhibit 62 shows a preliminary forecast of needed housing in the Ashland UGB during the 2021 to 2041 period. The projection is based on the following assumptions:

- Ashland's official forecast for population growth shows that the City will add 1,691 people over the 20-year period. Exhibit 61 shows that the new population will result in need for 858 new dwelling units over the 20-year period.
- The assumptions about the mix of housing in Exhibit 62 are:
  - **About 35% of new housing will be single-family detached**, a category which includes manufactured housing. About 66% of Ashland's housing was single-family detached in the 2014-2018 period. About 13% of new housing developed in Ashland over the 2011 to 2020 period were accessory dwelling units (accessory residential units). If 13% of Ashland's new housing are accessory dwelling unit, then 111 new dwelling units may be accessory dwelling units
  - **Nearly 10% of new housing will be single-family attached.** About 9% of Ashland's housing was single-family attached in the 2014-2018 period.
  - **Nearly 20% of new housing will be duplexes, triplexes, or quadplexes.** About 11% of Ashland's housing was duplex, triplex, or quadplex housing in the 2014-2018 period.
  - **About 35% of new housing will be multifamily housing with five or more units per structure.** About 14% of Ashland's housing was multifamily in the 2014-2018 period.

Ashland will have demand 858 new dwelling units over the 20-year period, 35% of which will be single-family detached housing.

Exhibit 62. Forecast of demand for new dwelling units, Ashland UGB, 2021 to 2041
Source: Calculations by ECONorthwest.

Variable	Housing Mix
Needed new dwelling units (2021-2041)	**858**
Dwelling units by structure type	
Single-family detached	
Percent single-family detached	35%
Total new single-family detached	300
Single-family attached	
Percent single-family attached	10%
Total new single-family attached	86
Duplex, Triplex, Quadplex	
Percent duplex, triplex, quadplex	20%
Total new duplex, triplex, quadplex	172
Multifamily (5+ units)	
Percent multifamily (5+ units)	35%
Total new multifamily (5+ units)	300
Total new dwelling units (2021-2041)	**858**

Exhibit 63 allocates needed housing to plan designations in Ashland. The allocation is based, in part, on the types of housing allowed in each plan designation. Exhibit 63 shows:

- **Low Density Residential** *[54] land will accommodate new single-family detached and attached housing and cottage cluster housing. North Mountain also accommodates broadly defined "residential uses."
- **Suburban Residential** land will accommodate new single-family detached and attached housing, multifamily housing (duplexes and larger).
- **Normal Neighborhood** land will accommodate new single-family detached and attached uses, cottage clusters, multifamily housing (duplexes and larger), and manufactured housing on lots and in parks.
- **Multifamily Residential** land will accommodate new single-family detached and attached housing and multifamily housing (duplexes and larger).
- **High Density Residential** land will accommodate new single-family detached and attached housing and multifamily housing (duplexes and larger).
- **Croman Mill District** land will accommodate new multifamily housing.
- **Commercial and Employment** *[55] land will accommodate new multifamily housing.

Exhibit 63. Allocation of Needed Housing by Housing Type and Plan Designation, Ashland UGB, 2021 to 2041
Source: ECONorthwest.

Housing Type	Plan Designations							TOTAL
	Low Density Residential *	Suburban Residential	Normal Neighborhood	Multifamily Residential	High Density Residential	Croman Mill District	Commercial & Employment *	
Dwelling Units								
Single-family detached	170	9	103	9	9	-	-	300
Single-family attached	9	-	43	17	17	-	-	86
Duplex, triplex, quadplex	26	9	51	60	26	-	-	172
Multifamily (5+ units)	17	-	34	86	43	34	86	300
Total	**222**	**18**	**231**	**172**	**95**	**34**	**86**	**858**
Percent of Units								
Single-family detached	20%	1%	12%	1%	1%	0%	0%	35%
Single-family attached	1%	0%	5%	2%	2%	0%	0%	10%
Duplex, triplex, quadplex	3%	1%	6%	7%	3%	0%	0%	20%
Multifamily (5+ units)	2%	0%	4%	10%	5%	4%	10%	35%
Total	**26%**	**2%**	**27%**	**20%**	**11%**	**4%**	**10%**	**100%**

[54] This group includes the Single-Family Rural Reserve, Low Density Residential, Single Family Residential, and North Mountain Plan Designations.

[55] The group includes the Commercial, Employment, Downtown, Health Care, and Southern Oregon University Plan Designations.

Needed Housing by Income Level

The next step in the Housing Capacity Analysis is to develop an estimate of need for housing by income and housing type. This analysis requires an estimate of the income distribution of current and future households in the community. Estimates presented in this section are based on secondary data from the Census and analysis by ECONorthwest.

The analysis in Exhibit 64 is based on Census data about household income levels for existing households in Ashland. Income is distributed into market segments consistent with HUD income level categories, using Jackson County's 2020 Median Family Income (MFI) of $65,100. The estimate assumes that approximately the same percentage of households will be in each market segment in the future.

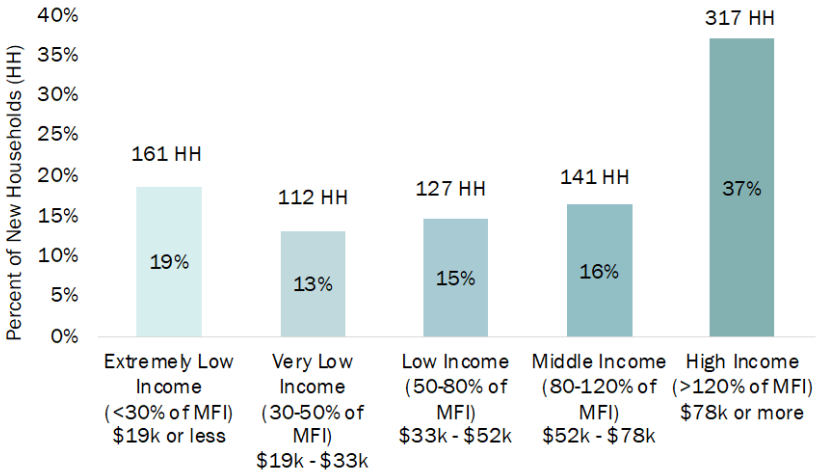
About 32% of Ashland's future households will have income below 50% of Jackson County's median family income (less than $32,550 in 2019 dollars).

About 31% will have incomes between 50% and 120% of the county's MFI (between $32,550 and $78,120).

This graph shows that, as Ashland's population grows, Ashland will continue to have demand for housing across the affordability spectrum.

Exhibit 64. Future (New) Households by Median Family Income (MFI) for Jackson County ($65,100), Ashland, 2021 to 2041

Source: U.S. Department of HUD, Jackson County, 2020. U.S. Census Bureau, 2015-2019 ACS Table 19001.



Other Housing Needs

ORS 197.303, 197.307, 197.312, and 197.314 requires cities to plan for government-assisted housing, farmworker housing, manufactured housing on lots and in parks, and housing for people with disabilities and people experiencing homelessness.

- **Government-subsidized housing.** Government-subsidies can apply to all housing types (e.g., single family detached, apartments, etc.). Ashland allows development of government-assisted housing in all residential plan designations, with the same development standards for market-rate housing. This analysis assumes that Ashland will continue to allow government housing in all of its residential plan designations. Because government assisted housing is similar in character to other housing (with the exception being the subsidies), it is not necessary to develop separate forecasts for government-subsidized housing.
- **Farmworker housing.** Farmworker housing can also apply to all housing types and the City allows development of farmworker housing in all residential zones, with the same development standards as market-rate housing. This analysis assumes that Ashland will continue to allow farmworker housing in all of its residential zones. Because it is similar in character to other housing (with the possible exception of government subsidies, if population restricted), it is not necessary to develop separate forecasts for farmworker housing. To the extent that farmworkers have lower than average incomes, they, like other low-income households, may have difficulty finding affordable housing in Ashland.
- **Manufactured housing on lots.** Ashland explicitly allows manufactured homes on lots in its Normal Neighborhood Plan Designation, which is composed of the NN-1.5, NN 1-3.5, NN 1-3.5a, and the NN-2 zone. In addition, manufactured homes on lots are permitted with special use standards in the R-1, R-1-3.5, R-2, and R-3 zone.
- **Manufactured housing in parks.** Ashland allows manufactured homes in parks (referred to as Manufactured Housing Developments in Ashland's code) in the R-1-3.5 and the R-2 zone, except within the Historic District Overlay. In addition, manufactured homes in parks are allowed in the Normal Neighborhood, which is composed of the NN-1.5, NN 1-3.5, NN 1-3.5a, and the NN-2 zone. OAR 197.480(4) requires cities to inventory their mobile home or manufactured dwelling parks sited in areas planned and zoned for (or generally used for) commercial, industrial, or high-density residential development. According to the Oregon Housing and Community Services' Manufactured Dwelling Park Directory,[56] Ashland has four manufactured home parks within its UGB, with 255 spaces.
    - ORS 197.480(2) also requires Ashland to project need for mobile home or manufactured dwelling parks based on: (1) population projections, (2) household income levels, (3) housing market trends, and (4) an inventory of manufactured

[56] Oregon Housing and Community Services, Oregon Manufactured Dwelling Park Directory.

dwelling parks sited in areas planned and zoned or generally used for commercial, industrial, or high density residential.

- Exhibit 61 shows that Ashland will grow by 858 dwelling units over the 2021 to 2041 period.
- Analysis of housing affordability shows that about 32% of Ashland's new households will be considered very-low or extremely-low-income, earning 50% or less of the region's median family income or less. One type of housing affordable to these households is manufactured housing.
- Manufactured housing accounts for about 2% (about 225 dwelling units) of Ashland's current housing stock within city limits. At 2% of all housing, Ashland may have 17 new manufactured units over the planning period.
- National, state, and regional trends since 2000 showed that manufactured housing parks are closing, rather than being created. For example, between 2000 and 2015, Oregon had 68 manufactured parks close, with more than 2,700 spaces. Discussions with several stakeholders familiar with manufactured home park trends suggest that over the same period, few to no new manufactured home parks have opened in Oregon.
- The households most likely to live in manufactured homes in parks are those with incomes between $19,530 and $32,550 (30% to 50% of MFI), which includes 13% of Ashland's households. However, households in other income categories may live in manufactured homes in parks.
- National and state trends of closure of manufactured home parks, and the fact that no new manufactured home parks have opened in Oregon in over the last 15 years, demonstrate that development of new manufactured home parks in Ashland is unlikely. Thus, our conclusion from this analysis is that development of new manufactured home parks or subdivisions in Ashland over the 2021-2041 planning period is unlikely.
- The forecast of housing assumes that no new manufactured home parks will be opened in Ashland over the 2021-2041 period. However, if the City does have need for a new manufactured home park, that would be for 24 new units (2.8% of new units), which at about 8 dwelling units per acre will need three acres of land. The City has sufficient capacity if a new manufactured home park was developed in Ashland to accommodate it (in the R-2 or R-3 zones). The housing forecast includes new manufactured homes on lots in the category of single-family detached housing and the City has capacity for them in the R-1 zone).
- Over the next 20 years (or longer) one or more manufactured home parks may close in Ashland. This may be a result of manufactured home park landowners selling or redeveloping their land for uses with higher rates of return, rather than lack of demand for spaces in manufactured home parks. Manufactured home parks

contribute to the supply of low-cost affordable housing options, especially for affordable homeownership.

- While there is statewide regulation related to the closure of manufactured home parks, designed to lessen the financial difficulties of this closure for park residents,[57] the City has a role to play in ensuring that there are opportunities for housing for the displaced residents. The City's primary roles are to ensure that there is sufficient land zoned for new multifamily housing and to reduce barriers to residential development to allow for development of new, relatively affordable housing.

In addition to these required housing types, this section also addresses housing for people with disabilities and housing for people experiencing homelessness.

- **Housing for People with Disabilities.** Housing for people with disabilities can be any housing types. It can also apply to other residential / group living uses (such as nursing homes, residential care homes or facilities, or room and boarding facilities) as well as government-subsidized housing (including units which are population restricted). Broadly, housing options for people with disabilities include (1) living in housing independently – alone or with roommates/family, (2) living in housing with supportive services (e.g., with help from a live-in or visiting caregiver), or (3) living in housing in a supervised residential setting. Housing for people with disabilities may include physical characteristics needed to address disabilities (such as ramps or wider doorways for people with ambulatory disabilities), services for people with cognitive or other disabilities, or other adaptations needed by other people with disabilities. Ashland may want to consider policies to support housing for people with disabilities.
- **Housing for People Experiencing Homelessness.** Housing for people experiencing homelessness can apply to all housing types, with the same development standards as market-rate housing. It can also apply to other residential / group living uses and government-subsidized housing. Housing needs for people experiencing homelessness ranges, including temporary shelter to rapid re-housing, permanently supportive housing, rental assistance, and income-restricted affordable housing.

[57] ORS 90.645 regulates rules about closure of manufactured dwelling parks. It requires that the landlord must do the following for manufactured dwelling park tenants before closure of the park: give at least one year's notice of park closure, pay the tenant between $5,000 to $9,000 for each manufactured dwelling park space, and cannot charge tenants for demolition costs of abandoned manufactured homes.

6. Residential Land Sufficiency in Ashland

This chapter presents an evaluation of the sufficiency of vacant residential land in Ashland to accommodate expected residential growth over the 2021 to 2041 period. This chapter includes an estimate of residential development capacity (measured in new dwelling units) and an estimate of Ashland's ability to accommodate needed new housing units for the 2021 to 2041 period, based on the analysis in the Housing Capacity Analysis. The chapter ends with a discussion of the conclusions and recommendations for the Housing Capacity Analysis.

Capacity Analysis

The buildable lands inventory summarized in Chapter 2 (and presented in full in Appendix B) provides a *supply* analysis (buildable land by type), and Chapter 5 provided a *demand* analysis (population and growth leading to demand for more residential development). The comparison of supply and demand allows the determination of land sufficiency.

The Ashland Buildable Lands Analysis (in Appendix B and C) present an estimate of capacity for new housing in Ashland. The capacity analysis shows capacity of land within city limits distinct from the capacity of land in the urbanizing area (the area between the city limits and urban growth boundary). The reason for presenting information this way is to address one of the concerns expressed by members of the Project Advisory Committee (and echoed by members of the Ashland Housing and Human Services Commission and Planning Commission) about whether Ashland has enough capacity to accommodate the forecast of housing solely on lands within the city limits. Annexing land into the city limits from the urbanizing area (the area between the city limits and urban growth boundary) can be time consuming and require greater infrastructure costs, creating barriers to development.

Exhibit 70 and Exhibit 72 in Appendix C show dwelling unit capacity in 2020 for areas within the city limits and within the urbanizing area, excluding land were development occurred between 7/1/2019 and 6/30/2020. Exhibit 65 summarizes the results of these tables. Ashland has capacity for 1,455 dwelling units within its city limits and 1,299 dwelling units in the urbanizing area. Altogether, Ashland has capacity for 2,754 dwelling units on buildable land within its urban growth boundary.

Exhibit 65. Estimated capacity, Ashland city limits and urbanizing area, 2020
Source: Buildable Lands Inventory; Calculations by ECONorthwest.

*Note: Low Density Residential includes SFRR, Low Density, Single family residential, and North Mountain
Commercial & Employment includes Commercial, Employment, Downtown, Health Care, and Southern Oregon University
This estimate excludes the Woodland Plan Designation, which is intended for minimal development and only has capacity for 12 dwelling units

Plan Designations *	Capacity in City Limits (Dwelling Units)	Capacity in Urbanizing Area (Dwelling Units)
Low Density Residential *	590	396
Suburban Residential	1	43
Normal NH	-	474
Multifamily Residential	177	172
High Density Residential	129	-
Croman Mill District	83	160
Commercial & Employment *	475	54
Total	1,455	1,299

Residential Land Sufficiency

The next step in the analysis of the sufficiency of residential land within Ashland is to compare the demand for housing by Plan Designation (Exhibit 63) with the capacity of land by Plan Designation (Exhibit 65). **Exhibit 66 shows that Ashland has sufficient land to accommodate housing development within the urban growth boundary.** In total, Ashland is forecast to grow by 858 dwelling units and has capacity for 2,754 dwelling units.

Accommodating this growth will require annexing land into the city limits. In particular, development of 231 dwelling units in the Normal Neighborhood will require annexation of land from the urbanizing area into the city limits. While Exhibit 66 shows assumes that land within the city limits will develop before development occurs on land in the urbanizing area, in all likelihood, some land in the urbanizing area may annex and develop before some land within the city limits.

Exhibit 66. Preliminary comparison of capacity of existing residential land with demand for new dwelling units and land surplus or deficit, Ashland UGB, 2021 to 2041
Source: Buildable Lands Inventory; Calculations by ECONorthwest.

*Note: Low Density Residential includes SFRR, Low Density, Single family residential, and North Mountain
Commercial & Employment includes Commercial, Employment, Downtown, Health Care, and Southern Oregon University

Plan Designations *	Capacity in City Limits (Dwelling Units)	Capacity in Urbanizing Area (Dwelling Units)	Demand (Dwelling Units)	Capacity in City Limits less Demand (Dwelling Units)	Capacity in Urbanizing Area less Demand (Dwelling Units)
Low Density Residential *	590	396	222	368	396
Suburban Residential	1	43	18	-	26
Normal Neighborhood	-	474	231	-	243
Multifamily Residential	177	172	172	5	172
High Density Residential	129	-	95	34	-
Croman Mill District	83	160	34	49	160
Commercial & Employment *	475	54	86	389	54
Total	1,455	1,299	858	845	1,051

For the 2021 to 2041 planning period, 58 group quarter units were deducted from the housing forecast (see Exhibit 61). The analysis still must account for their land need. For purposes of this analysis, new group quarters are assumed to develop proportionally in the Normal Neighborhood, Multifamily Residential, and High Density Residential Plan Designations, shown in Exhibit 67.

Exhibit 67. Land Needed for Group Quarters, Ashland UGB, 2021 to 2041
Source: Calculations by ECONorthwest.
Note: Group quarters assumes one person per dwelling unit.
*Note: Low Density Residential includes SFRR, Low Density, Single family residential, and North Mountain
Commercial & Employment includes Commercial, Employment, Downtown, Health Care, and Southern Oregon University

Plan Designations *	New Population in GQs
Low Density Residential *	0
Suburban Residential	0
Normal Neighborhood	19
Multifamily Residential	19
High Density Residential	19
Croman Mill District	0
Commercial & Employment *	0

Exhibit 68 presents a revised version of Exhibit 66 to account for land needed for new dwelling units as well as group quarters. In summary:

- Low Density Residential Plan Designations[58] have a surplus capacity of 764 dwelling units (with 368 dwelling units inside Ashland's City Limits and 396 dwelling units inside Ashland's urbanizing area).
- Suburban Residential Plan Designation has a surplus capacity of 26 dwelling units (all of which are inside Ashland's urbanizing area).
- Normal Neighborhood Plan Designation has a surplus capacity of 224 dwelling units (all of which are inside Ashland's urbanizing area).
- Multifamily Residential Plan Designation has a surplus capacity of 158 dwelling units (all of which are inside Ashland's urbanizing area).
- High Density Residential Plan Designation has a surplus capacity of 15 dwelling units (all of which are inside Ashland's City Limits).
- Croman Mill District Plan Designation has a surplus capacity of 209 dwelling units (with 49 dwelling units inside Ashland's City Limits and 160 dwelling units inside Ashland's urbanizing area).
- Commercial and Employment * Plan Designation has a surplus capacity of 443 dwelling units (with 389 dwelling units inside Ashland's City Limits and 54 dwelling units inside Ashland's urbanizing area).

Exhibit 68. Final comparison of capacity of existing residential land with demand for new dwelling units and land surplus or deficit, Ashland UGB, 2021 to 2041
Source: Calculations by ECONorthwest.
*Note: Low Density Residential includes SFRR, Low Density, Single family residential, and North Mountain
Commercial & Employment includes Commercial, Employment, Downtown, Health Care, and Southern Oregon University

Plan Designations *	Capacity in City Limits (Dwelling Units)	Capacity in Urbanizing Area (Dwelling Units	Demand (Dwelling Units)	Demand (Group Quarters)	Capacity in City Limits less Demand (Dwelling Units)	Capacity in Urbanizing Area less Demand (Dwelling Units)
Low Density Residential *	590	396	222	-	368	396
Suburban Residential	1	43	18	-	-	26
Normal Neighborhood	-	474	231	19	-	224
Multifamily Residential	177	172	172	19	-	158
High Density Residential	129	-	95	19	15	-
Croman Mill District	83	160	34	-	49	160
Commercial & Employment *	475	54	86	-	389	54
Total	1,455	1,299	858	58	821	1,018

[58] Low Density Residential includes SFRR, Low Density, Single family residential, and North Mountain

Conclusions

The key findings of the Ashland's Housing Capacity Analysis are that:

- **Ashland's population is forecast to grow at a similar pace as in the past.** Ashland UGB is forecast to grow from 21,936 people in 2021 to 23,627 people in 2041, an increase of 1,691 people. This population growth will occur at an average annual growth rate of 0.37%.
- **Ashland is planning for 858 new dwelling units.** The growth of 1,691 people will result in demand for 858 new dwelling units over the 20-year planning period, averaging 43 new dwelling units annually.
- **Ashland has enough land to accommodate its housing forecast between 2021 and 2041.** Ashland can accommodate growth (858 dwelling units) over the next 20-years with a surplus of capacity remaining. However, some development in Ashland's Suburban Residential, Normal Neighborhood, and Multifamily Residential Plan Designations will need to be accommodated in the city's urbanizing area.
- **Ashland has unmet needs for affordable housing.** About 63% of Ashland's households that rent are cost burdened (with 35% severely cost burdened) and 31% of Ashland's households that own their own home are cost burdened. Ashland has unmet housing needs for households with extremely-low and very-low-income households, as well as households with low- and middle-income.
  - *About 32% of Ashland's households have extremely low-income or very low-income, with household income below $32,600.* At most, these households can afford $820 in monthly housing costs. Median gross rent in Ashland was $1,003 in the 2014-2018 period and has increased since. Home sales are very rarely affordable to households with these levels of income. This is shown in the high rates of cost burden for renters, with nearly 51% of renter households in cost burdened. Development of housing affordable to these households rarely occurs without government subsidy or other assistance. Meeting the housing needs of extremely-low income households and very-low-income households will be a challenge to Ashland, as it is in all cities.
  - *About 31% of Ashland's households have low-income or middle-income, with household income between $32,600 and $78,100.* These households can afford between $820 to $1,950 in monthly housing costs. Households at the lower end of this income category may struggle to find affordable rental housing, especially with growing costs of rental housing across Southern Oregon. Middle-income households may still struggle to afford Ashland's median home sales price of $434,400. Development of rental housing affordable to households in this income category, especially those at middle-income, can occur without government subsidy but the City's zoning code will need to provide opportunities for development of a wider range of housing types in more places to accommodate more of this type of housing (as shown in Exhibit 59). Homeownership opportunities for households in this income category

may be limited to existing housing, unless there are opportunities to build new housing at lower costs.

- **Over the 2021 to 2041 period, Ashland will need to plan for more multifamily dwelling units in the future to meet the City's housing needs.** Historically, about 66% of Ashland's housing was single-family detached. While 35% of new housing in Ashland is forecast to be single-family detached, the City will need to provide opportunities for development of new single-family attached (10% of new housing); duplex, triplex, and quadplex housing (10% of new housing); and multifamily units (35% of new housing).
  - The factors driving the shift in types of housing needed in Ashland include changes in demographics and decreases in housing affordability. The aging of the Baby Boomers and the household formation of the Millennials and Generation Z will drive demand for renter- and owner-occupied housing, such as single-family detached housing, townhouses, duplexes, tri- and quad-plexes, and apartments. Both groups may prefer housing in walkable neighborhoods, with access to services.
  - About 46% of Ashland's households are cost burdened (paying more than 30% of their income on housing), including a cost burden rate of 63% for renter households.
  - Without diversification of housing types, lack of affordability will continue to be a problem, possibly growing in the future if incomes continue to grow at a slower rate than housing costs. A continuation of the current situation into the future suggests that 273 of Ashland's new households will have incomes of $32,600 (in 2019 dollars) or less. These households often cannot afford market-rate housing without government subsidy. More than 268 of Ashland's new households will have incomes between $32,600 and $78,100. These households will all need access to affordable housing, such as the housing types described above.

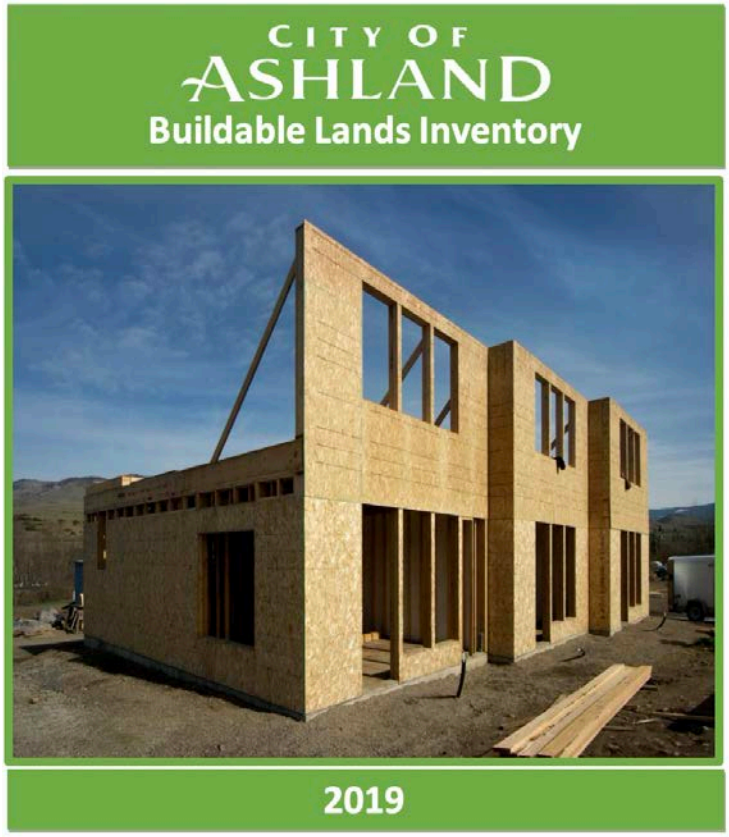
The memorandum *Ashland Housing Strategy* (Appendix A of this report) was developed to present recommendations for policy changes to address Ashland's unmet housing needs. Based on this Housing Capacity Analysis report and using the *Ashland Housing Strategy* for guidance, Ashland will need to develop a Housing Production Strategy within one year of adoption of this report. The Housing Production Strategy will further describe Ashland's housing needs, based on the information in this report, and will include specific strategies to address Ashland's unmet housing needs.

Appendix A: Ashland Housing Strategy

This appendix will be inserted into the next version of the document.

Appendix B: City of Ashland's 2019 Buildable Lands Inventory

This appendix presents Ashland's Buildable Lands Inventory, which was developed by City of Ashland staff. This appendix presents the sections of the report related to buildable land, excluding the demographic analysis portions of the report. The City of Ashland adopted the Buildable Lands Inventory Report in 2019.



Prepared by:
Department of Community Development

CITY OF
ASHLAND

2019 Buildable Lands Inventory

Introduction

The purpose of conducting an update of the "Buildable Lands Inventory" (BLI) is to quantify the amount vacant and partially-vacant land available within the political boundaries of the City of Ashland (City Limits and Urban Growth Boundary). In combination with a Housing Needs Analysis, and an Economic Opportunities Analysis, a BLI allows a community to determine whether or not there exists an adequate supply of buildable land to accommodate future housing and business development.

The BLI is prepared in accordance with OAR 660-24-0050(1) requiring that cities maintain a buildable lands inventory within the urban growth boundary (UGB) sufficient to accommodate the residential, employment and other urban uses such as public facilities, streets, parks and open space needed for a 20-year planning period. The BLI is a effectively an analysis of development capacity. The use of the City's geographic information systems (GIS) enables the City to evaluate development potential using 4 basic steps:

1. Identify developed property throughout the City and Urban Growth Boundary
2. Calculate development potential in terms of number of future single-family residential lots, multifamily housing units, and available commercial lands.
3. Identify development parcels that significantly underutilize their allowed (or proposed) development capacity;
4. Quantify physical constraints to development (steep slopes, floodplains, etc.) to refine estimated development capacity on a parcel by parcel basis.

If it is determined that future population growth, or economic development, will require more buildable land than is available, the community's governing bodies can make informed decisions, and implement appropriate measures to provide for the unmet housing and commercial land needs. As a companion document to the BLI the Housing Needs Analysis (HNA) provides data necessary to determine the mix of housing types will be needed to accommodate population growth and demographic changes. The City completed a Housing Needs Analysis in 2012. In combination with this BLI, the 2012 HNA, and any future updates, will allow the City to assess whether the supply of available residential land is sufficient to accommodate each needed housing types through the 20-year planning period.

Section 1: Buildable Land Inventory

Land Use Classifications

The BLI maintains an accounting of all lands within Ashland's Urban Growth Boundary (UGB) by Comprehensive Plan designation and by zoning designation within the city limits. Each City zone relates to a specific Comprehensive Plan designation as shown below. The BLI provides an assessment of buildable land for both the Comprehensive Plan and Zoning designations.

Comprehensive Plan	**Zoning**
Suburban Residential	Residential - Suburban (R-1-3.5)
Single Family Residential	Residential - Single-family (R-1-10, R-1-7.5, R-1-5)
Low Density Residential	Residential Low Density (R-1-10) Residential - Woodland (WR) Residential - Rural (RR)
Multi-Family Residential	Residential - Low Density Multiple Family (R-2)
High Density Residential	Residential - High Density Multiple Family (R-3)
Commercial	Commercial (C-1)
Downtown	Commercial - Downtown (C-1-D)
Employment	Employment (E-1)
Industrial	Industrial (M-1)
Health Care	Health Care Services Zone (HC)
Croman Mill	Croman Mill District Zone (CM) includes various district zones (CM-NC, CM-MU, CM-OE, CM-CI, CM-OS)
Normal Neighborhood	Normal Neighborhood District (NN) includes various district zones (NN-1-3.5, NN-1-3.5 C, NN-1-5, NN-2)
North Mountain Neighborhood	North Mountain Neighborhood (NM) includes various district zones (NM-R-1-7.5, NM-R-1-5, NM-MF, NM-C, NM-
Southern Oregon University	Southern Oregon University (SOU)
City Parks	Various zones
Conservation Areas	Various zones

The residential densities used to determine the number of dwelling units expected per acre of land for all zones and Comprehensive Plan designations is provided in Table 1.

Table 1: Residential Density

Zone	Assumed Density	Type
R-1-3.5	7.2 units per acre	Suburban Residential (SR), Townhouses, Manufactured Home
R-1-5 & R-1-5-P	4.5 units per acre	Single-Family Residential (SFR)
R-1-7.5 & R-1-7.5-P	3.6 units per acre	Single-Family Residential (SFR)
R-1-10 & R-1-10-P	2.4 units per acre	Single-Family Residential (SFR)
R-2	13.5 units per acre	Multi-Family Residential (MFR)
R-3	20 units per acre	High Density Residential (HDR)
RR-.5 & RR-.5-P	1.2 units per acre	Rural Residential, Low-Density (LDR)
HC	13.5 (as R-2)	Health Care
WR	Slope contingent	Woodland Residential
RR-1	0.6 units per acre	Rural Residential, Low-Density (LDR)

Definitions and common terms

The following definitions were used in evaluating land availability:

Buildable Land

Residentially and commercially designated vacant, partially vacant, and, at the option of the local jurisdiction, redevelopable land within the urban growth boundary that is not severely constrained by natural hazards, (Statewide Planning Goal 7) or subject to natural resource protection measures (Statewide Planning Goals 5 and 15).

Publicly owned land is generally not considered available for residential use. Land with slopes of 35-percent or greater and land within the 100-year flood plain was not considered buildable in conducting this BLI. For the purposes of updating the Buildable Lands Inventory, "redevelopable lands" as defined below were not included as "Buildable Land". This is consistent with the methodology used in the 1999, 2005, and 2011 Buildable Lands Inventory's methodologies for identifying properties with additional development potential. Properties considered "Redevelopable" that otherwise had further development potential, were included instead in the "Partially Vacant" category in order to capture that net buildable land area.

Residential Density

The number of units per acre (density) for residential properties with development potential was determined by referencing the base densities established in the City's zoning ordinance. The density allowance coefficient (e.g. 13.5 dwelling unit per acre in

the R-2 zone) was initially established to include accommodations for needed public facilities land, thus a "gross buildable acres"- to- "net buildable acres" reduction, specifically to accommodate future public facilities, has been omitted.

Vacant:

Vacant lots were those parcels that were free of improvements (structures) and were available for future residential or commercial development. Alternative designations were assigned to those parcels that, although physically vacant, were not considered suitable for residential or commercial development.

Vacant/Undevelopable = Unbuildable acres due to physical constraints including:

1) with slopes in excess of 35%
2) within the floodway
3) within the 100-year flood plain
4) in resource protection areas

Vacant/Airport = Land reserved for Ashland Municipal Airport uses.
Vacant/Open Space = land reserved as private open space
Vacant/Parks = land reserved as public parks and open space
Vacant/Parking = paved parking lots

Partially Vacant:

Partially vacant lots were determined to have buildable acreage if the lot size was equal to, or greater than, the minimum lot size requirements set for residential density [in each zone]. In Commercially zoned lands, those parcels with additional undeveloped land area yet containing a building on a portion of the property were likewise considered partially vacant. Collectively, these partially vacant parcels account for a considerable amount of Ashland's future land supply.

For example, a five-acre parcel occupied by only one home is considered partially vacant, however the percentage of land that is available may be 80% due to the location of the existing home. Thus, in this hypothetical example, the partially vacant property would yield four acres of net buildable land.

Redevelopable:

Redevelopable property is traditionally defined as property on which there are structures valued at less than 30% of the combined value of the improvements and the land.

For example, were a building valued at $100,000 located on a property with a land value of $300,000 this property would be mathematically defined as re-developable: $100,000/($100,000+$300,000) = 25%

Within Ashland, the high land cost relative to building valuations makes the above standard calculation method a poor indicator of future supply of land for housing and commercial land needs in our community. However, in mapping all such "redevelopable" properties utilizing the Jackson County Assessors Department's Real Market Values (RMV) for Land Value (LV) and Improvement Value (IV) the City was better able to

identify many properties that were underdeveloped and more appropriately defined as "Partially Vacant".

Land Inventory

The City of Ashland contains a grand total of 4,250 acres within the City Limits. The Urban Growth Boundary (UGB) contains a total of 4,732 acres. An area of 226 acres in the southwest corner of the city is inside the city limits but outside the UGB. For this reason, the combined total area of Ashland political boundaries is 4,958 acres. When dedicated public rights-of-way are removed, there remains 4,161 (84%) net acres within the City's urban area[59].

Public rights-of-way, parks/open space and civic uses accounted for 27.8% of the City's total gross acreage. The remaining land is classified as Residential (60.1%), commercial (11.4%), and industrial (0.4%).

Quantifying Land Availability & Methodology

The primary data sources used in order to determine the amount of land available within Ashland's UGB included:

- 2010 Buildable Lands Inventory data and map
- Jackson County assessor parcel data (as of June 28, 2019)
- Citywide Aerial photos (taken in April of 2018)
- City of Ashland GIS database (for building footprints, slope, flood, and impervious areas)
- Ashland Building Permit data (April 1, 2011 – June 30, 2019)

Each of these data sources were used to closely examine properties designated as available and to identify physical or other constraints to future development. Properties were analyzed for their available buildable land, and to ascertain whether the property was suitable for further development.

Building Permit data, current as of June 30, 2019, was mapped to show all residential development that had occurred since April 1, 2011, the date of the last Buildable Lands Inventory's dataset. Mapping the City's building permit data further ensured an accurate accounting of lands represented as "vacant" in the Jackson County Assessor's records, but for which building permits had already been issued. Properties that received building permits for new dwellings or commercial developments after June 30,2019, but before the publication of this inventory, are included as an appendix to this document.

[59] 'Within the City's Urban Area' includes both land within the City Limits and Urban Growth Boundary combined. If reference is being made to the UGB area exclusive of land within City Limits, we will refer to 'UGB alone'.

In the 2019 BLI's GIS project, each parcel within the City and UGB has been categorized as one of the following:

- Developed =D
- Vacant = V
- Partially-Vacant = PV
- Undevelopable = UnDev
- In addition to the primary categories above there are several sub-types of vacant lands that were classified to indicate they are not available for future development such as Airport, Parks, Open space, parking lots, and other public or quasi-public land.

In general, a vacant parcel from the 2010 BLI was classified as developed if there was an existing building, or a recent building permit issued, unless the property was large enough to be further subdivided or able to support additional dwelling units due to multi-family zoning. If a property had previously been categorized as 'partially vacant' in the 2011 BLI, it was evaluated to determine the number of additional dwelling units (or sub-dividable lots) that currently could be provided. Properties that have received Planning approval for development within the last 18 months, but have yet to obtain building permit approval by June 30, 2019, are counted as buildable in this BLI. However, as they are likely to develop in the near term they have been categorized as 'Vacant-in process' in the 2019 BLI GIS project, and are listed in Appendix B.

Using the spatial analysis tools in the GIS, the area of each individual parcel that was constrained by steep slopes (over 35%), flood zones (FEMA 100yr. floodplain), and impervious surface was calculated to better assess the likely level of future development on the property. The resultant figure was called 'Net Buildable Acres' and informed an adjustment to the number of dwelling units (Adjusted DU) in the tables provided in this inventory that present future dwelling potential.

To verify the accuracy of the draft BLI map, staff conducted site visits to numerous areas throughout the City that had experienced significant development since 2011. The 'ground truthing', and examination of an aerial photograph taken in April of 2018, allowed for refinement of the BLI to appropriately represent the consumption of property within the City.

Buildable Land

Due to the careful reassessment of each individual parcel within the Urban Growth Boundary and City Limits, and the use of improved GIS spatial analysis tools, severe constraint areas not suitable for development were more readily identified and therefore this BLI provides a more accurate assessment of developable property than did the 2011 BLI. The difference between Gross Acreage, and Net Buildable Acres in the tables below represents reductions in available land area due to severe physical constraints, developed portions of properties, and other constraints to development.

In total, there are approximately 733 net buildable acres of land within the UGB that are developable (across all Comprehensive Plan designations). When considering properties within the city limits alone there are 368 net buildable acres that are classified as developable across all zones.

Table 2 - Total Net Buildable acreage (V&PV) City Limits

BLI_STATUS	# of Parcels	Gross Acreage	Net Buildable Acres
Vacant	330	275.6	164.4
Partially Vacant	327	249.1	149.1
Vacant/Airport	9	94.2	54.5
Vacant/UnDevelopable	95	237.8	0.00 (not buildable)
Vacant /Open Space or Park	371	570.2	0.00 (not buildable)
Vacant /Parking	73	19.7	0.00 (not buildable)

Table 3 - Total Net Buildable acreage (V&PV) UGB alone

BLI_STATUS	# of Parcels	Gross Acreage	Net Buildable Acres
Vacant	56	170.6	118.5
Partially Vacant	112	351.4	230.7
Vacant/Airport	1	21	Per Airport Plan
Vacant/UnDevelopable	8	6.9	0.00 (not buildable)
Vacant /Open Space or Park	2	8.3	0.00 (not buildable)
Vacant /Parking	4	4.5	0.00 (not buildable)

Table 4 - Total Net Buildable acreage (V&PV) UGB & City Limits combined

BLI_STATUS	# of Parcels	Gross Acreage	Net Buildable Acres
Vacant	386	446.2	282.9
Partially Vacant	439	600.5	379.9
Vacant/Airport	10	1152	Per Airport Plan
Vacant/UnDevelopable	103	244.8	0.00 (not buildable)
Vacant /Open Space or Park	373	568.5	0.00 (not buildable)
Vacant /Parking	77	24.1	0.00 (not buildable)

The following tables show the number of net-buildable acres by Comprehensive Plan Designations for City Limits, UGB alone, and total Ashland Urban area (UGB + City Limits), and net-buildable acres by Zoning designation for properties within the City Limits.

Table 5 - Total Net Buildable acreage By Comprehensive Plan (V&PV) City Limits

Comprehensive Plan	# of Parcels	Net Buildable Acres
Commercial	23	12.3
Croman Mill	13	43.8
Downtown	8	0.4
Employment	60	50.7
HC	3	1.2
HDR	58	11.7
Industrial	3	5.4
LDR	57	18.8
MFR	114	22.1
NM	13	16.3
SFR	289	119.9
SFRR	3	2.5
SOU	3	1.8
Suburban R	1	0.1
Woodland	9	6.6
Totals	666	368.0

Table 6 - Total Net Buildable acreage By Comprehensive Plan (V&PV) UGB alone

Comprehensive Plan	# of Parcels	Net Buildable Acres
Airport	1	Per Airport Master Plan
Commercial	6	4.4
Croman Mill	9	17.3
Employment	28	41.7
Industrial	3	9.2
MFR	5	20.1
Normal NBHD	29	69.7
NM	1	0.1
SFR	37	85.2
SFRR	45	94.1
Suburban R	5	7.5
Totals	169	365.1

Table 7 - Total Net Buildable acreage by Comprehensive Plan (V&PV)
UGB & City Limits combined

Comprehensive Plan	# of Parcels	Net Buildable Acres	Gross Acres
Airport	10	Per Airport Master Plan	115.2
Commercial	29	16.7	26.8
Croman Mill	22	61.1	85.7
Downtown	8	0.4	2.9
Employment	88	92.4	141.6
HC	3	1.2	1.8
HDR	58	11.7	14.7
Industrial	6	14.6	16.3
LDR	57	18.8	63.5
MFR	119	42.2	64.8
Normal Neighborhood	29	69.7	87.9
NM	14	16.4	31.7
SFR	326	205.1	322.4
SFRR	48	96.7	154.2
SOU	3	1.8	2.3
Suburban R	6	7.5	8.0
Woodland	9	6.6	22.3
Totals	835	733.1	1,161.9

Table 8 - Total Net Buildable acreage By City Zone (V&PV) City Limits

ZONE	# of Parcels	Net Buildable Acres
C-1	24	12.5
C-1-D	8	0.4
CM	12	43
E-1	57	50.4
HC	3	1.2
M-1	4	6.3
NM	12	16
R-1-10	60	20.0
R-1-3.5	1	0.1
R-1-5	89	60.5
R-1-7.5	135	40.2
R-2	115	22.5
R-3	58	11.7
RR-.5	53	15.1
RR-1	3	2.5
SO	7	0.1
WR	5	2.0
Totals		313.5

Dwelling Unit Assessment

The number of potential dwelling units as shown in Table 9 indicates that an approximate total of 1,563 new dwelling units could be accommodated upon lands within the existing City Limits using current zoning and density assumptions. This accounts for a 275 dwelling unit capacity reduction from what was estimated in the 2011 BLI. The number of potential dwelling units that can be accommodated in the entire UGB is 2,847 (see Table 10).

Table 9 - Potential Dwelling Units by Zoning Designation, City Limits

Zone	Permitted Density units per acre	Calculated Dwelling Units (Gross acres x Density)	Adjusted Dwelling Units
C-1	30	597	199
C-1-D	60	172	48
CM	Master Plan	237	83
E-1	15	977	248
HC	13.5	24	16
M-1	na	0	
NM	Master Plan	173	73
R-1-10	2.4	89	69
R-1-3.5	7.2	1	1
R-1-5	4.5	390	268
R-1-7.5	3.6	251	164
R-2	13.5	437	180
R-3	20	294	132
RR-.5	1.2	54	54
RR-1	1	3	3
SO	Master Plan	na	Master Plan
WR	Slope contingent	na	10
Total			1563

The estimated number of dwelling units assumes that upon remaining buildable lands within the City's commercially zoned properties, with mixed-use potential60, that such commercial properties will provide only 50% of the residential units that are otherwise permitted at the base densities. This 50% reduction was done at the Calculated Dwelling Unit stage of the analysis, and then further adjusted based on site constraints and existing development to estimate the number of Adjusted Dwelling Units.

Ashland has experienced a history of mixed-use development on commercial lands given the strong market for housing. However, to provide conservative estimates of future housing on commercial lands the 50% reduction from permitted densities is intended to recognize that a number of commercial developments may not elect to incorporate housing into their developments as housing is not a requirement within the zones. Efforts taken by the City to promote inclusion of mixed-use developments within commercially zoned lands along transit routes can function to accommodate more housing on such lands than is presently projected in this BLI.

Table 10 - Potential Dwelling Units by Comprehensive Plan Designation
UGB & City Limits combined

Comprehensive Plan	Calculated Dwelling Units	Adjusted Dwelling Units
Airport	0	0
Commercial	803	245
Croman Mill	237	243
Downtown	172	48
Employment	2127	256
HC	24	16
HDR	294	132
Industrial	0	0
LDR	64	65
MFR	874	352
NM	177	73
Normal NBHD	607	474
SFR	1308	744
SFRR	363	145
SOU	2	0
Suburban R	57	44
Woodland	7	10
Total		2847

[60] E-1 with a residential overlay, C-1, and C-1-D

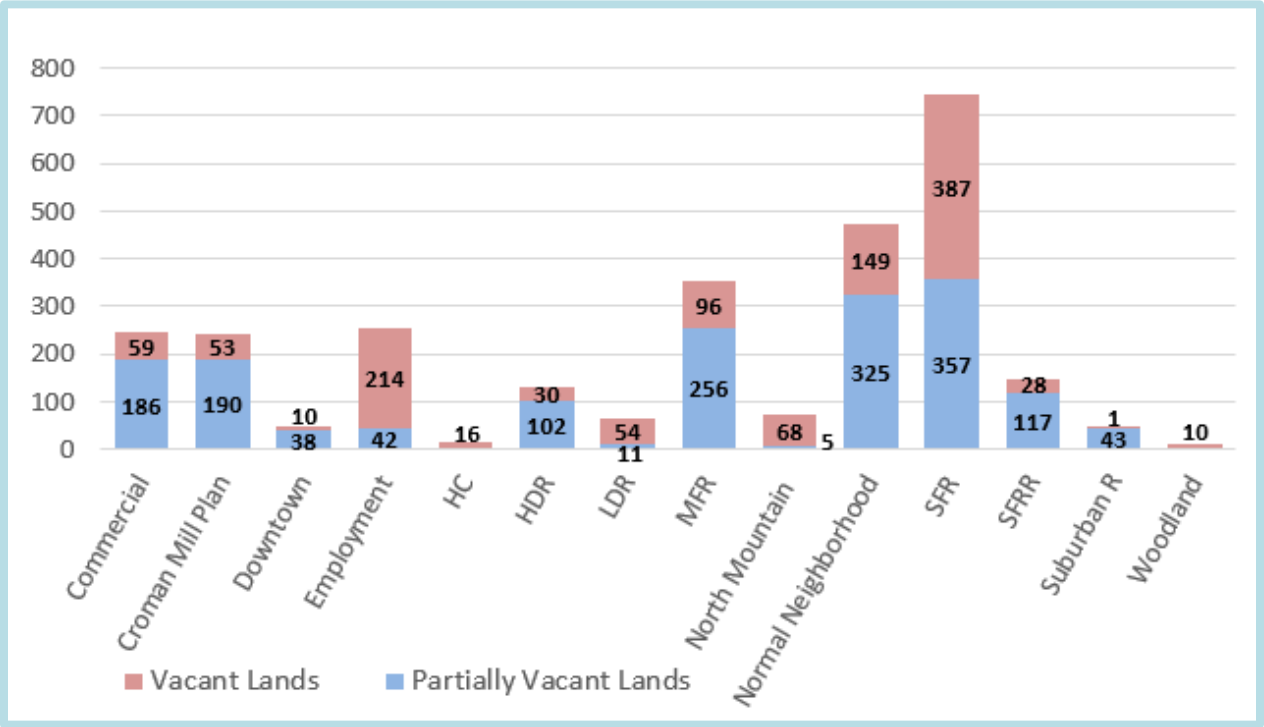


Figure 1. Dwelling Unit Capacity by Comprehensive Plan Designation (number of potential units)

Modification to base zoning densities, density bonuses, zoning or overlay changes, area master plans, or comprehensive plan changes intended to concentrate development within the UGB, could further extend the supply of buildable lands by effectively accommodating more dwelling units upon less land area. To more accurately project the number and type of needed housing the City's Housing Needs Analysis (HNA) should be referenced. By carefully examining income, age demographics, household sizes, and local housing costs, the HNA helps quantify the expected proportions of rental to ownership, household sizes and needed housing types.

City Property- Public Use

Properties under public ownership are regarded as unlikely to be developed for additional residential uses because they are dedicated for public purposes such as public rights-of-way, parks, power substations, public works yards, or other public facilities. These city owned lands are therefore excluded from the inventory of vacant and partially vacant lands. In the event the City determined a property was not needed for public uses, the City could proceed with disposition of the property through procedures set forth in Oregon Revised Statutes (ORS 270.100-140). At such time the property was no longer restricted for public use, it would then be added to the inventory of buildable lands provided it had further development potential.

Municipalities in Oregon are currently authorized to provide transitional housing on public lands in the form of campgrounds within their urban growth boundaries for persons who lack

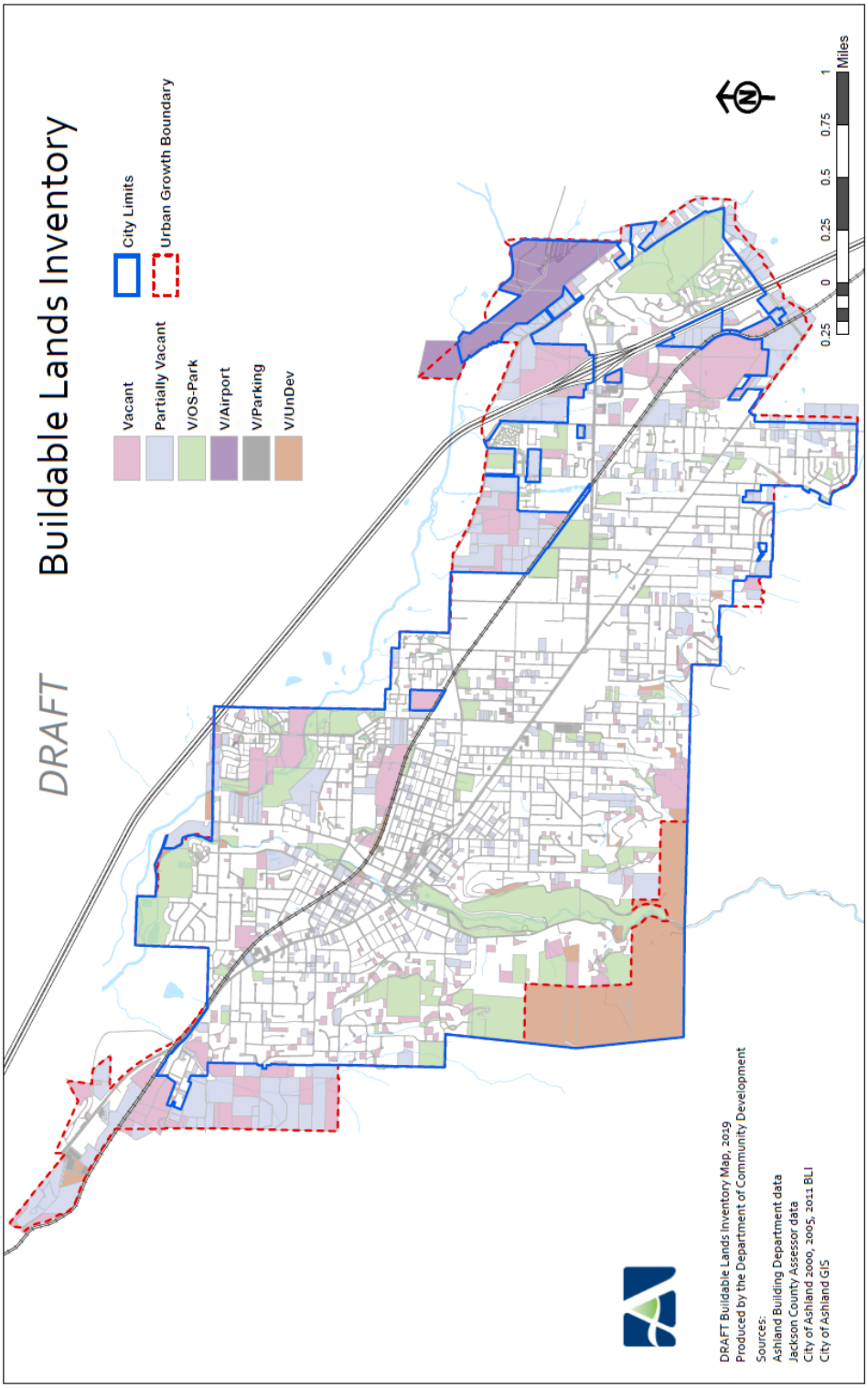
permanent housing but for whom there is no available low-income alternative, or for persons who lack safe accommodations. House Bill 2916 enacted in 2019 expands the allowance for transitional housing campgrounds with the expressed intent that such housing is temporary and may include yurts, huts, tents, and other similar structures. Such temporary housing units on public property would not be considered permanent dwellings, and as such the potential for such campgrounds does not increase dwelling unit capacity of inventoried buildable lands.

Vacant Properties– In process of development

Lands Categorized as "Vacant/In-process". These properties had received Planning Action approval but had not yet received building permits at as of July1, 2019. As such these projects are expected to be developed in the near future and will further reduce available lands.

Map & Tax Lot	Zone	Address	Acres	Units	Status Planning Approval = PA Building Permit = BP
04CB 8800	R-1-5	Mountain View / Laurel (12 cottages)	.75	12	BP issued after 7/1/2019
04BC 143	R-1-5	702 N Laurel	0.14	1	BP issued after 7/1/2019
10BB 600	R-1-5	520 Fordyce St.	0.14	1	BP issued after 7/1/2019
05AD 200	R-1-5	Otis Street	5.92	27 lots	PA approval only – no building permits
04CA 1900	R-1-5	657 Oak Street	0.39	3	PA approval only – no building permits
23BA 319	R-1-7.5	2326 Blue Sky Ln	0.42	1	BP issued after 7/1/2019
23BA 323	R-1-7.5	2321 Blue Sky Ln	0.59	1	BP issued after 7/1/2019
09BC 7805	R-1-7.5	126 Fork St.	0.31	1	BP issued after 7/1/2019
11C 2504/2505	R-2	380 Clay Street (HAJC)	3.35	60	PA approval only – no building permits
10CB 2100/2102	R-3	Garfield St.	2.1	70	PA approval only – no building permits
09SF 2000	R-3	1010/1014/990 Eureka St	0.19	3	BP issued after 7/1/2019
10DC 9201	C-1	1675 Ashland St. (Columbia Care)	1.09	30	PA approval only – no building permits
09BA 10102/10103	C-1	Lithia Way (First Place - OSF)	0.33	34	BP issued after 7/1/2019
04CD 1803	E-1	121 Clear Creek	0.56	8	BP issued after 7/1/2019 for one building; PA approval for 4 additional buildings

2019 Buildable Lands Inventory Map



Appendix C: Additional Buildable Lands and Housing Capacity Information

This appendix presents additional buildable lands inventory data and housing capacity data for lands within Ashland's City Limits and lands outside Ashland's City Limits but inside its Urban Growth Boundary (UGB). This appendix provides information from the Ashland Buildable Lands Inventory in Appendix B and updated information about development that was permitted between July 1, 2019 through June 30, 2020, which accounted for housing development that occurred after development of the 2019 BLI (as described in Chapter 2).

Buildable Land and Capacity Inside City Limits

Exhibit 69 shows that Ashland's has about 292 net buildable acres inside its City Limits. Of these 282 acres, about 117 (40%) are located withing the Single-Family Residential Plan Designation.

Exhibit 69. Net Buildable Lands Inventory, Ashland, City Limits, 2020
Source: City of Ashland's 2019 Buildable Lands Inventory and Building Permit Database.

Plan Designation	Net Buildable Acres 2019 BLI Results	Net Acres Consumed July 1, 2019 to June 30, 2020	Net Buildable Acres Remaining 2020 BLI Results
Residential			
Wooodland	2		2
Low Density Residential	18	0.7	17
Single-Family Residential	121	4.2	117
Suburban Residential	0		0
Multifamily Residential	23	0.2	22
High Density Residential	12	0.1	12
North Mountain Neighborhood	16	0.2	16
Croman Mill District	43		43
Commercial			
Commercial	13	0.3	12
Downtown	0		0
Employment	50	0.1	50
Health Care	1		1
Southern Oregon University	0		0
Total	**298**	**6**	**292**

Exhibit 70 presents Ashland's capacity for dwelling units inside its City Limits. It shows that Ashland has capacity for 1,465 dwelling units inside its City Limits. Within Ashland's City Limits, Ashland has capacity for nearly 463 dwelling units within its Single-Family Residential Plan Designation.

Exhibit 70. Housing Capacity, Ashland, City Limits, 2020
Source: City of Ashland's 2019 Buildable Lands Inventory and Building Permit Database.

Plan Designation	Capacity for Dwelling Units (Adjusted) 2019 Results	Dwelling Units Permited July 1, 2019 to June 30, 2020	Dwelling Unit Capacity 2020 Results
Residential			
Wooodland	10		10
Low Density Residential	57	2	55
Single-Family Residential	501	38	463
Suburban Residential	1		1
Multifamily Residential	180	3	177
High Density Residential	132	3	129
North Mountain Neighborhood	73	1	72
Croman Mill District	83		83
Commercial			
Commercial	199	34	165
Downtown	48		48
Employment	248	2	246
Health Care	16		16
Southern Oregon University	-		-
Total	**1,548**	**83**	**1,465**

Buildable Land and Capacity Outside City Limits and Inside UGB

Exhibit 71 shows that Ashland's has about 350 net buildable acres outside its City Limits, but inside its UGB.

Exhibit 71. Net Buildable Lands Inventory, Ashland, Outside City Limits and Inside UGB, 2020
Source: City of Ashland's 2019 Buildable Lands Inventory and Building Permit Database.

Plan Designations	Net Buildable Acres 2019 BLI Results	Net Acres Consumed July 1, 2019 to June 30, 2020	Net Buildable Acres Remaining 2020 BLI Results
Residential			
Wooodland	5	-	5
Single-Family Residential Reserve	97	-	97
Low Density Residential	1	-	1
Single-Family Residential	84	-	84
Suburban Residential	7	-	7
Multifamily Residential	20	-	20
High Density Residential	-	-	-
Normal Neighborhood	70	-	70
North Mountain Neighborhood	0	-	0
Croman Mill District	18	-	18
Commercial and Other			
Commercial	4	-	4
Downtown	-	-	-
Employment	42	-	42
Health Care	-	-	-
Southern Oregon University	2	-	2
Total	**350**	**-**	**350**

Exhibit 72 shows that Ashland has a capacity of 1,299 dwelling units outside its City Limits, but inside its UGB.

Exhibit 72. Housing Capacity, Ashland, Outside City Limits and Inside UGB, 2020
Source: City of Ashland's 2019 Buildable Lands Inventory and Building Permit Database.

Plan Designations	Capacity for Dwelling Units (Adjusted) 2019 Results	Dwelling Units Permited July 1, 2019 to June 30, 2020	Dwelling Unit Capacity 2020 Results
Residential			
Wooodland	-	-	-
Single-Family Residential Reserve	145	-	145
Low Density Residential	8	-	8
Single-Family Residential	243	-	243
Suburban Residential	43	-	43
Multifamily Residential	172	-	172
High Density Residential	-	-	-
Normal Neighborhood	474	-	474
North Mountain Neighborhood	-	-	-
Croman Mill District	160	-	160
Commercial and Other			
Commercial	46	-	46
Downtown	-	-	-
Employment	8	-	8
Health Care	-	-	-
Southern Oregon University	-	-	-
Total	**1,299**	**-**	**1,299**