

City of Creswell DRAFT Residential Buildable Lands Inventory



**REVISED DRAFT –
APRIL 2012**

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INTRODUCTION

This document summarizes the Residential Buildable Land Inventory analysis for the Creswell Urban Growth Boundary. It addresses Statewide Planning Goal 10, “To provide for the housing needs of citizens of the state.” Goal 10, and its accompanying administrative rules set out a process to estimate future housing needs and to analyze the supply and demand for residential land needed to accommodate future growth. Cities are required to provide a 20-year supply of residential land within their UGB, based on a comprehensive housing needs assessment at periodic review or legislative review. Legislative review, which includes Creswell, applies when a governing body undertakes a formal analysis of its buildable lands and housing needs.

Creswell is required to comply with the requirements of HB 2709 because it has exceeded the state’s growth rate for at least three of the past five years:

Table 1. Oregon, Lane County and City of Creswell Growth Rates 1990-2010

	1990	2000	2010	Percent Change 2000-2010	AAGR 2000-2010	AAGR 1990-2000
Oregon	2,842,321	3,421,432	3,831,074	12.0%	1.1%	1.9%
Lane County	282,912	322,977	351,715	8.9%	0.9%	1.3%
Eugene	112,669	137,893	156,185	13.3%	1.3%	2.0%
Springfield	44,683	52,864	59,403	12.4%	1.2%	1.7%
Cottage Grove	7,402	8,445	9,686	14.7%	1.4%	1.3%
Florence	5,162	7,263	8,466	16.6%	1.5%	3.5%
Junction City	3,670	4,721	5,392	14.2%	1.3%	2.6%
Oakridge	3,063	3,172	3,205	1.0%	0.1%	0.4%
Veneta	2,519	2,762	4,561	65.1%	5.1%	0.9%
Creswell	2,431	3,579	5,031	40.6%	3.5%	3.9%
Dunes City	1,081	1,241	1,303	5.0%	0.5%	1.4%
Lowell	785	880	1,045	18.8%	1.7%	1.1%
Coburg	763	969	1,035	6.8%	0.7%	2.4%

Source: US Census 1990, 2000, 2010

In accordance with HB 2709, this document contains an analysis of existing buildable land, a housing needs analysis, and a comparison of the supply of buildable residential land with the forecasted housing demand. The housing need analysis forecasts housing demand to 2032. The supply analysis is based on buildable land information as of January 2012.

In reviewing the future needs for land and the current supply within the urban growth boundary, it has been determined that there is not a 20-year supply of buildable residential land.

Background and Purpose

The City of Creswell, located in the southern part of the Willamette Valley where the foothills of the coast and Cascade Ranges begin to merge, is approximately 10 miles south of the Eugene-Springfield metropolitan area along the Interstate 5 corridor. As Creswell has grown, it has evolved from a farming community into a dynamic city with pronounced ties to the metropolitan area.

The Urban Growth Boundary (UGB) for the City was initially acknowledged by the Department of Land Conservation and Development in 1982. The population following those decades has risen from 1,770 in 1980 to 5,301 in 2010, an increase of more than 200 percent. Creswell's growth rate outpaced both Lane County and the State of Oregon over that period. The significant population growth and the City's comparative advantages indicate that its role as an industrial, commercial, and residential core for the area south of the Eugene-Springfield metropolitan area will expand. Previous studies have indicated that the amount of land available for commercial and industrial development within the current Urban Growth Area is insufficient to meet future development needs¹ and the City would like to make a determination for residential land as well.

This purpose of this study is to determine whether there is a sufficient amount of suitable land to meet future housing demands within the existing UGB. In order to inform decisions regarding this primary question, the study identifies and discusses the amount, location and suitability of land potentially available for development – a Buildable Land Inventory. An analysis of the type of development that has been occurring and at what densities and land consumption rates is produced to inform projection of future needs – a Housing Type and Density Study. The final step combines the previous findings to determine whether there is enough supply to meet demand.

Steps in the Process

Buildable Land Inventory: Identify all types of vacant, potential infill, potential redevelopment and environmentally constrained land within the existing UGB for residential land.

Housing Type and Density Study: Determine types and densities of all new residential development within the UGB over the past six years and compare results to historical and possible future trends. Goal 10 Housing requirements are addressed. The *Planning for Residential Growth Workbook* is used as the primary guide.

Housing Needs Analysis: Determine the amount of land needed to meet future demand at appropriate types and densities based on historical and potential future development trends, population changes and growth projections, and economic factors. Address all Goal 10 Housing requirements. The *Planning for Residential Growth Workbook* is used as the primary guide.

Supply and Demand Comparison: Based on previous sections and their results, determines whether there is a deficit or surplus of land for residential needs

¹ Creswell Opportunities Analysis, March 2005

Assumptions made for the analyses within this Study include:

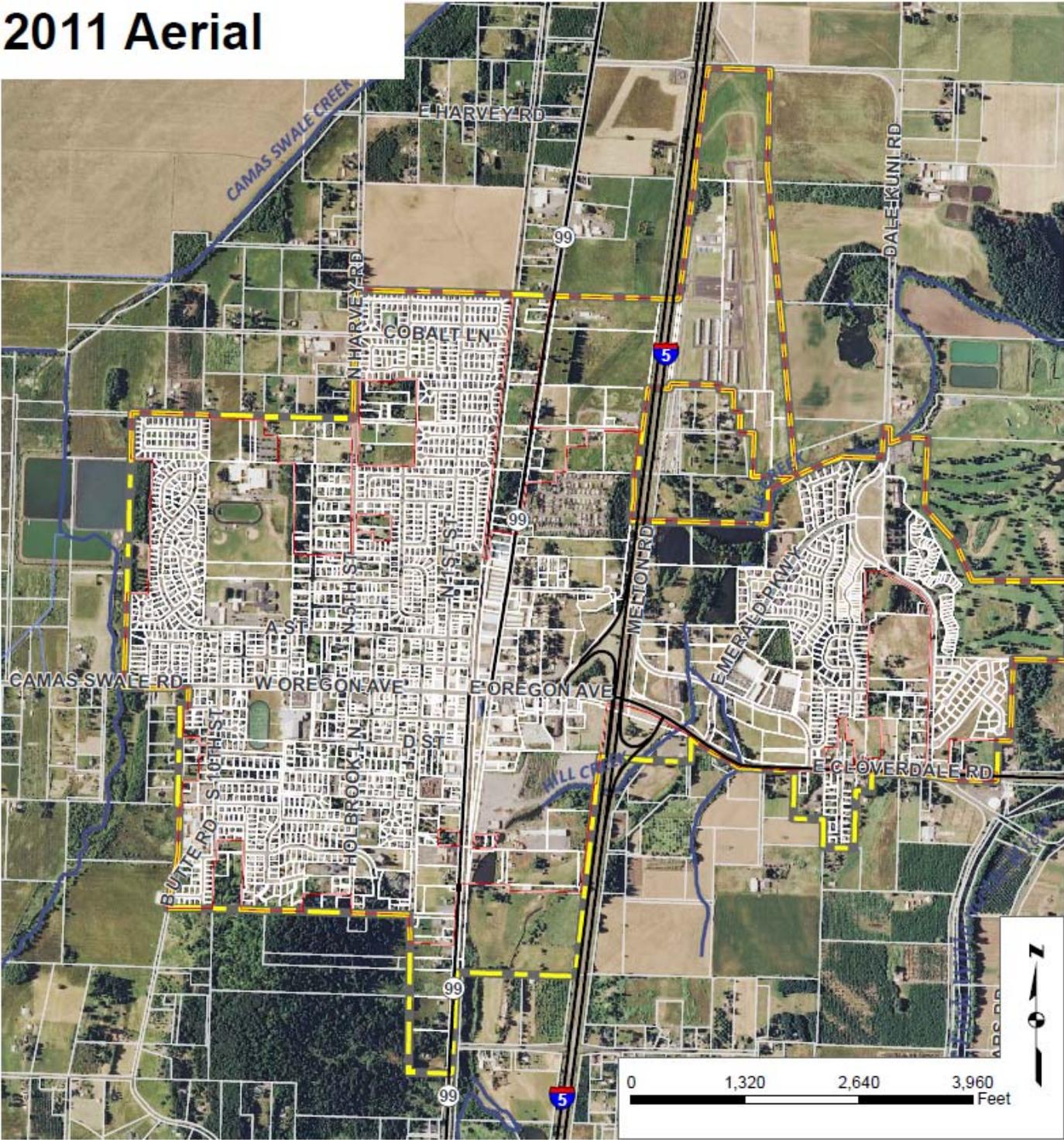
- Population will increase to 11,727 in 2032 (Lane County Coordinated Population Forecast)
- The average household size will decline to 2.7 persons per household over the 20-year planning period.
- The population in group quarters will increase slightly to 254 persons
- An average vacancy rate for owner- and renter-occupied units is projected at about 5%.
- The relative mix of housing types will generally remain the same, with a slight increase in multi-family.
- The average age of the population will shift slightly toward an older age.
- The City will continue to grow at a faster rate than the county as a whole.
- As the City becomes larger, substantial growth will continue, but the overall rate of growth will slow somewhat.
- There will be a minor amount of growth outside the city limits. It is assumed that the city limits will be expanded to include most of the UGB during the 20-year time period therefore the projected growth for the city and UGB are similar.

Summary Results

- There are approximately 93.1 buildable acres of land designated for residential use within the existing UGB as of February, 2012.
- Redevelopment potential adds 1 acre back into the supply for potential residential development.
- Infill potential adds 6.2 acres back into the supply for potential residential development.
- There will be a demand for 2,394 new housing units by 2032, which translates into a demand for 320.5 acres.
- The analyses performed to produce this Report indicate that the City has a deficit of approximately 222 acres in their residential land inventory to meet the needs of its projected population to the year 2032.

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2011 Aerial

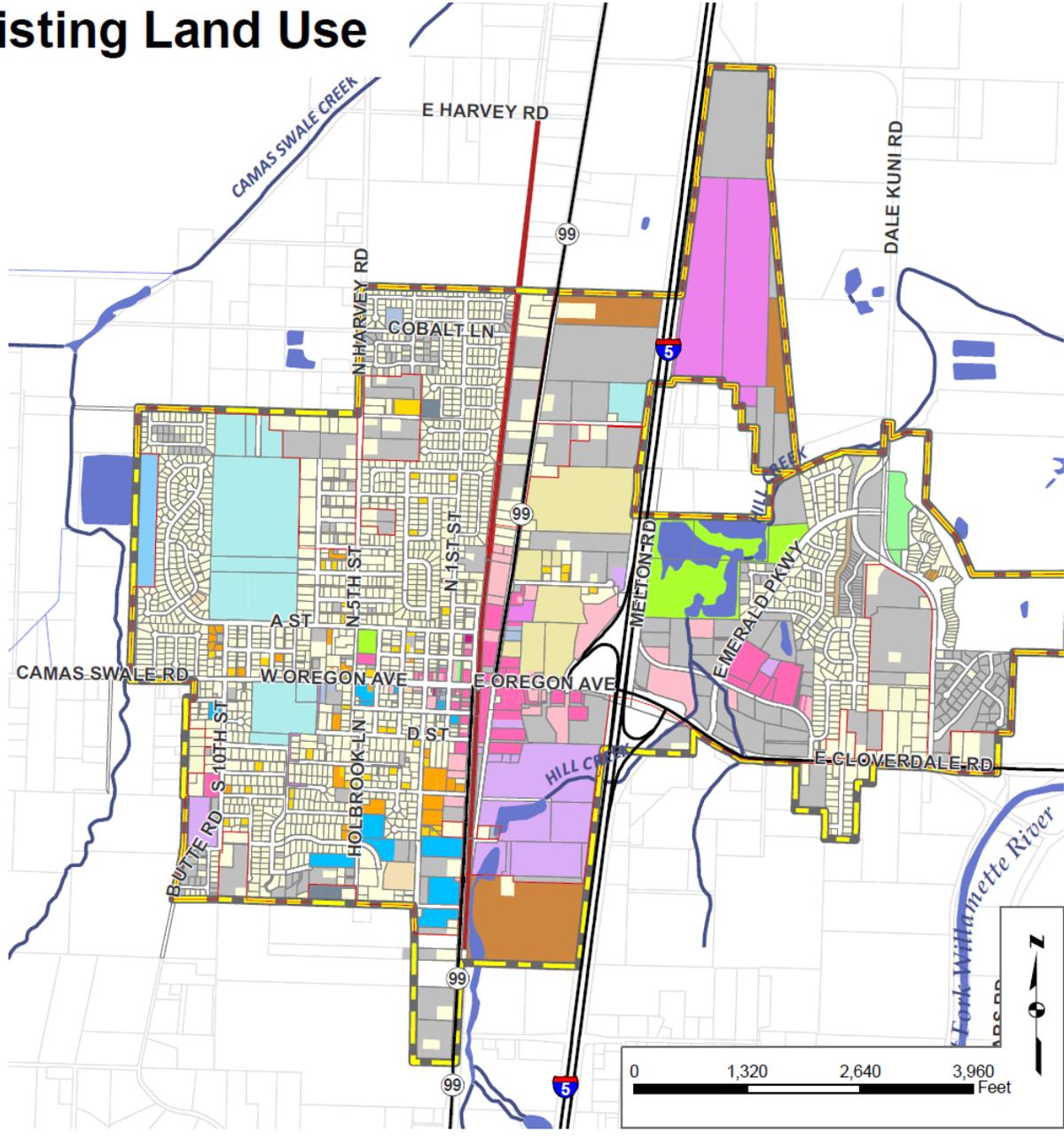


Legend

- City Limits
- UGB
- Taxlots

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Existing Land Use



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BUILDABLE LAND INVENTORY

This chapter summarizes the methodology, assumptions, and results of the City of Creswell's Residential Buildable Lands Inventory (BLI). The BLI inventories the *supply* of buildable land inside Creswell's urban growth boundary (UGB), both inside and outside the city limits. For the purposes of this inventory, buildable land includes vacant land, excluding land that is determined unbuildable or constrained by federal, state, or local regulations, and developed land that is likely to be redeveloped or infilled at least partly for residential use. Although this chapter inventories the *supply* of all buildable lands within the five Plan designations, the focus of this Study is buildable residential land therefore analysis and detailed results only apply to that Comprehensive Plan (Plan) designation. The inventory is important because it helps determine:

- Quantity and quality of vacant residential lands; and
- Capacity of the existing UGB to accommodate additional residential development.

The BLI will inventory lands by Creswell's Plan designations and will ultimately estimate the number of dwelling units that can be accommodated within the UGB.

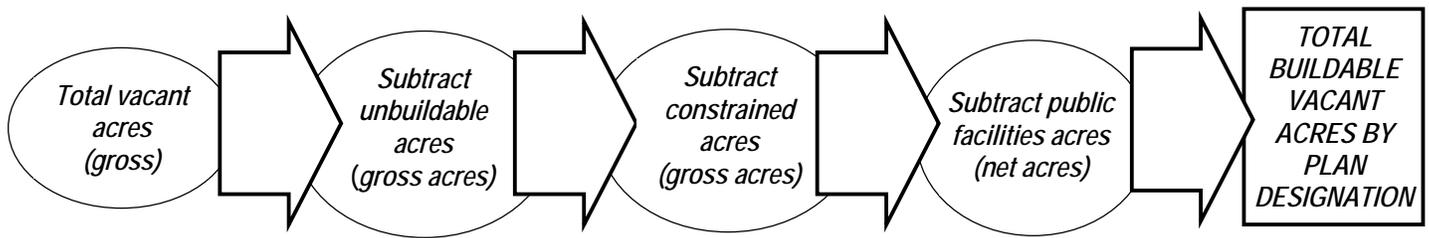
The City of Creswell has five Plan designations and four subzones/overlays. The Plan designations and associated zoning/land use districts include:

Comprehensive Plan Designation	Applicable Land Use District(s)
Residential	Low Density Residential (RL)
	Medium Density Residential (RM)
	Residential-Commercial (RC)
Commercial	Downtown Commercial (DC)
	General Commercial (GC)
Industrial	Industrial Commercial (IC)
	General Industrial (GI)
Public	
Parks, Recreation, Open Space	Park, Recreation, or Open Space (PRO-S) District
Public Facilities, Government	Public Facilities, Government
Subzone/Overlay Districts	Resort Commercial Subzone Floodplain Subzone Airport Subzone Riparian Protection and Wetland Overlay

Residential development is allowed in all the residential land use districts, although there may be some mixed use development that combines residential uses with permitted commercial and industrial development in Residential-Commercial or Industrial-Commercial land use districts.

Methodology, Assumptions, and Results

The BLI inventories buildable land inside the UGB according to the following process.

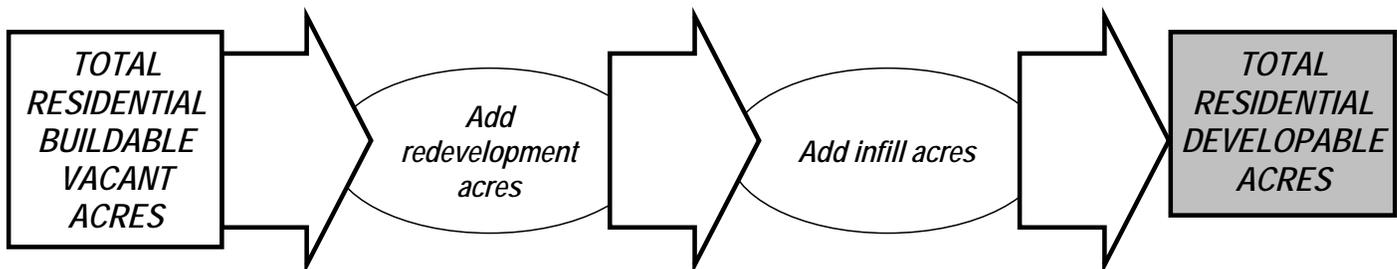


In narrative form, the process includes:

1. An update to existing land use and plan designations in the computer geographic information system (GIS). Using the most current data, a determination of gross vacant acres, including fully or partially vacant parcels is made
2. Determination acres of unbuildable land
3. Determination acres of constrained land
4. Determination percentage of acres needed for public facilities

This results in a total buildable vacant acres by Plan designation. Staff then carries the acreage for Residential forward and completes steps 5 and 6, also described in the flow chart that follows:

5. Determine residential redevelopment potential
6. Determine potential infill



Gross Vacant Acreage

Gross vacant acres include all fully vacant tax lots and the vacant portions of some partially developed lots. Vacant lands include land uses that are coded as agricultural, timber, or vacant. They do not contain any structures. Partially vacant tax lots have improvements but also have enough undeveloped land to accommodate additional development.

For more detailed information, in some cases partially vacant lots were field-checked to determine the extent and location of the residential improvements. The undeveloped portion of the lot was then added to the gross vacant acreage. When field checking was not practical, parcels over an acre in size were assigned one acre of residential use and the remainder assigned as vacant.

There are a total of 324.6 vacant acres within the five Plan designations. The Residential Plan designation totals 150.1 acres or 46% of the total vacant acreage. See Table 2 that follows.

Table 2. Total Percentage of Gross Vacant Land by Plan Designation

Plan Designation	Gross Vacant Acres	Percent of Total
Industrial	61.8	19%
Commercial	52.5	16.2%
Commercial -Resort	18.5	5.7%
Residential	150.1	46.2%
Public Facilities, Government	41.7	12.9%
Total	324.6	100.0%

Unbuildable and Constrained Land

Development of constrained land could affect the building cost, density, or other site-specific development factors. State policy gives jurisdictions the right to decide what is unbuildable based on local development policies. The following section describes how these lands were handled in the Buildable Lands Inventory.

Physical constraints such as parcel size, steep slopes, wetlands, as well as riparian and floodway areas must be accounted for in determining whether land is realistically available for future development. For the purposes of this analysis some physical constraints rendered land unbuildable or constrained, and these acres were subtracted from the inventory. Proportional reductions were made to lands affected by multiple constraints.

Unbuildable

- **Size:** There are some parcels in the data file that are too small to be developed. Per the Creswell Development Code, 3,000 square feet is the smallest lot size for a single-family detached home. About 0.8 acres are parcels within the UGB that are too small to be developed (residential). These lands were considered unbuildable and were subtracted from the inventory. This represents about 0.3% of the total vacant land.
- **Slopes:** The majority of land in Creswell is not constrained by slopes. It is anticipated that up to 25% slope will be built on therefore slopes greater than 25% were removed from the inventory. All slopes greater than 25% within the UGB (excluding the very small percentage within ODOT's right-of-way on eastbound Oregon Avenue at the I-5 overpass) are located on Creswell Butte south of Kings Row, although most of Creswell Butte is outside the UGB and is not part of the inventory. Slopes greater than 25% accounted for about 2.51 vacant acres, all in the Residential Plan designation. This represents about 0.9% of the total vacant land.

Table 3 that follows shows the amount of acreage affected by unbuildable characteristics. Removing parcels too small to be developed and slopes greater than 25% accounted for 2.51 total acres of unbuildable land within the applicable Plan designations, all of which was Residential. None of the unbuildable parcels in size lots (under 3,000 square feet) are greater than 25% slope.

Table 3. Unbuildable Vacant Acres by Plan Designation

Plan Designation	Total Unbuildable Acres
Industrial	0
Commercial	0.0
Commercial - Resort	0.0
Residential	3.3
Public Facilities, Government	0
TOTAL	3.3

Constrained

- **Wetlands:** The wetlands constraint is based on Creswell’s recently completed Local Wetland Inventory (LWI). All wetland areas determined to be “locally significant” were identified as 100% constrained (development is prohibited in these areas). The wetland’s impact (constrained) area includes a 50 foot buffer around the LWI mapped wetland. The total “constrained” area for wetlands is 62.6 acres, including 26.6 residential acres.
- **Floodway:** The Flood Insurance Study and accompanying Flood Insurance Map designate and regulate floodways. Development within the floodway requires significant engineering and typically will not be built out at full residential density. About twelve total acres of floodway lands were identified on vacant buildable lands inside the UGB representing 4.1% of the total gross vacant buildable land. Applying the 75% development constraint, 8.76 total acres were subtracted from the inventory, all residential lands.
- **Flood Hazard:** The Flood Insurance Study and accompanying Flood Insurance Map designate and regulate land within the 100-year floodplain (flood hazard area). These lands are not constrained and are considered developable at standard densities since the City allows residential development within the floodplain if certain floodproofing standards are met. About 64 total acres of 100-year floodplain lands were identified on vacant buildable lands inside the UGB representing 26% of the total gross buildable vacant acres. About 50% of the vacant buildable land designated for Resort Commercial use is in the floodplain. This constraint had no affect on the buildable lands inventory because land in the floodplain can be developed at the density of unconstrained land however, since it is regulated by federal FEMA standards, it is mentioned as a constraint.
- **Riparian Setback:** The Creswell Development Code applies a Riparian Protection and Wetland overlay zone based on average stream flow (50 feet for less than 1,000 cfs and 75 feet for 1,000 cfs or more). The following riparian areas, as identified in the Creswell Riparian Inventory, are included:
 - Garden Lake (50 ft)
 - Hill Creek (50 ft)
 - Old Lane Creek (50 ft)
 - Unnamed pond (50 ft)
 - Unnamed stream 1 (50 ft)
 - Unnamed stream 2 (50 ft)

Approximately 13 acres of land constrained by riparian areas was identified. These areas are 100% constrained (development is prohibited). All 13 acres were subtracted from the inventory. The majority of land in this constraint is non-residential, and only one tenth of an acre is on residential lands.

- **Slopes:** The majority of land in Creswell is not constrained by slopes. It is anticipated that parcels with 15% - 24% slopes will be developed at 50% of the density of

unconstrained land over the 20-year planning timeframe. Less than ten acres of land constrained by slopes was identified on vacant buildable land inside the UGB representing 3.1 % of the total gross vacant buildable land. Applying the 50% development constraint, 8.8 acres of land were subtracted from the inventory, all of which was residential.

Table 4 that follows shows the amount of acreage affected by all the physical constraints. Removing a percentage of parcels containing wetlands, floodway, and riparian area restrictions accounted for 85.4 acres of constrained land within the five Plan designations, 40.4 of which were designated Residential.

Table 4. Constrained Vacant Acres by Plan Designation

Plan Designation	Total Constrained Deducted Acres
Industrial	22
Commercial	15
Public	7.95
Residential	40.41
TOTAL	85.4

Public Facilities Land Needs

This step is relevant for larger undeveloped parcels. When development occurs, a portion of the undeveloped parcel will be needed for roads, rights-of-way, and other public facilities. Smaller parcels generally have access to existing roadways. For this step, the percentage of land needed for public facilities was estimated and subtracted from the larger parcels throughout Creswell. This process of subtraction converts *gross acres* to *net acres*.

Vacant or partially vacant parcels greater than one acre had 25% of the vacant land removed from the inventory to account for streets and non-residential uses. For example, a ten-acre property with two acres of existing development would yield eight gross vacant acres. Subtracting 25% would yield six net vacant acres.

About 59.8 total acres were removed from the gross vacant buildable acreages to account for public facilities and non-residential uses. Approximately 27.4 acres of residential land were subtracted.

Table 5. Land Deducted for Public Facilities

Plan Designation	Public Facilities Land Deduction (acres)
Industrial	9.9
Commercial	14
Public Facilities, Government	8.45
Residential	27.4
TOTAL	59.8

Summary of Total Buildable Vacant Acres by Plan Designation:

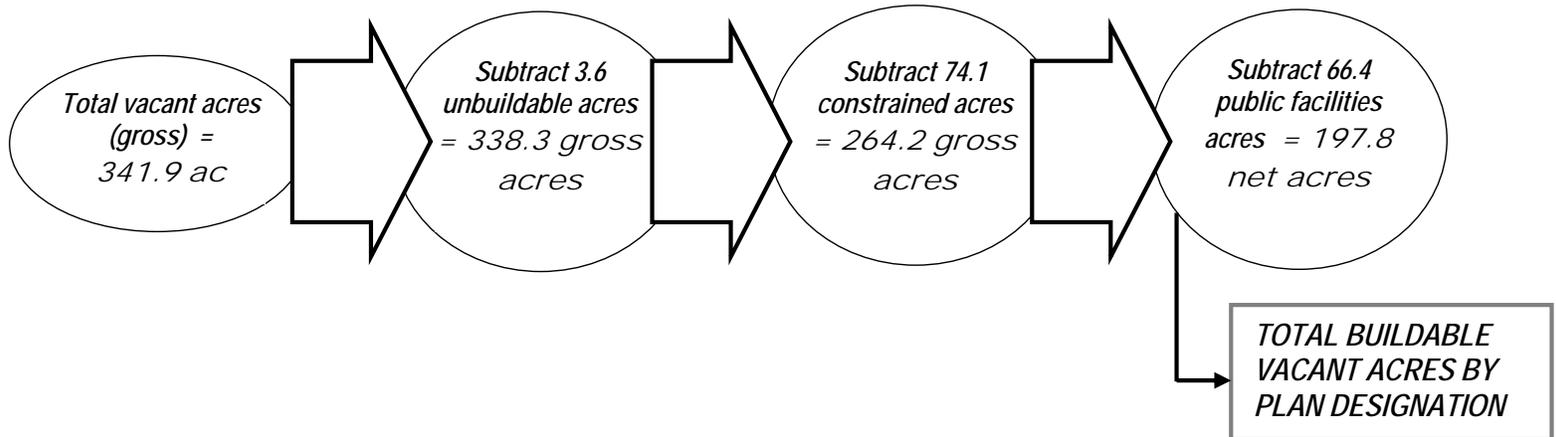


Table 6 that follows shows the acreages for the five plan designations. Table 7 includes residential only. Of the 157.7 total net buildable acres, approximately 82 acres are available for residential use. This is almost half of the net buildable acres by Plan designation.

Table 6. Total Gross and Net Buildable Acres by Plan Designation

Plan Designation	Gross Vacant Acres (from Table 1)	Total Unbuildable Acres (from Table 2)	Total Deducted Constrained Acres (from Table 3)	Total Gross Buildable Acres	Public Facilities Land Deduction (acres)	Total Net Buildable Acres
Industrial	61.8		22.1	39.8	9.9	29.8
Commercial	52.4		10.9	41.5	10.4	31.1
Commercial-Resort	18.5		4.1	14.4	3.6	10.8
Residential	150.1	3.3	40.4	109.7	27.4	82.3
Public	41.7		8.0	33.8	8.5	25.4
TOTAL	324.7	3.3	85.5	239.2	59.8	179.4

Table 7. Gross and Net Buildable Acres by Residential Plan Designation

Plan Designation	Gross Vacant Acres (from Table 1)	Total Unbuildable Acres (from Table 2)	Total Deducted Constrained Acres (from Table 3)	Total Gross Buildable Acres	Public Facilities Land Deduction (acres)	Total Net Buildable Acres
Residential	150.1	3.3	40.4	109.7	27.4	82.3
Commercial – Resort (83% residential)						9.0
Total						91.3

Redevelopment and Infill

Redevelopable Residential Lands Analysis

Some demand for new residential development will be met by redevelopment and infill. Redevelopment refers to land already zoned or designated for residential use on which development has occurred but there is a strong likelihood that existing development will be converted to more intensive residential use. Property that is identified as having redevelopment potential, and is likely to be redeveloped, can be added to the inventory as buildable land. It is important to note that the discussion centers on “potential” redevelopment. The methodology identifies the quantity of redevelopment potential; it does not identify any specific properties, nor require redevelopment on any particular property. In Creswell there may be potential for redevelopment of residential parcels with existing uses that are less intense than the planned use; for example, a mobile home on land that allows for multi-family development.

For the purposes of this study, “redevelopable” residential tax lots were defined as:

* **Improvement value less than \$100,000.** This indicates that the investment in the property is not so great that it precludes redevelopment.

AND

* **Improvement value less than land value.** If the improvement value (value of buildings and other improvements) is less than the land value, this would indicate a potential for redevelopment.

AND

* **Existing use is less intense than plan designation would allow.** The existing use is single-family, duplex, or mobile home.

OR

* **The existing building is unused.** Some buildings have been vacant for a period of time and the land use is coded as ‘unused building.’ This may indicate an opportunity for renovation of the building, or redevelopment of the property.

OR

* **Local knowledge of potential opportunities.** Some properties that did not meet the criteria mentioned above may still have potential for redevelopment, based on the knowledge of city staff.

The acreages identified for redevelopment potential are summarized at the end of this section.

Redevelopment is divided into two categories. One category is objective and is based solely on the criteria identified above. Ten percent of this category of commercial, industrial, and residential lands is expected to be redeveloped in the 20-year timeframe. The second category is lands that have been subjectively identified by Creswell staff to be redevelopable in the 20-year time frame. Category two represents more informed and supported conclusions and therefore a redevelopment rate of 100% is used for these areas (as opposed to 10%). Table 8 outlines the results of these assumptions.

Table 8. Acreage of Potential Redevelopable Land²

Plan Designation	Potential Redevelopment Acres	Expected Total
Industrial (modeled)	5.14	.5
Commercial (modeled)	.52	-
Residential (modeled)	10.47	1
Industrial (subjective)	33.67	33.67
Commercial (subjective)	22.8	22.8
TOTAL	72.6	57.97

Infill/Development of Partially Vacant Residential Land

Infill is defined as land that is vacant or partially vacant with the potential to be partitioned or subdivided. To develop an assumption as to how many infill lots will be created in the 20 year period, partition activity was reviewed between 1997 and 2011. During that fourteen-year period, there were 19 approved partitions on residential tax lots. These partitions created 18 new lots for an average of 1.3 new lots per year over this fourteen-year period. If this historical trend were projected into the future to the year 2032, there would be approximately 27 additional buildable lots created through the infill process in the coming 20 years.

To determine the actual potential for infill on partially vacant residential land, the number of tax lots greater than or equal to 6,000 square feet with one existing single-family, or manufactured dwelling were identified and depending on their location, were checked for redevelopment potential (Medium Density Residential and Residential Commercial are allowed provided they have at least 50' of frontage on a collector or arterial streets with pedestrian facilities). This is based on the Creswell Development Code, which states that the minimum lot size for unattached single-family residences is 5,000 square feet in the Low Density Residential zoning district and 3,000 square feet for single-family attached dwellings in the Medium Density Residential and Residential-Commercial. Lot size averaging also allows for lot sizes to be reduced provided that the average for the entire development meets the minimum size required.

Development of partially vacant residential land was calculated for all developed parcels zoned residential less than one acre and greater than 10,000 square feet. The constrained area was removed and the remaining area of the lot was used to determine the number of potential new lots that could be created. Ten percent of potential infill on residential lands is expected to occur in the 20-year timeframe, which would total 6.2 acres. The number of potential infill lots per parcel is based on the minimum lot size and would potentially total 44 lots (10 percent of the 440 potential new lots).

The infill analysis does not identify where development is located on a lot and assumes 100% infill potential. Related parking, lot configuration, access to public right-of-way, and landscape/open space requirements can limit infill potential in the same manner as vacant land. Existing development on partially vacant properties may also impede development potential due

² Public Facilities/Government and Park/Recreation/Open Space were removed from the potential redevelopable lands

to their existing location, footprint or site arrangement. The ten percent actualization rate generally accounts for these nuances. A lot-by-lot analysis of infill constraints was not conducted. However, infill may increase:

- the greater density that already exists,
- with the required minimum density in Medium Density Residential and Residential-Commercial land use districts, and
- with flexibility allowed with the current Creswell Development Code

Table 9. Residential Infill Potential

Number of Lots with Potential	Total Acres	Potential Infill Acreage	Expected Total Infill Acreage	Potential Number of New Lots	Expected Additional Lots
245	91.9	62.1	6.2	440	44

Buildable Land Supply

Table 10 shows total acres available for residential development when the redevelopment and infill acres are added to the Net Buildable Acres from Table 6. The chart that follows describes the process.

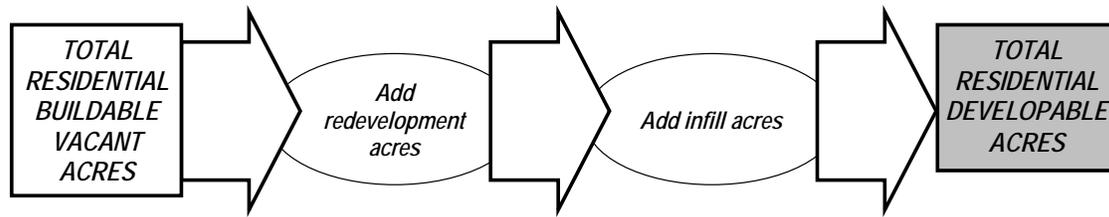


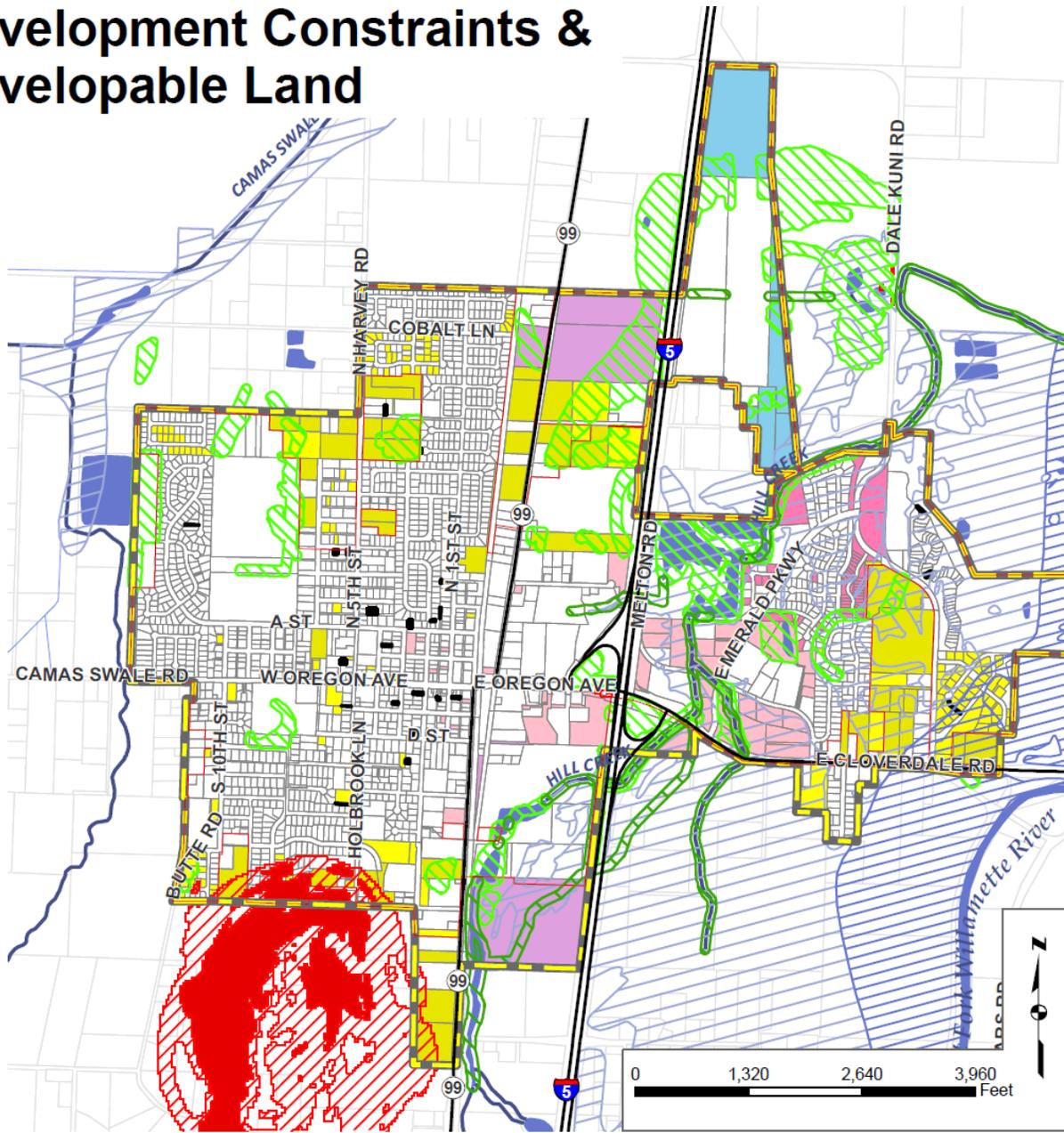
Table 10 that follows summarizes the total number of residential acres expected to be available for development after accounting for potential redevelopment and infill acres.

Table 10. Total Residential Developable Acres

Plan Designation	Total Net Buildable Acres (from Table 5)	Expected Redevelopment Acres	Expected Infill Acres	Total Acres
Residential	91.3	1	6.2	98.5

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Development Constraints & Developable Land



Legend

CityLimits	Vacant Residential <i>PlanDes</i>	Vacant Non-Residential <i>PlanDes</i>	Constraints
UGB	Residential < 1 Acre	Commercial	Waterways
Taxlots	Large Lot Residential <i>PlanDes</i>	Commercial Resort	Wetlands
	Residential >= 1 acre	Industrial	Flood Hazard
		Public	100-year Flood Zone
			Floodway
			Unbuildable Size
			Mid Slope (50% Reduction)
			Un-Buildable Slope

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HOUSING NEEDS ANALYSIS

Demographic Trends

This section looks at the types of housing that has been developed in the City since 1990 to the end of 2010. It also looks at demographic and socioeconomic changes over the same time period to determine how housing, demographic and economic trends interact in the City. The state's *Planning for Residential Growth, A Workbook for Oregon's Urban Areas* methodology and seven steps to conduct a housing needs analysis are generally applied³:

1. Project the number of new housing units needed in the next 20 years (2032).
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 household 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. Estimate the number of additional needed units by structure type.
6. Determine the needed density ranges for each plan designation and the average needed net density for all structure types.

Housing Growth: 1990 - 2010

Like the changes in population, the numbers of dwelling units in the City have increased continuously over the past decades. In terms of percentage, the population grew at a proportionally greater rate than the total number of dwelling units. Census figures indicate that between 1990 and 2000 the population grew by about 47.2%, while the total number of dwelling units grew by about 30.3%. Likewise, the persons per household also increased from 2.68 to 2.77 during this timeframe (see Table 16, Creswell Persons per Household.) Between 2000 and 2010 population grew by 40.6%, and the total number of dwelling units grew by about 48 % (along with a reduction of persons per household to 2.61). The total number of housing units in Lane County increased by approximately 11%, during the 2000s.

The types of housing within jurisdictions are generally classified and counted during each decennial US Census. This data provides a general idea of the types of housing in the area and, through comparison, what, if any, changes in the mixture of types has occurred between decades. Table 11 shows data for the City of Creswell from 2000 and 2010 and the percent change of housing types.

A Housing Needs Model

To facilitate this analysis a Creswell-specific Housing Needs Model was created using a model designed by demographer and housing specialist Richard Bjelland.⁴ The model utilizes demographic and other data inputs to generate a set of future housing need estimates. This Creswell specific model is designed to address the housing needs requirements set out in Oregon' Statewide Planning Goal 10. Bjelland's methodology is demographically driven as opposed to historic construction extrapolations which most previous housing needs analyses relied upon. His models have been stipulated by Oregon's Department of Land Conservation

³ Pages 26-27

⁴ Bjelland's Consulting

and Development (DLCD) for use in approved work plans by several Oregon cities and the choice for assessing housing needs by several major regional planning efforts and organizations such as the Center for Housing Research who have responsibilities for defining housing needs for counties and cities in several states.

The Creswell model utilizes 2010 Census Bureau demographic data for the City of Creswell. The model uses several different types of housing and predicts the tenure split between rental and owner housing units as well as the needed rental and purchase price points. The results from the model are then used to address the affordable housing needs of the City. The residential land needs module included in the model estimates the land needs by land use designation for the additional housing units indicated by the housing needs sections of the model.

Housing Type

Table 11: Creswell Changes in Housing Type 2000-2010

Housing Type	2000	Percent of total	2010	Percent of total	Percent Increase, 2000 - 2010	Percent Change of total, 2000 - 2010	Number of additional units
Single-family detached	669	50.9%	1294	66.5%	93.4%	15.6%	625
Single-family attached	77	5.9%	83	4.3%	7.8%	-1.6%	6
Multi-family							
2 to 4 units	135	10.3%	113	5.8%	-16.3%	-4.5%	-22
5 or more	150	11.4%	197	10.1%	31.3%	-1.3%	47
Mobile home, trailer, other	284	21.6%	260	13.4%	-8.5%	-8.2%	-24
TOTAL UNITS	1,315	100%	1,947	100%	48.1%		632

Source: 2000 Decennial Census, 2006-2010 American Community Survey (excluding totals for Boat, RV, van, etc.)

The changes in housing types shown above indicate that single-family detached dwellings were by far the greatest number of new units added (625), a 93.6% increase from 2000. There was an increase in single-family attached and large multi-family dwelling units (five or more units) as well. There was a decrease in three and four unit housing and manufactured homes. A significant upswing in larger apartment construction along with single family homes over the decade indicates that the housing industry is addressing changing demographic and household trends (described in the following Housing Types and Housing Needs Analysis sections). In Creswell, duplexes are often constructed on corner lots of traditional single-family dwelling subdivisions.

As noted above, single-family dwellings dominate the housing types. There is an additional 118 multi-family units between 2000 and 2010. Excluding mobile homes, trailers, and other, the percentage of new units constructed as single-family homes equals about 81%, and multi-family buildings containing two or more units are about 18%. One-unit attached dwellings accounted for only about 1% of dwelling unit construction.

The table that follows shows building permit activity from 2000 to 2010 and years in between. Single-family permits constitute the majority of permits. Since 2000, 94% of all units permitted were single-family detached dwellings and 2% were duplex dwellings. The number of permits increased annually until 2004 and then saw a steady decline. Only one multi-family permit (a triplex) was processed between 2000 and 2010.

Table 12: Number of Residential Building Permits 2000 - 2010

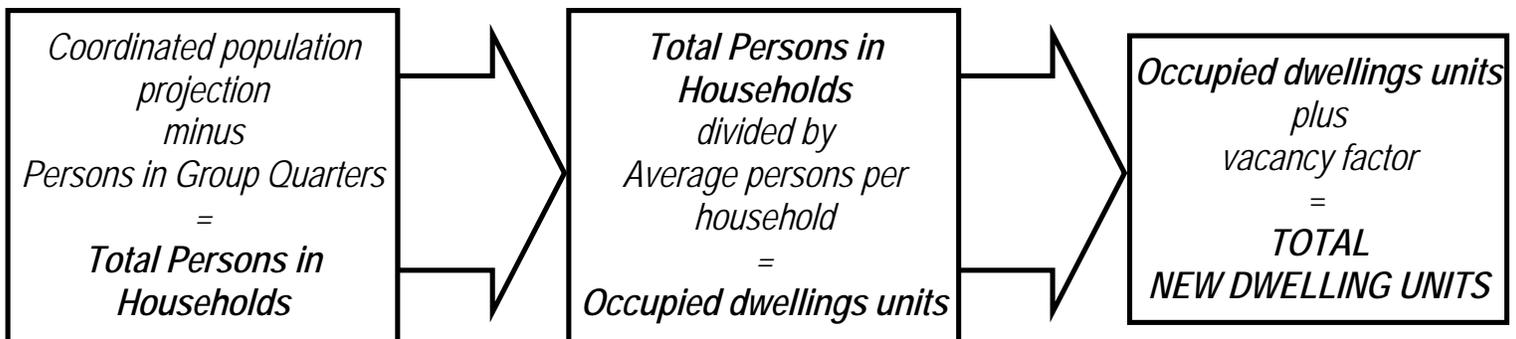
Dwelling Unit Types	01	02	03	04	05	06	07	08	09	10	TOT
Single-family detached	73	83	95	135	67	56	86	31	11	8	645
Duplex (each permit x 2)		1	1	2	2						12
Multi-family (3+)						1					3
Mobile/Manufactured	4	5	1	4	5	4		1		2	26
Total housing units	77	90	98	147	76	61	86	32		10	686

Source: City of Creswell

There is an inconsistency between 2000 to 2010 Census data and the City of Creswell's 2000-2010 building permit data. Some discrepancy is expected due to the difference in what each figure represents. Whereas the number of additional units derived from Census data is the result of the 2010 total minus the 2000 total, the building permit data simply reflects building permits (without accounting for demolitions, etc). More critical is the discrepancy between Census assumptions about increases in multi-family (five or more) units, as compared with building permit data. The building permit data does not support this increase. A review of other data sources (including Lane County's Regional Land Information Database (RLID)), confirms five or more unit figures closer to the building permit assumptions of almost no growth since 2000. Within the housing needs model the proportion of five or more units is adjusted down to reflect more reliable data. The single-family figures are adjusted upward for the same reason. In general the housing unit totals are acceptably similar. Adding the 686 units permitted between 2000 and 2010 to the 2000 occupied housing units figure (1,315) results in 2,073. The 2010 Census figure for housing units (occupied and vacant) is 2014. These Census figures are therefore utilized in the model with the adjustment noted.

New Dwelling Units Needed for 2032

The process for estimating new dwelling units is described in the following graphic. Each of the following sections provides the data to arrive at these numbers.



Population Trends

Based on the US Census population estimates for 1970, 1980, 1990, 2000, and 2010 the City's average annual growth rate (AAGR) has been robust over the last 40 years, consistently exceeding 3%. The AAGR between the last two Census years (2000-2010) was 3.5%. The City's growth rate outpaced the state, Lane County overall and all other cities in the County except Veneta.

Table 13. Population Changes in Lane County and Cities

	1970	1980	1990	2000	2010	Percent Change 2000-2010	AAGR 2000-2010	AAGR 1990-2000	AAGR 1980-2000	AAGR 1970-2000
Oregon	2,091,533	2,633,105	2,842,321	3,421,432	3,831,074	12.0%	1.1%	1.9%	1.3%	1.7%
Lane County	215,401	275,226	282,912	322,977	351,715	8.9%	0.9%	1.3%	0.8%	1.4%
Eugene	79,028	105,664	112,669	137,893	156,185	13.3%	1.3%	2.0%	1.3%	1.9%
Springfield	26,874	41,621	44,683	52,864	59,403	12.4%	1.2%	1.7%	1.2%	2.3%
Cottage Grove	6,004	7,148	7,402	8,445	9,686	14.7%	1.4%	1.3%	0.8%	1.1%
Florence	2,246	4,411	5,162	7,263	8,466	16.6%	1.5%	3.5%	2.5%	4.0%
Junction City	2,373	3,320	3,670	4,721	5,392	14.2%	1.3%	2.6%	1.8%	2.3%
Oakridge	3,422	3,729	3,063	3,172	3,205	1.0%	0.1%	0.4%	-0.8%	-0.3%
Veneta	1,377	2,449	2,519	2,762	4,561	65.1%	5.1%	0.9%	0.6%	2.3%
Creswell	1,199	1,770	2,431	3,579	5,031	40.6%	3.5%	3.9%	3.6%	3.7%
Dunes City	976	1,124	1,081	1,241	1,303	5.0%	0.5%	1.4%	0.5%	0.8%
Lowell	567	661	785	880	1,045	18.8%	1.7%	1.1%	1.4%	1.5%
Coburg	713	699	763	969	1,035	6.8%	0.7%	2.4%	1.6%	1.0%

Source: U.S. Bureau of Census

Population Projections

Oregon Revised Statute 195.036 requires counties to establish and maintain “a population forecast for the entire area within its boundary for use in maintaining and updating comprehensive plans.”⁵ With a 20-year planning horizon for this study (2032), the population projection is 11,727. The population projections take into account the City’s relatively steady growth rate over the last forty years, as well as the expectation that the growth is unlikely to continue at the same rate as the City becomes larger.

Creswell is likely to experience larger percentages of its overall population growth to continue to occur in the older age cohorts and households with lower numbers of persons. The large group of persons commonly known as the “baby-boomer” generation continues to move up in age, and many of them will have reached retirement by 2032. Discussions of the changes in age groups and households over the past decade are presented in the following section.

Table 14. Creswell Coordinated Population Projection

Year	Creswell
2000	3,909
2010	5,647
2030	11,060
2035	12,172
AAGR 2000-2010	3.7%
AAGR 2000-2030	3.5%
AAGR 2000-2035	3.3%

*AAGR = average annual growth rate

Source: Lane County Coordinated Population Projections, adopted July, 2009.

⁵ Lane County transferred the role of coordinating body to LCOG in 1974. LCOG completed allocations for Lane County cities (UGB) and the rural county for the years 2025 and 2030. These numbers were adopted in February 2005.

Population Age Groups

The table that follows compares age groups of the City of Creswell, Lane County and state in 2000 and 2010 based on Census data. All three show population growth overall. The largest share of the overall population at every level was persons 20-44. Persons 45 and older showed relative increases between 2000 – 2010 for the City, Lane County and state. Although Creswell’s overall percentage growth was significantly higher than the county and state, the proportional change among groups was similar at all levels. The few exceptions include increased proportions for those 45-64 in Creswell and decreased proportions of 20 and under for the state.

The City of Creswell had a median age of 35.7 years, which is younger than the County’s (36.6 years). This may be due in part to the high percentage of retirement age residents living in Florence, Dunes City, and other areas on the coast of Lane County.

Table 15: Change in Age Groups, 2000 – 2010

AGE – CITY of CRESWELL					
	2000	Percent of total	2010	Percent of total	Percent Change
TOTAL	3,579	100.0%	5,031	100.0%	40.6%
Under 20	1,203	33.6%	1,448	28.8%	20.4%
20 to 44	1,323	36.9%	1,694	33.7%	28.0%
45 to 64	658	18.4%	1,293	25.7%	96.5%
Over 65	395	11.0%	596	11.8%	50.9%
Median age	31.7		35.7		
AGE – LANE COUNTY					
	2000	Percent of total	2010	Percent of total	Percent Change
TOTAL	322,959	100.0%	351,715	100.0%	8.9%
Under 20	84,921	26.3%	82,821	23.5%	-2.5%
20 to 44	116,404	36.0%	117,889	33.5%	1.3%
45 to 64	78,680	24.4%	98,224	27.9%	24.8%
Over 65	42,954	13.3%	52,781	15.0%	22.9%
Median age	36.6		36.6		
AGE – STATE of OREGON					
	2000	Percent of total	2010	Percent of total	Percent Change
TOTAL	3,421,399	100.0%	3,831,074	100.0%	12.0%
Under 20	944,004	33.2%	972,183	25.4%	3.0%
20 to 44	1,227,675	35.9%	1,276,717	33.3%	4.0%
45 to 64	811,543	23.7%	1,048,641	27.4%	29.2%
Over 65	438,177	12.8%	533,533	13.9%	21.8%
Median age	36.3		38.4		

Source: U.S. Census Bureau, 2010 Census

Between 2000-2010, the greatest percentage increase in population in Creswell, Lane County and the state was in the 45 – 64 age group, reflecting an increase in the “baby boom” generation.

The relatively stable growth of persons under age 20 in Creswell (20.4%) is inconsistent with the meager increase in that category at the state level (3.0%) and a decrease at the county level (-2.5%). It is easy to see how this is possible given Creswell's comparatively larger growth overall (40.6% as opposed to 12 % (state) and 8.9% (county)). The proportion of residents over 45 increased at every level, but Creswell's growth in this category was significantly higher. This supports the transition to an older population.

Persons in Group Quarters

Group quarters include facilities such as assisted living facilities, dormitories, correctional institutions, group homes, boarding houses, military facilities juvenile institutions, and psychiatric hospitals. Persons in group quarters do not consume standard housing units therefore any forecasts of new people in group quarters is subtracted from the population projection for the purpose of estimating housing demand. The 2010 Census indicates 63 persons or 1.3% of the population resided in group quarter facilities in Creswell. About 2.4% of Lane County's population resided in group quarters. *As the baby boomer population ages, it is projected that for future years the percentage of the population in group quarter facilities will increase slightly to 2.0%.*

Household Demographics

Average household size has been declining both nationally and locally over the past 30 years and is expected to continue to decline. This national trend is usually related to the general overall aging of the population, families generally having fewer children, and increasing numbers of single, divorced and widowed persons, along with single-parent families, particularly women with children. The negative growth for Lane County and state corresponds with the relatively greater percentages of older persons in Lane County, particularly the greater proportions of person aged 65 or older (1% increase between 2000 and 2010), who comprise a large number of the householders living alone.

The 2000 Census revealed Creswell as somewhat of an exception to the national and local trend, with an unusually household size average. It is likely that Creswell's lower median age, greater increase in population relative to dwelling units, and relative majority of single-family dwellings during this period contributed to the higher household size. The average household size has fluctuated over the last 30 years – in 2010 it reached its lowest point in 40 years at 2.61. This is likely tied to the household dynamics of the baby-boomer generation. Based on Creswell's historic fluctuations in household size and anticipated increase in younger families, a long term average person per household figure of 2.77 is assumed for the Study.

Table 16. Creswell Persons per Household

Year	Persons per Household	Average Annual Growth Rate
1970	2.86	
1980	2.63	-0.8%
1990	2.68	0.2%
2000	2.77	0.3%
2010	2.61	-0.6%
2012-2032	2.77	

Source: Decennial Census

Vacancy Rates

Determining the number of housing units for 2032 requires assumptions about vacancy rates. Vacancy rates vary by whether the house is owner- or renter-occupied, and represent the lag time between demand and the market's response to demand in additional dwelling units. In 2000, approximately 37% of households rented and 63% of households owned their homes in Creswell. This pattern is assumed to continue. *Based on the 2010 Census vacancy rates, an average vacancy rate of 5.36% is assumed.*

Table 17. Creswell Historical Tenure

Tenure	1980	1990	2000	2010
Owner	64%	60%	69%	72%
Vacancy rate			4.8%	5.7%
Renter	36%	40%	31%	28%
Vacancy rate			3.7%	2.5%

Source: Decennial Census

Existing Number of Dwelling Units

The existing number of dwelling units according to the 2010 Census is 2,014. This includes 1,906 occupied dwelling units and 108 vacant ones. Among the occupied dwelling units, 541 are rental units and 1,365 are owned units.

Future Dwelling Unit Needs (2032)

The ultimate goal of the Housing Needs Analysis is to develop an understanding for the future housing needs of Creswell. Once it is determined what the current housing dynamics are, assumptions can be applied to the future, and the results should provide a clearer picture for the way Creswell must prepare to accommodate housing growth. Table 18 presents a summary of housing needs model factors (some of which have already been addressed in this analysis).

Table 18: Total Number of Needed Dwelling Units

Methodology	Total
2032 Coordinated Population Projection	11,727
2010 Group Quarter Population	63
2032 Population in Households	11,664
2032 Total Occupied Housing Units, Average Household Size (2.7)	4,249
2012 Number of Dwelling Units (2000 Census + new units (01'-12'))	2,014
Dwelling Units Removed from Inventory	-
2012-2032 New Dwelling Units Needed (Occupied)	2,235
2012-2032 New Dwelling Units Needed (All Units)*	2,394

*Based on a 5.0% renter vacancy rate, and 2.5% owner vacancy rate

HOUSING TYPES

Oregon Statewide Planning Goal 10, Housing, requires cities to “encourage the availability of adequate numbers of needed housing units at price ranges and rent levels which are commensurate with the financial capabilities of Oregon households and allow for flexibility of housing location, type and density.”

The practical requirements, regulations, standards and directives implementing Goal 10 are described in Oregon Administrative Rules (OAR). OAR Chapter 660, Division 8, Interpretation of Goal 10 Housing. OAR 660-008-0010 requires that “sufficient buildable land shall be designated on the comprehensive plan map to satisfy housing needs by type and density range as determined in the housing needs projection.”

These Goal 10 policies and objectives are statutory. Oregon Revised Statutes (ORS) 197.296(3)(b) Requires cities to: “Conduct an analysis of housing need by type and density range...to determine the number of units and amount of land needed for each needed housing type for the next 20 years.”

Developing a forecast of new housing units by type involves considering past trends, projecting these trends into the future, and then trying to predict housing needs for Creswell’s future population. The following four steps outline the process:

- Project the number of new housing units needed in the next 20 years (see previous section)
- Project the housing mix in the next twenty years
- Estimate the number of additional housing units needed by type
- Estimate the expected net density

Until recently, Creswell had one Residential zoning district and Comprehensive Plan designation, with multi-family allowed with a conditional use permit. A Medium Density Residential zone has been recently added and currently constitutes ten acres. As noted in Table 11, excluding mobile homes, trailers, and other, the percentage of new units constructed as single-family detached homes equals about 67%, and multi-family buildings containing two or more units are about 20%. According to building permit data provided by the City, since 2000 there has been almost no multi-family construction. The new Creswell Development Code, adopted in February 2007, allows more flexibility in residential development, including:

- More diversity in allowed housing types
- Smaller lot size
- Lot size averaging
- Multiple residential zoning districts—low density residential, medium density residential and residential commercial (mixed use)
- Mid-block duplexes

Although developers may take advantage of the ability to create more diverse types of housings, recent permitting data indicates a strong preference for single-family dwellings. It is projected that the mix of housing will remain similar to existing with a slight increase in multi-family. It is projected that the mix of housing will include 60% single-family residential, 25% multi-family, 10% one-unit attached (duplex) and 5% mobile/manufactured homes in parks (see also Table

Table 19. Projected Housing Mix

Housing Type	Percentage
Single-family detached	60%
Single-family attached	10%
Multi-family	25%
Mobile/Manufactured in park	5%
Total	100%

Relevant National, State, and Local Demographic and Economic Trends

The State of the Nation's Housing 2010 report summarizes the national housing outlook for the next decade as follows⁶:

"It will likely take years for the fallout from the Great Recession to abate. The 2000s ended on a sour note, with real household incomes lower than where they had started the decade and the shares of housing cost-burdened households at record highs.

With federal budget deficits looming, the resources necessary to make a noticeable dent in the nation's widespread housing affordability problems are unlikely to appear anytime soon. The share of cost-burdened homeowners may, however, ease as some stressed households default on their loans and become renters, or as others qualify for federal loan modification programs. Tighter underwriting standards and lower home prices will also keep more homebuyers from taking on excessive cost burdens right from the start.

On the rental side, the share of American households with severe cost burdens has not fallen in a meaningful way in decades, and has in fact increased. In plain terms, the cost of supplying modest units even in less desirable neighborhoods exceeds the rents that large fractions of renter households are able to pay.

...The fate of [the Federal Government's] new programs will depend on their effectiveness and on continued funding in what will almost certainly be a difficult fiscal environment for the coming decade."

While this presents a relatively pessimistic outlook for housing in the next decade, a number of national factors identified in *The State of the Nation's Housing 2010* will affect housing trends in Oregon:

- Over the next ten years, the aging baby-boomers will continue to support the trade-up market, increase spending on professional remodeling projects, and create demand for more expensive rentals. As the echo boomers move into their 30s, they will generate demand for smaller apartments and starter homes. At the same time, housing providers and the financial system will face the growing challenge of supplying units to low-income and minority households.
- The aging of the baby boomers in particular, will drive changes in the age distribution of households in all age groups over 55 years. In the past baby boomers have not appeared to be in a rush to downsize, but with the economic downturn and its impacts to retirees, downsizing will likely occur at increased levels.
- Aging of echo-boomer population. The aging of the echo-boom generation into young adulthood, augmented by immigration, will increasingly drive household growth over the next 15 years. The sheer size of the echo-boom generation will produce record numbers of households headed by young adults. At 80.8 million strong, this generation is even larger than the baby-boom generation is now. This highly diverse generation will give

⁶ The Joint Center for Housing Studies of Harvard University, summarized by ECONorthwest, 2004

demand for apartments and smaller starter homes a lift over the next 15 years. Echo boomers are starting to form independent households, many owners that have lost their homes to foreclosure will turn to renting, and some would-be homebuyers will be unable to qualify for loans. Moreover, improving labor markets typically benefit rental markets more immediately than home sales.

- Because of the persistent disparities between rich and poor households and between white and minority households, as well as the movement of the echo boomers into young adulthood, housing demand may shift away from single-family detached homes toward more affordable multifamily apartments, town homes, and manufactured homes. Supply-side considerations such as capital availability and zoning may, however, outweigh these demographic forces. In this case, production could tilt even more toward single-family detached homes despite growing pressure for higher-density, lower-cost housing.
- After sliding in 2007 and 2008, the number of homeowners held about steady in 2009 as gains in first-time buyers offset losses caused by foreclosures. But more rapid growth in the number of renters than owners drove the national homeownership rate down to 67.4 percent in 2010, fully 1.6 percentage points below the 2004 peak. Homeownership rates slipped in all four regions of the country and in more than three-fifths of the states. Homeownership rates in three-quarters of the states are below 2004 levels, and rates in nearly half of the states are below 1999 levels. The dip in homeownership has affected households of all incomes, although low-income families were hit particularly hard.
- Growth in young adult households will increase demand for moderate rentals, especially when the echo boomers reach their mid-30s after 2010. Meanwhile growth among those between the ages of 45 and 64 will lift demand for higher-end rentals.

Population Demographic Characteristics and Housing Trends

Data from the U.S Bureau is used to identify national trends in the characteristics of new housing. Nationally, several shifts in the characteristics of housing are evident⁷:

- *A recent shift from steady increases in single-family unit size towards smaller single-family units.* The ten year period between 1992 and 2002 saw an increase in the median size of new single-family dwellings of 11%, from 1,890 square feet to 2,127 square feet in the Western Region. Average single family housing unit size increased through the early 2000's peaking around 2006 and 2007, then experienced declines after the real estate downturn that followed. The average single-family unit completed in 2010 was 2,932 square feet, and 2,438 square feet in 2009. Moreover, the percentage of units under 1,400 square feet has steadily decreased from over the last twenty years from about 16% in 1992 to about 11% in 2010.

Demographic characteristics expected to change regionally and throughout the state, as minority populations, specifically Hispanic, increase and comprise a greater percent of the population growth⁸. New residents in Creswell will probably be more diverse in socio-economic and demographic characteristics than current residents.

⁷ Summarized by ECONorthwest, 2004

⁸ *Changing Demographics, Impacts to Oregon and the U.S.*, Richard Bjelland, presenter

Public Use Microsample data from the 2000 Census is used to describe the relationship between selected demographic characteristics and housing choice.⁹ This analysis identified several key relationships:

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

Housing Affordability

Determining the types of housing that are likely to be affordable to the projected household is based on household income. Higher income is correlated with higher rates of ownership and single-family housing.¹⁰ According to the U.S. Census, the median household income and per capita income in Creswell were less than Lane County and the state.

Table 20. Median Household and Per Capita Income

Area	Median Household Income	Median Family Income	Per Capita Income
Creswell	\$45,956	\$57,808	\$21,090
Lane County	\$42,923	\$55,817	\$23,869
Oregon	\$49,260	\$60,402	\$26,171

Source: 2010 American Community Survey

According to the 2010 Census, Creswell's median family income was \$57,808. Median family incomes are typically higher than median household incomes, as is with Creswell. Creswell's family, household, and per capita income are lower than Oregon's but not as low as Lane County's. Creswell's home ownership rate (72%) is much higher than Lane County (60%) and the state (61%). This may be a result of:

- More affordable housing in Creswell. The median value of owner-occupied units in Creswell (\$204,600) was less than Lane County (\$230,000) and the state (\$252,600)¹¹
- An increase in family households between 1990 and 2000.¹² Families with children are more likely to own their home
- An aging population. Older households are more likely to own their home.¹³

A typical standard used to determine housing affordability is that a household should pay no more than 30% of its total monthly household income for housing, including utilities. Household income has generally increased, although it has not kept pace with housing prices or rents. More households are spending in excess of the recommended 30% of their income on housing. In addition, housing cost is increasing at 9% while household income is increasing at a 2%

⁹ 5% Public Use Microsample (PUMS) data set, summarized by ECONorthwest, 2004

¹⁰ Planning for Residential Growth Workbook, Appendix C, page C-12

¹¹ 2000 Census

¹² 1990 and 2000 Census

¹³ Ibid, page C-19

annual rate.¹⁴ Table 21 below indicates that about 33.5% of owner households in Creswell and about 52.5% of renter households paid more than 30% of their income for housing in 2010. Combined, 40.6% paid more than 30% of their income for housing.

Table 21. Owner and Renter Costs as a Percentage of Income

Percent of Income	Owner		Renter		Total	
	Costs by Number	Costs by Percent	Costs by Number	Costs by Percent	Costs by Number	Costs by Percent
Less than 20%	413	34.33%	136	18.94%	549	28.58%
20.0% - 29.9%	387	32.17%	155	21.59%	542	28.21%
30.0% or more	403	33.50%	377	52.51%	780	40.60%
Not computed			50	6.96%	50	2.60%
Total	1203	100%	718	100%	1921	100%

Source: 2010 Census

Table 22 that follows estimates affordable housing costs and units by income levels for Creswell in 2010. The data indicate that:

- Roughly 25% of Creswell households cannot afford a studio apartment according to HUD's estimate of \$499 as fair market rent
- More than 36% of Creswell's households cannot afford a two-bedroom apartment at HUD's fair market rent level of \$766
- A household earning median family income (\$45,956) can afford a home valued up to approximately \$120,000

Table 22. Housing Affordability Costs and Income

Income Level	Income, Number of Households	Income, Percent of Households	Affordable Monthly Housing Cost	Crude Estimate of Affordable Purchase Owner-Occupied Unit
Less than \$10,000	234	12.2%	\$0 to \$250	\$0 - \$25,000
\$10,000 - \$14,999	140	7.3%	\$250 to \$375	\$25,000 - \$37,000
\$15,000 - \$24,999	226	11.8%	\$375 to \$625	\$37,000 - \$62,500
\$25,000 - \$34,999	192	10.0%	\$625 to \$875	\$62,500 - \$87,500
\$35,000 - \$49,999 (Lane County median household income \$42,923; Creswell \$45,956)	217	11.3%	\$875 to \$1,250	\$87,500 - \$125,000
\$50,000 - \$74,999	463	24.1%	\$1,250 to \$1,875	\$125,000 - \$187,500
\$75,000 - \$99,999	224	11.7%	\$1,875 to \$2,450	\$187,500 - \$245,000
\$100,000 - \$149,999	192	10.0%	\$2,450 to \$3,750	\$245,000 - \$375,000
\$150,000 - \$199,999	24	1.2%	\$3,750 to \$5,000	\$375,000 - \$500,000
\$200,000 or more	9	0.5%	More than \$5,000	More than \$500,000
Total	1921	100%		

Sources: 2000 Census, Oregon Housing & Community Services Housing Strategies Workbook, 1993. Monthly cost assumptions for \$200,000 or more income level added by LCOG.

¹⁴ Ibid, page C-2

Density

The 1982 Comprehensive Plan notes that the 1981 population of 1,880, residing on a total of 135 residential acres, resulted in population density of 13.9 persons per acre.¹⁵ The Creswell Comprehensive Plan includes one plan designation for residential uses. However, the new Creswell Development Code includes three residential land use districts—Low Density Residential, Medium Density Residential and Residential Commercial (mixed use). Historically, residential development has happened within the Resort Commercial overlay and will likely continue with about 50% residential uses. Table 23 shows an average residential lot size and the net density¹⁶.

Table 23. Net Densities and Lot Sizes

Net Density (units per net acre)	Average Lot Size (square feet)
2	21,780
4	10,890
5.45	8,000
6	7,260
7	6,222
8	5,445
10	4,356

Densities of single-family detached units are projected to increase:

- Historically, much of Creswell developed in a rural pattern. New development is more likely to be constructed at urban densities in the areas where city services are available
- Densities are likely to increase as land and housing prices increase; average lot size will decrease as a way of keeping single-family homes affordable.
- The new Creswell Development allows more flexibility in residential development and smaller lot sizes

Densities of single-family attached housing (duplexes) are projected to stay the same. Multi-family units are expected to be mostly four-plex and six-plex buildings based on Creswell's population and historical construction. These densities are less than the larger structures with ten or more units.

The existing average density for manufactured home parks is 7.6. However, new parks and expansions to existing parks generally cater to double- and triple-wide manufactured homes. It is difficult to buy a new single-wide home. Therefore, the projected density for new manufactured homes in parks is projected to decrease slightly to 7 units per net acre, slightly higher than that for single-family detached homes. The following table shows the existing and projected housing unit densities by structure type.

¹⁵ Page 36

¹⁶ Net density is defined as the number of dwelling units per acre of land excluding dedicated streets, parks, sidewalks and public facilities. For the same total area of land, net density will result in higher units per acre than gross density.

Table 24. Residential Densities (Units/Net Acre) and Projected Housing Mix

Structure Type	Existing Densities	Projected Densities	Projected mix of types
Single-Family detached	5.7	6.0	60%
Single-Family attached	10.0	10.0	10%
Multi-family	16.0	16.0	25%
Mobile/Manufactured homes in parks	7.6	7.0	5%
Overall Density	7.0	8.4	100%

Land for Non-Residential Purposes

If it is assumed that new streets would be required for the vast majority of new development, the gross acres should be increased by adding results from using a selected multiplier to arrive at a total net acre estimate. It is assumed 20% of total gross acres will be needed for non-residential uses. See Table 25 for the estimated land needs for the planning period:

SUPPLY AND DEMAND COMPARISON

The buildable lands supply has been estimated, as well as the projected need for housing. As shown in the Future Housing Needs section, there is a need for **2,394** new housing units and a total of **222** acres in the year 2032. The majority of the needed units are for single-family detached units at 1,423 and multi-family units at 615. Densities are different between type and zoning because different housing types can occur in each zone.

Table 25: Estimated Land Needed for Future Residential Development

2032 Estimated Housing Mix	# of Future Housing Units	Density (units per acre)	Total Acres Needed	Net Buildable Acres	New Acres Needed	
Single Family detached	1,423	6.0	n/a	n/a	n/a	n/a
Single Family attached	244	10.0	n/a	n/a	n/a	n/a
Multi-family	615	16.0	n/a	n/a	n/a	n/a
Mobile/Manufactured homes in parks	112	7.0	n/a	n/a	n/a	n/a
Subtotal	2,394	n/a				
Low Density Residential	1333	7.0	190.4	79.1	142.5	171
Medium Density Residential	682	13.0	52.5	28.3**	24.2	29
Residential Commercial	190	7.0	32.3	14**	18.3	18.3
Commercial Resort	62	7.0	9.0	9.0	0.0	0.0
Commercial	59	11	5.5	5.5	0.0	0.0
Mixed Use (Limited)	68	16	4.2	4.2	0.0	0.0
Subtotal	2,394	n/a	282	98.5	185	222

Table 10, Total Residential Developable Acres, shows that **98.5** total acres are available for residential uses once total net buildable acres (92.0), expected redevelopment acres (1) and infill acres (6.2) are accounted for.

Based on the projected demand and need for housing by type, and the expected net densities by type, approximately 320.5 acres of residential land would be needed to meet the demand for housing over the next 20 years. Approximately 98.5 net buildable residential acres are available within the Creswell UGB. This results in a deficit of approximately **222 acres**.

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