



CITY OF SCAPPOOSE, OR

HOUSING CAPACITY ANALYSIS (OREGON STATEWIDE PLANNING GOAL 10)

20-YEAR HOUSING NEED 2023 - 2043

December 2022



Acknowledgments

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City Staff

Laurie Oliver Joseph, AICP, CFM, Community Development Director
N.J. Johnson, Planning Department Intern
Isaac Butman, MPA, Assistant to the City Manager

Advisory Committee

Chair Patrick Kessi, Community Member at Large
Vice Chair Christine Turner, Economic Development Committee
Tyler Miller, City Council
Scott Jensen, Planning Commission
Kim Holmes, Parks and Recreation Committee
Jeannet Santiago, Representative of a Historically Underrepresented Community
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Patricia Turpen, Scappoose Community and Senior Center
Paul Vogel, Columbia Economic Team
Michelle Graham, Scappoose School District
Jeff Weiss, Scappoose Library District
Jeff Pricher, Scappoose Rural Fire Protection District
Jennifer Anderson, Habitat for Humanity
Brian Rosenthal, Local Developer

Agency Partners

Casey Garrett, Columbia County
Deborah Jacob, Columbia County
Hayden Richardson, Columbia County
Ken Shonkwiler, Oregon Department of Transportation
Andy Maggi, Scappoose Bay Watershed Council
Malysa Legg, Columbia Soil & Water Conservation District
Len Waggoner, Scappoose Drainage Improvement Company
Andrew Lattanner, PCC OMIC Training Center
Craig Campbell, OMIC Research & Development
Nancy Ward, Port of Columbia County
Janet Williams, Scappoose Historical Society
Michael Sykes, Columbia River People’s Utility District
Lisa Phipps, Oregon Department of Land Conservation and Development
Dan Brown, Community Action Team

Consultant Firms

MIG
Johnson Economics

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City of Scappoose
33568 E. Columbia Ave.
Scappoose, OR 97056
(503) 543-7146

Johnson Economics
621 SW Alder Street
Suite 605
Portland, OR 97205
(503) 295-7832

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I. INTRODUCTION

This analysis outlines a forecast of housing need within the City of Scappoose. Housing need and resulting land need are forecast to 2043 consistent with 20-year need assessment requirements of Oregon Revised Statutes.¹ This report presents a housing need analysis (presented in number and types of housing units) and a residential land need analysis, based on those projections. The study area for this analysis is the city's Urban Growth Boundary (UGB), which contains housing units and population in addition to those in the city boundary.

The primary data sources used in generating this forecast were:

- Portland State University Population Research Center
- U.S. Census
- Claritas Inc.²
- Oregon Employment Department
- City of Scappoose
- Columbia County
- Other sources are identified as appropriate.

This analysis relies heavily on Census data from both the Decennial Census, and the American Community Survey (ACS). Generally, data from the ACS has a larger statistical margin of error than the 10-year Census. This analysis relies whenever possible on the most recent 2020 Decennial Census. While key data such as population and number of households are available from this recent Census, many data sets have not yet been made available. When necessary, the 2020 ACS 5-year estimates have been used instead. The 5-year estimates have the lowest margin of error in comparison to the ACS 3-year and 1-year estimates. All Census data feature some margin of error but remain the best source of data available on many demographic and housing subjects.

II. CITY OF SCAPPOOSE DEMOGRAPHIC PROFILE

SUMMARY

The following table (Figure 2.1) presents a profile of City of Scappoose demographics from the 2000 and 2020 Census. The 2020 population has been forecasted forward to 2023 using the PSU estimated annual growth rate between 2020 and 2025.

- As of the 2020 Decennial Census, the city of Scappoose had an estimated population of 8,010 people *within the city boundary*. Based on the PSU forecasted growth rate this would indicate an estimated population of 8,298 residents in 2023.
- Based on estimated population, Scappoose is the 65th largest city in the state by city population. Scappoose has roughly half the population of St. Helens, the nearest city to the north.
- Based on GIS data, there are an estimated additional 183 housing units, or 580 people who live outside of the city limits, but within the city's UGB. This indicates a total estimated population of 8,878 residents within the UGB by 2023. *The study area for this analysis is the city's UGB, as this is the area in which housing and land needs must be assessed under statute.*

¹ ORS 197.628; OAR 660-025

² Claritas Inc. is a third-party company providing data on demographics and market segmentation. It licenses data from the Nielson Company which conducts direct market research including surveying of households across the nation. Nielson combines proprietary data with data from the U.S. Census, Postal Service, and other federal sources, as well as local-level sources such as Equifax, Vallassis and the National Association of Realtors. Projections of future growth by demographic segments are based on the continuation of long-term and emergent demographic trends identified through the above sources.

- Scappoose has experienced steady growth in population within the UGB, growing an estimated 66% since 2000. In contrast, Columbia County and the state experienced population growth of 22% and 25% respectively during that same period. (US Census and PSU Population Research Center)
- The Scappoose UGB will be home to an estimated 3,491 households in 2023, an increase of over 1,400 households since 2000. The percentage of families has fallen somewhat since 2000, from 72% to 69%. The city has a similar share of family households as Columbia County (67%) and a higher share than the state (62%).
- Average household size is estimated to have remained stable since 2000. Scappoose’s estimated average household size is now 2.54 persons, roughly equivalent to the Columbia County average of 2.6 and the statewide average of 2.5.

FIGURE 2.1: SCAPPOOSE DEMOGRAPHIC PROFILE (URBAN GROWTH BOUNDARY)

POPULATION, HOUSEHOLDS, FAMILIES, AND YEAR-ROUND HOUSING UNITS					
	2000	2020	Growth	2023	Growth
	(Census)	(Census)	00-20	(PSU)	20-23
Population ¹	5,336	8,590	61%	8,878	3%
Households ²	2,076	3,378	63%	3,491	3%
Families ³	1,504	2,344	56%	2,423	3%
Housing Units ⁴	2,161	3,391	57%	3,578	6%
Group Quarters Population ⁵	33	44	33%	46	4%
<i>Household Size (non-group)</i>	<i>2.53</i>	<i>2.54</i>	<i>1%</i>	<i>2.54</i>	<i>0%</i>
<i>Avg. Family Size</i>	<i>3.00</i>	<i>3.28</i>	<i>9%</i>	<i>3.28</i>	<i>0%</i>
PER CAPITA AND MEDIAN HOUSEHOLD INCOME					
	2000	2020	Growth	2023	Growth
	(Census)	(Census)	00-20	(Proj.)	20-23
Per Capita (\$)	\$20,837	\$35,997	na	\$39,073	9%
Median HH (\$)	\$47,796	\$79,375	na	\$85,650	8%

SOURCE: Census, PSU Population Research Center, and Johnson Economics

Census Tables: DP-1 (2000, 2020); DP-3 (2000); S1901; S19301

1 From PSU Population Research Center, forecasted growth rate 2020-2040. City limits population, plus estimate of external population within UGB: 183 external housing units (GIS) X 2.54 avg. household size = 466 external population within UGB.

2 2023 Households = (2023 population - Group Quarters Population)/2023 HH Size (based on 2020 ACS 5-Year)

3 Ratio of 2023 Families to total HH is based on 2020 Decennial Census

4 2023 units are the '20 Census total plus units permitted '20 through '21, plus assumption for '22 and '23 (source: Census, City)

5 Ratio of 2023 Group Quarters Population to Total Population is kept constant from 2020.

A. POPULATION GROWTH

Since 2000, this analysis estimates that Scappoose will grow by over 3,540 people within the UGB, or 66% in 23 years. This was much higher than the countywide rate of growth. Columbia County has grown an estimated 22% since 2000 (PSU Population Research Center).

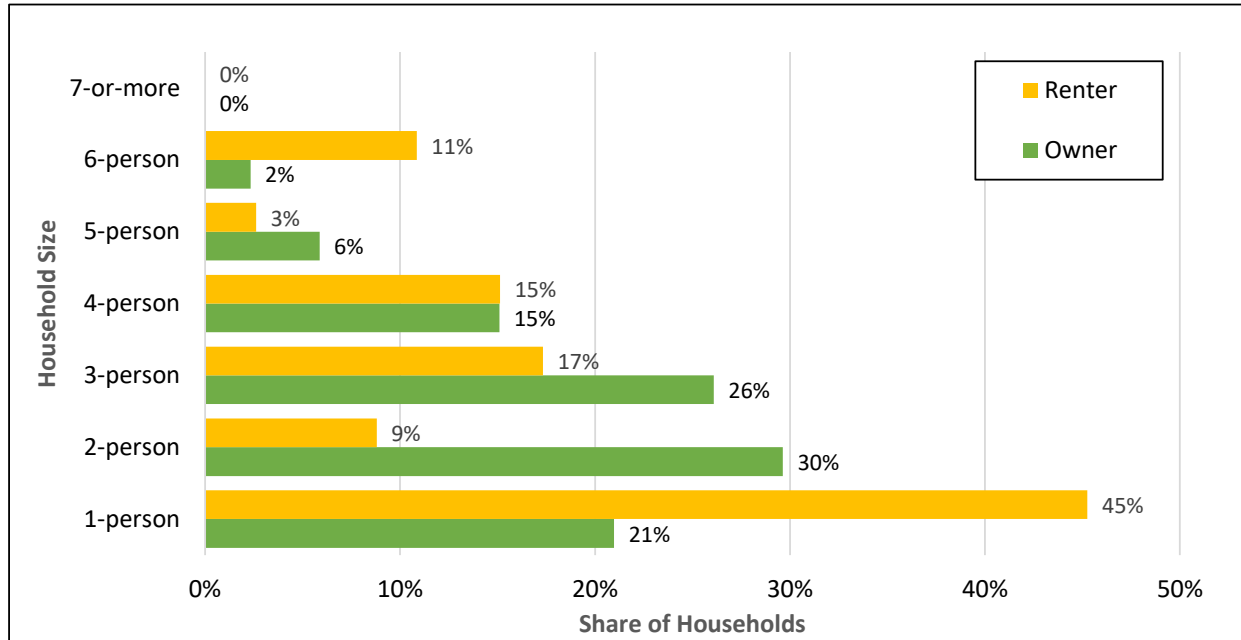
B. HOUSEHOLD GROWTH & SIZE

As of 2023, the city will have an estimated 3,491 households. Since 2000, Scappoose will add an estimated 1,415 households. This is an average of roughly 61 households annually during this period. The growth since 2000 has roughly kept pace with the growth in new housing units, which were permitted at an average rate of 61 units per year between 2000 and 2021. This analysis assumes that a similar rate of production as seen since 2020, carries forward in 2022 and 2023.

Scappoose’s average household size of 2.54 people, with 69% family households, is in keeping with the average across Columbia County. There has been a general trend in Oregon and nationwide towards declining household size as birth rates have fallen, more people have chosen to live alone, and the Baby Boomers have become “empty nesters.” While this trend of diminishing household size is expected to continue nationwide, there are limits to how far the average can fall.

Figure 2.2 shows the share of households by the number of people for renter and owner households in 2020 (latest data available), according to the Census. Renter households are more likely to have one person. Owner households are more likely to have two or three persons. Household size correlates to housing needs.

FIGURE 2.2: NUMBER OF PEOPLE PER HOUSEHOLD, SCAPPOOSE



SOURCE: US Census, JOHNSON ECONOMICS LLC
 Census Tables: B25009 (2020 ACS 5-yr Estimates)

C. FAMILY HOUSEHOLDS

The Census defines family households as two or more persons, related by marriage, birth or adoption and living together. As of the 2020 Census, an estimated 69% of total Scappoose households were family households, down slightly from 72% of households in 2000. The total number of family households in Scappoose is estimated to grow by over 920 between 2000 and 2023. In 2023, family households in Scappoose will have an estimated average size of 3.3 people. All households (family and non-family) have an average size of 2.54.

D. GROUP QUARTERS POPULATION

The City of Scappoose has an estimated group quarters population of 0.5% of the total population, or roughly 46 persons. Group quarters include such shared housing situations as nursing homes, prisons, dorms, group residences, military housing, or shelters. For the purposes of this analysis, these residents are removed from the estimated population total, before determining the number of other types of housing that are needed for non-group households. In Scappoose, most group quarters seem to be in group housing situations for seniors or other adults with specialized needs.

E. HOUSING UNITS

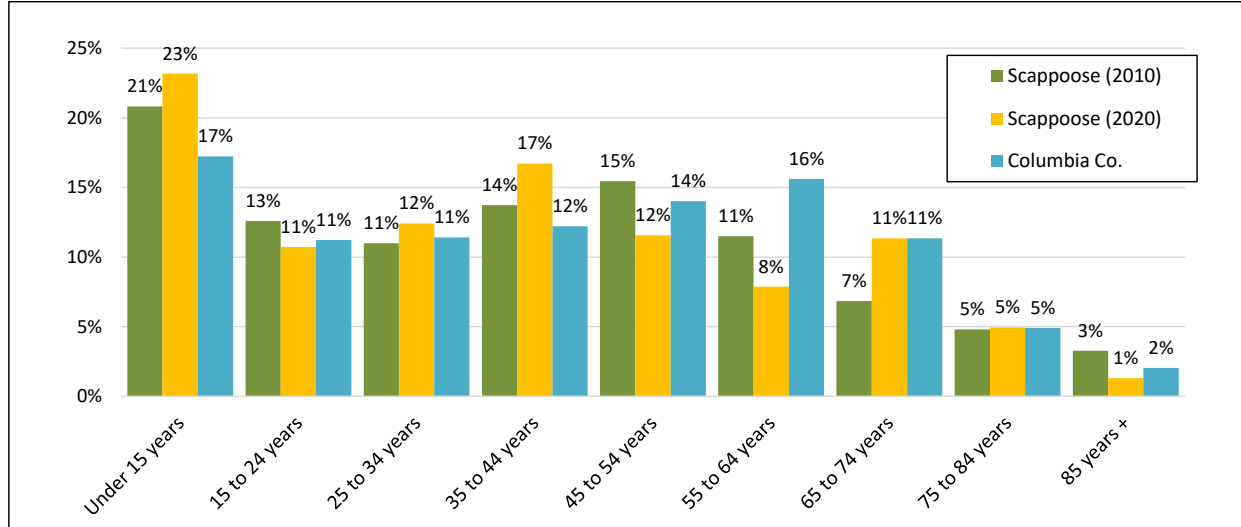
Data from the City of Scappoose and the US Census indicate that the city added an estimated 1,258 new housing units between 2000 and 2021, representing 62% growth in the housing stock.

As of 2023, the city will have an estimated housing stock of roughly 3,578 units for its 3,491 estimated households within the UGB. This translates to an estimated average vacancy rate of 2.5%.

F. AGE TRENDS

The following figure shows the share of the population falling in different age cohorts between the 2010 Census and the most recent 5-year American Community Survey estimates. As the chart shows, children and young adults have grown as a share of the population, as have the retirement generations of those 65 and older. The middle age segments have fallen as a share of the population as the large Baby Boom generation has aged. This is in keeping with the national trend. Overall, Scappoose has a younger population than the county, with a greater share of young and middle-aged cohorts, but a smaller share of those aged 55 to 64 years.

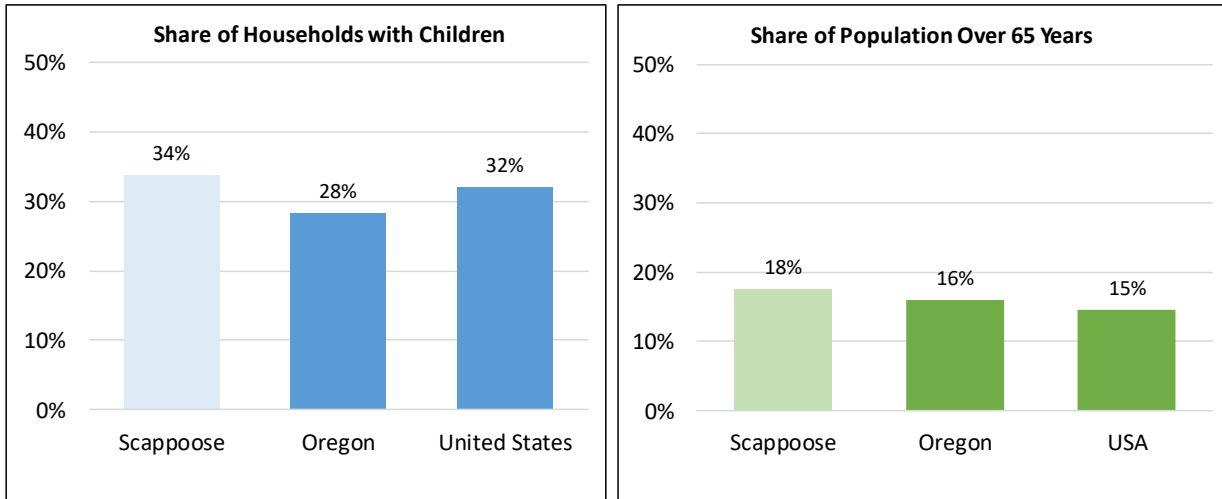
FIGURE 2.4: AGE COHORT TRENDS, 2010 - 2020



SOURCE: US Census, JOHNSON ECONOMICS LLC
 Census Tables: QT-P1 (2000); S0101 (2020 ACS 5-yr Estimates)

- Despite the general aging of the population, an estimated 82% of the population is under 65 years of age.
- In the 2020 ACS, the local median age was an estimated 37 years, similar to 40 years across Oregon.

FIGURE 2.5: SHARE OF HOUSEHOLDS WITH CHILDREN/ POPULATION OVER 65 YEARS (SCAPPOOSE)



SOURCE: US Census, JOHNSON ECONOMICS LLC
 Census Tables: B11005; S0101 (2020 ACS 5-yr Estimates)

Figure 2.5 presents the share of households with children, and the share of the population over 65 years of age for comparison. Compared to state and national averages, Scappoose has a slightly higher share of households with children. At 18%, the share of the population over 65 is slightly higher than the state and national figures.

G. DIVERSITY TRENDS

The following figure presents the distribution of Scappoose’s population by race and Hispanic ethnicity. The community grew more diverse between the 2010 and 2020 Census, with the white share of the population falling from 91% to 84%. The share of population in any other individual racial category remains low, generally at 1% to 2%. The exception is those who identify as two or more races, which grew in share of population from 4% to 9%.

In comparison, the share of the non-white population is a lower 7% in Columbia County as a whole but is roughly equivalent at 17% statewide.

FIGURE 2.6: RACIAL AND ETHNIC DIVERSITY, 2010 – 2020 (SCAPPOOSE)

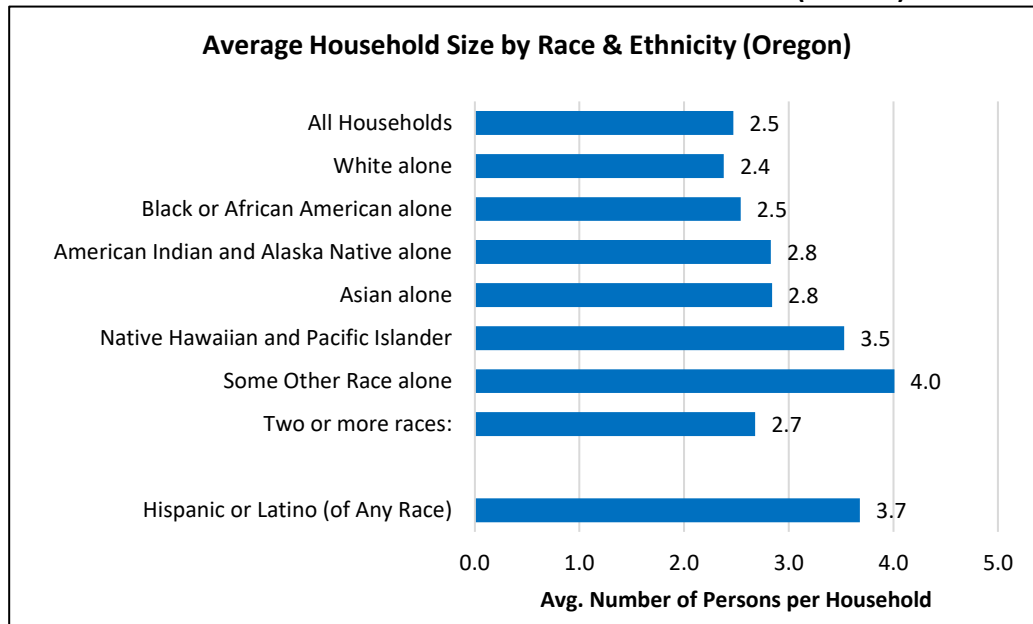


SOURCE: US Census, JOHNSON ECONOMICS LLC
 Census Tables: P1, P2 (2010, 2020)
 * Census data is for the population within the City limits, not the within the UGB.

The share of the population identifying as Hispanic or Latino (who may also fall under any of the racial categories) has grown from 5% to 8% of the population, indicating roughly 600 people as of the 2020 census (within the city boundary, not UGB).

Minority households tend to have larger average household size than the average of all households (Figure 2.7). This indicates a need for larger housing units on average among minority households.

FIGURE 2.7: AVERAGE HOUSEHOLD SIZE BY RACIAL AND ETHNIC CATEGORY (OREGON)



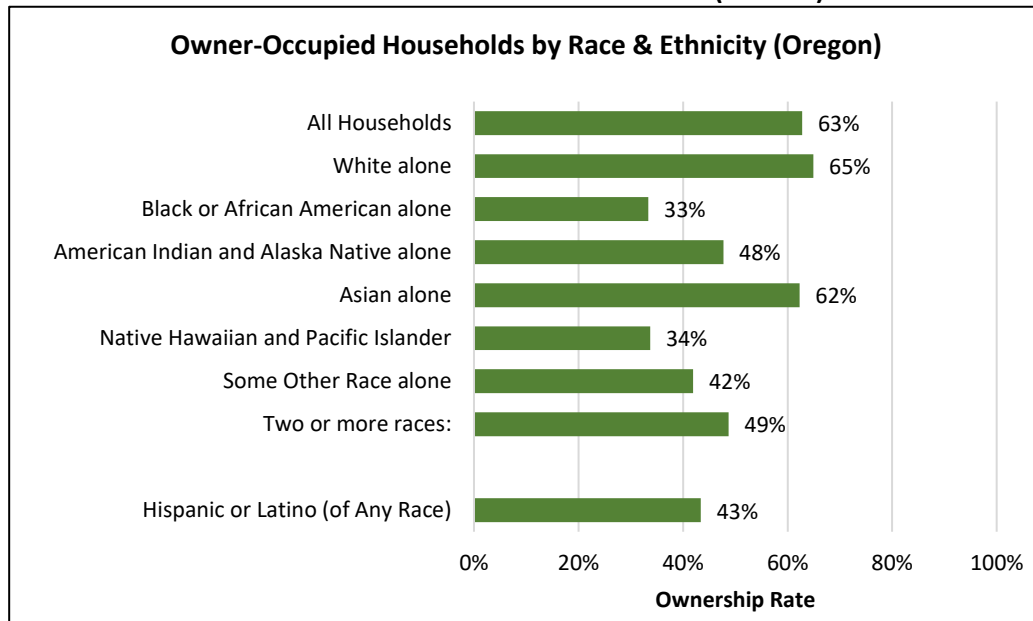
SOURCE: US Census, JOHNSON ECONOMICS LLC

Census Tables: P17A-H, (State of Oregon, 2010)

* This data is presented on a statewide basis using the most recent Census data available (2010). The data for the Scappoose or Columbia County geographies feature unusually large margins of error due to small sample size.

Racial and ethnic minorities are less likely to own the homes they occupy based on statewide data (Figure 2.8) meaning that they tend to have a greater need for rental units.

FIGURE 2.8: HOME OWNERSHIP BY RACIAL AND ETHNIC CATEGORY (OREGON)



SOURCE: US Census, JOHNSON ECONOMICS LLC

Census Tables: B25003A-H, (State of Oregon, 2020 ACS 5-year)

* This data is presented on a statewide basis using the most recent Census data available (2010). The data for the Scappoose or Columbia County geographies feature unusually large margins of error due to small sample size.

Populations from racial and ethnic minority groups also have lower average incomes and are more likely to have income below the official poverty level compared to the total population. This is correlated with their greater share of renter households and will also impact the types of housing they consume, as discussed more below.

H. INCOME TRENDS

The following figure presents data on Scappoose’s income trends.

FIGURE 2.9: INCOME TRENDS, 2000 – 2023 (SCAPPOOSE)

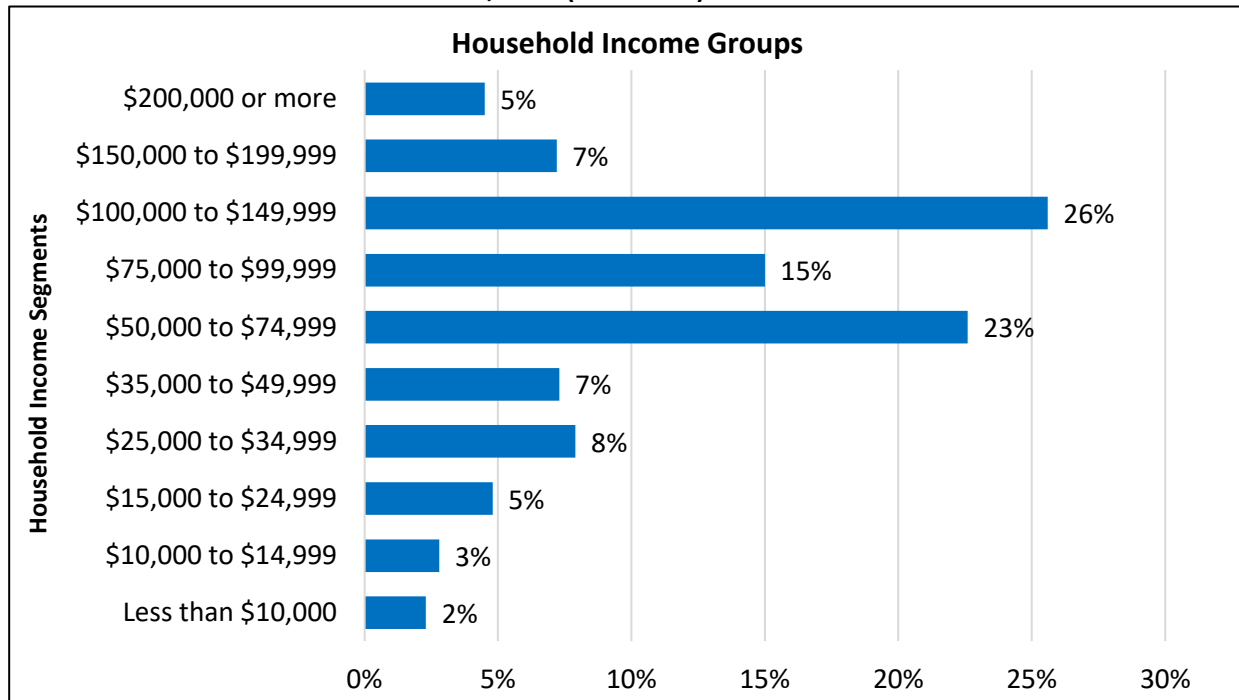
PER CAPITA AND MEDIAN HOUSEHOLD INCOME					
	2000	2020	Growth	2023	Growth
	(Census)	(Census)	00-20	(Proj.)	20-23
Per Capita (\$)	\$20,837	\$35,997	na	\$39,073	9%
Median HH (\$)	\$47,796	\$79,375	na	\$85,650	8%

SOURCE: Census, PSU Population Research Center, and Johnson Economics

Census Tables: DP-1 (2000, 2020); DP-3 (2000); S1901; S19301

- Scappoose’s estimated median household income was \$79,375 as of the 2020 ACS 5-Year estimates. This was 27% higher than the Columbia County median of \$62,300, and 42% higher than the statewide median of \$56,000. Projected forward three years, using the average growth rate achieved between 2000 and 2020, the median household income in 2023 will be an estimated \$85,650.
- Using the same methodology, Scappoose’s per capita income will be roughly \$39,000 in 2023.
- Median income grew an estimated 66% between 2000 and 2020, in real dollars. Inflation was an estimated 56% over this period, so the local median income has well exceeded inflation. This is not the case in many regions and nationally, where income growth has not kept pace with inflation.

FIGURE 2.10: HOUSEHOLD INCOME COHORTS, 2020 (SCAPPOOSE)



SOURCE: US Census, Census Tables: S1901 (2020 ACS 5-yr Est.)

Figure 2.10 presents the estimated distribution of households by income as of 2020. The largest income cohorts are those households earning between \$100k and \$150k, followed by households earning between \$50,000 and \$75,000. Thirty-eight percent of households earn more than \$100,000.

- 25% of households earn less than \$50k per year, while 75% of households earn \$50k or more.

- 10% of households earn less than \$25k per year.

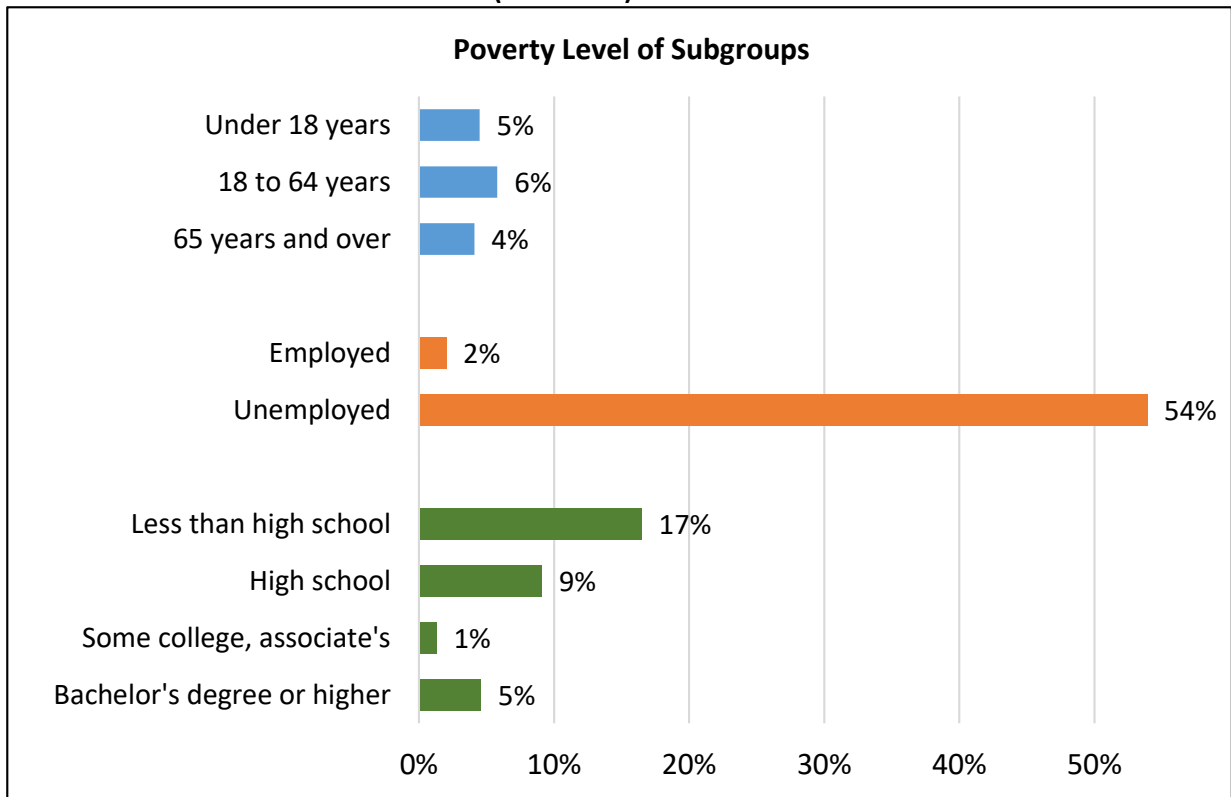
I. POVERTY STATISTICS

According to the US Census, the official poverty rate in Scappoose is an estimated 5% over the most recent period reported (2020 5-year estimates).³ This is roughly 380 individuals in Scappoose. In comparison, the official poverty rate in Columbia County is 12%, and at the state level is 17%. In the 2016-20 period:

- The Scappoose poverty rate is low among most groups, falling between 4% to 6% across age groups.
- For those without a high school diploma, the poverty rate is 17%. For those with higher rates of education, the estimated poverty rate falls.
- Among those who are unemployed the poverty rate is 54%, while it is 2% for those who are employed.

Information on affordable housing is presented in Section III of this report.

FIGURE 2.11: POVERTY STATUS BY CATEGORY (SCAPPOOSE)



SOURCE: US Census
Census Tables: S1701 (2020 ACS 5-yr Est.)

J. EMPLOYMENT LOCATION TRENDS

This section provides an overview of employment and industry trends in Scappoose that are related to housing.

Commuting Patterns: The following figure shows the inflow and outflow of commuters to Scappoose according to the Census Employment Dynamics Database. These figures reflect “covered employment” as of 2019, the most recent year available. Covered employment refers to those jobs where the employee is covered by federal unemployment insurance. This category does not include many contract employees and self-employed and

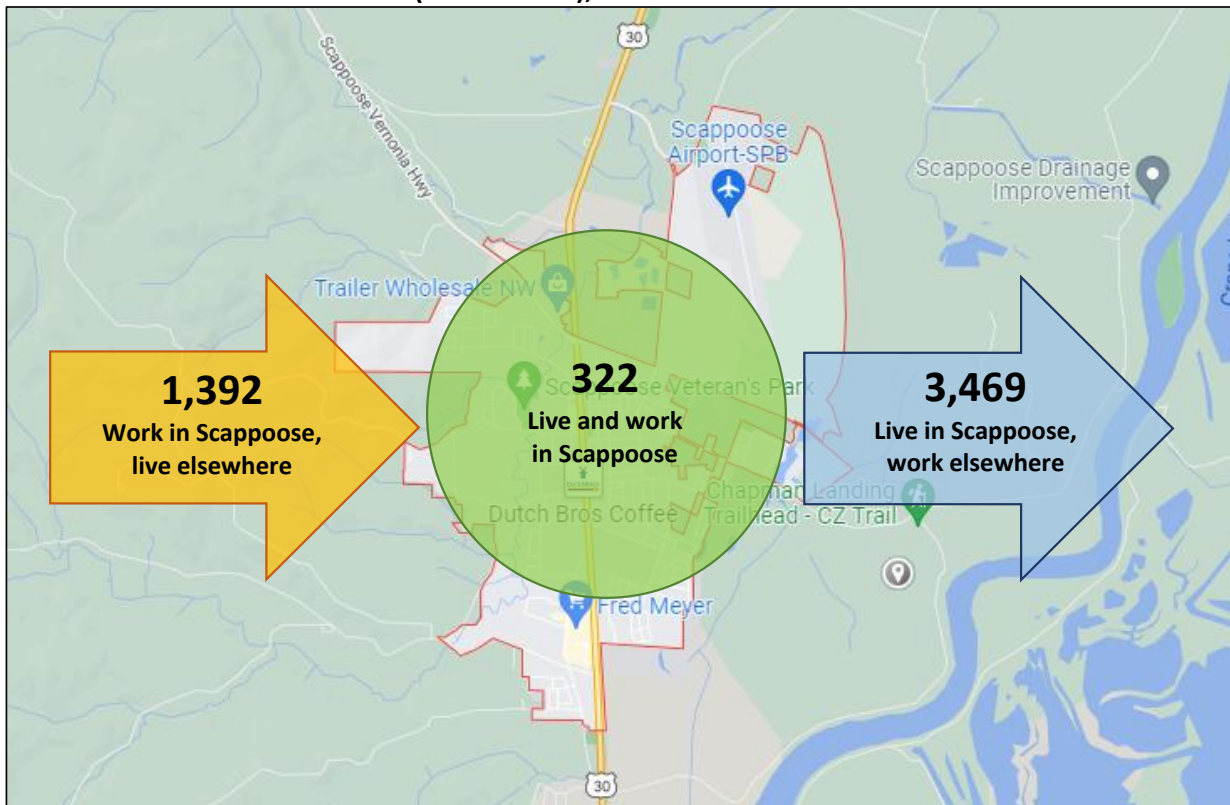
³ Census Tables: S1701 (2020 ACS 5-yr Estimates)

therefore is not a complete picture of local employment. The figure discussed here is best understood as indicators of the general pattern of commuting and not exact figures.

As of 2019, the Census estimated there were roughly 1,715 covered employment jobs located in Scappoose. Of these, an estimated 322 or 19%, were held by local residents, while nearly 1,400 employees commuted into the city from elsewhere. This general pattern is fairly common among many communities within commuting distance to the Metro area. The most common places of residence of workers commuting into the city are St. Helens, Portland, Hillsboro, and Warren.

Similarly, of the estimated 3,790 employed Scappoose residents, 92% of them commute elsewhere to their employment. The most common destinations for Scappoose commuters are Portland, Hillsboro, St. Helens and Beaverton. Smaller shares work elsewhere in the Portland metro or in the mid-Willamette Valley.

FIGURE 2.12: COMMUTING PATTERNS (PRIMARY JOBS), SCAPPOOSE



Source: US Census Longitudinal Employer-Household Dynamics

Jobs/Household Ratio: Scappoose features a low jobs-to-households ratio. There are an estimated 1,715 jobs in Scappoose (covered), and an estimated 3,458 households in the Scappoose UGB. This represents 0.5 jobs per household. There is no standard jobs-to-households ratio that is right for all communities, but it can provide a guide to the balance between employment uses and residential uses in the city. In the case of Scappoose, most working local residents must work outside of the community.

III. CURRENT HOUSING CONDITIONS

This section presents a profile of the current housing stock and market indicators in Scappoose. This profile forms the foundation to which current and future housing needs will be compared.

A. HOUSING TENURE

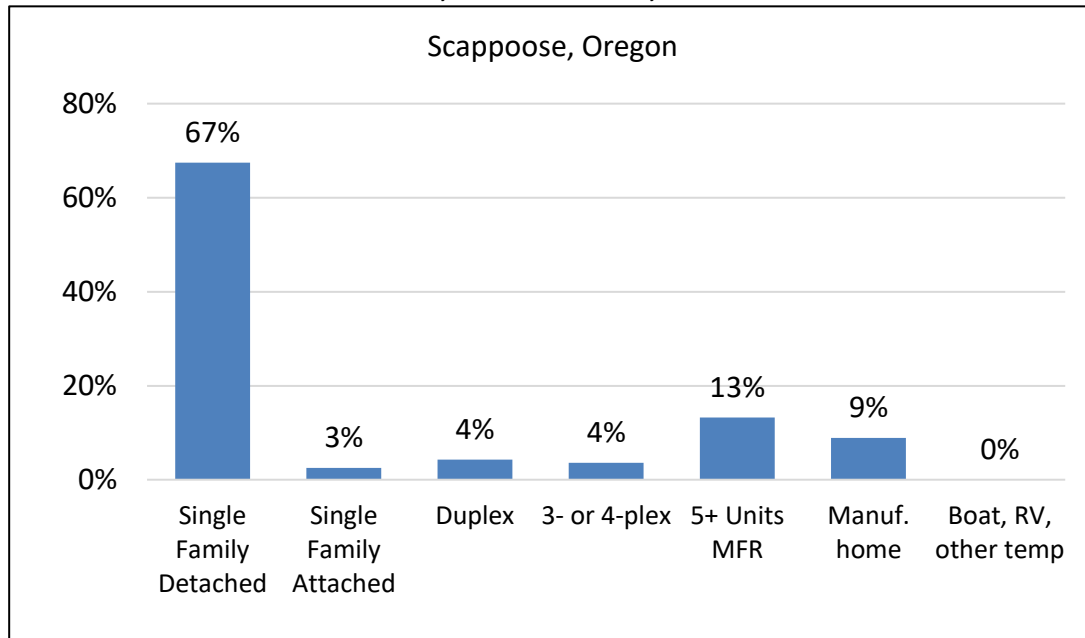
Scappoose has a greater share of homeowner households than renter households. A blended estimate of data from the American Community Survey over the past decade⁴ estimates that 69% of occupied units were owner occupied, and 31% renter occupied. The ownership rate is similar to the rate in 2000 (70%). During this period the statewide ownership rate fell to 61%. Nationally, the homeownership rate is now near the historical average of 65%, after climbing from the late 1990's to 2004.

The estimated ownership rate is higher across Columbia County (75%) and lower statewide (61%).

B. HOUSING STOCK

As shown in Figure 2.1, the Scappoose UGB will have an estimated 3,578 housing units in 2023, with a vacancy rate of just 2.5% (includes ownership and rental units). By 2023, the housing stock is projected to have increased by nearly 1,420 units since 2000, or growth of 66%.

FIGURE 3.1: ESTIMATED SHARE OF UNITS, BY PROPERTY TYPE, 2023



SOURCE: US Census, City of Scappoose

Figure 3.1 shows the estimated number of units by type in 2023 based on forecasting forward from the most recent US Census and ACS data. Detached single-family homes represent an estimated 67% of housing units. Manufactured homes represent an additional 9% of the inventory.

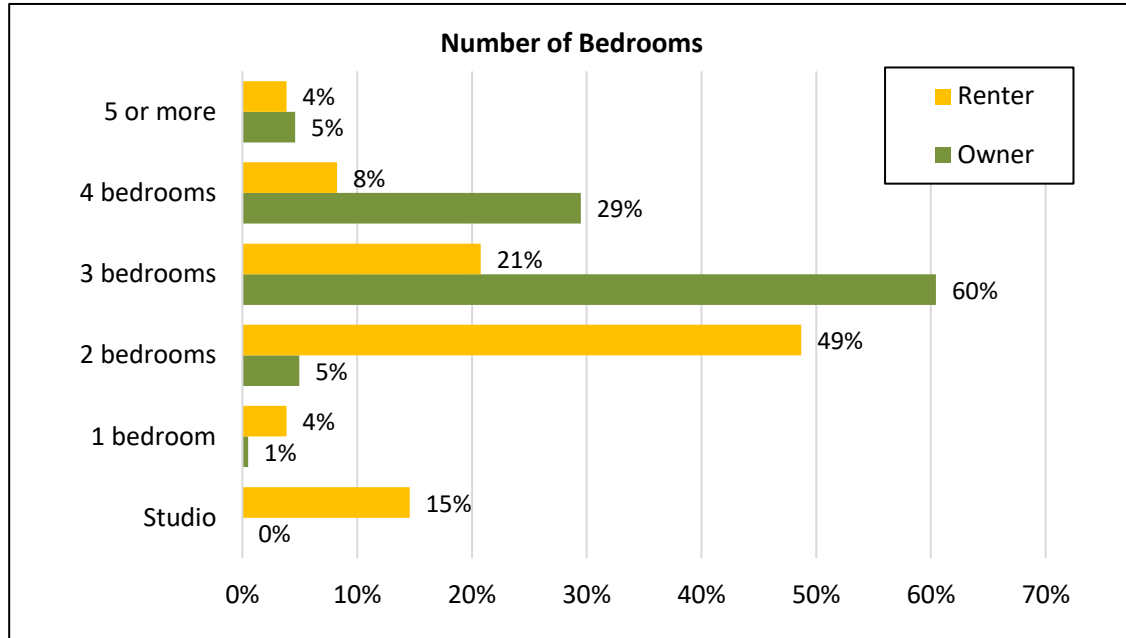
Units in larger apartment complexes of 5 or more units represent only 13% of units, and other types of attached homes represent an additional 11% of units. (Attached single family generally includes townhomes, and some 2 to 4-plexes which are separately metered.)

⁴ The most recent ACS 5-year data from 2020, showed a significant jump in the ownership rate to 73%, from an estimate of 69% in the 2019 ACS 5-year data. The 2020 estimate seems like an anomaly, and also featured a higher margin of error than prior years. In order to arrive at a more dependable assumption for tenure in Scappoose, this analysis uses a blended average of the estimated ownership rate between the 2010 Census, and the ACS 5-year data of each subsequent year (2011 – 2020), for a total count of 11 estimates. The median and mean average of these years is an ownership rate of 69%. All but two of the data points were between 68% and 71%, with the outliers being 73% (2020) and 66% (2018).

C. NUMBER OF BEDROOMS

Figure 3.2 shows the share of units for owners and renters by the number of bedrooms they have. In general, owner-occupied units are much more likely to have three or more bedrooms, while renter-occupied units are more likely to have two or fewer bedrooms. However, rental units with three or more bedrooms do make up nearly 40% of units.

FIGURE 3.2: NUMBER OF BEDROOMS FOR OWNER AND RENTER UNITS, 2020



SOURCE: US Census
Census Tables: B25042 (2020 ACS 5-year Estimates)

D. UNIT TYPES BY TENURE

As Figure 3.3 and 3.4 show, a large share of owner-occupied units (88%), are detached homes, which is related to why owner-occupied units tend to have more bedrooms. Renter-occupied units are much more distributed among a range of structure types. About 27% of rented units are estimated to be detached homes or manufactured homes, while the remainder are some forms of attached unit. Nearly 42% of rental units are in larger apartment complexes.

FIGURE 3.3: CURRENT INVENTORY BY UNIT TYPE, FOR OWNERSHIP AND RENTAL HOUSING

OWNERSHIP HOUSING

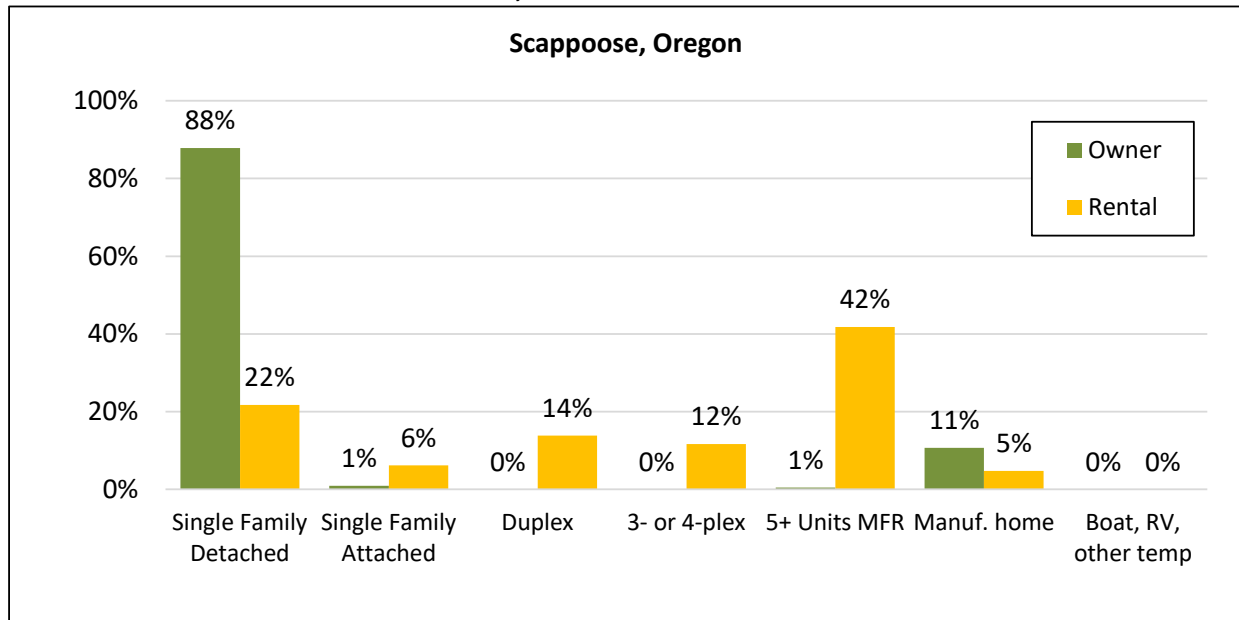
OWNERSHIP HOUSING								
	Single Family Detached	Single Family Attached	Duplex	3- or 4-plex	5+ Units MFR	Manuf. home	Boat, RV, other temp	Total Units
Totals:	2,174	23	0	0	13	265	0	2,476
Percentage:	87.8%	0.9%	0.0%	0.0%	0.5%	10.7%	0.0%	100%

RENTAL HOUSING

RENTAL HOUSING								
	Single Family Detached	Single Family Attached	Duplex	3- or 4-plex	5+ Units MFR	Manuf. home	Boat, RV, other temp	Total Units
Totals:	239	68	152	129	461	53	0	1,102
Percentage:	21.7%	6.2%	13.8%	11.7%	41.8%	4.8%	0.0%	100%

Sources: US Census, JOHNSON ECONOMICS, CITY OF SCAPPOOSE

FIGURE 3.4: CURRENT INVENTORY BY UNIT TYPE, BY SHARE

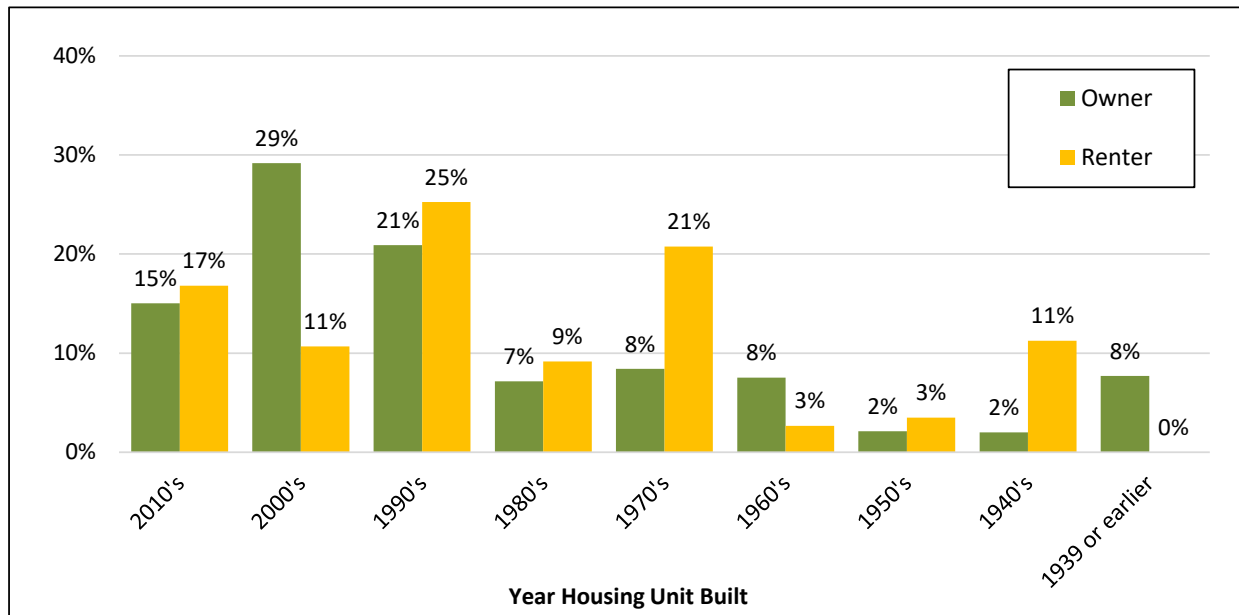


Sources: US Census, JOHNSON ECONOMICS, CITY OF SCAPPOOSE

E. AGE AND CONDITION OF HOUSING STOCK

Scappoose’s housing stock reflects the pattern of development over time. An estimated 15% of owner housing and 17% of renter housing has been built over the last decade. An additional 50% of ownership housing was built in the 1990’s and 2000’s. Much of the remaining rental stock was built in the 1990’s and 1970’s.

FIGURE 3.5: AGE OF UNITS FOR OWNERS AND RENTERS



SOURCE: US Census
 Census Tables: B25036 (2020 ACS 5-year Estimates)

- Unfortunately, good quantitative data on housing condition is generally unavailable without an intensive on-site survey of all local housing that is beyond the scope of this analysis. Census categories related to housing condition are ill-suited for this analysis, dealing with such issues as units without indoor plumbing, which was more common in the mid-20th Century, but is an increasingly rare situation. Age of units serves as the closest reliable proxy for condition with available data.

- For ownership units, older homes may be in poor condition, but are also more likely to have undergone some repair and renovation over the years. Rental units are more likely to degrade steadily with age and wear-and-tear, and less likely to receive sufficient reinvestment to keep them in top condition, though this is not universally true.

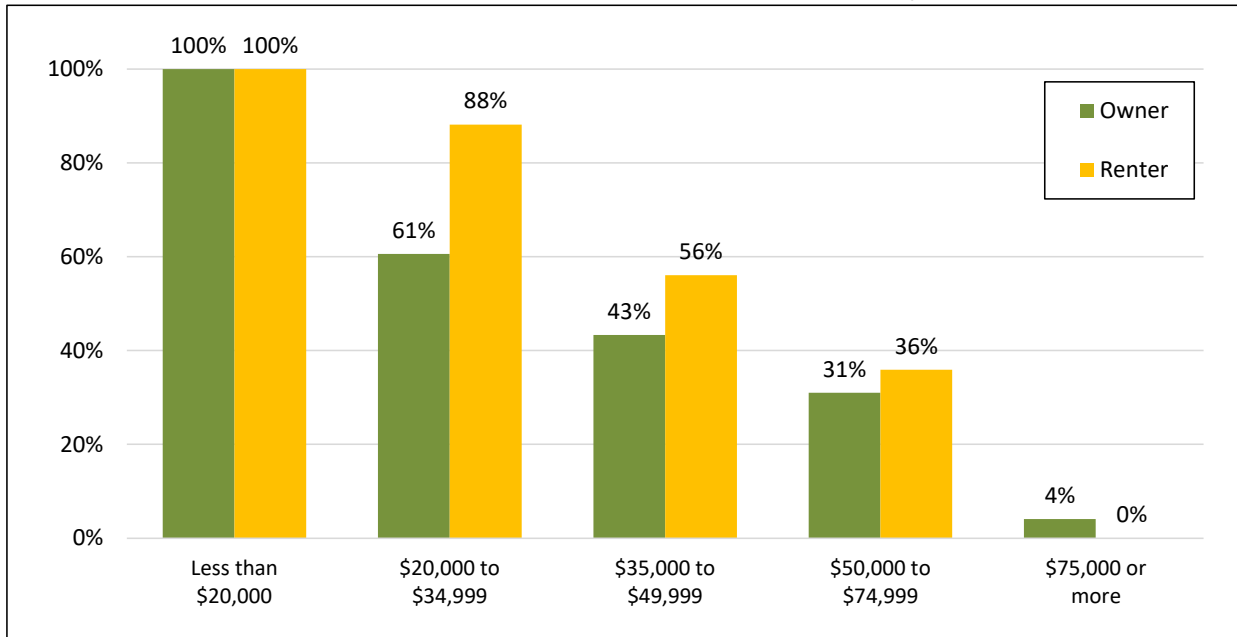
F. HOUSING COSTS VS. LOCAL INCOMES

Figure 3.6 shows the share of owner and renter households who are paying more than 30% of their household income towards housing costs, by income segment. Spending 30% or less on housing costs is a common measure of “affordability” used by HUD and others, and in the analysis presented in this report. Households spending more than 30% of income on housing are defined by HUD as “rent burdened” or “cost burdened.”

As one would expect, households with lower incomes tend to spend more than 30% of their income on housing, while incrementally fewer of those in higher income groups spend more than 30% of their incomes on housing costs. Of those earning less than \$20,000, it is estimated that all of owner and renter households spend more than 30% of income on housing costs.

In total, the US Census estimates that over 27% of Scappoose households pay more than 30% of income towards housing costs (2020 American Community Survey, B25106)

FIGURE 3.6: SHARE OF HOUSEHOLDS SPENDING MORE THAN 30% ON HOUSING COSTS, BY INCOME GROUP



Sources: US Census, JOHNSON ECONOMICS
Census Table: B25106 (2020ACS 5-yr Estimates)

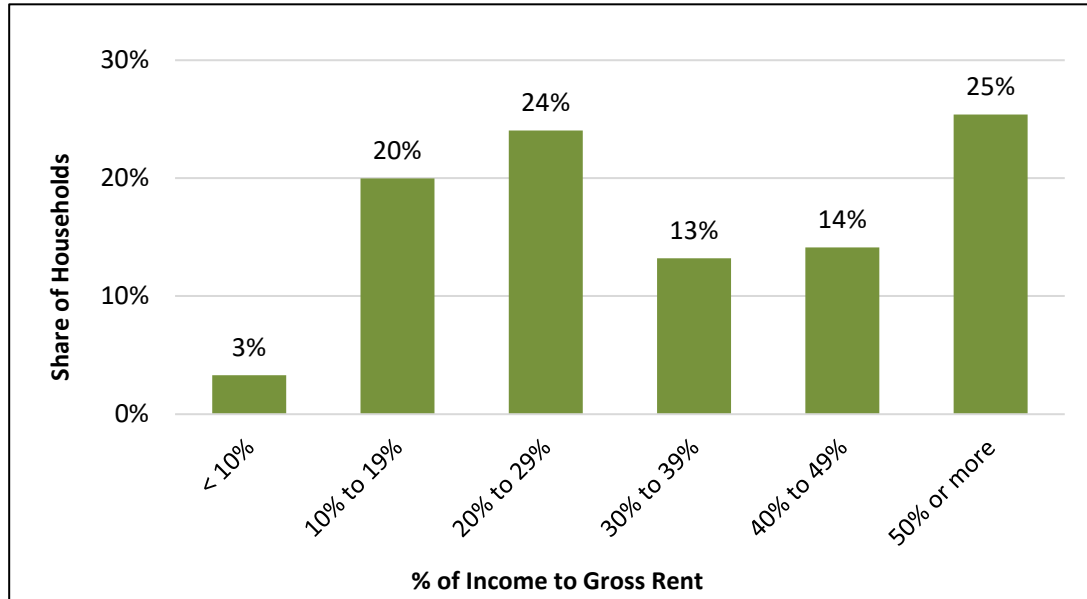
Housing is generally one of a household’s largest living costs, if not the largest. The ability to find affordable housing options, and even build wealth through ownership, is one of the biggest contributors to helping lower income households save and cultivate wealth. Even if renting, affordable housing costs allow for more household income to be put to other needs, including savings.

The following figure shows the percentage of household income spent towards gross rent⁵ for local renter households only. This more fine-grained data shows that not only are 52% of renters spending more than 30% of their income on gross rent, but an estimated 25% of renters are spending 50% or more of their income on housing and are considered severely rent-burdened.

⁵ The Census defines Gross Rent as “the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).” Housing costs for homeowners include mortgage, property taxes, insurance, utilities and condo or HOA dues.

Renters are disproportionately lower income relative to homeowners. Housing cost burdens are felt more broadly for these households, and as the analysis presented in a later section shows there is a need for more affordable rental units in Scappoose, as in most communities.

FIGURE 3.7: PERCENTAGE OF HOUSEHOLD INCOME SPENT ON GROSS RENT, SCAPPOOSE RENTER HOUSEHOLDS



Sources: US Census, JOHNSON ECONOMICS
 Census Table: B25070 (2020 ACS 5-yr Estimates)

G. PUBLICLY ASSISTED HOUSING

Scappoose is home to 47 subsidized affordable units in three separate properties. One property offers 22 units for agricultural workers. Two properties offer a total of 25 units for the elderly or disabled. These are properties that are funded through HUD programs, tax credits and other programs which guarantee subsidized rents for qualified households.

The high share of renters paying over 30% of their income towards housing costs indicates that there is an ongoing need for rental units at the lowest price points.

Agricultural Worker Housing: Scappoose is currently home to one property dedicated to agricultural workers with 22 units. Many farm businesses in the region provide some temporary or permanent housing for their workers outside of incorporated cities as well. This population may also be served by other available affordable units.

Homelessness:

The most recent one-night “Point in Time” homeless count reported by the Oregon Department of Housing and Community Services (OHCS) was in 2019. The count found an estimated 342 homeless individuals *across the county*. While the Point-in-Time count is one of the few systematized efforts to count homelessness across the country in a regular, structured way, it is widely thought to undercount the population of homeless and precarious households. In particular, those staying temporarily in the homes of friends and family are in a precarious housing situation, but unlikely to be counted in the one-night count. In addition to the impossibility of finding all homeless people on the streets, the count is conducted in late January, when homeless counts are likely near their lowest of the year due to the inclement weather and relies on self-reporting.

A recent analysis prepared for OHCS to test a potential approach for preparing Housing Needs Analyses on a regional basis, included estimates of homeless population in Oregon communities, including Scappoose. The approach utilizes a combination of data from the bi-annual Point-in-Time count and from tracking of homeless school-aged children in keeping with the McKinney-Vento Act. The analysis estimated 145 homeless households in

Scappoose as of mid-2020. These include households who are unsheltered, in temporary shelter, or staying with friends or relatives. These households are a component of current and future housing need.

The persistence of homelessness speaks to the need for continuing to build a full spectrum of services and housing types to shelter this population, from temporary shelter to subsidized affordable housing.

An analysis of the ability of current and projected housing supply to meet the needs of low-income people, and the potential shortfall, is included in the following sections of this report.

IV. CURRENT HOUSING NEEDS (CITY OF SCAPPOOSE UGB)

The profile of current housing conditions in the study area is based on Census 2020 and informed by the Portland State University Population Research Center (PRC). The 2020 Census estimate was projected forward to 2023 using the PSU forecasted growth rate of 1.3% between 2020 and 2023. In addition, the estimated number of residents living outside the city boundary, but within the UGB was counted.

FIGURE 4.1: CURRENT HOUSING PROFILE (2023)

CURRENT HOUSING CONDITIONS (2023)		SOURCE
Total 2023 Population:	8,878	PSU Pop. Research Center
- Estimated group housing population:	46 (0.5% of Total)	US Census
Estimated Non-Group 2023 Population:	8,833 (Total - Group)	
Avg. HH Size:	2.54	US Census
Estimated Non-Group 2023 Households:	3,491 (Pop/HH Size)	
Total Housing Units:	3,578 (Occupied + Vacant)	Census 2010 + permits
Occupied Housing Units:	3,491 (= # of HH)	
Vacant Housing Units:	87 (Total HH - Occupied)	
Current Vacancy Rate:	2.4% (Vacant units/ Total units)	

Sources: Johnson Economics, City of Scappoose, PSU Population Research Center, U.S. Census

*This table reflects population, household and housing unit projections shown in Figure 2.1

We estimate a 2023 population of roughly 8,900 residents within the UGB, living in 3,491 households (excluding group living situations). Average household size is 2.54 persons.

There are an estimated 3,578 housing units in the UGB, indicating a very low estimated vacancy rate of 2.5%. This includes units vacant for any reason, not just those which are currently for sale or rent.

ESTIMATE OF CURRENT HOUSING DEMAND

Following the establishment of the current housing profile, the current housing demand was determined based upon the age and income characteristics of current households.

The analysis considered the propensity of households in specific age and income levels to either rent or own their home (tenure), in order to derive the current demand for ownership and rental housing units and the appropriate housing cost level of each. This is done by combining data on tenure by age, and tenure by income, from the Census American Community Survey (tables: B25007 and B25118, 2019 ACS 5-yr Estimates).

The analysis takes into account the average amount that owners and renters tend to spend on housing costs. For instance, lower income households tend to spend more of their total income on housing, while upper income households spend less on a percentage basis. In this case, it was assumed that households in lower income bands would *prefer* housing costs at no more than 30% of gross income (a common measure of affordability). Higher income households pay a decreasing share down to 20% for the highest income households.

While the Census estimates that most low-income households pay more than 30% of their income for housing, this is an estimate of current *preferred* demand. It assumes that low-income households prefer (or demand) units affordable to them at no more than 30% of income, rather than more expensive units.

Figure 4.2 presents a snapshot of current housing demand (i.e., preferences) equal to the number of households in the study area (3,458). The breakdown of tenure (owners vs. renters) reflects data from the 2019 ACS.⁶

FIGURE 4.2: ESTIMATE OF CURRENT HOUSING DEMAND (2023)

Ownership				
Price Range	# of Households	Income Range	% of Total	Cumulative
\$0k - \$80k	65	Less than \$15,000	2.7%	2.7%
\$80k - \$130k	118	\$15,000 - \$24,999	4.9%	7.6%
\$130k - \$180k	96	\$25,000 - \$34,999	4.0%	11.6%
\$180k - \$240k	203	\$35,000 - \$49,999	8.4%	20.0%
\$240k - \$320k	330	\$50,000 - \$74,999	13.7%	33.7%
\$320k - \$370k	373	\$75,000 - \$99,999	15.5%	49.1%
\$370k - \$440k	312	\$100,000 - \$124,999	12.9%	62.0%
\$440k - \$510k	268	\$125,000 - \$149,999	11.1%	73.1%
\$510k - \$680k	330	\$150,000 - \$199,999	13.6%	86.8%
\$680k +	320	\$200,000+	13.2%	100.0%
Totals:	2,416		% of All:	69.2%

Rental				
Rent Level	# of Households	Income Range	% of Total	Cumulative
\$0 - \$400	120	Less than \$15,000	11.2%	11.2%
\$400 - \$700	105	\$15,000 - \$24,999	9.7%	20.9%
\$700 - \$900	204	\$25,000 - \$34,999	19.0%	39.9%
\$900 - \$1200	162	\$35,000 - \$49,999	15.1%	55.0%
\$1200 - \$1600	203	\$50,000 - \$74,999	18.9%	73.9%
\$1600 - \$1900	33	\$75,000 - \$99,999	3.1%	76.9%
\$1900 - \$2200	82	\$100,000 - \$124,999	7.6%	84.6%
\$2200 - \$2500	96	\$125,000 - \$149,999	9.0%	93.5%
\$2500 - \$3400	44	\$150,000 - \$199,999	4.1%	97.7%
\$3400 +	25	\$200,000+	2.3%	100.0%
Totals:	1,075		% of All:	30.8%

All Households	3,491
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Sources: PSU Population Research Center, Claritas., Census, JOHNSON ECONOMICS
 Census Tables: B25007, B25106, B25118 (2019 ACS 5-yr Estimates)
 Claritas: Estimates of income by age of householder

The estimated home price and rent ranges are irregular because they are mapped to the affordability levels of the Census income level categories. For instance, an affordable home for those in the lowest income category (less than \$15,000) would have to cost \$80,000 or less. Affordable rent for someone in this category would be \$400 or less.

The affordable price level for ownership housing assumes 30-year amortization, at an interest rate of 5% (significantly more than the current rate, but in line with historic norms), with a 10% down payment. These

⁶ As discussed in Footnote 4 (page 10), this analysis has used a blended average of Census tenure estimates over the last decade. That blended average arrived at an estimate of 69% ownership rate. The 2019 ACS 5-year data tenure data also reports a 69% ownership rate. Specific tables from that ACS are used here to reflect the blended ownership rate.

assumptions are designed to represent prudent lending and borrowing levels for ownership households. The 30-year mortgage commonly serves as the standard. In the 2000's, down payment requirements fell significantly, but standards have tightened somewhat since the 2008/9 credit crisis. While 20% is often cited as the standard for most buyers, it is common for homebuyers, particularly first-time buyers, to pay significantly less than this using available programs.

Interest rates are subject to disruption from national and global economic forces, and therefore impossible to forecast beyond the short term. The 5% used here is roughly the average 30-year rate over the last 20 years. The general trend has been falling interest rates since the early 1980's, but coming out of the recent recession, many economists believe that rates cannot fall farther and must begin to climb as the Federal Reserve raises its rate over the coming years.

Since the 2020 Covid-19 emergency, the Federal Reserve has again cut their benchmark funds rate to near zero, which has reduced mortgage rates moderately, but not dramatically. The economic uncertainty has the effect of making lenders more cautious, and this can balance the effect of a lower federal rate.

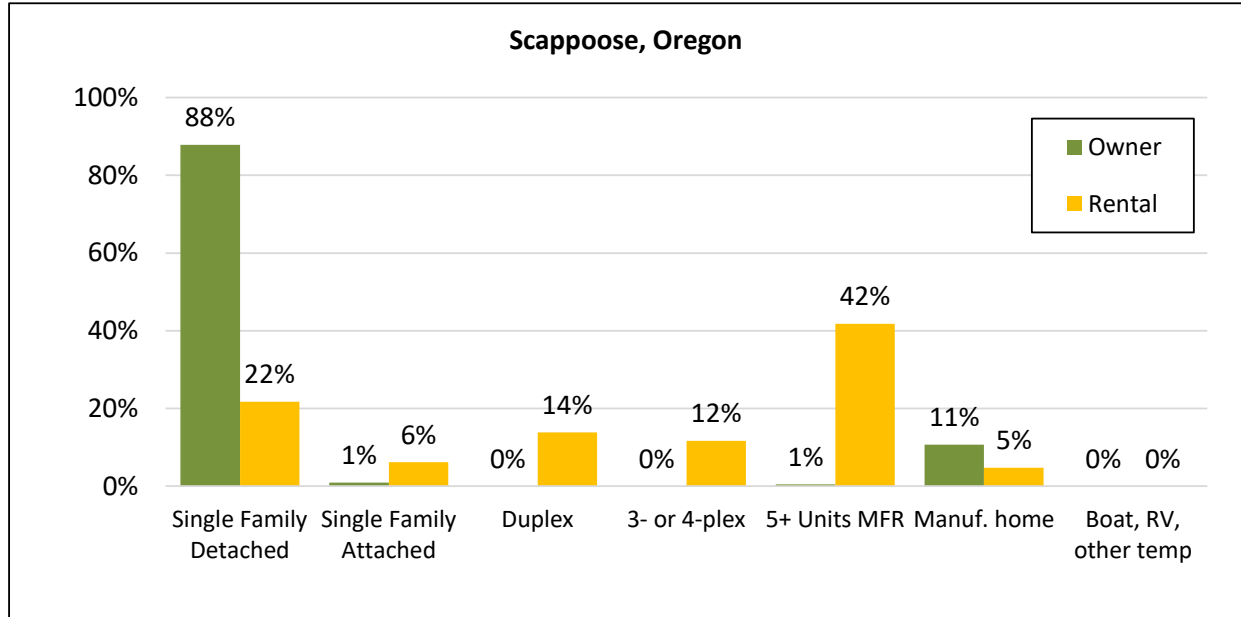
CURRENT HOUSING INVENTORY

The profile of current housing demand (Figure 4.2) represents the preference and affordability levels of households. In reality, the current housing supply (Figures 4.3 and 4.4 below) differs from this profile, meaning that some households may find themselves in housing units which are not optimal, either not meeting the household's own/rent preference, or being unaffordable (requiring more than 30% of gross income).

A profile of current housing supply in Scappoose was estimated based on permit data from the City of Scappoose and Census data from the most recently available 2020 ACS, which provides a profile of housing types (single family, attached, manufactured home, etc.), tenure, housing values, and rent levels. The 5-year estimates from the ACS were used.

- An estimated 69% of housing units are ownership units, while an estimated 31% of housing units are rental units. This is similar to the estimated demand profile shown in Figure 4.2. The inventory includes vacant units.
- 88% of ownership units are detached homes, along with 11% manufactured homes and a few attached units. Twenty-seven percent of rental units are either single family homes or manufactured homes, while 42% are in structures of 5 units or more.
- Of total housing units, an estimated 68% are detached homes, and an additional 9% are manufactured homes. Twenty-three percent are some sort of attached unit type.
- The affordability of different unit types is an approximation based on Census data on the distribution of housing units by value (ownership) or gross rent (rentals).
- Most subsidized affordable housing units found in the city are represented by the inventory at the lowest end of the rental spectrum.
- Ownership housing found at the lower end of the value spectrum generally reflect older, smaller homes, or homes in poor condition on small or irregular lots. **It is important to note that these represent estimates of current property value or current housing cost to the owner, not the current market pricing of homes for sale in the city.** These properties may be candidates for redevelopment when next they sell but are currently estimated to have low value.

FIGURE 4.3: PROFILE OF CURRENT HOUSING SUPPLY BY TYPE (2023)



Sources: US Census, PSU Population Research Center, JOHNSON ECONOMICS
 Census Tables: B25004, B25032, B25063, B25075 (2020 ACS 5-yr Estimates)

FIGURE 4.4: PROFILE OF CURRENT HOUSING SUPPLY, ESTIMATED AFFORDABILITY (2023)

Income Range	Ownership Housing		Rental Housing		Share of Total Units
	Affordable Price Level	Estimated Units	Affordable Rent Level	Estimated Units	
Less than \$15,000	\$0k - \$80k	68	\$0 - \$400	34	3%
\$15,000 - \$24,999	\$80k - \$130k	100	\$400 - \$700	188	8%
\$25,000 - \$34,999	\$130k - \$180k	131	\$700 - \$900	146	8%
\$35,000 - \$49,999	\$180k - \$240k	384	\$900 - \$1200	128	14%
\$50,000 - \$74,999	\$240k - \$320k	733	\$1200 - \$1600	352	30%
\$75,000 - \$99,999	\$320k - \$370k	449	\$1600 - \$1900	106	16%
\$100,000 - \$124,999	\$370k - \$440k	377	\$1900 - \$2200	66	12%
\$125,000 - \$149,999	\$440k - \$510k	144	\$2200 - \$2500	46	5%
\$150,000 - \$199,999	\$510k - \$680k	54	\$2500 - \$3400	36	3%
\$200,000+	\$680k +	35	\$3400 +	1	1%
	69%	2,476	31%	1,102	

Sources: US Census, PSU Population Research Center, JOHNSON ECONOMICS
 Census Tables: B25004, B25032, B25063, B25075 (2020 ACS 5-yr Estimates)

- Most housing in Scappoose is found in price and rent levels affordable to those earning at least \$50,000 per year. Thirty-three percent of housing is estimated to be affordable to those earning less than this.

COMPARISON OF CURRENT HOUSING DEMAND WITH CURRENT SUPPLY

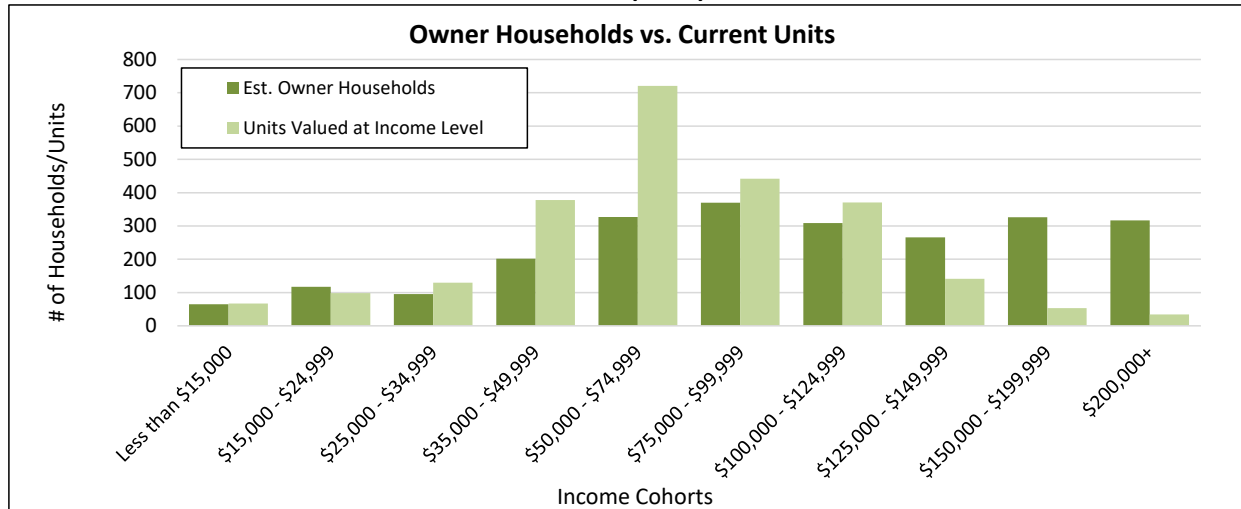
A comparison of estimated current housing *demand* with the existing *supply* identifies the existing discrepancies between needs and the housing which is currently available. The estimated number of units outnumbers the number of households by roughly 120 units, indicating an average vacancy rate of 3%.

In general, this identifies that the lower and middle portion of the market is generally well supplied for ownership households. There is a finding that upper income households in Scappoose could perhaps support some more expensive housing supply, though the large amount of new housing built in recent years is filling this niche. The largest supply is found around the middle price points, near the median home price, while income is more broadly distributed.

According to online property listings and Census estimates, the current market rates for most rental units are in the \$900 to \$1,600/month range, depending on unit size. There is still a cluster of rental housing in the community that is lower cost to the current tenants. These units are likely held by long-term tenants and would become more expensive if they were re-tenanted. There is support for more rental housing appropriate for lower-to-middle income households earning less than \$50,000 per year. Rentals at the most expensive levels generally represent single family homes for rent.

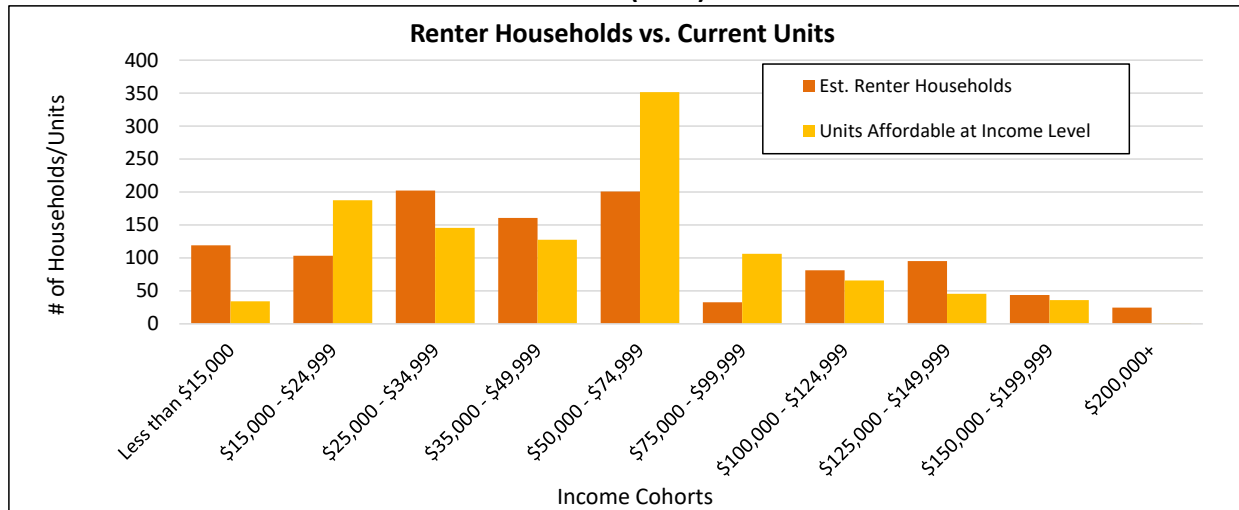
Figures 4.5 and 4.6 present this information in chart form, comparing the estimated number of households in given income ranges, and the supply of units currently valued (ownership) or priced (rentals) within those income ranges. The data is presented for owner and renter households. (These figures present an estimate of current housing costs for current households. Some households may have a home price or rent that is tied to an earlier, lower-cost period. However, these same units, if relisted for sale or rent would likely have their cost set to market, and therefore be more expensive.)

FIGURE 4.5: COMPARISON OF OWNER HOUSEHOLD INCOME GROUPS TO ESTIMATED SUPPLY AFFORDABLE AT THOSE INCOME LEVELS (2023)



Sources: PSU Population Research Center, City of Scappoose, Census, JOHNSON ECONOMICS

FIGURE 4.6: COMPARISON OF RENTER HOUSEHOLD INCOME GROUPS TO ESTIMATED SUPPLY AFFORDABLE AT THOSE INCOME LEVELS (2023)



Sources: PSU Population Research Center, City of Scappoose, Census, JOHNSON ECONOMICS

The home value and rent segments which show a “surplus” in Figures 4.5 and 4.6 illustrate where current property values and rent levels are in Scappoose. Housing prices and rent levels will tend to congregate around those market levels. These levels will be too costly for some (i.e., require more than 30% in gross income) or “too affordable” for others (i.e. they have income levels that indicate they could afford more expensive housing if it were available and they had the preference).

In general, these findings demonstrate that there are few excess lower-value housing opportunities for many owner households, though the supply is fairly well matched with the current demand. This may include more attached types of units such as townhomes, or smaller units such as condos or cottage clusters. There is also potential support for some more expensive types of ownership housing. There may be support for more modern rental units aimed at lower-income households. (Housing need at specific income levels is discussed in more detail in Section V.)

HOME SALE PRICES

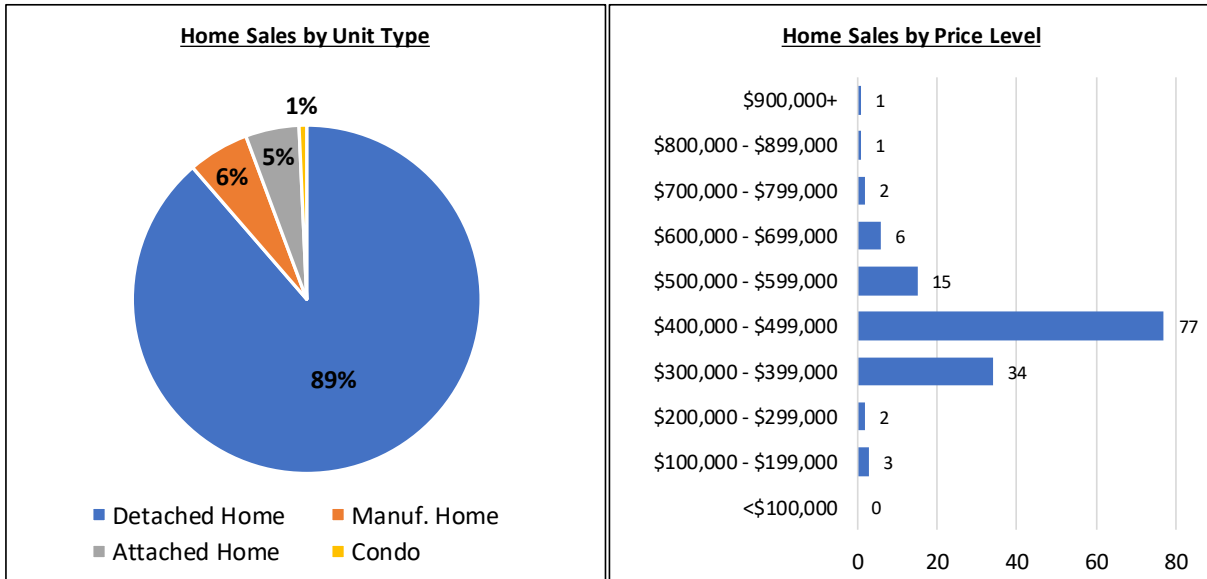
It is important to note that the figures presented in the prior section represent estimates of current *property value or current housing cost to the owner*, not the current market pricing of homes for sale in the city. For instance, a household living in a manufactured home that has been paid off over many years may have relatively low housing costs. This indicates that one owner household is living in a “lower value” unit. It does **not** indicate that units at this price point are available on the current market.

If this hypothetical household were to sell their home, it would sell at a higher price reflecting inflation and current achievable market prices. For this reason, many of the lower value or lower rent units found in the previous section will actually become higher-priced units when they are sold or become vacant.

For reference, this section presents home sales data from 2021 to indicate housing costs for new entrants into the market (Figure 4.7).

- The median sale price was \$435,000.
- The average (mean) sale price was a similar \$442,000.
- The average price per square foot was \$261/s.f.
- The median square footage was 1,685 s.f.

FIGURE 4.7: SCAPPOOSE HOME SALES (12 MONTHS)



Sources: RMLS, JOHNSON ECONOMICS

- 24% of sales were priced between \$300,000 and \$399,000.
- 55% of sales were priced between \$400,000 and \$499,000.
- 18% of sales were priced at \$500,000 or more.
- Only 4% of sales were priced below \$300,000.

Affordability: As indicated, 79% of recent sales in Scappoose took place within the \$300,000 to \$500,000 price range. Homes in this range should be mostly affordable to households earning between roughly \$70,000 and \$150,000. An estimated 35% of local households fall within these income segments.

Roughly 44% of households earn less than \$70,000 per year, meaning that the bulk of housing supply on the current for-sale market is likely too expensive for most of these households.

The findings of current need form the foundation for projected future housing need, presented in the following section. The 20-year projections of housing need are meant to achieve a healthy mix of unit types and affordability levels for all residents in 2043, including meeting the needs of current residents who may not be in optimal housing situations. Therefore, the total projected housing needs are inclusive of new and current households, while reflecting that the current housing inventory must serve as the starting point.

V. FUTURE HOUSING NEEDS - 2043 (CITY OF SCAPPOOSE UGB)

The projected future (20-year) housing profile (Figure 5.1) in the UGB study area is based on the current housing profile (2023), multiplied by an assumed projected future household growth rate. The projected future growth is the forecasted 2043 population for the City of Scappoose UGB included in the most recent forecast from the PSU Population Forecast program (completed 2020). This forecast estimates that the Scappoose population will grow at a rate of 1.2% annually between 2023 and 2043. (This 1.2% annual growth rate would be slower than the annual rate experienced since 2010, which was 2% according to the Census.)

FIGURE 5.1: FUTURE HOUSING PROFILE (2043)

PROJECTED FUTURE HOUSING CONDITIONS (2023 - 2043)		SOURCE
2023 Population (Minus Group Pop.)	8,833	PSU
Projected Annual Growth Rate	1.2% PSU Forecast Program	PSU
2043 Population (Minus Group Pop.)	11,271 (Total 2043 Population - Group Housing Pop.)	
Estimated group housing population:	58 Share of total pop. (0.5%)	US Census
Total Estimated 2043 Population:	11,329	
Estimated Non-Group 2043 Households:	4,619 (2043 Non-Group Pop./Avg. Household Size)	
New Households 2023 to 2043	1,128	
Avg. Household Size:	2.44 Projected household size	
Total Housing Units:	4,862 Occupied Units plus Vacant	
Occupied Housing Units:	4,619 (= Number of Non-Group Households)	
Vacant Housing Units:	243 (= Total Units - Occupied Units)	
Projected Market Vacancy Rate:	5.0% (Vacant Units/ Total Units)	

Sources: PSU Population Research Center, Census, JOHNSON ECONOMICS LLC

*Projections are applied to estimates of 2021 population, household and housing units shown in Figure 2.1

The model projects growth in the number of non-group households over 20 years of roughly 1,125 households, with accompanying population growth of 2,500 new residents. (The number of households differs from the number of housing units, because the total number of housing units includes a percentage of vacancy. Projected housing unit needs are discussed below.)

PROJECTION OF FUTURE HOUSING UNIT DEMAND (2043)

The profile of future housing demand was derived using the same methodology used to produce the estimate of current housing need. This estimate includes current and future households *but does not include a vacancy assumption. The vacancy assumption is added in the subsequent step.* Therefore, the need identified below is the total need for actual households in occupied units (4,619).

The analysis considered the propensity of households at specific age and income levels to either rent or own their home, in order to derive the future need for ownership and rental housing units, and the affordable cost level of each. The projected need is for *all* 2043 households and therefore includes the needs of current households.

The price levels presented here use the same assumptions regarding the amount of gross income applied to housing costs, from 30% for low-income households down to 20% for the highest income households.

The affordable price level for ownership housing assumes 30-year amortization, at an interest rate of 5%, with 10% down payment. Because of the impossibility of predicting variables such as interest rates 20 years into the future, these assumptions were kept constant from the estimation of current housing demand. Income levels and price levels are presented in current dollars.

Figure 5.2 presents the projected occupied future housing demand (current and new households, without vacancy) in 2043.

FIGURE 5.2: PROJECTED OCCUPIED FUTURE HOUSING DEMAND (2043)

Ownership				
Price Range	# of Households	Income Range	% of Total	Cumulative
\$0k - \$80k	83	Less than \$15,000	2.6%	2.6%
\$80k - \$130k	153	\$15,000 - \$24,999	4.8%	7.4%
\$130k - \$180k	122	\$25,000 - \$34,999	3.9%	11.3%
\$180k - \$240k	262	\$35,000 - \$49,999	8.3%	19.6%
\$240k - \$320k	426	\$50,000 - \$74,999	13.5%	33.0%
\$320k - \$370k	494	\$75,000 - \$99,999	15.6%	48.6%
\$370k - \$440k	412	\$100,000 - \$124,999	13.0%	61.7%
\$440k - \$510k	355	\$125,000 - \$149,999	11.2%	72.9%
\$510k - \$680k	436	\$150,000 - \$199,999	13.8%	86.6%
\$680k +	423	\$200,000+	13.4%	100.0%
Totals:	3,166		% of All:	68.6%

Rental				
Rent Level	# of Households	Income Range	% of Total	Cumulative
\$0 - \$400	163	Less than \$15,000	11.2%	11.2%
\$400 - \$700	142	\$15,000 - \$24,999	9.8%	21.0%
\$700 - \$900	276	\$25,000 - \$34,999	19.0%	40.0%
\$900 - \$1200	222	\$35,000 - \$49,999	15.3%	55.2%
\$1200 - \$1600	279	\$50,000 - \$74,999	19.2%	74.4%
\$1600 - \$1900	44	\$75,000 - \$99,999	3.0%	77.4%
\$1900 - \$2200	108	\$100,000 - \$124,999	7.5%	84.9%
\$2200 - \$2500	128	\$125,000 - \$149,999	8.8%	93.7%
\$2500 - \$3400	59	\$150,000 - \$199,999	4.0%	97.7%
\$3400 +	33	\$200,000+	2.3%	100.0%
Totals:	1,453		% of All:	31.4%

All Units
4,619

Sources: Census, Claritas, JOHNSON ECONOMICS

The number of households across the income spectrum seeking a range of both ownership and rental housing is anticipated to grow. It is projected that the homeownership rate in Scappoose will remain stable over the next 20 years at 69%.

COMPARISON OF FUTURE HOUSING DEMAND TO CURRENT HOUSING INVENTORY

The profile of occupied future housing demand presented above (Figure 5.2) was compared to the current housing inventory presented in the previous section to determine the total future need for *new* housing units by type and price range (Figure 5.3).

This estimate includes a vacancy assumption. As reflected by the most recent Census data, and as is common in most communities, the vacancy rate for rental units is typically higher than that for ownership units. An average vacancy rate of 5% is assumed for both ownership and rental housing for the purpose of this analysis.

FIGURE 5.3: PROJECTED FUTURE NEED FOR NEW HOUSING UNITS (2043), SCAPPOOSE

OWNERSHIP HOUSING									
Unit Type:	Single Family Detached	Single Family Attached	Multi-Family			Manuf. home	Boat, RV, other temp	Total Units	% of Units
			2-unit	3- or 4-plex	5+ Units MFR				
Totals:	676	51	0	0	39	92	0	857	66.8%
Percentage:	78.8%	5.9%	0.0%	0.0%	4.5%	10.7%	0.0%	100%	

RENTAL HOUSING									
Unit Type:	Single Family Detached	Single Family Attached	Multi-Family			Manuf. home	Boat, RV, other temp	Total Units	% of Units
			2-unit	3- or 4-plex	5+ Units MFR				
Totals:	37	39	59	50	221	20	0	427	33.2%
Percentage:	8.7%	9.2%	13.8%	11.7%	51.8%	4.8%	0.0%	100%	

TOTAL HOUSING UNITS									
Unit Type:	Single Family Detached	Single Family Attached	Multi-Family			Manuf. home	Boat, RV, other temp	Total Units	% of Units
			2-unit	3- or 4-plex	5+ Units MFR				
Totals:	713	90	59	50	260	112	0	1,284	100%
Percentage:	55.5%	7.0%	4.6%	3.9%	20.2%	8.7%	0.0%	100%	

Sources: PSU, City of Scappoose, Census, Claritas, JOHNSON ECONOMICS

- The results show an estimated need for nearly 1,300 new housing units by 2043.
- Of the new units needed, roughly 66% are projected to be ownership units, while 34% are projected to be rental units. This represents more renters than the estimated tenure split, but it is projected that more rental units will need to be added to balance the disproportionate share of ownership units in the current inventory.
- There is some need for new ownership housing at the lower-middle portion of the pricing spectrum. But income trends suggest that the greatest demand will remain in the middle and higher price ranges (\$300k to \$600k).
- The greatest need for rental units is found at the lowest and some higher price points. Market rents are currently clustered in the \$900 to \$1,600 range in current dollars. Therefore, most units are to be found in this range. Many households will need rent levels lower than the market rate in order to maintain affordable housing costs (see more detail below).

Needed Unit Types

The mix of needed unit types shown in Figure 5.3 reflects both past trends and anticipated future trends. Since 2000, detached single family units (including manufactured and mobile homes) have continued to constitute most of the permitted units in Scappoose, with some multi-family development. In keeping with development trends,

and the buildable land available to Scappoose, single family units are expected to continue to make up a large share of new housing development over the next 20 years. However, an increasing share of new needed units is anticipated to be attached housing types to accommodate renters and first-time home buyers.

- Over the 20-year planning period, an increasing share of households are expected to be renter households, including younger households, those with modest incomes, and the growing share of minority households in the area. These households will need not just rental units, but units of a variety of densities and sizes to accommodate single and family households.
- 64% of the new units are projected to be single family detached homes or new manufactured homes, while 36% is projected to be some form of attached housing.
- Single family attached units (townhomes on individual lots) are projected to meet 7% of future need. These are defined as units on separate tax lots, attached by a wall but separately metered, the most common example being townhome units.
- Duplex, triplex, and four-plex units are projected to represent 9% of the total need. Duplex units would include a detached single-family home with an accessory dwelling unit on the same lot, or with a separate unit in the home (for instance, a rental basement unit.)
- Over 20% of all needed units are projected to be multi-family in structures of 5+ attached units.
- 9% of new needed units are projected to be manufactured home units, which meet the needs of some low-income households for both ownership and rental.
- Of ownership units, 90% are projected to be detached single-family homes or manufactured homes, and 10% are projected to be attached forms.
- About 86% of new rental units are projected to be found in new attached buildings, with 52% projected in rental properties of 5 or more units, and 35% in other attached housing forms. 14% of new rental units are projected to be detached homes, including manufactured homes.

Needed Affordability Levels

Figure 5.4 presents the estimated need for net new housing units by major income segment, based on the projected demographics of new households to the market area. The needed affordability levels presented here are based on current dollars.

Figure 5.4 also discusses the housing types typically attainable by residents at these income levels.

FIGURE 5.4: PROJECTED NEED FOR NEW HOUSING AT DIFFERENT INCOME LEVELS

Household Income Segment	Income Level (Rounded)*	Afford. Rent Range	Afford. Price Range	Owner Units	Renter Units	Total	Share	Common Housing Product
Extremely Low Income	< 30% AMI	< \$29,000	<\$800 <\$150k	71	123	194	15%	Govt-subsidized; Voucher; Manuf. Homes
Very Low Income	30% - 50% AMI	\$29k - \$48k	\$800-\$1,100 \$150k-\$225k	77	108	185	14%	Aging rentals; Govt-subsidized; Voucher; M.H.
Low Income	50% - 80% AMI	\$48k - \$77k	\$1,100-\$1,600 \$225k-\$330k	128	101	229	18%	Market apts; Manuf. homes; Plexes; Aging SFR
Middle Income	80% - 120% AMI	\$77k - \$116k	\$1,600-\$2,100 \$330k-\$475k	201	23	224	17%	Single-family detached; Townhomes; Small homes; New apts
Upper Income	> 120% AMI	> \$116,000	\$2,100+ \$475k+	380	71	451	35%	Single-family detached
TOTAL:				857	427	1,284	100%	

Sources: HUD, Census, Claritas, JOHNSON ECONOMICS

Note that Figure 5.4 presents the official state measure of “low income” used to set rent and income limits for various affordable housing program. This estimate via OHCS and HUD are based on an estimate of median income in Columbia County that is quite high (over \$96k in 2021, based on a family of four), while this analysis estimates that the median income in Scappoose was a lower \$86k. Because the official estimate of county median income is high, the official measure of what qualifies as “low income”, or 80% of area median income (AMI), is also quite high at \$77k per year in household income. Most households in this group and even some in the “very low income” group can be served by market-rate rental housing available at current rent levels in the community.

- Figure 5.3 presents the *net NEW* housing unit need over the next 20 years. However, there is also a *current* need for more affordable units. For all households, current and new, to pay 30% or less of their income towards housing in 2043, more affordable rental units would be required. This indicates that some of the current supply, while it shows up as existing available housing, would need to become less expensive to meet the needs of current households.
- There is a finding of some new need at the lowest end of the rental spectrum (\$700 and less).
- The projection of future ownership units finds that the supply at the lowest end of the spectrum will be insufficient due to the prevalence of newer homes, most of which are detached houses. (This reflects the estimated *value* of the total housing stock, and not necessarily the average pricing for housing currently for sale.) Ownership options and lower and middle price points are often manufactured homes, townhomes, condos, and small detached homes, often on smaller lots.
- Figure 5.5 presents estimates of need at key low-income affordability levels in 2023 and in 2043. There is existing and on-going need at these levels, based on income levels specified by OHCS for Columbia County. An estimated 47% of households qualify as at least “low income” or lower on the income scale, while 15% of household qualify as “extremely low income”. (Again, this is based on the official state measure of Columbia County median income for application to HUD and other affordable housing programs, which is relatively high.)
- Typically, only rent-subsidized properties can accommodate these extremely-low-income households at “affordable” housing cost levels. As noted above, most in the “low income” and some in the “very low income” groups can be served by market-rate rental housing at current rent levels (see Figure 5.4).
- The city is not obligated to produce appropriate housing for all of these groups but should ensure that local policy and zoning code accommodates market-rate and non-profit agencies who wish to pursue projects to meet the full spectrum of local housing needs.

FIGURE 5.5: PROJECTED NEED FOR HOUSING AFFORDABLE AT LOW INCOME LEVELS, SCAPPOOSE

Affordability Level	Income Level*		Current Need (2023)		Future Need (2043)		NEW Need (20-Year)	
			# of HH	% of All	# of HH	% of All	# of HH	% of All
Extremely Low Inc.	30% AMI	\$29,010	529	15%	723	16%	194	15%
Very Low Income	50% AMI	\$48,350	1,035	30%	1,414	31%	379	30%
Low Income	80% AMI	\$77,360	1,646	47%	2,255	49%	609	47%

Sources: OHCS, Claritas, JOHNSON ECONOMICS

* Income levels are based on OHCS guidelines for a family of four.

Agricultural Worker Housing

There is currently one property of 22 units meant for agricultural workers in Scappoose. Based on the assumption that this type of housing will maintain its current representation in the local housing stock, this indicates that there will be need for about 6 additional housing units dedicated specifically for agricultural workers over the planning period. However, this population may also be served by other available affordable units, and new market rate units.

VI. RECONCILIATION OF FUTURE NEED (2043) & LAND SUPPLY

This section summarizes the results of the Buildable Lands Inventory (BLI), which is presented in detail in an accompanying memo to this report. The BLI provides an estimate of the remaining buildable residential lands within the UGB, and an estimate of the capacity to hold new housing units.

The following table (Figure 6.1) presents the estimated new unit capacity of the buildable lands identified in the City of Scappoose and within the UGB (but outside the city limits). The table breaks down the City's zoning into broad categories of low, medium, and high density.⁷ Residential zones, as well as mixed-use zones that can accommodate some residential uses, were included in the inventory. Figure 6.1 presents buildable acreage for vacant and partially vacant parcels.

FIGURE 6.1: ESTIMATED BUILDABLE LANDS CAPACITY BY ACREAGE AND NO. OF UNITS (2022)

ZONING	CATEGORY	Net Buildable Acres (Minus ROW Assumption)			Unit Capacity	
		Vacant	Partially Vacant	Total	Units	Share
RESIDENTIAL ZONE Category						
R-1	Low-Density Res.	19.0	37.7	56.6	256	21%
R-4	Low-Density Res.	14.9	36.3	51.2	277	22%
R-4 PD	Low-Density Res.	0.0	0.2	0.2	1	0%
A-1	Medium-Density Res.	2.3	0.0	2.3	16	1%
A-1 PD	Medium-Density Res.	0.0	0.0	0.0	0	0%
MH	Medium-Density Res.	0.0	9.4	9.4	72	6%
MIXED USE Category						
C	High-Density Res.	0.5	0.5	1.0	5	0%
EC	High-Density Res.	13.1	3.6	16.7	96	8%
UGB (Outside City Limits)						
GR	Low-Density Res.	0.0	0.0	0.0	0	0%
SR	Low-Density Res.	13.5	81.1	94.6	433	35%
MH	Medium-Density Res.	0.0	3.1	3.1	24	2%
C	High-Density Res.	0.0	9.8	9.8	56	5%
TOTALS:		63.3	181.6	244.9	1,236	100%
ZONE CATEGORIES Typical Housing Type						
Low-Density Res.	Single-family detached; Some SF attached & plex	47.4	155.3	202.7	967	78%
Med.-Density Res.	SF attached; Manufact. home; 2-4 plexes	2.3	12.5	14.8	112	9%
High-Density Res.	Multi-family apartments	13.6	13.8	27.5	157	13%
TOTALS:		63.3	181.6	244.9	1,236	100%

Source: MIG/APG

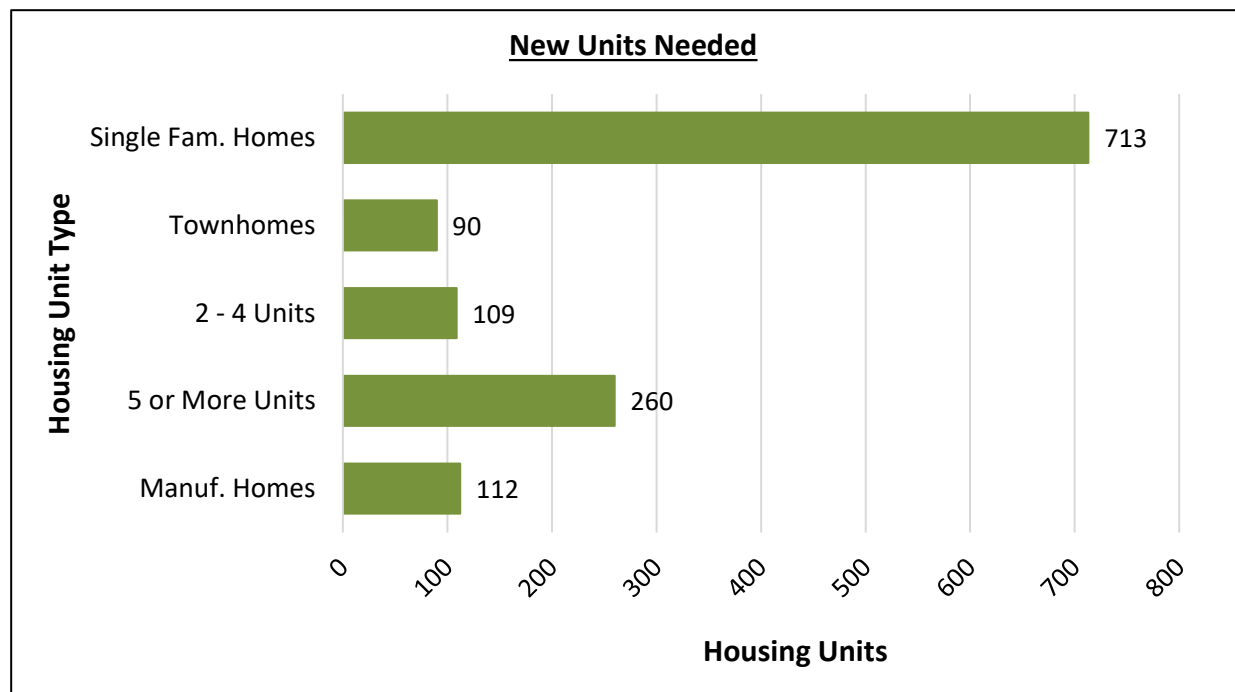
⁷ In this analysis, low-density residential (LDR) is defined as housing density of less than 8 units/net acre. Medium-density residential (MDR) is defined as supporting average density between 8 and 12 units/net acre. High-density residential (HDR) is defined as supporting average density of greater than 12 units/net acre. *These zoning categories do not correspond exactly to how they are defined in the City zoning code. See additional discussion in this section (below).*

- There is a total estimated remaining capacity of 1,236 units of different types within the study area.
- Most of the remaining buildable acreage is in the low-density residential zones. At a total capacity of 967 housing units, these zones represent roughly 78% of the total unit capacity.
- There are sufficient buildable medium-density acres to accommodate 112 new units. This is 9% of the total unit capacity.
- There are sufficient buildable acres in the commercial zones to accommodate 157 high-density units. In total, the capacity of these zones represents 13% of the total unit capacity. Commercial zones are assumed to build out with a mix of uses. The BLI assumes that 40% of remaining buildable land in these zones will be developed with residential uses.
- The commercial zones are the only zones that allow high-density residential use. Any changes to permissions for housing in these zones will impact the only land capacity for high-density housing.
- There is more buildable acreage estimated on partially vacant parcels than fully vacant parcels. This is important because partially vacant or “infill” parcels can face some additional barriers to development than fully vacant parcels. Barriers include the willingness of the current owner, finding access and workable configuration for the vacant portion, serving with infrastructure, etc.
- Figure 6.4 at the end of this section presents a map of buildable residential lands.

The following table summarizes the forecasted future unit need for Scappoose. These are the summarized results from Section V of this report, presented here for reference.

FIGURE 6.2: SUMMARY OF FORECASTED FUTURE UNIT NEED (2043)

TOTAL HOUSING UNITS									
Unit Type:	Single Family Detached	Single Family Attached	Multi-Family			Manuf. home	Boat, RV, other temp	Total Units	% of Units
			2-unit	3- or 4-plex	5+ Units MFR				
Totals:	713	90	59	50	260	112	0	1,284	100%
Percentage:	55.5%	7.0%	4.6%	3.9%	20.2%	8.7%	0.0%	100%	



Sources: PSU Population Research Center, Census, Johnson Economics

Comparison of Housing Need and Capacity

There is a total forecasted need for over 1,280 units over the next 20 years based on the forecasted growth rate. This is higher than the estimated total capacity of 1,236 units. Figure 6.3 below presents a comparison of the BLI capacity for new housing units, compared to the estimate for new unit need by 2043.

- This analysis breaks down need by general zoning category (low-density, medium-density, and high-density residential). *These zoning categories do not correspond exactly to how they are defined in the City zoning code.* In this analysis, low-density residential (LDR) is defined as housing density of less than 8 units/net acre. Medium-density residential (MDR) is defined as supporting average density between 8 and 12 units/net acre. High-density residential (HDR) is defined as supporting average density of greater than 12 units/net acre. (These density ranges are adapted from the voluntary housing types and density guidelines defined in the Simplified Urban Growth Boundary Method laid out in Oregon OAR 660-038-0040 and -0060 and reflecting the anticipated impacts from HB2001 on housing types in low density zones.)
- The results find sufficient capacity for low-density housing. There is likely capacity to absorb growth for 20-years and beyond for these housing types.
- The amount of land zoned for medium-density and high-density housing is lower than the estimated 20-year need. This implies that there is technically sufficient land capacity for the total number of units under the baseline growth scenario, but not for the projected need for different types of housing units.

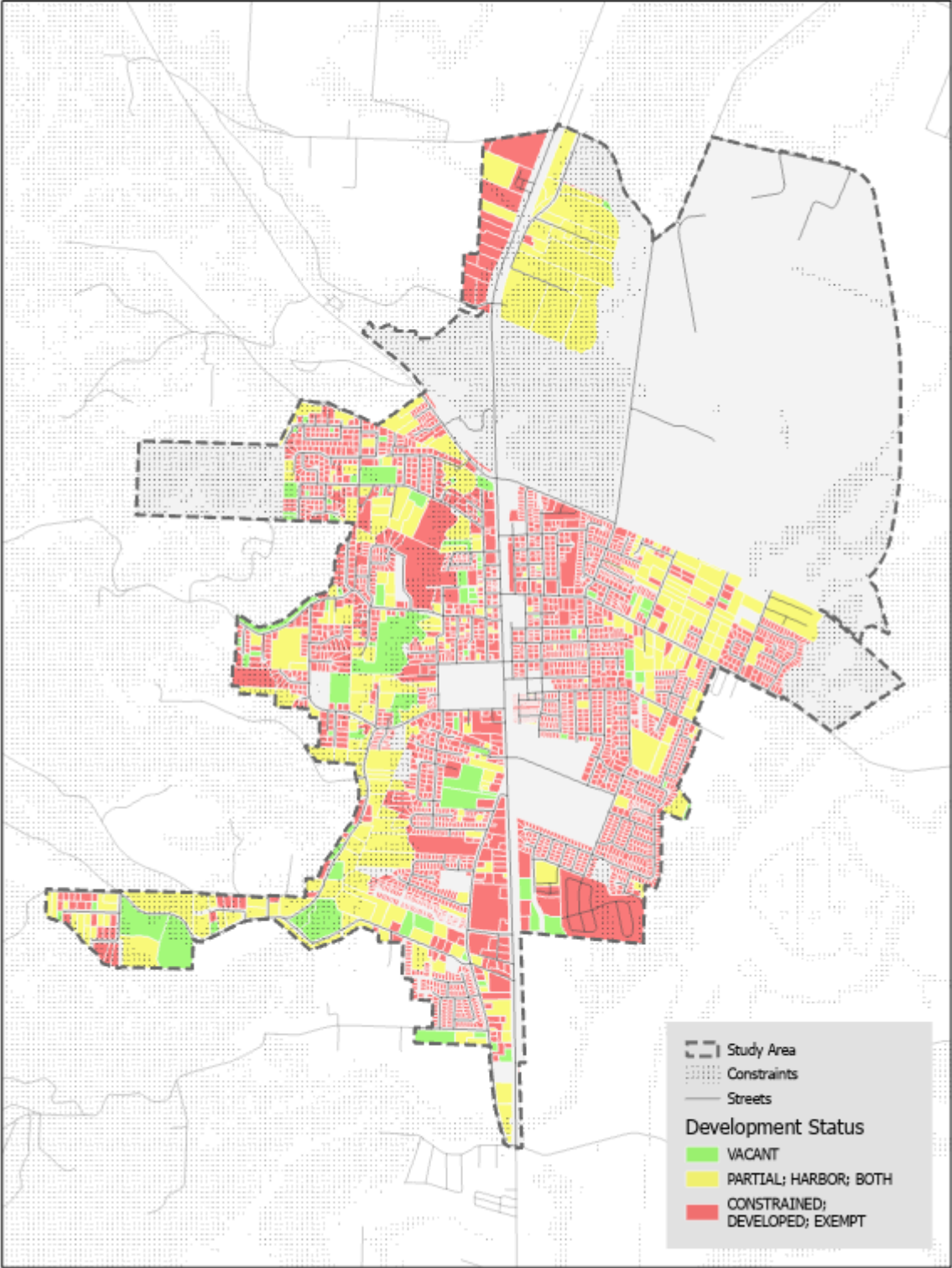
FIGURE 6.3: COMPARISON OF FORECASTED FUTURE LAND NEED (2043) WITH AVAILABLE CAPACITY

WITHIN CITY LIMITS		SUPPLY			DEMAND	
Zone & Plan Category	Typical Housing Type	Land Inventory			Growth Rate (1.0%)	
		Buildable Acres	Unit Capacity	Avg. Density (units/ac)	New Unit Need (2043)	Surplus or (Deficit) Units
Low-Density:	Single-family detached; Some SF attached & plex	202.7	967	4.8	741	226
Med-Density:	SF attached; Manufact. home; 2-4 plexes	14.8	112	7.6	283	(171)
High-Density:	Multi-family apartments	27.5	157	5.7*	260	(103)
TOTALS:		244.9	1,236	5.0	1,284	(48)

* The achieved average density of the "high density" category is low because these zones are mixed use, and this analysis assumes that most of this gross acreage will be developed with commercial uses, rather than residential uses. However, residential uses that are built are assumed to have density of 15/units/ac.

Sources: MIG/APG, Johnson Economics

FIGURE 6.4: SCAPPOOSE UGB RESIDENTIAL LAND DEVELOPMENT STATUS (2022)



Sources: Buildable Land Inventory Memo, MIG/APG