ALBANY HOUSING NEEDS ANALYSIS
2005 TO 2025
A BACKGROUND REPORT TO THE ALBANY COMPREHENSIVE PLAN

BRIDLE SPRINGS,
A NEW EAST I-5 NEIGHBORHOOD

SONGBIRD VILLAGE ,
AN AFFORDABLE HOUSING COMPLEX

A HACKLEMAN HISTORIC DISTRICT HOME

DOWNTOWN UPPER FLOOR LIVING

PREPARED BY THE
ALBANY COMMUNITY DEVELOPMENT DEPARTMENT
IN 2006

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Albany Housing Needs Analysis: 2005 to 2025

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INTRODUCTION

Purpose of Analysis

This Housing Needs Analysis serves as a background report to the Albany Comprehensive Plan. It evaluates past trends, predicts Albany's future housing needs to 2025, and assesses Albany's available residential land and ability to meet housing needs. The analysis outlines policy issues and a recommended housing strategy to provide great neighborhoods for all of Albany's residents.

This Housing Needs Analysis will fulfill state planning requirements for housing, Planning Goal 10, in a manner that complies with Oregon Revised Statute (ORS) 197.296 and fulfills the City's periodic review obligations (under Tasks 1 and 3). The report will assist in the development of Comprehensive Plan housing policies that meet the requirements of Goal 10 to encourage the availability of enough units to meet Albany's needs at all levels.

Albany has looked at future housing needs in several periodic review projects. Between 1997 and 1999, Albany participated in the *Analysis of The Regional Economy and Housing for Linn and Benton Counties,* which looked at jobs and housing needs for several jurisdictions in the Linn-Benton area. In this study, Albany and Millersburg were combined, showing that combined, the two cities create more of a jobs-housing balance than each city individually (Millersburg has very few households while offering a large employment base). The Great Neighborhoods project (1999-2000) looked at ways to improve the compatibility within residential developments. The most recent project, Balanced Development Patterns (2000-2001), reviewed past development trends and proposed new development patterns (the use of Village Centers) for accommodating future growth in jobs and housing.

This analysis reviews current conditions and sets the framework for policy discussions on housing needs.

Oregon Planning Requirements for Housing

Passage of the Oregon Land Use Planning Act of 1974 required adoption of a set of statewide planning goals, including Goal 10 for housing. Goal 10 of the statewide planning goals requires jurisdictions to address the housing needs of their citizens. As Albany's population continues to grow and diversify, Albany will need to continue to look for ways to increase the diversity of its housing stock in all income ranges while building great neighborhoods.

In 1996, the Oregon legislature passed House Bill 2709 (codified as ORS 197.296), which refined Goal 10. The law requires Oregon localities with populations greater than 25,000 to do the following:

- Determine actual density and mix of residential development since last periodic review or last 5 years, whichever is greater.
- Determine the average density and mix of housing types at which residential development of needed housing types must occur in order to meet housing needs over the next 20 years, based on past density, housing, population and socioeconomic trends.
- Use data from a wider geographic area if the analysis will provide more accurate, complete and reliable data relating to trends affecting housing need.
- Determine the amount of buildable land within the Urban Growth Boundary (UGB) and the housing capacity of these lands, with consideration of restrictions, easements, and existing single-family development on this land.
- Demonstrate a 20-year buildable land supply, including developed land likely to be redeveloped.

- If it is found that the housing need is greater than the housing capacity, adopt measures that increase the likelihood that residential development will occur at the housing types and density and mix required to meet housing needs over the next 20 years.
- If actions and measures demonstrably increase the likelihood of higher density development, ensure that residential lands are in locations appropriate for the needed housing types and densities that are likely to be achieved by the housing market.
- Encourage the availability of adequate numbers of housing units in price and rent ranges commensurate with the financial capabilities of its households.

Housing Need vs. Housing Demand

Housing is one of the most critical needs of our society. The State Planning Goal for Housing (Goal 10) requires communities to plan for housing that meets the needs of households at all income levels. Cities have traditionally looked at a market- or demand-driven approach to determine future housing needs. Market demand for housing is what households are willing to pay for housing, rather than what the real "need" is and affordability of that need.

After years of communities struggling to meet the state requirements for housing and extensive data collection and analysis, the Oregon Housing and Community Services (OHCS) and the Department of Land Conservation and Development (DLCD) worked together to identify data and methodology gaps in implementing the state's housing goal. The result is the Oregon Housing Model, which specifically links income and age to housing need and affordability. The analysis uses this housing model as a starting point for projecting Albany's housing needs to 2025. (Note: More information on the housing needs model and the model results can be found in Chapter 5 and in the Appendices.)

The analysis will examine Albany's housing stock and residential land supply and will then evaluate Albany's housing need by type and price. Housing needs will be translated into residential land need, based on projected densities and housing types.

CHAPTER 1: COMMUNITY CONTEXT

Albany is a mid-size Oregon community, with a 2005 estimated population of 45,360. [Portland State University (PSU) has estimated Albany's 2006 population is 46,610.] Albany residents enjoy quality schools, parks, housing stock and proximity to many of Oregon's beautiful recreation and relaxation spots.

Location

Albany is ideally situated in the approximate geographic center of the Willamette Valley between the Cascade and Coast mountain ranges and between the metropolitan areas of Portland, Salem and Eugene. Albany has direct highway access to Interstate 5, U.S. Highway 20, and State Routes 99E and 34.

Albany's central location and easy access to transportation routes make Albany an attractive location, especially for those commuting out of Albany for work. Location is likely a strong factor in the significant number of new single-family homes built or under construction since 2000, which may indicate that Albany is attracting people from nearby communities. An informal survey of new home buyers by the *Albany Democrat-Herald* found that Albany offers affordable housing (you can get more for your money here than in larger cities) in a good location and nice setting.

Figure 1-1. Location

Economic Conditions[1]

Albany and adjacent Millersburg combine to have one of the most diverse economies in Oregon with one of the highest ratios of manufacturing to non-manufacturing jobs. While traditional wood products and agricultural industries continue to be important parts of the local economy, Albany's economy includes a variety of manufacturers specializing in areas such as rare metals; finished wood products; coffee roasting; insect repellent; and smoked, freeze-dried and frozen food products. Albany will soon be home to PepsiCo's newest Gatorade and Propel drink manufacturing plant.

Albany's location and positive business climate have contributed to the growth of Albany's retail trade and service sectors. As the Linn County seat and home to Linn-Benton Community College, Albany also has a significant number of government jobs.

As the center of retail, medical, financial and professional services in Linn County, Albany can expect to see continued growth in the retail trade and services sectors. Albany's ideal location, educated workforce, and diverse economy should provide a competitive advantage that will help Albany's economy continue to grow in the next economic growth cycle.

[1] Albany Economic Opportunities Analysis, 2000, prepared by ECONorthwest and the City of Albany Planning Division.

Population Trends

Albany experienced an annual average increase in population of 2.3% between 1996 and 2005, growing from 36,205 to 45,360 (PSU estimates). (More information on population trends and forecasts starts on page 28.)

Community Vision and Values

The City Council's vision for Albany is a vital and diversified community that promotes a high quality of life, great neighborhoods, balanced economic growth, and quality public services.

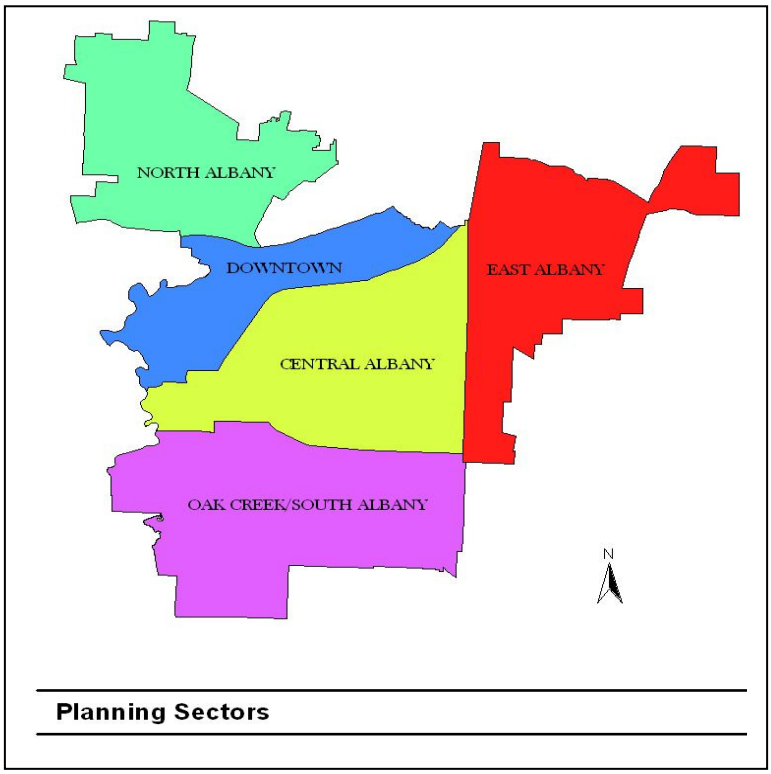
One of the four primary themes of Albany's Strategic Plan is great neighborhoods. Housing plays a vital role in creating and maintaining great neighborhoods. The City's goals are to:

- Create and sustain a city of diverse neighborhoods where all residents can find and afford the values, lifestyles, and services they seek.
- Provide an efficient transportation system with safe streets and alternative modes of transportation.
- Provide environmental stewardship of our significant natural resources.
- Create and sustain a diversity of recreational, educational, and cultural opportunities that enrich the lives of our citizens.

Albany's Planning Sectors

The information presented in this report is at both the city level and the planning sector level. The Balanced Development Patterns project (2000-2001) looked at five planning sectors of Albany in order to better evaluate housing and transportation issues. The goal in the Balanced Development Project was that each planning sector should provide housing, services and jobs in close proximity to each other to reduce the amount of across town trips. The sectors are defined by physical boundaries, major roadways, and the location of existing or future village centers - how far will people drive for milk? The five planning sectors are: Downtown, Central, East, North, and South.

Figure 1-2. Planning Sectors



Demographic data was collected by planning sector. For the most part, the planning sectors follow census block group boundaries. (One census block group straddles three planning sectors.)

Downtown

Downtown Albany contains the oldest area of Albany, including Albany's historic commercial downtown and two large residential historic districts, which feature a diverse collection of housing. The area is bounded by the Willamette River to the north, Route 99E and the railroad tracks to the south, and the Calapooia River to the west.

Downtown is projected to grow with infill housing and jobs. Neighborhoods of attached and multi-story housing are envisioned on the banks of the Willamette River, within walking distance of commercial downtown. There are also some opportunities for redevelopment.

Redevelopment is a key factor in the older parts of Albany, such as the Downtown and Central areas. Redeveloping these areas will renew existing development and maintain Albany's small town appeal.

East Albany

This sector includes all land east of Interstate 5, stretching east to Scravel Hill Road including Knox Butte, and from Truax Creek to the north and Periwinkle Creek to the south. East Albany contains about 2800 acres. A lot of this sector is outside the City limits.

The first annexation occurred in East Albany in 1958 when the airport property was added to the city limits. (The airport was displaced by the alignment of the interstate.) The economic boom of the 1990s brought more commercial and industrial activity to the Santiam Highway corridor, including several motels, car dealerships, a major retailer, and numerous small businesses. In 1998, the Linn County Fairgrounds moved to its current location on Knox Butte Road.

Until 2002, there had been limited residential growth in East Albany. In late 2002, the City annexed roughly 450 acres of land straddling Knox Butte Road. While most of the land is zoned for single-family residential development, a village center was created with the Mixed Use Commercial (MUC) and RM-5 zones. Between 2002 and 2006, 1,404 new residential lots were created and 566 building permits issued.

An area plan was done for East Albany in 2001 as part of the Balanced Development Patterns planning project. Some goals and challenges identified for the East I-5 area included:

- plan for future water and sewer;
- reduce cross-town trips by providing residents with goods, services, schools and jobs in close proximity;
- protect important streams and wetlands; and
- protect the rural character.

East Albany still contains a substantial amount of vacant residential and commercial land and is expected to have future jobs and housing growth over the next 40 years.

North Albany

The North Albany Refinement Plan (2003), is intended to reduce the traffic impact on Highway 20; promote neighborhood character; provide housing choices; conserve natural resource areas; and bring convenience goods (such as grocery stores) close to all neighborhoods.

A village center with housing, retail and service employment is proposed in the Hickory Street area, surrounded by a mix of low- and medium-density housing. Development of the village center should

reduce cross town trips for daily goods and reduce some trips on the Highway 20 bridge. The cluster development process was adopted to allow flexibility in the development of residential properties with natural features so that the resource is protected, without compromising the development potential.

Sewer system capacity, traffic on North Albany and Springhill Roads, and overloading the Highway 20 Bridge are still concerns in North Albany.

Central Albany

The Central Albany area is bounded by Highway 99E to the north and west, Interstate 5 to the east, and the Santiam canal south of 34th Avenue to the south. This sector is truly in the center of Albany and contains most of the City's retailers, including grocery stores.

The Balanced Development Patterns project recommended single-family housing for most of the vacant land in this planning sector. Pocket neighborhood commercial adjacent to small medium-density developments could be used to create minor village centers.

South Albany/Oak Creek

Most of this area is largely undeveloped land south of Oak Creek between Highway 99 and Interstate 5. There are roughly 300 acres of industrially-zoned land on the west edge of the planning sector and the rest of the land is designated residential or Urban Residential Reserve (outside the city limits, but inside the UGB). About 200 acres of industrial land will be home to PepsiCo and several hundred jobs.

A variety of housing types, large-lot housing overlooking the Oak Creek greenway, a pedestrian-friendly shopping area, and off-street bike and walking trails will make this a very livable community. 53rd Avenue will extend down and connect with Ellingson Road, creating an east-west parkway.

The draft Oak Creek Area Plan shows a small mixed-use node on the northeast corner of Lochner and Ellingson Roads. Medium-density housing is proposed on the northwest and southwest corners of the intersection. Professional offices are envisioned south of Ellingson Road between the PepsiCo industrial site and the medium-density residential.

Community Involvement

As part of Albany's periodic review work program, the City has engaged Albany residents in several conversations about growth trends and patterns, future development, and improving Albany's livability and neighborhoods.

The first outreach effort, named Great Neighborhoods, started as a forum for citizens to voice their hopes and concerns about living in Albany. More than 400 people attended a series of 5 community meetings in November 1998. Albany residents discussed a variety of city-wide topics, including housing and neighborhoods. The community recognized that great neighborhoods do not come about by happenstance. Thoughtful design goes a long way toward improving the quality of life for Albany's residents. As a result of the project, code changes will help make new development more compatible with existing neighborhoods, and new development will be designed with greater thought given to pedestrian safety and convenience.

A multi-phase project called Balanced Development Patterns (BDP) was launched in late 2000. The project looked at how to distribute the projected growth in jobs and housing throughout the City to 2020, while encouraging a more efficient use of land that also reduces vehicle miles traveled and protects natural features. After reviewing two options for managing future growth, the final recommendation was

to incorporate a “village center” development pattern. The project began in late 2000 and finished with some adopted policies and Comprehensive Plan and Zoning Map changes in early 2003.

The North Albany Plan was completed with extensive community involvement in 2002 and 2003.

The City has a developed a draft of the Oak Creek Area (refinement) land use plan map. The map was developed following numerous meetings with property owners and incorporation of environmental features and land needs. Public comment is underway on the draft plan map (December 2006). Comprehensive Plan policies and map amendments in the Oak Creek area are scheduled to be adopted in 2007.

The guiding principles, public input, and adopted Comprehensive Plan policies resulting from the Great Neighborhoods and Balanced Development Patterns projects are a good starting point for a more focused discussion on Albany’s housing needs.

CHAPTER 2: HOUSING TRENDS AND EXISTING CONDITIONS

The 1978 Housing Analysis projected that Albany's population would grow by 16,215 people[2] between 1978 and 1990, and would need 8,310 new housing units to accommodate the projected population growth. Densities were projected to range between 2.5 to 6 units an acre.

Albany added over 6,000 housing units and 16,000 people between 1980 and 2000. According to the 2000 Census Bureau, Albany had 17,374 total housing units and 16,108 households.

Residential Construction Trends

Before 1970, single-family construction comprised the vast majority of new housing. In the 1970s, Albany experienced its largest residential construction boom of the last three decades, including a significant amount of multi-family construction. Manufactured housing took off in the 1980s, constituting a record 39% of all new building permits issued. Housing construction was balanced among housing types in the 1990s. Single-family housing construction has dominated development since 2000, with only one new apartment complex since 2001.

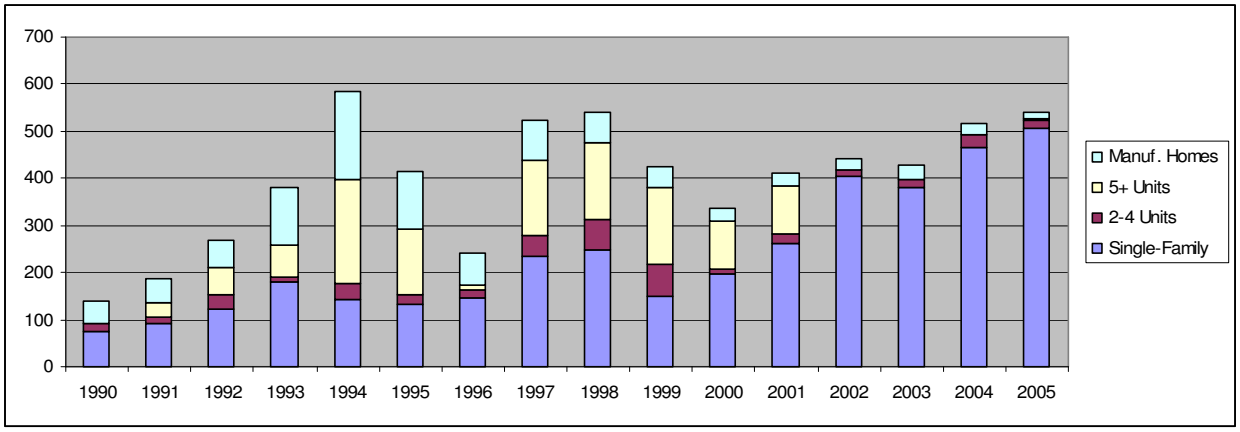
Table 2-1. Albany's Residential Construction Trends by Decade

New Units	1970-1979		1980-1989		1990-1999		2000-2005	
Single-Family	1,597	41%	225	22%	1,524	41%	2,219	83%
Man. Homes*	299	8%	403	39%	855	23%	145	5%
Duplexes	174	4%	104	10%	206	6%	100	4%
3 or more units	1,823	47%	293	29%	1,118	30%	206	8%
Total New Units	**3,893**		**1,025**		**3,707**		**2,674**	

Source: City of Albany Building Division. *Manufactured Homes includes homes in parks and on private lots.

Between 1990 and 2005, the annual average number of new units was 425, with 1994 being the highest year at 578 new units. A record number of 507 single-family building permits was issued in 2005.

Figure 2-1. New Housing Units by Type, 1990-2005



Source: City of Albany Building Division. The table, New Housing Units by Type, 1990 to 2005, is located in Appendix A.

[2] Three growth scenarios were analyzed in 1978. These figures are from the anticipated growth option.

The following table shows a snapshot of Albany's housing by type at the beginning of the last four decades. Prior to 1970, single-family housing constituted 73% of all housing stock. Over 1,800 multi-family units and 300 manufactured homes in parks added in the 1970s changed Albany's housing mix to have roughly one-third of its housing stock in two or more units per development

Table 2-2. Albany's Housing Types, 1970-2005

Unit Type	1970		1980		1990		2000		2005	
Single-Family ~	4,645	73%	6,475	62%	8,862	64.5%	10,952	63%	12,273	62%
Manuf., Mobile, RVs in Parks	207	3%	506	5%	891	6.5%	1,381	7.9%	989	5%
2-4 units a structure	1,550	24%	3,386	33%	2,212	16.1%	2,192	12.6%	2,098	10.6%
5 or more units					1,768	12.9%	2,864	16.5%	4,414	22.3%
Total Units	**6,402**		**10,367**		**13,733**		**17,389**		**19,774**	

Sources: U.S. Census Bureau, 1990-2000 (1990 includes North Albany), 2005 assessors' data and Albany building permits.
~Single-family housing includes manufactured homes on lots and attached single-family units.

Single-Family Detached Units

The traditional detached single-family dwelling (including manufactured homes on individual lots) is still preferred by most builders in Albany, accounting for more than 83% of the building permits since 2000. Following the annexation of North Albany in early 1992, there was a flurry of single-family housing construction in North Albany. Between 2000 and 2005, 83% of Albany's residential permits were for detached single-family units. A record number of single-family houses (507) were constructed in 2005.

Housing built in Albany between 2000 and 2005 range from entry-level to high-end price points, and range in size from under 1,000 square feet to over 5,000 square feet. The average size of a new home in Albany increased from 1,465 square feet in 2002 to 1,933 square feet in 2005. The number of new homes under 1,200 square feet decreased from 40% in 2000 to only 10% in 2005. [3]

New subdivisions have kept pace with single-family residential development. At the end of August 2006, there were 443 vacant recorded residential single-family lots ready for construction.

Manufactured Housing

Manufactured homes provide home-ownership opportunities, often for less cost than site-built homes. Manufactured homes and trailers in parks are considered "manufactured housing." (A spreadsheet detailing Albany's manufactured home parks is in Appendix A.)

Manufactured homes are no longer "mobile" homes. In 2001, 76% of manufactured home residents reported that their homes were on their first site. The market for manufactured homes has recently shifted away from placement in parks to individual lots. This new trend may be due to the cost of paying for both the park space rent and a loan payment on the manufactured home.

The manufactured housing market boomed in Albany in the 1980s and 1990s. Manufactured housing accounted for 39% of new residential units in the 1980s and 23% of new units in the 1990s. Manufactured units were only 4.1% of net residential building permits between 2000 and 2005.

[3] Building permit data, Albany Building Division.

The proportion of manufactured homes steadily increased to around 10% of Albany's housing stock in 2000, from only 3% in 1970 and 5% in 1980. In 2000, 70% of Albany's manufactured homes were in parks, the rest were on individual lots.

In 2005, Albany had 16 manufactured home parks within the city limits with a total of 1,252 spaces. Several new manufactured home parks were constructed between 1993 and 2000, but Albany's manufactured home park boom ended in 2000. A 100-space manufactured home park constructed in 1999 is still vacant and two approved parks were converted to subdivisions. With no new manufactured home parks since 1999, the number of manufactured homes in parks has decreased as a percentage of total housing units over the last few years.

Attached Single-Family (Zero Lot Line) Housing

Albany defines attached single-family units as two or more dwellings that are attached on one or more sides, with each dwelling located on its own separate lot. Some people refer to these units as row houses, townhouses or zero-lot line houses. The owner typically acquires title to a specific plot of land under the unit and a proportionate share of any common areas.

Albany has very few attached single-family dwellings. Using 2002 aerial photographs, staff calculated 251 attached units on separate lots. (The 2000 Census likely included units Albany defines as a duplex or multi-family unit.) Only eight townhouse units have been constructed since 1990[4].

A good example of attached housing can be found in North Albany in the North Pointe development (northwest of Hickory Street and Springhill Road).

Reasonable land prices and Albany's relatively small size, may be factors in why attached housing and condominium-style units have not been as popular a form of home ownership as in metro areas. It is hard to know if there is a market for these types of housing units. Maybe if "they build them, they will come" buy them.

The projected increase in Albany's "empty-nester" population may result in demand for low maintenance dwellings such as small lot attached units and condominiums.

Condominium Ownership

Condominiums are typically units within a building where the owner is given title to a defined three-dimensional air space, often with a share of the common areas. Most of Albany's few condominium units are located in retirement and assisted living communities.

Duplexes

Albany defines duplexes as two units sharing a common wall on a single property. 2002 aerial photography found 992 duplexes, or roughly 5% of Albany's residential units. 100 duplex units have been constructed since 2000. According to assessors' data, most of Albany's duplexes are rentals. (Duplexes that are attached on the side can be partitioned for individual ownership more easily and would become zero lot line single-family attached units.)

Duplexes are allowed in the multiple-family zoning districts on any lot meeting minimum lot sizes. Duplexes are allowed in single-family zoning districts on corner lots that meet the minimum lot size. A duplex does not require land use approval, only building permits.

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[4] Building permit data does not distinguish ownership.

Multi-Family Units

For purposes of this analysis, multi-family units are considered three or more units on one property or site. Units are typically rented, but could be owned with condominium ownership. Albany added over 1,100 multi-family units in the 1990s, however only 200 units have been built since 2000, 100 in the year 2000 and 100 in 2001.

Three- and four-unit complexes constituted 7.6 percent (1,300 units) of Albany's housing units in 2000. Apartment complexes with five or more units accounted for 16.5 percent (2,860 units) of residential units.

Two bedrooms and two bathroom units are the most popular in the rental market. Some of the newer apartments are three-bedroom units, which may help meet family rental housing needs. (A table of apartment complexes of ten or more units and their rents is located in Appendix A.)

Retirement and Assisted Living Units

In 2005, Albany had 311 assisted living[5] units and 389 rooms in nursing homes and memory care facilities. There were 539 independent retirement living units consisting of houses, apartments and studios. (Note: Research was conducted in 2003, however no additional assisted living or retirement living units have been added to the inventory since data was collected.)

Since 1990, Albany added 583 assisted or retirement living units. The Mennonite Village retirement community has 67 acres available for an expansion and announced expansion plans in 2006.

According to the 2000 Census, Albany had 155 people in nursing homes, 47 in hospitals or hospices, and 195 classified as non-institutionalized people. The non-institutionalized population includes people in group homes, transitional shelters, and dormitories. (The Census considers non-assisted houses and apartments in retirement communities as regular residential units, which may account for the discrepancy with the City's data.)

Group Care Homes

Albany has several group or foster care homes for the mentally- or socially-handicapped population.

Jail and Correctional Facilities

The number of beds in jails and other correctional facilities are not counted in Albany's housing inventory. Persons serving time in these facilities are often part of an existing household and return "home" upon release. Those that do not have a residence fall into the next category.

Emergency Shelter and Transitional Housing

According to Albany Helping Hands Shelter, Albany's homeless population has grown from an average of 125 a day in 2000 to around 300 persons per day in early 2004. Helping Hands provided 12,000 nights of shelter in 2000, and 15,191 nights of shelter in 2003. Helping Hands moved into a larger 69-bed facility in 2004, with an approved capacity of 99 people by converting the dining room to beds at night. A second dormitory (for women) is proposed at the shelter site.

Approximately 20 emergency shelter beds are provided by the Albany Rescue Mission, the Center Against Rape & Domestic Violence (CARDV), the Fish Guest House, and area churches.

[5] Meals, nurses and other services are provided or available in assisted living, nursing and other care facilities.

Albany's 2005 Housing Inventory

An inventory of housing units by housing type and price for the year 2002 was conducted in 2003 and completed in 2004. Staff used 2002 assessors' data, 2002 aerial photography, and water and sewer accounts to calculate total housing units by type of unit in 2002. (Details on compiling the housing inventory are in Appendix A, "Compiling Albany's Housing Inventory.") Market values for land and improvements were derived from 2003 assessors' records. Due to delays in completing all of the Goal 10 work, staff decided to update the housing inventory to 2005. Building permits for new residential construction between 2002 and 2005 were added to the 2002 inventory to get a 2005 inventory. (Detailed spreadsheets used to calculate the 2002 and 2005 inventories are available from the Community Development Department.)

Owner-Occupied Units in 2005

Based on assessors' data and aerial photography, staff calculated 9,473 owner-occupied units in Albany at the end of 2002. Between 2002 and September 2005, 1,422 new single-family units were built or under construction. (Note: Ownership data was not available for the 2002-2005 new construction building permit data. For the purposes of this analysis, all new single-family units are assumed to be owner-occupied.)

Table 2-3. 2005 Inventory of Owner-Occupied Units by Value

1999 Model Values	2005 Housing Values	2002 Inventory	New Units 2002-2005	2005 Inventory
<$60,000	<$75,000	652	0	652
$60 -$90,000	$75 -$115,000	1,472	1	1,473
$90 - $120,000	$115 - $150,000	2,694	229	2,923
$120 - $150,000	$150 - $190,000	2,407	530	2,937
$150 - $225,000	$190 - $280,000	1,923	478	2,401
$225,000 +	$280,000 +	325	184	509
		9,473	1,422	10,895

Source: Planning Division staff using Linn and Benton County assessors' data, aerial photography and building permits. Sales data from www.wvmls.com.

In order to have a better understanding of what the future housing needs are in current (2005) values, the 1999 housing value ranges used in the model were adjusted to 2005 values based on the average increase in housing values between 1999 and 2005 of 4 percent.[6]

The model also required the housing inventory by housing type, which is shown in the next table. Housing type was determined using assessor records and building permits.

[6] The market values of the housing units on the 2002 inventory were adjusted down to 1999 values in order to match values up with those provided in the Housing Needs Model. Values for residential construction between 2002 and 2004 were adjusted to 2005 values.

Table 2-4. Albany's Owner-Occupied Units By Price and Type, 2005

2005 Price *	Single-Family Units	Manuf. Home Park Units	Duplex Units	3-4plex Units	5+ Multi-Family Units	Total Units	% of Units	Cumulative %
<$75,000	156	440	50	5	1	652	6.0%	6.0%
	23.9%	67.5%	7.7%	0.8%	0.2%	100%		
$75,000 - $115,000	1,082	342	45	4	0	1,473	13.5%	19.5%
	73.5%	23.2%	3.1%	0.3%	0.0%	100%		
$115,000 - $150,000	2,910	2	9	2	0	2,923	26.8%	46.3%
	99.6%	0.1%	0.3%	0.1%	0.0%	100%		
$150,000 - $190,000	2,936	0	1	0	0	2,937	27.0%	73.3%
	100.0%	0.0%	0.0%	0.0%	0.0%	100%		
$190,000 - $280,000	2,401	0	0	0	0	2,401	22.0%	95.3%
	100.0%	0.0%	0.0%	0.0%	0.0%	100%		
$280,000+	508	0	1	0	0	509	4.7%	100.0%
	99.8%	0.0%	0.2%	0.0%	0.0%	100%		
Totals	**9,993**	**784**	**106**	**11**	**1**	**10,895**	**% of All**	55.7%
Percentage	91.7%	7.2%	1.0%	0.1%	0.0%	100%		

* An adjustment factor was applied to new housing units to convert them to 2005 prices.

Rental Units in 2005

The 2002 inventory calculated 8,618 total rental units, ranging from single-family detached housing to apartments. Only 58 duplex units were constructed between 2002 and 2005 and all were assumed to be renter-occupied. Their estimated rent was based on both construction value and market rents. Just over half of Albany's rental units are in apartments and one-fourth are single-family homes.

Table 2-5. Albany's Renter-Occupied Units by Price and Type, 2005

Rent	Single-Family Units	Manuf. Home Park Units	Duplex Units	3-4plex Units	5+ Multi-Family Units	Total Units	% of Units	Cumulative %
$0 - 199	4	0	4	19	78	105	1.2%	1.2%
	3.8%	0.0%	3.8%	18.1%	74.3%	100%		
$200 - 429	33	26	43	256	1,201	1,559	18.0%	19.2%
	2.1%	1.7%	2.8%	16.4%	77.0%	100%		
$430 - 664	755	141	427	364	2,376	4,063	46.8%	66.0%
	18.6%	3.5%	10.5%	9.0%	58.5%	100%		
$665 - 909	1,037	5	568	46	308	1,964	22.6%	88.6%
	52.8%	0.3%	28.9%	2.3%	15.7%	100%		
$910 – 1,149	217	0	197	18	250	682	7.9%	96.5%
	31.8%	0.0%	28.9%	2.6%	36.7%	100%		
$1,150 +	76	0	0	27	200	303	3.5%	100.0%
	25.1%	0.0%	0.0%	8.9%	66.0%	100 %		
Totals	2,122	172	1,239	730	4,413	8,676	**% of All**	44.3%
Percentage	24.5%	2.0%	14.3%	8.4%	50.9%	100%		

The next table shows the total estimate of housing units by housing type for all units. Two-thirds of Albany's housing units are single-family dwellings and manufactured homes. About 25% of Albany's housing is multi-family housing consisting of 3 or more units per property.

Table 2-6. Summary of Albany's Housing Inventory by Type, 2005

	Single-Family Units	Manuf. Home Park Units	Duplex Units	3-4plex Units	5+ Multi-Family Units	Total Units
Totals	12,115	956	1,345	741	4,414	19,571
Percentage	61.9%	4.9%	6.9%	3.8%	22.6%	100.0%

Housing Ownership

Albany's homeownership rate increased between 1980 and 2000 to 59.5% (9,581 units) in 2000, up from 53.5% following the North Albany annexation in 1991.

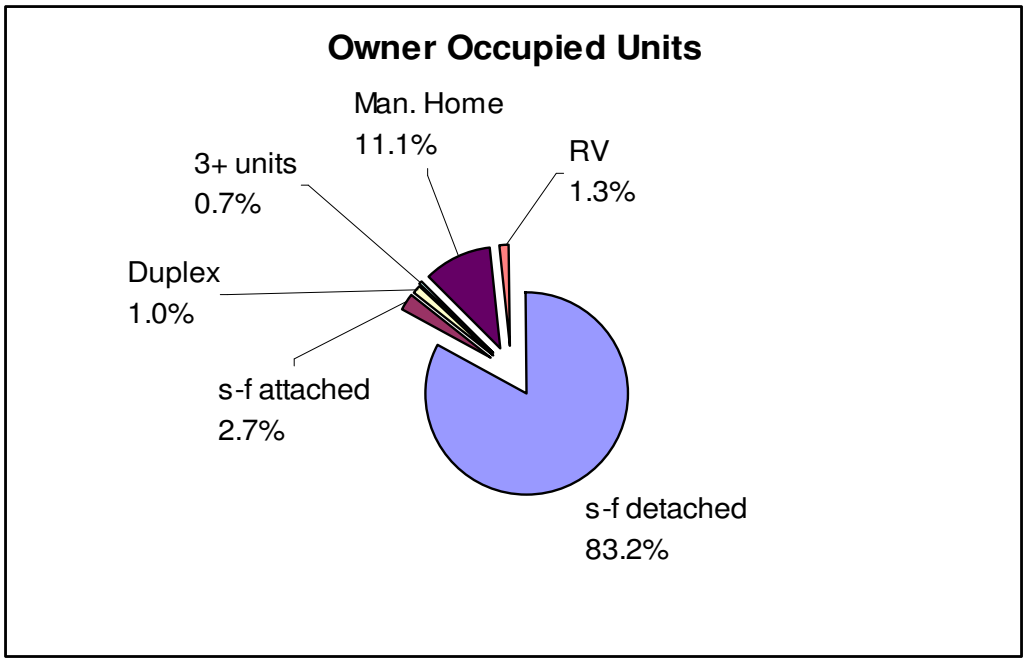
Table 2-7. Housing Ownership Trends, 1970 to 2000

	1970	1980	1990*	2000
Owner-occupied	59%	50.3%	53.5%	59.5%
Renter-occupied	41%	42.2%	42.4%	40.5%

Source: U.S. Census Bureau, 1970 - 2000. *1990 includes North Albany.

Albany's owner-occupied housing is predominantly single-family detached and manufactured housing (94%). Other owner-occupied units consist of a few duplexes, triplexes and four-plexes.

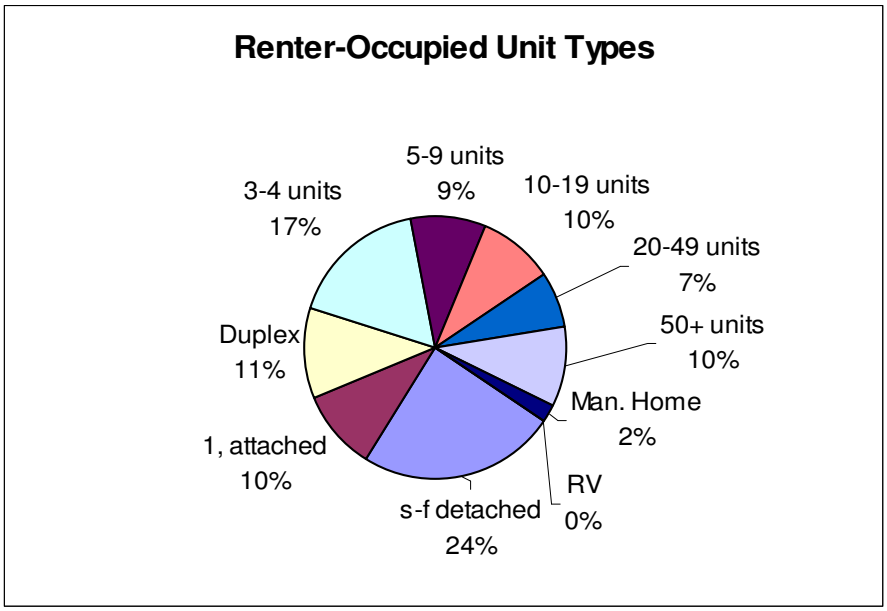
Figure 2-2.



Rental housing accounted for 40.5% of all households in 2000, totaling 6,527 units. While it is often assumed that rental housing is mostly large multi-unit structures, this is not the case in Albany. Almost

one-fourth of Albany's rental units in 2000 were single-family detached houses. Only 35% of the rental housing stock was in complexes with five or more units in 2000.

Figure 2-3



The Hispanic/Latino population is growing in Albany. In 2000, almost two-thirds of the Hispanic/Latino households were renters. Hopefully over time, home ownership rates will increase for this segment of Albany's population.

Table 2-8. Albany Hispanic/Latino Household Ownership, 2000

Hispanic/Latino population in occupied housing units:	2,121	100%
Owner-occupied	750	35.4%
Renter-occupied	1,371	64.6%

Source: U.S. Census Bureau, 2000.

Housing ownership varied throughout the City in 2000, as seen in the next table. Owner-occupied units account for over 70 percent of housing units in the North, South and East Albany areas, with home ownership highest in North Albany. Ownership rates by planning sector have likely changed since the census. Since 2000, Albany's single-family housing development has been highest in East Albany, followed by Central Albany, and South Albany. (Two of three multi-family developments proposed and built since 2000 are also in East Albany.)

Table 2-9. Housing Ownership by Albany Planning Sectors, 2000

	North Albany		East Albany		South Albany		Central Albany		Downtown	
Total Units:	2,489		1,540		2,595		9,465		3,207	
Owner-occupied	2,265	91%	1,238	80%	1,820	70%	5,058	53%	1,654	52%
Renter-occupied	224	9%	302	20%	776	30%	4,406	47%	1,553	48%

Source: U.S. Census Bureau, 2000.

In 2000, Central Albany and Downtown Albany had the highest percentage of rental units. By the 1970s, a lot of land in the Downtown and Central Albany sectors was zoned for multi-family development (mostly RM-5, Residential Limited Multiple Family). The age of the housing stock may also be a factor in ownership as a majority of homes in both planning areas were built before 1980.

The next table shows the distribution of housing types by ownership in 2000 by Albany's five planning sectors (US Census Bureau, 2000). While Central Albany had more than double the number of housing units than any other planning sector, there is little vacant land. Central Albany and Downtown had the highest percentage of rental housing in 2000; both were just under 50%.

Table 2-10. Housing Type by Ownership and Planning Sector, 2000

	North Albany		East Albany		South Albany		Central Albany		Downtown		Citywide	
Total:	2,489	100 %	1,540	100%	2,596	100%	7,883	100%	3,207	100%	17,715	100%
Owner -Occupied:	2,265	91.0%	1,238	80.4%	1,820	70.1%	3,960	50.2%	1,654	51.6%	10,937	61.7%
1, detached	2,211	88.8%	814	52.9%	1,259	48.5%	3,364	42.7%	1,544	48.1%	9,192	51.9%
1, attached	41	1.6%	8	0.5%	126	4.9%	101	1.3%	6	0.2%	282	1.6%
2	6	0.2%	0	0.0%	37	1.4%	21	0.3%	42	1.3%	106	0.6%
3 or 4	0	0.0%	0	0.0%	22	0.8%	18	0.2%	0	0.0%	40	0.2%
5 to 9	0	0.0%	6	0.4%	9	0.3%	0	0.0%	0	0.0%	15	0.1%
10 to 19	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
20 to 49	0	0.0%	0	0.0%	0	0.0%	18	0.2%	0	0.0%	18	0.1%
50 or more	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Manuf/Mobile/RV	7	0.3%	410	19.8%	367	14.1%	438	5.6%	62	1.7%	1,284	7.2%
Renter-Occupied:	224	9.0%	302	19.6%	776	29.9%	3,923	49.8%	1,553	48.4%	6,778	38.3%
1, detached	134	5.4%	162	10.5%	114	4.4%	720	9.1%	627	19.6%	1,757	9.9%
1, attached	21	0.8%	38	2.5%	143	5.5%	36	0.5%	96	3.0%	334	1.9%
2	47	1.9%	15	1.0%	102	3.9%	394	5.0%	177	5.5%	735	4.1%
3 or 4	0	0.0%	0	0.0%	58	2.2%	867	11.0%	184	5.7%	1,109	6.3%
5 to 9	0	0.0%	30	1.9%	22	0.8%	457	5.8%	86	2.7%	595	3.4%
10 to 19	0	0.0%	0	0.0%	37	1.4%	321	4.1%	268	8.4%	626	3.5%
20 to 49	0	0.0%	0	0.0%	19	0.7%	345	4.4%	77	2.4%	441	2.5%
50 or more	0	0.0%	0	0.0%	230	8.9%	414	5.3%	0	0.0%	644	3.6%
Manuf/Mobile/RV	22	0.9%	57	3.3%	47	1.8%	39	0.5%	38	1.2%	203	1.1%

Source: U.S. Census Bureau, 2000.

In 2000, approximately 40% of Albany's owner-occupied units were two-person households, and 30% were three- or four-person households. Over 25% of renter-occupied housing units were two-person households, with one-person households occupying the largest percentage of renter-occupied units at just over one-third.

Table 2-11. Housing Ownership by Household Size, 2000

	Owner-Occupied		Renter-Occupied	
Total:	9,581	100%	6,527	100%
1-person household	1,919	20.0%	2,281	34.9%
2-person household	3,865	40.3%	1,795	27.5%
3-person household	1,538	16.1%	1,058	16.2%
4-person household	1,385	14.5%	821	12.6%
5-person household	592	6.2%	338	5.2%
6-person household	197	2.1%	163	2.5%
7+ person household	85	0.9%	71	1.1%

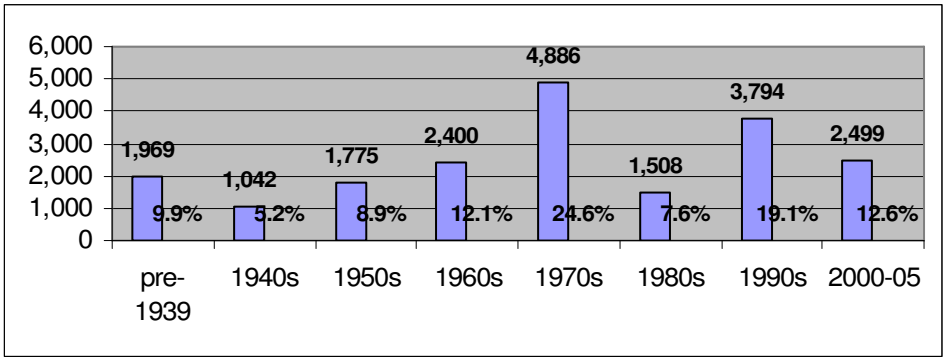
Source: U.S. Census Bureau, 2000.

Housing Age and Condition

The condition of Albany's housing stock has improved tremendously since the last housing study was completed in 1978. The 2000 Census reported that only 54 units lacked complete plumbing facilities and 221 units lacked complete kitchen facilities. (The units without kitchens are most likely studio and quad apartments that share kitchen facilities.)

In 2006, 75% of Albany's housing stock was built after 1960. Many homes are being enlarged and remodeled. Between 2000 and 2005, Albany averaged 101 permits for residential remodels per year with an average value of $16,988 each. An average of 30 new garages for existing houses was constructed annually over the same time period.

Figure 2-4. Residential New Construction by Decade



Sources: U.S. Census Bureau, 1990 and 2000 and Albany building permit data.

Table 2-12. Housing Age by Planning Sector, 2006

Year Built	North Albany		East Albany		South Albany		Central Albany		Downtown	
Total:	2,675	100.0%	2,278	100.0%	2,865	100.0%	8,985	100.0%	3,520	100.0%
1939 or earlier	170	6.4%	72	3.2%	30	1.0%	233	2.6%	1,267	36.0%
1940 to 1949	131	4.9%	152	6.7%	42	1.5%	354	3.9%	743	21.1%
1950 to 1959	173	6.5%	164	7.2%	103	3.6%	904	10.1%	658	18.7%
1960 to 1969	461	17.2%	257	11.3%	170	5.9%	1,532	17.1%	293	8.3%
1970 to 1979	890	33.3%	370	16.2%	991	34.6%	2,897	32.2%	371	10.5%
1980 to 1989	146	5.5%	141	6.2%	548	19.1%	796	8.9%	40	1.1%
1990 to 1994	148	5.5%	211	9.3%	386	13.5%	502	5.6%	29	0.8%
1995 to 1998	295	11.0%	209	9.2%	292	10.2%	1,062	11.8%	97	2.8%
1999 to Dec 2006	261	9.8%	702	30.8%	303	10.6%	705	7.8%	22	0.6%

Sources: U.S. Census Bureau, 2000 and Albany building permit data, 2000 to 2006.

An outstanding feature of Albany's housing stock is the large number (over 600) of unique historic homes and buildings in Albany's National Register Historic Districts or listed individually on the Local Historic Inventory. These districts are in the Downtown planning sector. Special regulations have been enacted to preserve and enhance their historic character. Many historic homes have been revitalized with incentive programs for buildings listed in the National Register. Property values for homes within the historic districts tend to be higher than for homes just outside the district boundaries.

There are approximately 1,000 additional historic (pre-1950) homes scattered throughout the City, most in the Downtown area. These older homes range in condition from poor to excellent, depending on the maintenance and improvements made over the years. Many of the smaller older homes provide excellent entry-level housing for young couples and low-income families.

Vacancy Rates

Albany's average vacancy rate in 2000 was 7.3%. The 2000 Census reported a vacancy rate of 2.2% for owner-occupied dwellings, and a 9.8% vacancy rate for rental units. The 2000 rental vacancy rate was unusually high for Albany and may reflect the recent opening of new apartment complexes. Nationally, rental vacancy rates were high in 2001. The 2001 American Housing Survey reported an average rental vacancy rate of 8.7% for cities with populations between 20,000 and 49,999.[7]

Table 2-13. Albany Vacancy Rate Trends

	1980	1990	2000
Average Vacancy Rate	7.4%	4.3%	7.3%
Homeowner Vacancy Rate	1.6%	1.1%	2.6%
Rental Vacancy Rate	4.5%	4.2%	9.8%

Sources: U.S. Census Bureau, 1980-2000.

A 2003 survey of Albany apartment complexes calculated an average vacancy rate of around 5%. (Detailed apartment complex information is in Appendix A.)

Vacancy rates for assisted living facilities were very low through 2000, but have increased slightly due to changes in medical coverage and loss of personal income due to the major downswing in the economy (beginning in 2000). There is usually a waiting list to get into the popular Mennonite Village community and most income-assisted affordable housing for seniors and disabled.

Housing Values

Owner-Occupied Units

Over half of Albany's owner-occupied housing was valued over $125,000 according to the 2000 Census as shown in the table below. Only six percent of Albany's owner-occupied dwellings were valued less than $80,000. Homes less than $80,000, and especially those less than $60,000 (108 units), may need serious rehabilitation and upgrades, including foundations.

[7] National vacancy rates are calculated by the government in the American Housing Survey, published by the Census Bureau and the United States Department of Housing and Urban Development.

Table 2-14. Value of Albany's Owner-Occupied Units, 2000

All owner-occupied units	7,989	100%
Less than $59,999	108	1.4
$60,000 to $79,999	354	4.5
$80,000 to $124,999	3,002	37.6
$125,000 to $149,999	1,741	21.8
$150,000 to $199,999	1,747	21.9
$200,000 to $299,999	871	10.9
$300,000 to $499,999	158	2
$500,000 +	8	0.1
Median Value	$132,600	

Source: U.S. Census Bureau, 2000.

Housing values were fairly well distributed throughout Albany in 2000, as shown in the next table. There were more housing units valued at less than $80,000 in the older parts of the city: Downtown (areas between the Willamette River and the railroad) and Central Albany (neighborhoods south and east of 99E). North Albany had the most housing units valued over $200,000.

Table 2-15. Value of Owner-Occupied Units by Albany Planning Sector, 2000

	North Albany	East Albany	South Albany	Central Albany	Downtown
Total:	2,134	691	1,323	3,350	1,505
Less than $59,999	0	20	36	41	15
$60,000 - $79,999	8	34	27	120	175
$80,000 - $124,999	134	183	455	1,540	832
$125,000 to $149,999	338	196	363	818	195
$150,000 - $199,999	748	188	307	627	200
$200,000 and Up	906	70	135	204	88
Median Value	$186,040	$144,000	$132,560	$125,340	$109,588

Source: U.S. Census Bureau, 2000, block group data.

Residential Home Sales

The average residential sales price increased by an average of 9% per year between 2000 and 2006. In 2000, the average sales price of Albany houses was $134,410. In 2006, the average sales price of a single-family home was $206,890, with an average price of $193,515 in Linn County and $300,437 in North Albany (Benton County).

Table 2-16. Average Annual Sales Data of Albany's Single-Family Homes, 2000-2006

	2000	2001	2002	2003	2004	2005	2006	Avg. Ann'l Incr. 00-06
Albany - Linn Co	$117,171	$132,442	$130,251	$138,808	$149,150	$166,639	$193,515	**10.9%**
Ave Price Per SF	$85	$87	$89	$94	$98	$108	$123	**7.5%**
North Albany	$182,969	$192,197	$192,957	$201,704	$223,020	$280,895	$300,467	**10.7%**
Ave Price Per SF	$95	$96	$100	$104	$107	$112	$140	**7.9%**
Albany Average	**$134,410**	**$145,736**	**$143,153**	**$153,729**	**$164,808**	**$189,128**	**$206,890**	**9.0%**

Source: Willamette Valley Multiple Listing Service, www.wvmls.com

The average sales price per square foot in North Albany increased to $140 in 2006, up from $95 in 2000. The average sales price per square foot for Albany homes in Linn County was $123, up from $85 in 2000.

The higher price per square foot in North Albany may be partially attributed to the larger average lot sizes and therefore higher land values.

Housing Affordability

Some of us can afford to choose the type, size and location of our home, yet for many, housing choice is determined solely by what they can afford and what is available in the marketplace. While Albany provides a range of housing at different prices, finding affordable housing remains a challenge for many Albany households.

Housing Affordability refers to a household's ability to find housing within its financial means. According to the U.S. Department of Housing and Urban Development (HUD), *affordable housing* is that for which gross housing costs, including utilities, are no more than 30% of a household's gross income. This applies to owners, for whom housing costs include mortgage payments (principal and interest), property taxes and insurance, as well as utilities, and to renters, for whom housing costs include rent and utilities. *Many households experience cost burden that are not considered low-income households.*

One of the causes of the need for more affordable housing is that housing prices outpaced the rise in income between 1990 and 2000, especially for single-family dwellings. Between 1990 and 2000, the median value for an owner-occupied Albany home increased by roughly 120%, while Albany's median household income increased by only 47% between 1989 and 1999, rising from $26,873[8] to $39,409. The median gross rent increased by 50%, from $396 to $594 a month, between 1990 and 2000.

As you can see in the table below, one-third of Albany households paid 30% or more of their income for housing in 1999. Over 45% of renter-occupied households paid 30% or more on housing costs.

Table 2-17. Albany Housing Costs as a Percent of Household Income in 1999

	Owner-Occupied		Renter-Occupied		Total-All Households
Total Households Calculated	7,989	100%	6,539	100%	14,528
Less than 15%	2,393	30.0%	923	14.1%	22.8%
15 to 29%	3,680	46.1%	2,452	37.4%	42.2%
30 to 34%	640	8%	474	7.2%	7.7%
35% or more	1,251	15.7%	2,518	38.5%	25.9%
Not computed	25	0.3%	172	2.6%	1.4%

Source: U.S. Census Bureau, 2000.

Housing affordability varies by age group as shown in the next table. As expected, housing is less affordable for younger and older householders. Over 45% of all households with householders up to 34 years old, and 75 years and older, spent 30% or more of their income on housing costs. Almost three-fourths of householders 75 years and older who owned their homes spent 30% or more of their income on housing costs.

[8] Because the 1990 Census data dates before the annexation of North Albany, the 1990 median household income is a weighted average of the Albany median income of $24,474 (11,768 households) and the North Albany median household income of $44,466 (1,523 homes).

Table 2-18. Age of Householder by Ownership and Costs as % of Household Income, 1999

	Renters		Owners		All HHs	
Total:	6,539		7,989		14,529	
Householder 15 to 24 years:	996	100.0%	84	100.0%	1,080	100.0%
Less than 20%	183	18.4%	27	32.1%	210	19.4%
20 to 24%	173	17.4%	12	14.3%	185	17.1%
25 to 29%	116	11.6%	19	22.6%	135	12.5%
30 to 34%	109	10.9%	18	21.4%	127	11.8%
35% or more	411	41.3%	8	9.5%	419	38.8%
Not computed	4	0.4%	0	0.0%	4	0.4%
Householder 25 to 34 years:	1,728	100.0%	1,114	100.0%	2,842	100.0%
Less than 20%	616	35.6%	310	27.8%	926	32.6%
20 to 24%	197	11.4%	303	27.2%	500	17.6%
25 to 29%	196	11.3%	189	17.0%	385	13.5%
30 to 34%	169	9.8%	153	13.7%	322	11.3%
35% or more	518	30.0%	159	14.3%	677	23.8%
Not computed	32	1.9%	0	0.0%	32	1.1%
Householder 35 to 44 years:	1,422	100.0%	1,549	100.0%	2,971	100.0%
Less than 20%	489	34.4%	571	36.9%	1,060	35.7%
20 to 24%	222	15.6%	323	20.9%	545	18.3%
25 to 29%	130	9.1%	190	12.3%	320	10.8%
30 to 34%	41	2.9%	200	12.9%	241	8.1%
35% or more	512	36.0%	259	16.7%	771	26.0%
Not computed	28	2.0%	6	0.4%	34	1.1%
Householder 45 to 54 years:	793	100.0%	2,170	100.0%	2,963	100.0%
Less than 20%	346	43.6%	1,094	50.4%	1,440	48.6%
20 to 24%	74	9.3%	409	18.8%	483	16.3%
25 to 29%	77	9.7%	251	11.6%	328	11.1%
30 to 34%	57	7.2%	146	6.7%	203	6.9%
35% or more	212	26.7%	270	12.4%	482	16.3%
Not computed	27	3.4%	0	0.0%	27	0.9%
Householder 55 to 64 years:	494	100.0%	1,276	100.0%	1,770	100.0%
Less than 20%	134	27.1%	716	9.0%	850	48.0%
20 to 24%	55	11.1%	201	2.5%	256	14.5%
25 to 29%	54	10.9%	96	1.2%	150	8.5%
30 to 34%	42	8.5%	36	0.5%	78	4.4%
35% or more	176	35.6%	214	2.7%	390	22.0%
Not computed	33	6.7%	13	0.2%	46	2.6%
Householder 65 to 74 years:	374	100.0%	873	100.0%	1,247	100.0%
Less than 20%	71	19.0%	474	54.3%	545	43.7%
20 to 24%	22	5.9%	77	8.8%	99	7.9%
25 to 29%	59	15.8%	96	11.0%	155	12.4%
30 to 34%	16	4.3%	52	6.0%	68	5.5%
35% or more	183	48.9%	174	19.9%	357	28.6%
Not computed	23	6.1%	0	0.0%	23	1.8%
Householder 75 years and over:	732	100.0%	923	100.0%	1,655	100.0%
Less than 20%	54	7.4%	606	65.7%	660	39.9%
20 to 24%	31	4.2%	63	6.8%	94	5.7%
25 to 29%	76	10.4%	46	5.0%	122	7.4%
30 to 34%	40	5.5%	35	3.8%	75	4.5%

35% or more	506	69.1%	167	18.1%	673	40.7%
Not computed	25	3.4%	6	0.7%	31	1.9%

Source: U.S. Census Bureau, 2000.

Owner-Occupied Affordability

In 2003, the average purchase price of an Albany home was $139,175 in Linn County (and $201,788 in North Albany in Benton County). In general, a household needed to earn roughly $50,000 in 2003 to afford the average priced Linn County Albany home. The maximum home purchase price for a household earning $40,000 is $112,000.[9]

In 2000, the owners of approximately 73% of housing units had mortgages. Forty-two percent of mortgage-holding households paid $1,000 or more per month in housing costs.

Table 2-19. Mortgage Status and Select Monthly Costs for Owner-Occupied Units, 2000

Total: 9,592 Households	With Mortgage	Without Mortgage
Housing units with a mortgage:	6,988	2,604
Less than $200	24	259
$200 to $299	21	764
$300 to $399	32	748
$400 to $499	136	458
$500 to $599	353	243
$600 to $699	460	59
$700 to $799	521	32
$800 to $899	736	11
$900 to $999	659	12
$1,000 to $1,249	1,863	18
$1,250 to $1,499	1,069	
$1,500 to $1,999	841	
$2,000 to $2,499	218	
$2,500 to $2,999	29	
$3,000 or more	26	

Source: U.S. Census Bureau, 2000.

Fortunately, the lower interest rates increase a homeowner's purchasing power and have helped make higher home prices more affordable.

Renter Affordability

The 2000 Census reported that 25% of Albany's rental units, which includes both single-family homes and multi-family units, rented for more than $750 a month. Almost half rented between $500 and $749, 22% between $300 and $499, and 6.7% rented for less than $300 a month.

[9] For these examples, the maximum purchase price is estimated to be 2.8 times the household income. The amount of mortgage one can afford is affected by household debt, interest rates, and amount of a down payment.

Table 2-20. Albany Rent Ranges, 2000

GROSS RENT	Albany	
Total Renter-Occupied Units with Cash Rent	**6,417**	**100%**
Less than $250	413	6.4%
$250 to $399	997	15.5%
$400 to $499	1,561	24.3%
$500 to $649	2,017	31.4%
$650 to $749	603	9.4%
$750 to $999	401	6.2%
$1,000 to $1,249	68	1.1%
$1,250 or more	357	5.6%
Median Rent (dollars)	$594	

Source: U.S. Census Bureau, 2000.

A 2002-2003 survey of Albany apartment complexes with ten or more units confirmed that most apartments rent between $430 and $664 a month (as seen in the next table). The "other" category includes other rental properties such as single-family dwellings, duplexes, triplexes, and four-plexes.

Table 2-21. 2003 Albany Rents

Rents	All Units	Percent	Apartment Complexes	Other Units
$0 – 199	169	2.2%	78	91
200 – 429	1,386	17.8%	1,201	185
*430 – 664	3,880	49.9%	2,377	1,503
665 – 909	1,837	23.6%	239	1,598
910 – 1149	330	4.2%	0	330
1150 +	175	2.2%	0	175
Total Units	7,777	100%	3,895	3,882

Source: Albany Planning Division staff, based on a survey of all rental units (apartments and other rental properties) in 2002 and 2003. See Appendix A.

Low-Income Housing Affordability

Finding affordable housing for low-income households is especially challenging, given the rise in housing prices. The Department of Housing and Urban Development (HUD) defines a low-income household as one that earns 80% or less of the median family income (MFI) for the area. In 2005, the median family income for Linn County was $52,150. There are three levels of low-income households described below:

The Median Family Income (MFI) is based on a 4-person household.

- *Moderately low-income households* earn 80% or less of the MFI.
  In 2005 this was up to $41,750, which equals $20 per hour. Job examples in 2006 dollars[10] include:
  - School bus drivers start at $13.00/hr.
  - City clerk, $13.50/hr. and City administrative assistant, $15.70/hr
  - City transit operator, $15.60/hr.
  - City street maintenance operator, $16.10/hr.
  - Starting accountant at Oregon State University, $16.06/hr

[10] City of Albany jobs used Step C of the salary range which include Steps A to F. Most employees start at Step A. Other wages as noted in *Albany Democrat-Herald* classified ads, January 2007. To calculate annual salaries – multiply the hourly wage by 2080 hours. Wages do not include benefits. Most of the lowest paying jobs have no paid benefits or paid time off.

- City librarian, $17.25
- Albany teacher starting salary with a master's degree, $17.30/hr.
- Community service officer (Albany Police Dept.), $18.80/hr.

- *Very-low-income households* earn below 50% of the MFI.
  In 2005 this was up to $26,100, which equals $12.50 per hour. Job examples include:
  - Production line worker, $8.50/hr.
  - Daycare and preschool teachers/instructors, $8.00 to $12.00/hr.
  - School district food service assistant start at $9.12/hr.
  - Heavy industrial laborer, $11.00/hr.
  - Library aide, $11.00/hr.
  - School district education assistants start at $10.02/hr.; and child care specialists at $11.41/hr.
  - Landscaper, $12.00/hr.

- *Extremely-low income households* earn up to 30% of the MFI.
  In 2005 this was up to $15,650, which equals $7.50 per hour, or Oregon's minimum wage in 2005. Most retail and restaurant jobs start at minimum wage.

The table below shows the HUD income limits for Linn County in 2005.

Table 2-22. HUD Income Limits for Linn County, 2005

Persons Per Household	1	2	3	4	5
2005, MFI: $52,150					
Extremely Low, 0 – 30% of MFI	$10,950	$12,550	$14,100	$15,650	$16,800
Very Low, 30 to 50% of MFI	$16,900	$19,300	$23,450	$26,100	$28,000
Low-Mod, 50 – 80% of MFI	$27,050	$30,900	$37,600	$41,750	$44,800

Source: Department of Housing and Urban Development.

Very low-income households (at or below 50% of the median family income) are eligible to apply for Section 8 housing vouchers from the Linn-Benton Housing Authority. In this HUD program, eligible families find their own rental units in the existing housing market. Families pay a portion of the rent and utilities, generally equal to 40% of their adjusted monthly income. The Housing Authority pays the landlord the balance of the rents on behalf of the families.

Each year, the HUD calculates fair market rents based on the median family income in counties and Metropolitan Statistical Areas. Albany uses figures calculated for Linn County. The 2003 and 2005 fair market rents for households in Linn County are shown below and are compared with a 2003 survey of Albany rents.

Table 2-23. HUD Fair Market Rents for Linn County, 2003 and 2005

Year	Median Family Income	Studio/ Efficiency	1-BR	2-BR	3-BR	4-BR
2003	$49,300	$406	$483	$625	$860	$959
2005	$52,150	$425	$515	$642	$885	$1096

Source: Department of Housing and Urban Development.

According to HUD, Albany's 2003 rents (see the table on the previous page) appear to be relatively affordable to Albany residents at the median family income. The apartment industry saw a boom a few years ago, resulting in stiffer competition for renters. The older apartments may need some upgrades in order to get higher rents and maintain good occupancy levels.

How many low-income households does Albany have? The 2000 Census calculated housing affordability for Albany's households earning less than the median family income. (Household income data was not available for Albany households in 2005.) In 2000, 66% of rental households and 55% of owner-occupied households earning less than $35,000 paid more than 30% of their income on housing costs. Over 80% of those households earning less than $20,000 experienced housing cost burden. (Note: The median family income for Albany households in 2000 was $40,000.)

Table 2-24. Albany's Low-Income Households Spending 30% or more on Housing Costs in 2000

Tenancy Type	% of MFI	Income Range	Albany Hholds	Paying >30% # HH		Affordable Monthly Hsg Costs	Affordable Home Purchase Price
Renter-Occupied Households			4,437	2,911	65.6%		
Extremely Low	0-30%	Up to $10,000	1,169	970	83.0%	Up to $250	
Very Low	30-50%	$10-$20,000	1,497	1,263	84.4%	$250-500	
Low-Moderate.	50-87%	$20-$34,999	1,771	678	38.3%	$500-875	
Owner-Occupied Households			1,929	1,068	55.4%		**Home Purchase $**
Extremely Low	0-30%	Up to $10,000	251	202	80.5%	Up to $250	<= $28,000
Very Low	30-50%	$10-$20,000	542	298	55.0%	$250-500	$28-56,000
Low-Moderate.	50-87%	$20-$34,999	1,136	568	50.0%	$500-875	$56-98,000

Source: U.S. Census Bureau, 2000.

Given that incomes have been rising at a slower rate than the cost of housing, one can assume that Albany still had over 6,000 households in 2005 that made less than 80 percent of the median family income. A minimum-wage earner in 2005 made $15,600 a year ($7.50/hr x 2080 hr/year). On this income, housing would need to be $390 a month to be affordable (30% of monthly income) and leave enough to pay utilities. A person earning $12.00 an hour makes $24,960 a year. Affordable housing costs at this level are no more than $624 a month.

Housing Assistance Programs

Several Albany agencies provide various forms of housing assistance: affordable rental housing, housing rehabilitation, home-ownership assistance, emergency shelter and transitional housing. These agencies rely on a combination of local, state, and federal support and work with limited resources. Despite the tremendous efforts of Albany's housing agencies, there is still great demand for affordable housing and housing for the special needs populations.

The following housing assistance programs are offered by Albany area agencies with varying degrees of assistance from the City.

Affordable Rental Housing

Most existing below-market-rate housing in Albany is rental housing, primarily apartments. HUD's "Section 8" program provides financial assistance to many of the qualifying low- and moderate-income families in Albany through payment of rent subsidies to landlords. The program is administered locally

by the ***Linn-Benton Housing Authority.*** Seventy-five percent of all families receiving assistance have income under 30% of the median income for each county. In December of 2000 there were 958 families (2,230 residents) receiving subsidies in Albany, with an average household income of $9,333. The average rental subsidy in Albany was $382 a month per family. In 2005, the housing authority distributed 12 million dollars in rental subsidies to 2,500 households in its service area.

The ***Albany Partnership for Housing and Community Development,*** a non-profit community development corporation, was established in 1991. The Partnership manages 133 apartment and single-family units in their Parkside, Periwinkle Place, ParkRose, and Songbird Village developments. The City of Albany provides technical support to this non-profit, and has a city councilor and staff person serving on its Board of Directors.

The ***Community Services Consortium (CSC)*** provides rental move-in costs and rental housing assistance to low-income households.

Housing Rehabilitation

In the 1980s and early 1990s, the City sponsored several similar projects to improve Albany's existing housing stock for low- and moderate-income residents, targeting both owner-occupied and rental housing needs. Past rehabilitation efforts were funded with federal Community Development Block Grant (CDBG) and rental rehabilitation dollars awarded to the City by HUD or through the State. The repaid deferred payment loans became the funding source used to establish the City's "Community Development Fund," now know as the Housing program.

The most recent ***housing rehabilitation program*** began in 2001 with $500,000 CDBG funding obtained by the City of Albany, and managed by the *CSC*. Low- and moderate-income homeowners qualified for up to $15,000 in no-interest financing to rehabilitate their owner-occupied homes. Additional weatherization and preferential rate private financing were available as a part of this program. Typical projects were new foundations, electrical and plumbing upgrades, dry rot and structural repairs, heating systems, roofing, siding, ADA accessibility, painting and weatherization. By the end of 2003, the grant funds were allocated to 32 households.

The ***Weatherization Program***, operated by the *CSC*, provides weatherization improvements for owner-occupied and rental units for lower-income, senior citizens and the disabled. The program includes heating system safety checks; weather-stripping, caulking and air sealing; insulation in attics, walls and floors; and diagnostic infiltration tests. There is no charge for labor or materials. (Brochure in housing assistance file.)

Volunteer Caregivers matches community volunteers with needy senior and/or disabled individuals to provide minor household repairs, house painting and installation of ADA ramps. The City grants up to $300 of hard costs from the Community Development Fund (now the Housing program). Volunteer Caregivers also provides volunteers for general home care (yard work, house cleaning).

Home Ownership Assistance

Albany Habitat for Humanity, established in 1992, provides affordable home ownership to low-income persons and families. To date, Habitat has constructed 18 homes for families and 62 children in need. Habitat reports that there is tremendous demand for low-income home ownership. The City recently provided four residential lots for development and secured CDBG funding for street improvements needed to develop seven new Habitat lots.

The ***Mutual Self-Help Housing Program***, coordinated by *CSC*, works with a group of interested lower-income families that want to purchase or build their own homes. The loans are provided by USDA Rural

Development. The program accesses funds for land acquisition, materials, any subcontractor work, and mortgage financing. A construction coordinator orders materials, schedules construction, and trains the families in construction skills needed to build their homes.

Emergency Shelter and Transitional Housing

Albany's homeless population has grown from an average of 125 persons a day in 2000 to around 300 persons per day in early 2004. ***Albany Helping Hands Shelter*** provides a 30-bed capacity with an emergency overflow for another 25. Helping Hands provided 12,000 person nights of shelter in 2000, and 15,191 person nights in 2003. The agency also offers daily lunch and dinner meals to the public, clothing and household items to the needy, and helps to place residents in permanent housing and jobs. *Helping Hands* relocated in late 2004 to a larger 80-bed facility. (The cafeteria area can be converted to sleeping quarters to add 19 beds, for a total of 99 beds.)

Emergency shelter is also provided by several area churches and the ***Albany Rescue Mission***.

FISH of Albany offers two types of housing assistance: transitional housing for homeless individuals and families and the Fish Guest House, which provides long-term housing for pregnant teens.

The ***Center Against Rape & Domestic Violence (CARDV)*** provides emergency shelter and support for victims of domestic abuse. Services include a 24-hour hotline, a safe house in Corvallis, counseling and support, and transitional housing opportunities.

CHAPTER 3: VARIABLES AFFECTING HOUSING NEED

Housing choices are influenced in complex ways by dozens of factors. Households make tradeoffs based on the proximity of daily activities and attractions (work, schools, recreation, shopping). How much households are willing to pay and what house they actually buy is influenced by economic forces, housing size, location and sometimes government policy.

The following housing and demographic variables affect the type and amount of housing needed in a community:

- Population Projections
- Population and Householder Age
- Household Income
- Household Size & Composition
- Tenure (Ownership)
- Vacancy Rate
- Other Variables Affecting Housing Choice

Population Projections

State law requires a coordinated population forecast by counties and localities for all planning activities.[11] The coordinated population forecasts for 2020 developed and adopted by Linn and Benton Counties in 1999 began with countywide population estimates to the year 2040 as established by the State Economist in 1997. The forecast factored in growth trends since 1980, which represents the most recent full economic cycle of recession and expansion for Albany. The forecast assumes an annual average increase of 1.4%, which is consistent with state projections for a slower growth rate over the forecast period.

Table 3-1. County-Coordinated Forecast of Population Growth for Linn and Benton Counties, 2000-2040

	Benton County Forecast			Linn County Forecast		
Year	**Amount**	**Change**	**% Change**	**Amount**	**Change**	**% Change**
2000	79,291			104,894		
2005	82,116	2,825	3.6	110,573	5,679	5.4
2010	85,080	2,964	3.6	116,053	5,480	5.0
2015	88,167	3,087	3.6	121,593	5,540	4.8
2020	91,345	3,178	3.6	127,158	5,565	4.6
2025	94,668	3,323	3.6	132,909	5,751	4.5
2030	98,024	3,356	3.5	138,812	5,903	4.4
2035	101,481	3,457	3.5	144,834	6,022	4.3
2040	104,998	3,517	3.5	150,551	5,717	3.9

Source: State of Oregon, Office of Economic Analysis.

Albany's county-coordinated forecast projected a population of 53,200 in 2020 (see next table). This analysis looks at housing need to 2025. Albany's adopted population forecast to 2020 was extended to 2025 using the same average annual increase of 1.4% (used between 2005 and 2020), resulting in 57,030 people.

[11] ORS 195.036

Table 3-2. Albany's County-Coordinated Population Forecast to 2020

Year	City Total	Linn County	Benton County
1996	37,095	32,745	4,350
2000*	40,852	35,748	5,104
2005	43,400	38,090	5,310
2010	46,450	40,840	5,610
2015	49,710	43,790	5,920
2020	53,200	46,950	6,250
Projected 2025 Population			
2025	57,030	50,330	6,700

Sources: City of Albany, Planning Division. *2000 data is from the census.

Looking at annual population estimates provided by Portland State University, Albany's population grew by an average of 2.3% per year between 1996 and 2005. Albany averaged 1.66% growth per year over 25 years between 1980 and 2005. Albany has grown faster than projected in the adopted county-coordinated 2020 forecast for Albany.

Table 3-3. Portland State University - Albany Population Estimates

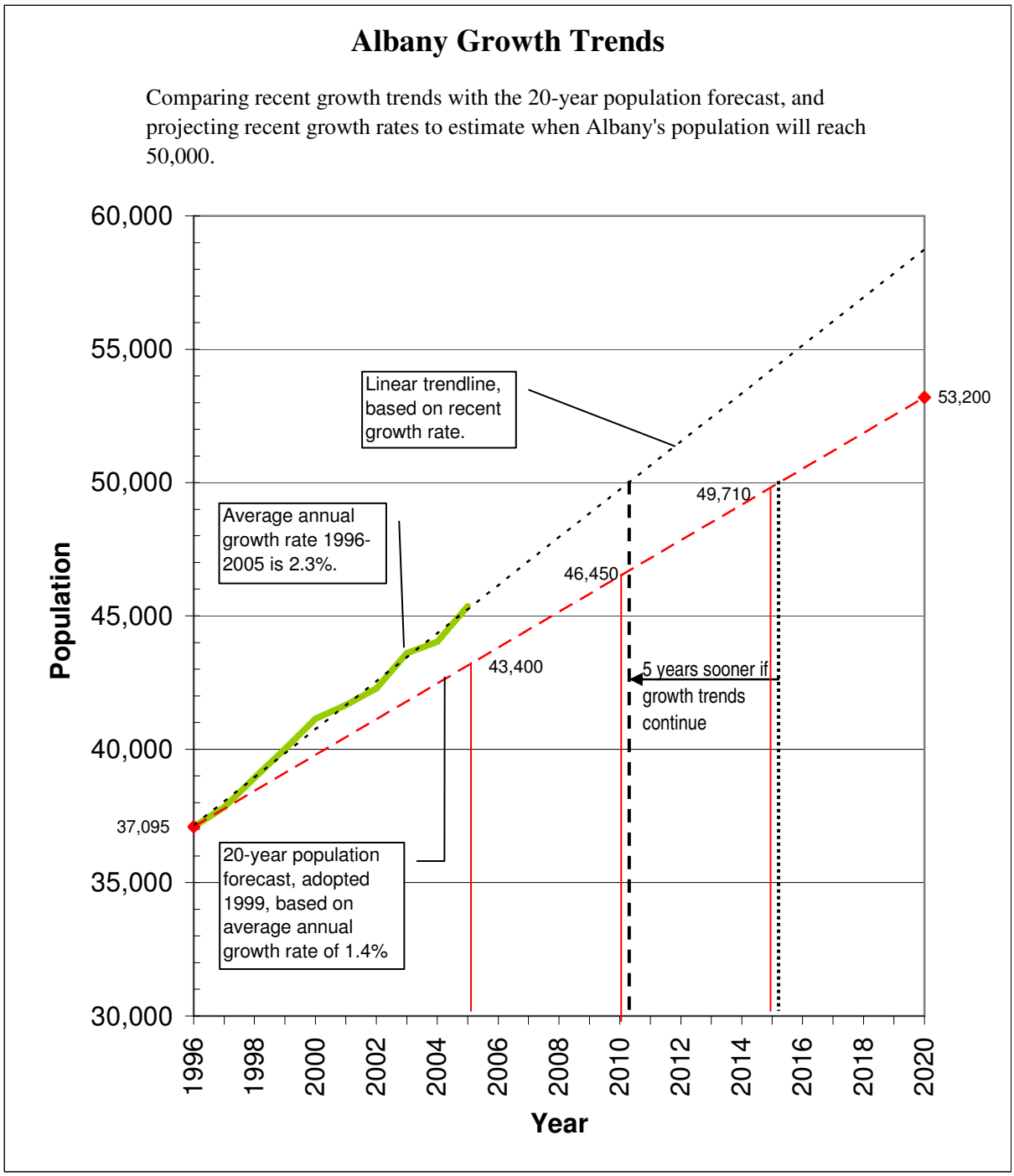
Year	US Census	PSU	% Change	Linn	Benton
1980	26,540				
1981		27,100	2.11%		
1982		27,450	1.29%		
1983		27,500	0.18%		
1984		27,900	1.45%		
1985		27,911	0.04%		
1986		27,950	0.14%		
1987		28,060	0.39%		
1988		28,020	-0.14%		
1989		28,030	0.04%		
1990*	33,523	29,540	5.39%	29,525	15
1991*		33,850	0.98%	29,975	3,875
1992		34,200	1.03%	30,310	3,890
1993		34,350	0.44%	30,375	3,975
1994		35,020	1.95%	30,945	4,075
1995		36,205	3.38%	32,005	4,200
1996		37,095	2.46%	32,745	4,350
1997		37,830	1.98%	33,290	4,540
1998		38,925	2.89%	34,185	4,740
1999		40,010	2.79%	35,030	4,980
2000	40,852	41,145	2.84%	36,005	5,140
2001		41,650	1.23%	36,410	5,240
2002		42,280	1.51%	36,895	5,385
2003		43,600	3.12%	37,565	6,035
2004		44,030	0.99%	37,815	6,215
2005		45,360	3.00%	38,905	6,455

Average Annual Growth Rates	
2.28%	1996 to 2005
1.66%	1980 to 2005

Source: Portland State University, Center for Population and Research.
*The original 1990 Census figure for Albany was 29,462. In 1995, this figure was officially revised to 33,523 to include the 1991 North Albany annexation. The percent increase between 1990 and 1991 reflects the pre-annexation figures.

If growth continues at the average pace of 2.3% a year between 1996 and 2005, Albany might reach 50,000 people in 2010.

Figure 3-1.



Due to higher growth than projected in the county-coordinated forecast and uncertainty about the rate of growth to 2025, the City prepared three additional population growth scenarios to 2025 (for modeling purposes). All growth scenarios begin with Albany's 2005 Portland State University's (PSU) population estimate of 45,360. Scenario 1 uses a moderate average annual growth rate of 1.5%, which is close to the state's projection of 1.4% growth applied to the 2005 population estimate. Scenario 2 uses a 1.9% average annual growth rate. Scenario 3 assumes a continuation of the very high annual growth rate of 2.2% over the planning period.

Table 3-4. Albany Population Growth Scenarios to 2025

YEAR	2000	2005	2010	2015	2020	2025
1999 Adopted County-Coordinated Forecast to 2020.	39,550	43,400	46,450	49,710	53,200	57,030
Scenario 1: 1.5% Ave. Annual Inc.	40,852*	45,360	48,666	52,642	56,711	61,093
Scenario 2: 1.9% Ave. Annual Inc.	40,852*	45,360	49,836	54,754	60,157	66,093
Scenario 3: 2.2% Ave. Annual Inc.	40,852*	45,360	50,574	56,387	62,869	70,096

Source: Albany Planning staff. The 1999 adopted county-coordinated forecast continues the 1.4% growth rate to 2025. Scenarios 1 through 3 show different average annual increases starting with the 2005 Portland State University population estimate of 45,360. *2000 figures are from the U.S. Census Bureau.

In addition to the 1999 adopted forecast, all three scenarios were run through the Housing Needs Model to determine how many housing units might be needed in the event population growth is stronger than projected.

Age of Householder and Age Projections

After researching various demographic variables and their usefulness in predicting housing tenure for the Oregon Housing Needs Model, two variables – age of head of household (householder) and household income - demonstrated significantly stronger correlation with housing tenure than other variables and were selected as the primary demographic variables for the model.[12]

Like much of the nation, Albany's population is living longer due to gradual improvements in life expectancy. The median age was 34.6 in 2000, up from 32.7 in 1990 and 27.6 in 1980. The 2005 American Community Survey (conducted by the Census Bureau) estimated the median age for Linn County residents was 38.0 and Benton County was 35.3.

Table 3-5. Age of Householder by Household Type, 2000

Household type	Families	Non-family Households	Totals	%
Totals:	10,809	5,299	16,108	100%
Householder 15 to 24 years	589	542	1,131	7.0%
Householder 25 to 34 years	2,273	685	2,958	18.4%
Householder 35 to 44 years	2,580	763	3,343	20.8%
Householder 45 to 54 years	2,321	943	3,264	20.3%
Householder 55 to 64 years	1,349	623	1,972	12.2%
Householder 65 to 74 years	878	559	1,437	8.9%
Householder 75 to 84 years	668	790	1,458	9.1%
Householder 85 years and over	151	394	545	3.4%

Source: U.S. Census Bureau, 2000.

As the population ages, there will be more "empty-nester" and elderly householders. The aging "baby boomers" caused the 45-to-64 age group to grow sharply from 16% of Albany's total population in 1980 to 22% in 2000. Most of these baby boomers will become "empty nesters" if they are not already, and will cycle into retirement over the next 20 years. The percentage of the 45 and over population is projected to grow from 35% in 2000 to 45% in 2020 and 2025. This trend results in a slight decrease in the percentage of the youth population.

Albany's seniors (65 and older) accounted for 13% of the population in 2000, with over half of them 75 years and older. The senior population is projected to grow to 19% of Albany's population by 2020. The

[12] Oregon Housing Needs Model Methodology, Oregon Housing and Community Services Department

needs and preferences of those over 65, and especially those over 75, could have a significant impact on housing needs in Albany.

Table 3-6. Trends and Forecast of Age Groups as a Percentage of Albany's Population

Ages	1990*		2000		2005		2010		2015		2020		2025	
0-14	7,302	22.2%	9,012	22.1%	9,288	21.4%	9,336	20.1%	9,544	19.2%	10,001	18.8%	10,608	18.6%
15-24	4,754	14.5%	5,715	14.0%	5,729	13.2%	6,177	13.3%	6,612	13.3%	6,650	12.5%	6,558	11.5%
25-34	5,349	16.3%	5,914	14.5%	6,076	14.0%	6,178	13.3%	6,313	12.7%	6,810	12.8%	7,356	12.9%
35-44	4,927	15.0%	6,070	14.9%	6,380	14.7%	6,642	14.3%	6,910	13.9%	7,076	13.3%	7,243	12.7%
45-54	3,542	10.8%	5,583	13.7%	6,206	14.3%	6,550	14.1%	6,960	14.0%	7,129	13.4%	7,528	13.2%
55-64	2,385	7.3%	3,358	8.2%	4,470	10.3%	5,620	12.1%	6,263	12.6%	6,703	12.6%	7,186	12.6%
65-74	2,536	7.7%	2,298	5.6%	2,343	5.4%	3,112	6.7%	4,176	8.4%	5,213	9.8%	5,988	10.5%
75+	2,026	6.2%	2,902	7.1%	2,908	6.7%	2,835	6.1%	2,932	5.9%	3,618	6.8%	4,562	8.0%
Total Pop.	32,821		40,852		43,400		46,450		49,710		53,200		57,030	

Source: Data in the 1990 and 2000 columns calculated by Albany Planning staff from US. Census data. *1990 figures include the 1991 North Albany population, excluding 502 North Albany residents for whom age was unknown (Portland State University). Data in the 2010, and 2020 columns adjusted per Oregon data. Data in the 2005, 2015 and 2025 columns extrapolated from adjoining columns.

Housing Ownership by Age of Householder

Age of the householder strongly correlates with home ownership rates as shown in the following table. Not surprising, a majority of Albany's householders under 35 years of age are renters, constituting 41.6% of all renters. Just over half of householders between 35 and 44 years old owned their homes, while 45% were renters. Two-thirds of householders between 45 and 64 owned their homes.

Table 3-7. Housing Ownership by Age of Householder, 2000

	Owner-Occupied		Renter-Occupied	
Albany Totals	9,592	100.0%	6,551	100.0%
Householder 15 to 24 years	107	1.1%	996	15.2%
Householder 25 to 34 years	1,322	13.8%	1,728	26.4%
Householder 35 to 44 years	1,749	18.2%	1,428	21.8%
Householder 45 to 54 years	2,465	25.7%	799	12.2%
Householder 55 to 59 years	910	9.5%	272	4.2%
Householder 60 to 64 years	597	6.2%	222	3.4%
Householder 65 to 74 years	1,083	11.3%	374	5.7%
Householder 75 to 84 years	1,112	11.6%	420	6.4%
Householder 85 years +	247	2.6%	312	4.8%

Source: U.S. Census Bureau 2000, Summary Tape File 3.

The percentage of persons under 35 years old is expected to decrease from 50% of Albany's population in 2000 to 43% in 2025. To offset the potential decreased demand for rental units from those under 35 is the projected increase in percent of persons 65 to 84, most of whom rent units in retirement communities.

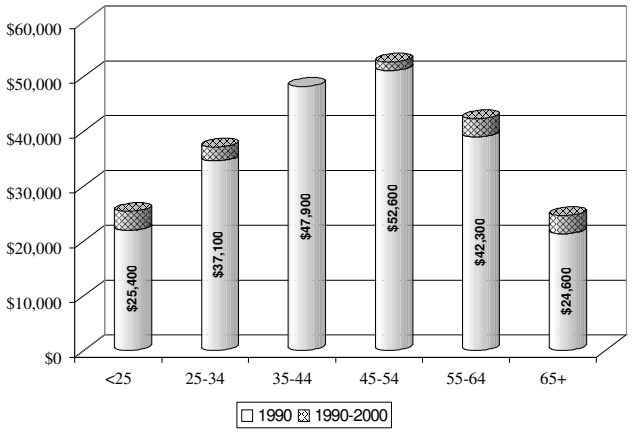
Household Income

Household income is the key variable in determining the affordability component of housing needs and is strongly correlated with housing tenure.[13]

[13] Oregon Housing Needs Model Methodology, Oregon Housing and Community Services Department

Most Albany household incomes increased between 1990 and 2000 after adjusting for inflation as shown in the following graph. The younger and senior households in Albany had the lowest incomes, but experienced the greatest increase in income between 1990 and 2000 after adjusting for inflation.

Figure 3-2. Albany Median Household Income Growth by Age, 1990-2000



Source: CACI International, Inc., appears in the Albany Market Technical Memorandum, prepared by E.D. Hovee & Company, 2001. Note: Income in 2000 dollars.

Albany's median household income in 1999 was $39,409 and the median family income was $46,094. According to the 2000 Census, just over 5,000 Albany households (about 32% of all households) had incomes less than $25,000. Half of these low-income households (2,567) are families.

Table 3-8. 1999 Albany Household and Family Incomes

	Households Median Inc. = $46,094		**Families** Median Income = $39,409	
All	HHs: 16,189	100%	Families: 10,984	100%
Less than $10,000	1,603	9.9%	673	6.1%
$10,000 to $14,999	1,018	6.3%	481	4.4%
$15,000 to $24,999	2,527	15.6%	1,413	12.9%
$25,000 to $34,999	2,089	12.9%	1,342	12.2%
$35,000 to $49,999	2,941	18.2%	2,076	18.9%
$50,000 to $74,999	3,516	21.7%	2,810	25.6%
$75,000 to $99,999	1,422	8.8%	1,275	11.6%
$100,000 to $149,999	809	5.0%	703	6.4%
$150,000 to $199,999	133	0.8%	109	1.0%
$200,000 or more	131	0.8%	102	0.9%

Source: U.S. Census Bureau, 2000.

The next two tables show household income by Albany's planning sectors. North Albany had the largest percentage of households earning over $75,000 in 1999.

Table 3-9. Household Income by Albany Planning Sectors, 1999

	North Albany	East Albany	South Albany	Central Albany	Downtown
Total Households:	2,512	1,556	2,565	7,946	3,224
Less than $10,000	1.2%	9.1%	8.1%	11.4%	12.5%
$10,000 to $19,999	3.3%	13.0%	14.8%	15.7%	15.0%
$20,000 to $29,999	7.7%	14.2%	13.6%	15.1%	18.6%
$30,000 to $39,999	10.1%	9.1%	11.2%	12.8%	14.3%
$40,000 to $49,999	8.4%	11.2%	13.2%	12.4%	11.1%
$50,000 to $59,999	29.4%	26.3%	20.7%	21.6%	17.2%
$75,000 to $99,999	15.5%	11.8%	10.7%	7.4%	6.1%
$100,000 to $199,999	19.7%	5.3%	7.1%	3.0%	4.2%
$200,000 or more	4.7%	0.0%	0.3%	0.5%	1.0%

Source: U.S. Census Bureau, 2000.

Table 3-10. Households with Supplemental Incomes in 1999 by Planning Sector

	North Albany	East Albany	South Albany	Central Albany	Downtown	Total City
All Hhlds w/ Supplemental Income:	1,178	782	1,505	3,835	1,841	9,141
Social Security Income	580	403	839	2,051	878	4,751
Supplemental Security Income	31	49	85	312	200	677
Public Assistance Income	28	36	62	289	217	632
Retirement Income	539	294	521	1,181	546	3,081

Source: U.S. Census Bureau, 2000.

The next table shows the income levels by age.

Table 3-11. Albany Age of Household Head by Household Income, 1999

Age of Householder	<25 yrs	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75 +
# of Households	1,202	3,120	3,331	3,123	1,919	1,411	2,083
Less than $10,000	21.3%	10.3%	6.9%	4.3%	4.4%	12.2%	19.5%
$10,000 to $19,999	23.5%	8.2%	9.8%	8.5%	14.7%	19.9%	27.2%
$20,000 to $29,999	16.6%	16.1%	9.9%	10.1%	15.5%	14.4%	25.3%
$30,000 to $39,999	15.1%	12.0%	15.1%	11.0%	7.8%	15.7%	9.5%
$40,000 to $49,999	10.6%	15.1%	15.4%	12.2%	10.2%	9.1%	7.3%
$50,000 to $74,999	10.7%	30.5%	24.6%	24.8%	26.2%	15.9%	5.2%
$75,000 to $99,999	1.3%	5.0%	11.4%	15.9%	13.7%	4.3%	2.5%
$100,000 or more	0.7%	2.9%	6.8%	13.2%	7.5%	8.6%	3.4%

Source: U.S. Census Bureau, 2000.

Ownership, or tenure, is shown in the next table by household income in 2000.

Table 3-12. Ownership by Household Income

Total: 16,143	Owner-Occupied		Renter-Occupied	
Owner occupied:	9,592		6,551	
Up to $9,999	401	4.2%	1,169	17.8%
$10,000 to $19,999	793	8.3%	1,509	23.0%
$20,000 to $34,999	1,604	16.7%	1,771	27.0%
$35,000 to $49,999	1,828	19.1%	1,060	16.2%
$50,000 to $74,999	2,622	27.3%	798	12.2%
$75,000 to $99,999	1,322	13.8%	166	2.5%
$100,000 to $149,999	764	8.0%	52	0.8%
$150,000 or more	258	2.7%	26	0.4%

Source: U.S. Census Bureau, 2000.

Income Projections

Household income is difficult to predict. Based on past trends, incomes will increase slightly, after factoring for inflation. By 2005, many of the well-paying manufacturing jobs that were lost between 1997 and 2002 have been replaced with manufacturing jobs. Some of the new jobs in the health services, personal services, and government sectors have comparable salaries and benefits. Albany's unemployment is at its lowest level in many years.

Albany's high quality of life and excellent location make it attractive for locating a business. Albany's residents were better educated in 2000 than they were in 1990, and training opportunities through Linn-Benton Community College offer an attractive work force.

Poverty Status

Having safe and decent shelter is critical and challenging for persons in poverty. More than 11% (4,684 people) of Albany's population was below the poverty level in 1999. (The 1999 United States poverty level for a four-person family was $17,029.) Of those below the poverty level, most were families.

Table 3-13. Persons with Incomes Below the Poverty Level, 1999

Total Population for which poverty status is determined:	40,282	100%
Income in 1999 below poverty level:	4,684	11.6%
Under 65 years:	4,309	10.7%
In married-couple families	1,242	3.1%
In other families:	2,096	5.2%
Male householder, no wife present	488	1.2%
Female householder, no husband present	1,608	4.0%
Unrelated individuals	971	2.4%
65 to 74 years:	375	0.9%
In married-couple families	79	0.2%
In other families:	37	0.1%
Male householder, no wife present	15	0.0%
Female householder, no husband present	22	0.1%
Unrelated individuals	259	0.6%

Source: U.S. Census Bureau, 2000.

Downtown and Central Albany had the largest number of persons below the 1999 poverty level. Many of those in poverty are children.

Table 3-14. Persons in Poverty by Age for the Albany Planning Sectors, 1999

	North Albany	East Albany	South Albany	Central Albany	Downtown
Persons in 1999 below poverty level:	162	355	704	2,586	1,268
Younger than 18 years	39	110	189	926	408
18 to 64 years	115	178	405	1,434	793
65 to 74 years	0	60	9	83	35
75 years and over	8	7	46	143	32

Source: U.S. Census Bureau, 2000.

Household Size and Composition

Average Household Size

Household size is a significant variable in projecting future housing needs. Historically, household size has been decreasing. The rate of change in household size has slowed significantly since 1980 for both Albany and Oregon, to -0.4% between 1990 and 2000. Albany's household size decreased by 0.8% between 1980 and 1990, and by 0.4% between 1990 and 2000.

Table 3-15. Trends in Household Size, 1970-2000

	1970	1980	1990*	2000	1970-80 % change	1980-90 % change	1990-2000 % change
Albany	2.96	2.52	2.50	2.49	-14.9	-0.8	-0.4
Oregon	3.02	2.6	2.52	2.51	-13.9	-3.1	-0.4
United States	3.14	2.76	2.63	2.59	-12.1	-4.7	-1.5

Sources: U.S. Census Bureau, Center for Population Research and Census (Portland State University).
*1990 Albany household size adjusted to include North Albany after annexation. (Note: The annexation of North Albany in 1991 raised Albany's household size to 2.50 persons from 2.46 in 1990. The 1990 Census calculated a household size of 2.82 persons for North Albany.)

The most significant difference between Albany's total population and the Hispanic/Latino population subset is household size. The average Hispanic/Latino household size was 3.47 in 2000, compared with 2.49 for the entire Albany population. The continued increase in Albany's ethnic population may affect Albany's household size.

Table 3-16. Average Size of Hispanic/Latino Households, 2000

Latino Avg. HH Size	3.47
Owner-occupied	3.66
Renter-occupied	3.38

Source: U.S. Census Bureau, 2000.

Household size has a direct impact on the number of housing units needed. A slight change in household size can result in a difference of hundreds of housing units for Albany. Due to the slowed decline of household size, the City used a projection of 0.1% average annual decline to project household size to 2025. (Note: The Census Bureau and the Analysis of the Regional Economy and Housing for Linn and Benton Counties report predicted household size will decline at an annual rate of 0.2%.) Albany's household size is projected to decline from 2.49 in 2000 to 2.43 in 2025.

Table 3-17. Forecast of Average Household Size in Albany to 2025

Year	2000	2005	2010	2015	2020	2025
Household Size	2.49	2.48	2.465	2.45	2.44	2.43

Source: Census 2000, and Albany Community Development Department projections using an 0.1% average annual rate of decline.

Household Composition

Household composition affects the size and type of housing units needed. Over the years, the profiles of the "typical" household and homebuyer have evolved. Multi-earner families and single-householder families continue to increase as do single buyers, virtually unknown groups in 1970.

Table 3-18. Albany Households by Type, 2000 and 1990

	2000		1990	
Total Households	16,108	100%	11,786	100%
Families	10,809	67.1	7,853	66.6
Married-couple family	8,233	51.1	6,077	51.6
With own children under 18 years	3,617	22.5	2,772	23.5
Female hholder, no husband present	1,877	11.7	1,353	11.5
With own children under 18 years	1,275	7.9	1,000	8.5
Male householder, no wife present	699	4.3	423	3.6
With own children under 18 years	473	2.9	264	2.4
Non-Family households	5,299	32.9	3,933	33.4
Male householder	2,364	14.7	1,767	15.0
Female householder	2,935	18.2	2,166	18.4
Householder living alone	4,200	26.1	3,157	26.8

Source: U.S. Census Bureau, 2000.

Families. Married-couple families remained a little over one half of all households in 2000. Approximately one-third of all Albany households had children under 18 years old in 2000. The average family size was 2.99 in 2000.

While the percentage of families with children remained stable between 1990 and 2000, it is projected to decrease through 2010 as the last of the baby boomers leave their child-bearing years and the percentage of women in their mid-20s and mid-30s decreases.

Singles. Singles accounted for over one-fourth of Albany's households in both 1990 and 2000. The percentage of single-headed households is expected to continue to increase slightly to 2020. Females account for many of the one-person households. In 1970, only 6.5% of Albany's households were female-headed. In 2000, female-headed households constituted 11.7% of all units.

Seniors. Seniors 65 years and over accounted for 22.9% of all households in 2000. Ten percent of all households are persons 65 years and older living alone. The number of people over 65 years old is expected to increase over the next 20 years as the baby boomers move into their senior years.

Table 3-19. Senior Households, 2000

Households with 1 or more people 65 yrs and over:	3,686
1-person household	1,674
2-or-more-person household:	2,012
Family households	1,921
Non-Family households	91

Source: U.S. Census Bureau, 2000.

Group Quarters Population. The 2000 Census counted 687 people living in group quarters in Albany, or about 1.7% of the total population. Of these, 492 were in institutions and there were 195 non-institutionalized persons. The Census defines the institutionalized population as those people under formally authorized, supervised care or custody, and classified as patients or inmates. Over one-third of those in group quarters were seniors over 65 years of age. Most of these seniors were in nursing or other long-term care-related institutions.

Table 3-20. Persons in Group Quarters by Age, 2000

	< 18 yrs	18-64 yrs	65 yrs +	Total
TOTAL IN GROUP QUARTERS	69	366	252	687
Institutionalized population:	**60**	**247**	**185**	**492**
Correctional institutions	1	207	0	208
Nursing homes	0	10	145	155
Other institutions	59	30	40	129
Non-institutionalized population:	**9**	**119**	**67**	**195**
College dormitories	0	0	0	0
Military quarters	0	0	0	0
Other non-institutional group quarters	9	119	67	195

Source: U.S. Census Bureau, 2000.

The "other" institutions and non-institutional categories include group homes for mentally ill, chronically ill, and abused persons, mental hospitals or wards, and juvenile institutions. The high number of persons younger than 18 years in institutions was due to the number of residents at the local youth correctional facility in 2000. The following table shows the results of a survey of Albany's group quarters on June 30, 2005.

Table 3-21. Albany's Group Quarters Population Estimate, 2005

Type of Group Quarters	Units/Capacity	2005 Population
Nursing/Alzheimer Homes	343	289
Assisted Living Facilities	217	222
Group Foster Care Homes	60	58
Homeless Shelter	99	99
Linn County Jail	--	216
Oak Creek (youth) Correctional Facility*	104	14
TOTAL		**844**

*Note: the Oak Creek Youth Correctional Facility closed in 2005 due to funding, but houses kids in transition to other facilities. It has a 104-person maximum capacity.

Albany's group quarters' population averaged 1.43% per year between 1980 and 2000. The highest percent of persons in group quarters was 2.31% in 1987, and the lowest percent was 0.94% in 1995. Beginning in 2001, the percent of persons in group quarters was significantly higher than the 2000 Census reported. A portion of the larger group quarters' population may be attributed to more persons in jail and a larger homeless shelter.

Table 3-22. Trends of Persons in Group Quarters in Albany, 1970-2005

Year	1970	1980	1990	2000	2001	2002	2003	2004	2005
Albany Population	18,181	26,546	29,462	40,852	41,650	42,280	43,600	44,030	45,360
Persons in group quarters	255	285	456	687	867	880	820	882	844
% of total population	1.4%	1.07%	1.55%	1.68%	2.08%	2.08%	1.88%	2.00%	1.86%

Source: US Census Bureau, 1970-2000. Portland State University and Albany Planning staff, 2001-2005.

In 1998, ECONorthwest estimated the group quarters population would increase by about 2% of the new population added over the next 20 years as the population continues to increase in age[14]. The number of people in nursing homes is projected to increase at a faster rate than the overall population. Using ECONorthwest's projection of 2%, the persons in group quarters is estimated to be over 1,100 people by 2025.

Table 3-23. Forecast of Albany's 2025 Group Quarters Population, Four Scenarios

	County-Coordinated 2025 Forecast	1.5% AAGR	1.9% AAGR	2.2% AAGR
2025 Population Forecast	57,030	61,093	66,093	70,096
Group Quarters Population Estimate	1,140	1,220	1,322	1,400

AAGR = Average Annual Increase. Source: Albany Planning staff.

Vacancy Rate Projections

The residential vacancy rate can affect the number of housing units needed. The City estimates Albany's rental vacancy rate will be lower in 2025 than the 9.8% reported in 2000. A 2003 survey of Albany apartment complexes calculated an average vacancy rate of around 5%. Albany's owner-occupied vacancy rate was 2.6% in 2000. The projected rental vacancy rate of 6% and an ownership vacancy rate of 2% in 2025 were recommended in the Oregon Housing Needs Model methodology and used in the model to project future housing need.

Other Variables Affecting Housing Choice

Ethnicity

Albany's Hispanic/Latino population grew from just under 3% of Albany's population in 1990 to 6% in 2000. This ethnic group is projected to increase as a percentage of Albany's population over the next 25 years as immigration to Oregon increases.

Table 3-24. Albany's Ethnic Make-Up, 2000

Albany's 2000 Population:	40,852	
White alone	36,361	89.0%
Hispanic or Latino	2,489	6.1%
Black or African American alone	217	0.5%
American Indian and Alaska Native alone	500	1.2%
Asian alone	465	1.1%
Native Hawaiian and Other Pacific Islander alone	86	0.2%
Population of two or more races:	1,047	2.6%

Source: U.S. Census Bureau, 2000.

[14] *Analysis of the Regional Economy and Housing for Linn and Benton Counties*, ECONorthwest, 1999.

As Albany's ethnic population increases, several housing variables may be affected, such as average household size and home ownership rates. Home-ownership rates and household size of the Hispanic/Latino population are located in those sections of this report.

Place of Work

A look at where Albany residents worked in 2000 shows that 54.4% of Albany's working population worked in Albany, while the rest are commuting to other places for work. In 2000, 8,694 of Albany's 19,074 workers worked outside the city limits of Albany. Over 30% of Albany's workers worked outside of Linn or Benton County (depending on where they reside in Albany).

Table 3-25. Place of Work for Albany's Working Population

Total Workers 16 yrs +	**19,074**	**100%**
Worked in locality	10,380	54.4%
Worked in county	2,466	12.9%
Worked outside county	6,052	31.7%
Worked outside Oregon	176	0.9%

Source: U.S. Census Bureau, 2000.

Albany's residential construction has outpaced job growth. This has implications for Albany and the region as the City tries to achieve a jobs-housing balance.

This data indicates some residents cannot afford housing where they work, or they cannot find housing of their choice close to their employment, or two-income families may choose to live between job locations. Over one-third of Albany's workers commuted 20 minutes or more to work in 2000.

Table 3-26. Albany Workers' Commuting Times, 2000

Total Workers 16+:	19,074	100%
Less than 10 minutes	4,868	25.5%
10 to 19 minutes	6,924	36.3%
20 to 29 minutes	3,617	19.0%
30 to 44 minutes	1,888	9.9%
45 to 59 minutes	569	3.0%
60 minutes or more	535	2.8%
Worked at home	673	3.5%

Source: U.S. Census Bureau, 2000.

CHAPTER 4: PROJECTING ALBANY'S HOUSING NEED

This chapter will provide the forecast of housing needs by housing types and affordability. The State requires cities to determine housing need that is affordable[15] to the Albany population under Statewide Planning Goal 10, Housing.

Methodology

The Oregon Housing Needs Model developed by the Oregon Housing and Community Services Department was used to calculate housing needs to 2025, as required by Goal 10. Using demographic variables, the model helps predict future housing needs at prices that can be supported by Albany's population. (See the Oregon Housing Needs Model Methodology in Appendix B.)

The first step is to provide the model with current (2005) population and housing-related demographic variables.

Housing Inventory. The number of housing units in 2005 by ownership and price was calculated by planning division staff (described in Chapter 2).

Population. Albany's 2005 population estimated by Portland State University (45,360) and the county-coordinated adopted population forecast to 2025 were put in the model. Additional "model runs" were conducted for three alternative growth scenarios to 2025 (described in Chapter 3).

In addition to the *population forecasts to 2025*, the following variables were used in all scenarios run through the Oregon Housing Needs model.

Age of Household Head and Household Income. The model is based on two demographic variables that are highly correlated with housing needs: age of head of householder and household income. Household income is the key variable in determining the affordability component of housing needs. Household income and age of householder data is from the 2000 Census. Income data was held constant in 1999 dollars.

Table 4-1. Oregon Housing Needs Model
Homeowner Percentage by Age of Head of Household and Household Income

	15-24	25-34	35-44	45-54	55-64	65-74	75+
<10k	2.9%	7.9%	16.0%	25.0%	43.0%	46.1%	40.0%
10<20k	3.6%	12.7%	25.0%	37.0%	47.0%	61.0%	56.2%
20<30k	6.0%	16.6%	36.0%	45.0%	54.0%	73.2%	67.1%
30<40k	7.9%	23.9%	48.0%	53.7%	60.0%	74.4%	70.1%
40<50k	10.8%	32.9%	58.1%	62.4%	80.0%	91.0%	84.0%
50<75k	22.5%	49.9%	72.0%	82.9%	88.6%	92.1%	91.2%
75k+	32.0%	75.0%	83.0%	92.0%	96.0%	97.0%	93.0%

Soruce: *A Housing Needs Analysis Methodology and Model*, developed by the Oregon Housing and Community Services Department. Data for Version U, which is urban areas greater than 22,500 people.

Average Household Size. Albany's average household size is projected to be 2.45 in 2015 and 2.43 persons in 2025. These figures were used in all 2015 and 2025 growth scenarios run through the model.

[15] The U.S. Department of Housing and Urban Development defines affordable housing as that for which gross housing costs, including utilities, are no more than 30% of a household's gross income. State Planning Goal 10 states that "plans shall 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."

Vacancy Rates. A vacancy rate of 6% was used for owner-occupied units and 2% for renter-occupied units in all growth scenarios.

Group Quarters. Albany's group quarters population is projected to be 2% of the total population.

Housing Units Removed. An estimate of housing units removed to make way for new development varies across the growth scenarios. (See Appendix B for detailed information.)

The next steps, covered in Chapter 5, are to project needed densities by zoning district and the amount of vacant residential land.

Albany's Housing Needs by Affordability, 2005

Before looking at future need, the Oregon Housing Needs Model calculates current housing need by housing affordability, or what a household can afford without being cost-burdened (paying more than 30% of their income on housing-related expenses). The model is based heavily on income and age data as reported in the 2000 Census.

The next two tables compare Albany's projected housing need based on affordability to Albany's 2005 housing inventory for owner-occupied and rented units. The number of units in the different price ranges represent those that could be afforded at that price and are assumed to be the upper limits of affordability without a household being cost-burdened.

Table 4-2. Owner-Occupied Units Needed by Affordability in 2005

1999 Price in Model	2005 Price*	Projected Need	2005 Inventory	Units Needed (Surplus)
<$60,000	<$75,000	580	652	(72)
$60 - 90,000	$75 - 115,000	1,394	1,473	(79)
$90 - 120,000	$115 - 150,000	1,287	2,923	(1,636)
$120,000 - 150,000	$150,000 - 190,000	1,326	2,937	(1,611)
$150,000 - 225,000	$190,000 - 280,000	2,668	2,401	267
$225,000+	$280,00,000+	3,028	509	2,519
	Total	**10,283**	**10,895**	**612**

Note: The surplus includes an estimate of vacant units.

* The average residential sales price increased by an average of 4% per year between 1999 and 2005

If residents selected housing units strictly based on affordability, the model calculates Albany has a large surplus (3,200 units) of owner-occupied housing priced between $115,000 and $190,000. In 2005, Albany had enough low-priced owner-occupied housing. Given current economic trends, the model indicates the largest demand is for high-end housing priced over $280,000 (2005 dollars). Many residents that could afford a more expensive home are likely in mid-priced housing.

Comparing Albany's 2005 inventory of rental units to housing need calculated by the model, Albany had a large surplus of rental units in the mid-rent range of $430 to $664 per month, based on affordability. The table also shows the number of Section 8 vouchers issued by the Linn-Benton Housing Authority to households to make units affordable at the corresponding rent ranges. These vouchers reduce the projected need in the lower rent ranges to what is shown in the tables and increases the need in the mid-price ranges from what was predicted.

Table 4-3. Rental Units Needed by Affordability in 2005

Rent	Projected Need	2005 Inventory	Units Needed (Surplus)	Assumes # Tenant Vouchers*
$0 – 199	724	105	619	726
$200 – 429	1,541	1,559	(18)	218
$430 – 664	2,619	4,063	(1,444)	42
$665 – 909	1,612	1,964	(352)	6
$910 – 1149	1,592	682	910	
$1150 +	463	303	160	
Total	**8,551**	**8,676**	**(125)**	**992**

* Estimated number of Section 8 vouchers or similar subsidies used to lower tenant paid rents to this price point. Note: The surplus includes an estimate of 5% vacant units.

While the model accounts for the fact that not all households in 2005 want or need to spend 30% of their income on housing, the results still show current need for higher priced housing. The apparent need for higher priced housing may indicate that many Albany households prefer to spend less of their income on housing, or that Albany's housing is well priced, or that residents may not be able to find the type or size house in their price range.

Senior Rental Housing Needs in 2005. The model looks specifically at the rental housing needs of senior citizens, ages 65 to 74 and 75 and older. It appears that many seniors are on limited incomes and most require housing that is less than $665 a month.

Table 4-4. Albany's Senior Rental Units Needed by Cost*, 2005

		Householder Age 65 - 74		Householder Age 75 +	
Income**	**Rent**	**# Units**	**%**	**# Units**	**%**
<10k	**$0 - 199**	112	26.6%	295	31.8%
10k <20k	**$200 - 429**	136	32.3%	311	33.5%
20k <30k	**$430 - 664**	73	17.3%	210	22.6%
30k <40k	**$665 - 909**	65	15.5%	75	8.1%
40k <50k	**$910 – 1,149**	27	6.3%	30	3.2%
$50k +	**$1,150 +**	8	2.0%	7	0.7%
	Totals	421	31.2%	928	68.8%

* Income represents range of income needed to pay the rent and be affordable. # Units is not the same as number of households at that income due to Out Factor and vacancy factors used to arrive at # Units.

The model does not ask for data on the existing senior housing units. Staff estimated Albany had 539 independent retirement living units consisting of detached and attached housing and apartment units. Albany has a "seniors only" (persons 58 and older) affordable complex with 50 units and another 122 affordable rental units are for elderly and disabled persons only.

Albany's Housing Needs Projections to 2025

The Oregon Housing Needs Model generated housing projections to 2025 by tenure and price using Albany's county-coordinated adopted population forecast. Albany is projected to have approximately 57,030 people in 2025.

Due to the higher population growth than projected (see Chapter 3), three alternative population growth scenarios to 2025 were run through the model. The next few tables summarize the model results of all four growth scenarios. We will then focus on the county-coordinated adopted forecast (shaded), which is used to satisfy housing needs for periodic review. (Detailed model results are in Appendix B, including model calculations to 2015.)

Table 4-5. Summary of Projected Housing Need, 2005 to 2025: 4 Growth Scenarios

2025 Population Projections	Total Units Needed 2005-2025	Owner-Occupied Units	Rental Units
Adopted Forecast: 57,030	4,302	3,058	1,246
1. 1.5% AAGR: 61,093	6,012	4,056	1,956
2. 1.9% AAGR: 66,093	8,098	5,275	2,823
3. 2.2% AAGR: 70,096	9,773	6,254	3,519

Source: Albany Planning staff. AAGR=average annual growth rate.
Note: The model used the same projected household size of 2.43 for all scenarios in 2025 and a vacancy rate of 2% for owner-occupied units and 6% for rental units.

Albany is projected to need approximately 4,300 additional housing units by 2025. If Albany's population was to continue to grow by more than 2% per year, Albany might need over 9,000 new housing units over the next 20 years.

The next two tables summarize housing need by price for both owner-occupied and renter-occupied units.

Table 4-6. Owner-Occupied Units Projected By Price, 2005 to 2025

	Net Need (Surplus) by Growth Scenario			
	1999	1.50%	1.90%	2.20%
2005 Value	**Adopted Forecast**	Annual Growth	Annual Growth	Annual Growth
<$75,000	**1,436**	1,586	1,768	1,915
$75 -$115,000	**193**	312	458	574
$115 - $150,000	**(1,305)**	(1,189)	(1,048)	(934)
$150 - $190,000	**(1,068)**	(934)	(771)	(640)
$190 - $280,000	**1,624**	1,912	2,264	2,546
$280,000 +	**2,177**	2,369	2,604	2,793
Total	**3,058**	**4,056**	**5,275**	**6,254**

Note: Includes a vacancy rate of 2% for owned units as recommended by the model.

The model calculates Albany needs both low-cost housing as well as more high-cost housing. Due to the large quantity of homes in Albany's 2005 inventory valued between $115,000 and $190,000, there continues to be a surplus in this price range in 2025. The model also predicts a continued surplus of rental units with rents between $430 and $909 per month.

Table 4-7. Rental Units Projected By Price, 2005 to 2025

Rent in 1999[a] Dollars	Net Need (Surplus) by Growth Scenario: 1999 Adopted Forecast	1.50% Annual Growth	1.90% Annual Growth	2.20% Annual Growth	Tenant Vouchers [b]
$0 – 199	**854**	976	1,125	1,245	750
$200 – 429	**375**	531	721	873	240
$430 – 664	**(1,183)**	(1,044)	(874)	(737)	60
$665 - 909	**(399)**	(292)	(160)	(54)	20
$910 - 1149	**713**	812	934	1,032	
$1150 +	**887**	972	1,076	1,159	
Total	**1,246**	**1,956**	**2,823**	**3,519**	

Note: Includes a vacancy rate of 6% for rented units as recommended by the model.
[a]Rents stayed relatively constant between 1999 and 2005.
[b]Estimate number of Section 8 Vouchers or similar subsidies used to lower tenant paid rents to this price.

The next two tables show total and net housing units projected in both 2015 and 2025 based on Albany's adopted county-coordinated forecast, which projects that Albany will have 49,710 people in 2015 and 57,030 in 2025. (Similar tables for the three alternative growth scenarios are in Appendix B.)

Table 4-8. Owner Occupied Units Needed in 2015 and 2025 – County-Coordinated Population Forecast

			2015		2025	
1999 Model Values	**2005 Value**	**2005 Inventory**	**Projected Need**	**Net Need (Surplus)**	**Projected 2025 Need**	**Net 2025 Need (Surplus)**
<$60,000	<$75,000	652	1,805	1,153	2,088	1,436
$60 -$90,000	$75 -$115,000	1,473	1,440	-33	1,666	193
$90 - $120,000	$115 - $150,000	2,923	1,399	-1,524	1,618	(1,305)
$120 - $150,000	$150 - $190,000	2,937	1,616	-1,321	1,869	(1,068)
$150 - $225,000	$190 - $280,000	2,401	3,480	1,079	4,025	1,624
$225,000 +	$280,000 +	509	2,322	1,813	2,686	2,177
	Totals	**10,895**	**12,062**	**1,167**	**13,953**	**3,058**

Note: Includes a vacancy rate of 2% for owned units.

Table 4-9. Rental Units Needed in 2015 and 2025 – County-Coordinated Population Forecast

		2015		2025		
Rent Ranges	**2005 Inventory**	**Projected Need**	**Net Need (Surplus)**	**Projected Need**	**Net Need (Surplus)**	**Projected Section 8 Vouchers[a]**
$0 - 199	105	727	622	959	854	750
200 - 429	1,559	1,640	81	1,934	375	240
430 - 664	4,063	2,615	(1,448)	2,880	(1,183)	60
665 - 909	1,964	1,361	(603)	1,565	(399)	20
910 - 1149	682	1,206	524	1,395	713	
1150 +	303	1,029	726	1,190	887	
Total	**8,676**	**8,578**	**-98**	**9,922**	**1,246**	

Note: Includes a vacancy rate of 6% for rented units.
[a]Estimate number of Section 8 vouchers or similar subsidies used to lower tenant paid rents to this price.

Senior Rental Housing Need in 2025. Because the senior population (persons 65 years and older) is a growing segment of the population, the model calculates senior rental needs to 2025.

Results indicate considerable demand for senior households with incomes less than $30,000. It is estimated that Albany had less than 200 affordable senior housing units in 2000. (A new low-income senior housing complex of 40 units is planned for 2007-2008.)

Table 4-10. Senior Rental Housing Units Needed by Cost, 2025

		Householder Age 65 - 74		Householder Age 75 +	
Income*	**Rent**	**# Units**	**% of Units**	**# Units**	**% of Units**
<10k	**0 - 199**	264	28.2%	394	33.6%
10k <20k	**200 - 429**	288	30.7%	375	32.0%
20k <30k	**430 - 664**	154	16.5%	262	22.4%
30k <40k	**665 - 909**	145	15.5%	91	7.7%
40k <50k	**910 – 1,149**	55	5.8%	35	3.0%
50k +	**1,150 +**	31	3.3%	14	1.2%
Totals	**2,109**	937	44.4%	1,172	55.4%

* Income represents range of income needed to pay the rent and be affordable. # Units is not the same as number of households at that Income due to Out Factor and vacancy factors used to arrive at # Units.

The next step is to compare housing demand to the residential buildable land supply.

Housing Need by Housing Type, Price and Zoning District

The next steps are to determine if there is enough land zoned appropriately to meet projected housing need by type and price range to 2025. This includes translating the projected housing demand of 4,300 new units to 2025 into housing types and then to land needs by zoning district.

Projected Housing Types by Price

Housing choices are influenced by many factors other than what one is willing to spend, age, and household size. The following trends and regulations may influence the types of housing choices built over the next 20 years and hence the model results:

- Increased demand for "empty-nester" and senior housing as Albany's population continues to age.
- Attached single-family housing in the form of condominiums, duplexes and townhouses will increase as a percentage of all units, but the traditional detached single-family housing will continue to be the main housing type.
- Manufactured housing on private lots will increase; however, manufactured housing in parks will continue to decrease as a percentage of all housing.
- The cluster development standards should increase the number of developments that incorporate natural features and more variety in housing choices and sizes into their design.

The Housing Needs Model required an estimate by City staff of the percentage of unit types by price ranges (see Template 12, page b-18 of Appendix B). Several housing types were not specifically identified in the model. Manufactured homes on individual lots and attached single-family housing units

are considered to be single-family housing units for modeling purposes and results. The duplex category includes single-family housing units with accessory apartments because they are two units on one lot. The following table summarizes the allocation of all housing units in 2025 by housing type.

Table 4-11. Total Distribution of All Dwelling Units by Housing Type in 2025

	Single-Family Units	Manufact'd Home Park Units	Duplex Units	3-4plex Units	5+ Multi-Family Units	Total Units
Totals	14,144	1,147	2,166	790	5,627	23,874
% of Total Units	59.2%	4.8%	9.1%	3.3%	23.6%	100.0%

The model then generated the next tables, which show the net need or surplus for new housing units by housing type to 2025 and shows where surpluses are projected in certain housing price ranges.

Table 4-12. New Rental Units Needed (Surplus) to 2025

Rent	Total Units Needed	Single Family Units	Manuf. Home Park Units	Duplex Units	3-4plex Units	5+ Multi-Family Units	Tenant Vouchers *
0 - 199	854	25	29	44	67	689	750
200 - 429	375	257	13	54	(179)	230	240
430 - 664	(1,183)	(121)	(112)	(53)	(134)	(763)	60
665 - 909	(399)	(505)	11	(255)	110	240	20
910 - 1149	713	271	0	(30)	94	378	
1150 +	887	305	0	95	56	431	
Totals	**1,246**	**231**	**(60)**	**(145)**	**15**	**1,204**	
Percentage	**100%**	18.6%	-4.8%	-11.6%	1.2%	96.6%	

***Estimate number of Section 8 vouchers or similar subsidies used to lower tenant paid rents to this price.**

Table 4-13. New Owner-Occupied Units Needed (Surplus) to 2025

2005 Price	1999 Price	Total Units Needed	Single Family Units	Manuf. Home Park Units	Duplex Units	3-4plex Units	5+ Multi-Family Units
<$75k	<60k	1,436	826	395	201	5	9
75k <115k	60k <90k	193	134	(142)	188	13	0
115k < 150k	90k <120k	(1,305)	(1,494)	(2)	185	6	0
150k < 190k	120k <150k	(1,068)	(1,189)	0	111	9	0
190k < 280k	150k <225k	1,624	1,423	0	201	0	0
280k +	225k+	2,177	2,098	0	80	0	0
	Totals	**3,058**	**1,797**	**251**	**966**	**34**	**9**
Percentage		**58.8%**	100%	58.8%	8.2%	31.6%	1.1%

Table 4-14. Total New Rental and Ownership Units by Type to 2025

	Single Family Units	Manuf. Home Park Units	Duplex Units	3-4plex Units	5+ Multi-Family Units	Total Units Needed
Totals	2,029	191	821	49	1,213	4,303
% of Total Units	47.1%	4.4%	19.1%	1.1%	28.2%	100.0%

The table below generally describes the uses allowed, minimum lot sizes, maximum height, and lot coverage allowed in the zoning districts in 2005. This information was used to estimate how much land may be needed by zoning district.

Table 4-15. Albany Residential and Mixed-Use Zoning Districts and Development Standards, 2006

2005 Zoning Districts	2005 Comprehensive Plan Designations	Housing Types and Requirements Currently Allowed	Max Height Max Lot Cov.
RS-10, Res'l Single-Family	Low Density Res'l	S-family detached 10,000 sf min, duplex 14,000 min, corner lots only	30 ft. 50%
RS-6.5, Res'l Single-Family	Low Density Res'l	S-family detached 6,500 sf min, duplex 8,000 min, corner lots only	30 ft. 60%
HM-Hackleman Monteith	Low Density Res'l	S-family detached, 5,000 sf min No duplexes permitted	30 ft. 60%
RS-5, Res'l Single-Family	Low Density Res'l Medium Density Res'l	S-family detached 5,000 sf min, Attached s-family 3,500 sf/unit Duplex 7,000 sf min	30 ft. 60%
RM-5, Res'l Limited Multiple Family	Medium Density Res'l Village Center	S-family detached 5,000 sf min, Attached s-family 3,500sf/unit Duplex 7,000 sf min Multi-fam 1-bedr units 2,400sf/unit Multi-fam 2-bedr units 3,300sf/unit	30 ft. 60%
RM-3, Residential Multiple Family	High Density Res'l	S-family detached no min lot size, Attached s-family 1,800sf/unit Duplex 3,600 sf min Multi-fam 1-bedr units 1,600sf/unit Multi-fam 2-bedr units 1,800sf/unit	45 ft. 70%
MUR, Mixed Use Res'l	Medium Density Res'l Village Center	S-family detached no min lot size, Attached s-family no min lot size, Duplex 3,600 sf min Multi-fam 1-bedr units 1,600sf/unit Multi-fam 2-bedr units 1,800sf/unit	45 ft. 70%
WF, Waterfront	High Density Res'l Village Center	S-family detached no min lot size, Attached s-family 1,600sf/unit Duplex 3,600 sf min Multi-fam 1-bedr units 1,600sf/u Multi-fam 2-bedr units 1,800sf/u	85 ft. 80%
MUC, Mixed Use Commercial	Village Center	10 units/acre min. No min lot sizes for res'l developmt.	50 ft. 80%
NC and OP	Low, Med & High Density Res'l, Light Comm'l	S-family detached, S-f attached, duplexes All - 1,600 sf min	30 ft. 70 - 80%

Source: Albany Development Code, September 2006.

In 2006, Albany's owner-occupied housing consisted mostly of single-family detached housing and some attached housing. Detached single-family housing units are currently allowed in all residential zones and

most mixed-use zones. The minimum lot sizes of each zone impacts the price of the land and can affect the price of the housing units.

Housing priced between $75,000 and $115,000 in 2005 might consist of small houses on small lots (less than or equal to 5,000 square feet), older houses that need repairs, attached or condominium-style housing or a combination of these types. The zones that allow for all of these housing types are RM-5, RM-3, possibly RS-5, WF, MUR and MUC. The City may wish to look at modifying an existing single-family zoning district to allow for more attached and small lot single-family development.

Table 4-16. Owner-Occupied Units Needed by Price, 2025

2005 Price	2005 Stock	2025		House Types	Likely to Develop in These Zones:
		Projected Need	Net Need		
<$75,000	652	2,088	1,436	Old units needing repairs Attached s-f units and condos	RM-5, RM-3, HM MUR, MUC
$75 - 115,000	1,473	1,666	193	Older units Small lot and size detached s-f Attached s-f units and condos	RM-5, RM-3, RS-5, HM MUR, MUC, WF
$115 - 150,000	2,923	1,618	(1,305)	Small lot and size detached s-f Attached units and condos	RS-5, RM-5, RM-3, MUR, MUC, WF
$150 - $190,000	2,937	1,869	(1,068)	Small lot and size detached s-f Attached s-f and condos	RS-6.5, RS-5, RM-5 RM-3, MUR, WF, HD, MUC
$190 - $280,000	2,401	4,025	1,624	Detached s-f Attached s-f and condos	RS-10, RS-6.5, RS-5 RM-5, WF, HD
$280,000 +	509	2,686	2,177	Detached s-f Attached s-f and condos	RS-10, RS-6.5, RS-5 WF, HD
Total	**10,895**	**13,953**	**3,058**		

Source: Albany Planning Division and Development Code, 2006.

Mid-priced and higher-priced single-family housing is likely to be built in any of the single-family (RS) zones, and has recently been built in the multiple-family (RM) zones. The type of unit needed will most likely be correlated with the age of the householder. Older households typically prefer smaller houses and little to no yard.

Multi-family developments at different price levels could be developed in any of the RM zones, most of the village center mixed-use zones, and in other zones through planned developments over a certain size. These zones are the RM-5 and RM-3 residential zones and the following village center mixed-use zones: WF, MUR, MUC, CB, MS and ES. The higher-priced rental need can be accommodated with single-family detached or attached housing units, as well as independent senior apartments in retirement villages.

The next table generated by the model shows an estimate of how the 4,300 new housing units might be distributed by zoning district.

Table 4-17. Projected New Housing Units Needed by Type and Zoning District, 2025

	RM-3/ RMA	RM-5/ RM	RS-5	RS-6.5	RS-10, RR	URR	HM, MUR	WF, HD	MUC, Other	Total
Single Family Units	65	233	520	695	200	0	53	164	99	2,029
	3.2%	11.5%	25.6%	34.3%	9.9%	0.0%	2.6%	8.1%	4.9%	
Manufactured Dwelling Park Units	0	47	18	126	0	0	0	0	0	191
	0.0%	24.8%	9.5%	65.7%	0.0%	0.0%	0.0%	0.0%	0.0%	
Duplexes	184	238	172	142	69	0	8	0	8	821
	19.9%	25.4%	22.4%	21.9%	8.4%	0.0%	1.0%	0.0%	1.0%	
3 or 4 Units per lot	21	14	4	3	3	0	2	0	2	49
	42.3%	29.1%	8.5%	5.7%	5.8%	0.0%	4.5%	0.3%	3.8%	
Multiple Family 5 + Units per lot	478	455	10	10	0	0	0	83	177	1,213
	39.4%	37.5%	0.9%	0.9%	0.0%	0.0%	0.0%	6.8%	14.5%	
Total Units Needed	**727**	**959**	**736**	**1,014**	**271**	**0**	**63**	**247**	**286**	**4,303**

Source: Housing Needs Model results, based on staff estimates.

CHAPTER 5: RESIDENTIAL LAND SUPPLY AND DEMAND

Residential Buildable Lands Inventory

Goal 10 and ORS 197.296 require communities to inventory buildable residential lands and maintain a 20-year supply of buildable residential land within the Urban Growth Boundary (UGB). Residential lands were inventoried in 2003 and updated in August 2005 to determine the amount of available land to accommodate future housing needs. Guidelines for compiling a residential buildable land inventory are set forth in the Oregon Administrative Rules (OAR) that interpret Goal 10:

> "Buildable Land" means residentially designated vacant and, at the option of the local jurisdiction, redevelopable land within the Metro urban growth boundary that is not severely constrained by natural hazards or subject to natural resource protection measures. Publicly owned land is generally not considered available for residential use. Land with slopes of 25% or greater unless otherwise provided for at the time of acknowledgment and land within the 100-year floodplain is generally considered unbuildable for purposes of density calculations [OAR 660-008-0005(2)].

The residential buildable lands inventory includes vacant or partially-developed land zoned for residential or mixed uses in the city limits and land designated residential on the Comprehensive Plan outside the City limits in the UGB. (Land designated or zoned Open Space was not included in the residential buildable lands inventory.) Vacant[16] properties (including recorded single-family lots) and properties with further development potential ("partially-developed" land)[17] were inventoried using 2005 assessors' data and building permit data. (Note: Total acres include platted single-family lots.)

Factoring for Environmental Constraints

The next step in the land analysis was to identify and account for any environmental constraints that may affect the amount of residential development possible on a given property. City Geographic Information Systems staff calculated the area of each vacant and partially-vacant parcel constrained by floodplain, wetlands, and slopes.

> The OPEN SPACE Comprehensive Plan designation protects 74% of land identified as floodplains, wetlands and riparian corridors, accounting for 2,800 acres acres.

Land Considered Unbuildable. Land considered completely unsuitable for building,[18] including water bodies, land within a floodway, and land with slopes greater than 25 percent, was subtracted from the vacant and partially-developed acres. Residential land within the 100-year floodplain outside the city limits but in the UGB was not considered buildable for purposes of the buildable lands inventory.

Land With Reduced Development Potential. The City allows development of land within the 100-year floodplain if required state and federal permits can be secured and if the development does not diminish the flood-carrying capacity of a watercourse. Land within the 100-year floodplain within the city limits and slopes between 12% and 25% was considered to be developable at a reduced rate of 7%. For example, if a property contained 10 acres within the 100-year floodplain, 70 percent, or 7 acres, would likely be developable.

Land Containing Wetlands. Planning staff researched recent developments on lands containing wetlands (identified on Albany's Local Wetland Inventories) to determine an appropriate development factor for use in the constrained lands analysis. Since 2002, roughly 65% of wetlands were avoided (remained

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[16] Properties were considered vacant if improvement values were less than $10,000 and over 2,000 square feet.

[17] Properties greater than ¾ of an acre (32,670 square feet) with improvement values greater than $10,000 were considered partially developed. One-half acre (21,780 square feet) was subtracted from the property to account for the existing dwelling unit.

[18] There was no residentially-zoned land with a water body on it.

onsite) and 35% of wetlands were developed, with mitigation happening elsewhere onsite or offsite in a mitigation bank. (The wetlands research is in Appendix A.) Since the City adopted an incentive to retain natural features in 2003 using "cluster development,"[19] it appears that more wetlands have been avoided and retained onsite.

Table 5-1. Environmental Constraints on Vacant Land, September 2005

Zoning District	Total Vacant Acres	Environmental Constraints (in acres)						Total Developable Acres
		Wetlands	Slopes 12-25%	Slopes >25%	Floodway	Flood Fringe	Net Acres w/ Constr.	
RR	332.4	26.2	71.1	34.8	0.0	63.1	187.7	242.6
RS-10	137.1	11	19.5	7.4	0.0	20.6	56.8	111.0
RS-6.5	475.6	117.9	4.7	5.0	51.3	82.6	225.8	329.0
RS-5	362.6	110	4.2	2.2	0.0	39.8	114.5	288.2
HM	1.3	0	0.0	0.0	0.0	0.0	0.0	1.3
MUR	1.0	0	0.0	0.0	0.0	0.0	0.0	1.0
RM-5/RM*	98.8	6.4	1.9	1.4	1.1	23.8	32.6	85.0
RM-3/RMA*	16.4	0	0.1	0.2	0.2	4.4	4.8	14.7
WF	7.9	0	0.0	0.5	0.2	0.2	0.6	7.2
City Total	**1,433**	**272**	**102**	**51**	**53**	**234**	**623**	**1,080**
Outside City - Comp Plan Designation								
URR (UGB)	870.1	297.8	32.4	23.6	3.5	62.2	364.7	619.2
TOTAL	**2,303**	**569**	**134**	**75**	**56**	**297**	**988**	**1,699**

Table 5-2. Environmental Constraints on Partially-Developed Land, September 2005

Zoning District	Total Vacant Acres	Environmental Constraints (in acres)						Total Developable Acres
		Wetlands	Slopes 12-25%	Slopes > 25%	Floodway	Flood Fringe	Net Acres w/ Constr.	
RR	349.5	12.4	98.0	36.6	0.0	150.9	280.6	235.4
RS-10	122.8	10.0	19.4	5.4	0.0	22.2	53.6	100.1
RS-6.5	292.1	28.2	7.6	4.8	14.7	51.1	76.6	245.6
RS-5	16.2	0.9	1.3	1.1	0.0	16.4	17.2	8.0
HM	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
MUR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
RM-5/RM*	48.1	1.3	1.6	0.2	0.0	25.4	25.6	39.8
RM-3/RMA*	2.5	0.0	0.0	0.1	0.0	0.0	0.1	2.4
WF	2.8	0.0	0.0	0.4	0.0	0.0	0.4	2.4
City Totals	**834.0**	**52.8**	**127.9**	**48.6**	**14.7**	**266.0**	**454.0**	**633.7**
Outside City - Comp Plan Designation								
URR	755.3	161.9	69.4	59.5	3.6	58.7	313.8	535.5
TOTAL	**1,589**	**215**	**197**	**108**	**18**	**325**	**768**	**1,169**

*The RM-3 zone is to be renamed RMA (Residential Medium Density Attached) and the RM-5 zone will be renamed RM (Residential Medium Density).

The following table shows the net amount of developable residential land in Albany's UGB after factoring for environmental constraints. Environmental constraints accounted for a little over 500 acres, leaving over 3,300 acres within the UGB available for residential development.

[19] Staff analyzed development containing wetlands to determine what percentage of wetlands has been approved for mitigation. A table of this research is in Appendix A.

Table 5-3. Summary of Albany's Developable Residential Land After Factoring for Environmental Constraints, 2005

Zoning District	Vacant Land Total Acres	Partially-Developed[a] Land Total Acres	TOTAL Unconstrained Residential Land
RR	242.6	235.4	478
RS-10	111.0	100.1	211
RS-6.5	329.0	245.6	575
RS-5	288.2	8.0	296
HM	1.3	0.0	1.3
MUR	1.0	0.0	1.0
RM-5*/RM	85.0	39.8	125
RM-3*/RMA	14.7	2.4	17
WF	7.2	2.4	10
City Total	**1,080**	**634**	**1,714**
Outside City - Comp Plan Designation			
URR	619.2	535.5	1,155
TOTAL	**1,699**	**1,169**	**2,868**

[a]Properties over ¾ of an acre in size with an existing dwelling unit(s) were considered partially developed. One-half acre was subtracted from the total property size, and the remaining land, after factoring for environmental constraints, is considered developable for this analysis.
*The RM-5 and RM-3 zones are proposed to be renamed to RM (Residential Medium Density) and RMA (Residential Medium Density Attached).

In 2005, Albany had over 1,000 developable vacant residential acres within the city limits and an additional 600 acres within the UGB for a total of just under 1,700 vacant developable acres. The "remainder portions" of partially-developed land within the city limits provides another 630 acres and 530 acres in the UGB of unconstrained land, for a total of over 1,160 acres of partially-developed land.

Property Size

The size of vacant properties can limit redevelopment potential. Size is more of a concern for multi-family development. Setbacks, parking and other design standards can be challenging on smaller pieces of property, often resulting in fewer units per acre than permitted. The next table shows the total acreage of developable areas of lots both greater than one acre and less than one acre after factoring for environmental constraints.

Albany had a total of 1,375 acres of developable land in properties greater than one acre in the city limits in 2005. Over 100 acres of vacant land greater than one acre include approved, but not yet recorded single-family subdivisions in the RS-5[20] and RM-5 zones. Most of the developable areas less than one acre are recorded single-family lots.

[20] The vacant RS-5 total includes approved, but not recorded Henshaw Farms subdivision on 56 net developable acres and a phase of Bridle Springs subdivision on 17 net developable acres.

Table 5-4. Developable Vacant and Partially Developed Residential Land by Size, September 2005

		Developable Area >= 1 acre			Developable Area < 1 acre			TOTAL Buildable Acres
Comp Plan Designation	Zoning District	Vacant Acres	Part-Devel Acres	>= 1 Acre Total	Vacant Acres	Part-Devel Acres	< 1 Acre total	
LDR	RR	187.5	181.6	369.1	55	53.9	108.9	478
LDR	RS-10	89.9	55.6	145.5	21.1	44.2	65.3	211
LDR	RS-6.5	262.3	213	475.3	66.7	32.7	99.4	575
LDR/MDR	RS-5	280.2	7	287.2	8.1	0.9	9	296
VC	HM/MUR	0	0	0	2.3	0	2.3	2
MDR/VC	RM-5/RM	63.5	24.6	88.1	21.5	15.2	36.7	125
MDR	RM-3/RMA	6.2	0	6.2	8.5	2.5	11	17
VC	WF	3.3	0	3.3	3.9	2.4	6.3	10
City Totals		**893**	**482**	**1,375**	**187**	**152**	**339**	**1,714**
URR		596	503.6	1,099.6	23.2	31.9	55.1	1,155
UGB Totals		**1,489**	**985**	**2,474**	**210**	**184**	**394**	**2,868**

The last large vacant RM-3 Multiple-Family zoning district tracts have been developed with single-family detached subdivisions. Of the RM-3 land greater than one acre, there is only a total of 6.2 acres split over 4 vacant lots.

In the RM-5 Limited Multiple-Family zone, there are roughly 125 total developable acres, with 88 acres total for land in properties greater than one acre. The vacant RM-5 total includes North Albany Village and Benton Woods, two approved but not platted subdivisions creating single-family on 24 developable acres. The partially-developed total includes Blossom Crossing, an approved but not recorded single-family subdivision on 7.2 developable acres. After factoring for these subdivisions and environmental constraints, there are only three lots with developable areas larger than three acres: 3.6, 4.9 and 6.3 acres.

Density Trends and Projections

Past density trends can help predict the amount of land new housing will consume over the next two decades. State statutes require localities to analyze the housing mix and density of development to include the last five years or the last periodic review (1989), whichever is longer.

Density Trends

In the 1980s, single-family development averaged 2.9 units per gross acre and multi-family developments averaged 14.5 units per gross acre.

Between 1990 and 2006, new single-family detached subdivisions developed at an average gross density of 4 units per acre, ranging between 0.7 to 8.8 units per acre. (See Appendix A, "Albany Subdivision Activity and Density by Zone.") Multi-family developments averaged 15.4 units per acre since 1990.

Table 5-5. Density of Single-Family Subdivision Development, 1990-2006*

Comp Plan Designation	Zoning District	Acres Developed	Lots	Average Density
Low Density	RS-10	343.5	974	2.8
Low Density	RS-6.5	407	1,611	4
Low/Medium	RS-5	125.8	640	5.1
Medium Dens.	RM-5	72.4	436	6
Med./High	RM-3	30.6	224	7.3
	Totals	**1,088**	**4,314**	**3.97**

Source: Community Development Department planning case files. *September, 2006.

Over 4,300 single-family housing units were constructed on approximately 1,008 acres between 1990 and 2006, which averages 4 units per acre. Multi-family development consumed 78 acres and added over 1,310 units between 1990 and 2001. (Note: Albany added only 16 multi-family units between 2002 and 2005 and a 57-unit apartment complex on 3.55 acres was approved in early 2006, which equates to 16 units an acre.)

Table 5-6. Density of Albany's Multi-Family Development, 1990-2001

Zoning District	Acres Developed	Units	Average Density
WF	0.68	16	23.5
RM-5	49.4	778	15.7
RM-3	36	527	14.6
Totals	**86.1**	**1,321**	**15.3**

Source: Community Development Department, 2006.

Gross Density =
Total # of Units /
Total Project Area

Table 5-7. Overall Density in RM Zones, 1990-2006

Zoning District	Average Gross Density		Avg. Density
	Single-Family	Multi-Family	All Devel.
RM-3/RMA	7.3	13.9	11.3
RM-5/RM	6.0	16.7	10.0

Source: Community Development Department, 2006.

Net Density =
Total # of Units /
Net Project Area,
which excludes land dedicated to streets, parks, open space or similar public use (often equivalent to the total area in residential lots.)

Projected Densities and Development Potential

The average density of future developments is based on past trends but is projected to be slightly higher in most residential zones over the next 20-year planning period based on development trends and changes in housing choices.

The next table shows the projected gross density per acre by zoning district and total capacity of vacant land at build-out given the current zoning.

Assuming land develops at the projected densities by zoning district, Albany could accommodate over 8,100 new residential units within the city limits at build-out of the current zoning and Comprehensive Plan designations. The developable land within the UGB could accommodate over 5,000 units, assuming an average density of 4.5 units an acre.

Table 5-8. Projected Density by Zone and Build-Out Capacity of Developable Land

Comp Plan Designation	Zoning District	Projected Gross Density Per Acre	Net Developable Acres	Potential Units* at Build-Out
LDR	RR	3	478	1,446
LDR	RS-10	3	211	670
LDR	RS-6.5	4	575	2,202
LDR/MDR	RS-5	5.5	296	1,806
VC	HM	5.5	1.3	10
VC	MUR	8	1	8
MDR	RM-5/RM*	12	125	1,309
MDR	RM-3//RMA	15	17	231
VC	WF	15	10	135
VC/GC	MUC, HD, CB & Redevel.	12	27 Est.	324
Total - City			**1,741**	**8,141**
URR	Outside City	4.5	1,155	5,198
Total UGB			**2,910**	**13,454**

*Figures don't equal density per acre x total developable acres because capacity was calculated on a lot by lot basis. When actual density was known, it was used. Lots less than the average minimum lot size for single-family units were allotted one unit.

At first glance, there is enough land within the city limits to accommodate the projected housing need from 2005 and 2025. However, periodic review requires land needs be based on affordability. The next step is to determine land need by zoning district based on projected housing need by affordability.

Projected Land Need by Zoning District

The next table calculates land need by zoning district based on the projected housing units needed by housing type and price using Albany's adopted forecast of 57,030 in 2025. Projected land needs by zone are then compared with the available land to determine net land need or surplus by zoning district.

Table 5-9. Projected Land Need (Surplus) by Zoning District to 2025

	RM-3/ RMA~	RM-5/ RM~	RS-5	RS-6.5	RS-10, RR	URR	HM, MUR	WF	HD, CB MUC, Other*	Total
Projected Units Needed by Zone	747	988	724	976	310	0	63	209	286	4,018
Estimate Density/Acre	15	12	5.5	4	3	4.5	7	15	12	n/a
Acres Needed	48.5	79.9	133.8	253.5	90.5	0.0	9.0	16.5	23.8	656
Available Land~	4.1~	66.0~	296.2	574.6	689.0	1,155	2.3	9.6	27.0	2,824
Net Acres Needed	**44.1**	**13.9**	**(162.4)**	**(321.1)**	**(598.5)**	**(1,155)**	**6.7**	**6.9**	**(3.2)**	**(2,168)**

*The HD (Historic Downtown), CB (Central Business), MUC (Mixed Use Commercial), Other category estimates the number of acres that might redeveloped in these zones or other commercial zones.
~Developable areas less than one acre in the RM-3 and RM-5 zones were excluded from the Available Land total because these properties will likely develop or already have developed as single-family lots.

Residential Land Needs - Conclusions

1999 Adopted County-Coordinated Population Forecast to 2025 of 57,030 People. Assuming staff estimates for the distribution of housing by type and price, and projected density trends are reasonable, the City needs more medium-density land, but overall there is a surplus of land to accommodate projected growth to 2025. Some of the surplus in the RS-5, RS-6.5 and RS-10 zones and land in the UGB designated URR can be rezoned to meet projected housing needs to 2025 by housing type and affordability and for public facilities.

In order to meet housing needs to 2025, there will be demand for at least 50 acres of land zoned to allow medium-density housing to include multiple-family and attached single-family units (shown above in the RM-3/RMA and RM-5/RM zones). If the City averages higher densities than projected, such as 20 units an acre in the RM-3/RMA zone instead of 15 units an acre, 12 fewer acres would be needed to 2025.

Another 14 acres of mixed-use land (shown above in the HM/MUR and WF zones) is also projected, and could be accommodated with development or redevelopment in the MUC, HD, CB zones and other commercial zones such as OP (Office Professional), and NC (Neighborhood Commercial).

In the last decade, the rental housing market was responsive to the overall housing demand. Over 1,000 new apartment units were constructed in the 1990s. Land needs to be designated for multiple-family and medium-density development and policies adopted to provide land for multi-family development in order to reach projected 2025 needs.

The need for medium-density and multiple-family housing could be accommodated in the UGB on land currently designated URR or by rezoning land within the City limits. (Most of the URR land is south of Oak Creek and east of Interstate 5.) The City needs to evaluate locations most suitable for medium-density development based on transportation, utilities, adjacent land uses and environmental factors. Strategies to address the need for medium-density and affordable housing are outlined in the next chapter.

Alternative Growth Scenarios. While Goal 10 requires the City to use its adopted forecast to project housing needs, staff feels it is important to look at land needs of the alternative population growth scenarios if the City continues to grow at a faster rate than the adopted forecast.

If the City were to grow at its current pace of about 2.2% average per year, or at a slower average annual growth rate of 1.5% to 2025, a lot more medium-density land will be needed as shown in the table below. The average minimum density achieved in these zones will also affect the amount of land needed in the future.

Table 5-10. Net Acres Needed (Surplus) to 2025 using Alternative Population Growth Scenarios

	RM-3/ RMA	RM-5/ RM	RS-5	RS-6.5	RS-10/ RR	URR	HM/ MUR	WF/ HD	Other	Total
1.5% AAGR	**65.0**	**46.9**	**(114.8)**	**(243.5)**	**(498.6)**	**(1,155)**	**9.0**	**9.8**	**2.5**	**(1,879)**
1.9% AAGR	**90.5**	**87.1**	**(56.8)**	**(148.7)**	**(376.6)**	**(1,155)**	**11.7**	**13.2**	**9.6**	**(1,525)**
2.2% AAGR	**111.0**	**119.5**	**(10.2)**	**(72.6)**	**(278.6)**	**(1,155)**	**13.8**	**16.1**	**15.2**	**(1,241)**

If the City were to grow at an average annual rate of 1.5% over the next 20 years, the City may need over 100 acres of medium-density land, with 60 of that allocated to attached and multi-family housing. If the City were to average 2.2% growth per year through 2025, the City may need close to 240 acres of medium-density land.

Utilities

The water and sewer master plans indicate that water and sewer extensions are feasible for most areas in the UGB. Sewer extensions to some areas in North Albany (zoned RR) may not occur for some time due to the expense, location in the floodplain, and the limited redevelopment opportunity. Areas in the floodplain are mostly on the east side of Springhill Road and north of Highway 20, west of Walker Lane and south of the railroad tracks.

Public Uses

Some of the available residential land will likely be needed for new public schools and parks, as well as for churches and assisted living facilities. An estimate of 50 acres of land in the East I-5 area will be needed for a new school and neighborhood park. School enrollment projections indicate there may be need for both an elementary and a middle school in the Oak Creek area. The City's Parks Master Plan proposes a 30- to 50-acre site in the Oak Creek area for a community park with athletic fields.

Some of the land designated for residential uses [Urban Residential Reserve (URR)] in the urban fringe may also be needed for additional commercial or industrial uses.

There is enough land within the city limits and urban fringe to accommodate any schools, parks and other non-residential needs to 2025.

Monitoring Albany's Housing and Residential Land Needs to 2025

Population Trends. In order for Albany's Comprehensive Plan to remain current and responsive to Albany's changing demographics and population, the City will need to evaluate population trends every few years. Given the higher population growth trends since the adoption of the county-coordinated forecast, it is likely that the county-coordinated forecast will need to be updated within 5 years. This analysis already looked at several alternative population growth scenarios to 2025 (p. 31) and potential housing and land needs (Table 5-10 above).

Housing Needs. The Planning Division will monitor building permits annually to assess the types and prices of housing units being constructed and will compare this with the projected housing needs.

Residential Land Needs. The residential buildable lands inventory will need to be evaluated against housing trends and projections and updated at least every three years.

The Comprehensive Plan policies related to housing and growth management should be evaluated every three years and updates made as necessary, to account for changes in land needs or housing types projections.

CHAPTER 6: ALBANY'S HOUSING STRATEGY, MEETING HOUSING NEEDS TO 2025

This is the critical component of any housing needs analysis. The strategy ties into the City's Strategic Plan and will set goals and objectives for achieving Albany's housing needs.

Challenges

If the housing model projections are representative of Albany's future housing needs, the City may be faced with the following challenges over the next 20 years:

- How and where to zone and "protect" land for affordable rental and ownership housing as well as multiple-family housing at all price levels.
- Ensuring new medium-density housing is compatible with our existing neighborhoods, meets community values, and become great neighborhoods.
- How to encourage developers to build what Albany needs (by price/affordability), rather than the products they are comfortable building.
- How to repair or replace substandard housing units.
- How to maintain and improve the quality and desirability of Albany's older (constructed before 1950) and "middle-aged" (constructed between 1950 and 1980) housing stock and neighborhoods in order to avoid pockets of rental and deteriorating housing ("regeneration and rebirth").
- How to continue to create and sustain Albany's great neighborhoods.
- How to create a variety of housing types and incomes in neighborhoods.
- How to creatively address the potential changes needed to meet these challenges.
- How to encourage effective partnerships to increase funding for low-income housing and provide responsive, coordinated and effective housing choices and services.

Goals

- Create and sustain a city of diverse neighborhoods where all residents can find and afford the values, lifestyles, and services they seek (Albany Strategic Plan, 2005).
- Ensure there is an adequate supply of residentially zoned land in areas accessible to employment and public services; to provide a variety of choices regarding type, location, density, and cost of housing units commensurate to the needs of city residents (Current Comprehensive Plan goal).

Objectives

The City's Strategic Plan already acknowledges several of the challenges noted above with the following Great Neighborhood objectives:

- *Affordable Housing:* Decrease the percentage of households spending more than 30% of income on housing and utilities from 34% in 2000 to 30% by 2010.
- *Tenure:* Increase owner-occupied households from 60% in 2000 to the statewide average by 2010 (Note: the state's average was 64% in 2000).
- *Housing Conditions:* Decrease reported property code violations by 20% in 2010.
- *Historic Assets:* Maintain and increase the value and attraction of Albany's historic assets.

- *Environment:* Define and achieve state and community benchmarks related to the restoration and/or protection of natural resources.

Additional Objectives:

- Increase neighborhood stability.
- Increase the variety in types of housing choices within Albany.
- Improve the distribution of housing types within planning sectors, within elementary school districts, and within neighborhoods.
- Provide housing that is targeted to the demographics of major employment centers in close proximity.
- Improve and add to the city's "toolbox" for affordable housing.
- Increase the supply of affordable housing to include a range of unit sizes and types.
- Increase the supply of affordable housing near public transportation, village centers, and employment centers.
- Improve the livability, quality, long-term life expectancy, and maintenance needs of substandard rental and owner-occupied housing units through rehabilitation or redevelopment programs.
- Provide relocation opportunities and assistance to residents when substandard housing units are rehabilitated or replaced.

Recommended Implementation Strategies

The following implementation strategies are recommended to help meet several of the City's Strategic Plan objectives, including providing housing that is safe and affordable to all of Albany's residents. These recommendations are not binding.

1. <u>Ensure There is Enough Land to Meet Albany's Housing Needs.</u>

The City is doing the following to ensure there is enough land to meet Albany's needs for medium-density and multiple-family development:

a. *Determine suitable locations for at least 50 acres of medium-density land that allows multiple-family units and 15 additional acres of medium-density or mixed-use land that allows for a variety of housing types.*

   New medium- to high-density development (8 to 30 units a gross acre) should be located on streets classified as major collectors or arterials. Ideally these developments will be close to transit routes, services and jobs. The village center concept was created to accommodate medium-density and mixed-income housing that supports commercial centers and reduces vehicle trips.

   - Evaluate the housing types allowed and development standards in the Village Center zoning districts.
   - Evaluate the housing types allowed and development standards in the RM-3 and RM-5 zoning districts.
   - Identify areas inside and outside the city limits for future residential medium-density land and future village centers. (Note: commercial land needs should be considered when discussing the MUR and MUC zones.)

Actions: Staff has identified a future mixed-use village center node in the Oak Creek area plan for medium-density residential land and mixed-use land. Staff is evaluating land in the East I-5 plan area that could be designated medium density.

- Evaluate how to encourage a mix of affordable housing, rather than just market-rate and high-end housing in village centers.

b. *Consider strategies for developing mixed-income neighborhoods in new developments.*

- Consider requiring a minimum percentage of new renter and owner-occupied units to be more affordable to low-income households.
- Consider requiring all new developments over a certain size to have a percentage of multiple-family units and/or affordable units.
- Consider allowing and encouraging accessory apartments in new and existing neighborhoods (in new buildings).

c. *Review Housing Types and Development Standards Allowed by Zone to Encourage the Development of Affordable Housing.*

Multiple-Family. Currently, detached single-family housing is allowed in all zones. Consequently, a large portion of our RM land has recently been developed with detached single-family neighborhoods: Lexington, Coastal Crossing, Blossom Crossing (in North Albany off of Blossom Lane), North Albany Village, and a few Marion Street subdivisions. Even if the City zones more RM land, there is no guarantee that the land will be developed with multi-family units without changes to the uses allowed.

- Consider using minimum densities in the RM zones and/or no longer allowing detached single-family residents in one or more RM zones.
- Explore public-private partnerships and/or incentives for developing affordable rental housing, particularly low-income rental housing.
- Evaluate ways to ensure the development of great neighborhoods at all income levels.

Attached Housing. Attached single-family housing is currently allowed in the following zones: RS-5, RM-5, RM-3, MUR, Waterfront and MUC. However, the development standards in these zones may not be adequate (e.g., the minimum lot width may be too high).

- Evaluate where it is appropriate to allow attached housing developments and evaluate the development standards to ensure attached housing can be built.
- Evaluate ways to ensure the development of great neighborhoods.

Development Standards. Lot size typically impacts the price of lots and may affect the size of housing units allowed and the overall price of housing units.

- Evaluate minimum lot sizes and setbacks, maximum heights and lot coverage of all zones.
- Evaluate compatibility standards, particularly for multiple-family developments and infill sites.
- Evaluate all mixed-use zones, such as MUR and MUC, and determine if maximums should be set on the amount of land that can be used for commercial or residential uses.

2. Create and Sustain Great Neighborhoods for All Residents

a. Affordable Housing Actions

In order to provide for the long-term self-sufficiency of Albany's low- and moderate-income households, the issue of affordable housing must be addressed in a comprehensive manner. In addition to the land use related actions already identified, the following actions may help meet the objectives of decreasing the percentage of households spending 34% of their income on housing and utilities in 2000, to 30% of their income on like expenses in 2010.

- Provide more economic opportunities for Albany residents by improving the local economy and attracting more "family wage" jobs to Albany.
- Support efforts by the Albany Partnership for Housing and Community Development, the Linn-Benton Housing Authority, Habitat for Humanity, the Community Services Consortium, and other local agencies to provide affordable housing, financial assistance, and services to Albany's moderate-, low- and very-low-income households; for the elderly; and for Albany's special needs populations.
- Pursue Community Development Block Grants (CDBG) as projects and needs arise.
- Prepare for becoming an "entitlement community" under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) program. Develop a plan for how CDBG funds will be used - including prioritizing the City's needs and what programs and agencies can be supported with the funds.

b. Maintaining the Quality and Safety of Albany's Existing Housing Stock.

There are isolated areas of substandard housing in Albany. Housing ranges from older mobile and manufactured homes to site-built homes over 50 years old that have been poorly maintained over the years. How does the Albany community plan to replace or rehabilitate these older mobile homes and houses and reuse mobile home park sites?

- Identify substandard homes, apartments and pockets of deteriorated housing.
- Identify areas with a concentration of very-low income households.
- Identify and evaluate areas within the City that lack water, sewer or improved streets for potential infrastructure funding (through grants).
- Develop a focused investment strategy for neighborhoods in need of assistance with upgrading and improving the infrastructure (streets, sidewalks, street lighting, parks), in addition to the housing units.
- Monitor the effectiveness of the housing and maintenance code and enforcement program adopted in 2006 to address substandard housing issues.
- Protect manufactured and mobile home park residents from displacement without relocation assistance.
- Identify the needs of residents of mobile home parks and other substandard housing. Connect them to existing programs and service agencies and/or develop new programs to improve the lives and housing of these residents.
- Support the location of amenities and services that support great neighborhoods: schools, daycare, daily goods and services.

c Workforce Housing

- Work with the Community Leadership Roundtable to better understand the demographics and housing preferences of Albany's workforce.

Albany's New Housing Units by Type, 1990 to 2005

Unit Type	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	TOTAL	% Mix
SFR	75	93	123	180	142	134	145	233	248	151	198	263	406	380	465	507	**3,743**	58.7%
Duplex Units	14	12	28	4	20	16	10	36	52	14	10	20	12	18	28	12	**306**	4.8%
3,4-Plex	3	0	3	3	16	4	8	10	13	53	0	0	0	0	0	0	**113**	1.8%
Apartments	0	29	56	68	221	137	12	158	162	162	100	101	0	0	0	5	**1,211**	19.0%
Townhouse	na	2	0	2	0	0	0	0	0	0	0	0	0	0	0	4	**8**	0.1%
Manuf. Homes																		
in Parks*	48	13	27	86	157	99	44	40	39	19	7	15	6	16	13	7	**636**	10.0%
on Lots	na	39	30	39	28	25	23	48	25	26	20	12	17	15	12	5	**364**	5.7%
Total New Units	**140**	**188**	**267**	**382**	**584**	**415**	**242**	**525**	**539**	**425**	**335**	**411**	**441**	**429**	**518**	**540**	**6,381**	100%
Man Home Park Replacements*					-1	-11	-7	-6	-7	-7	-1	-15	-6	-16	-13		**-90**	
Res.Demolitions	-12	-10	-1	-4	-5	-21	-15	-10	-6	-19	-7	-6	-4	-10	-10		**-140**	
Net New Units	**138**	**178**	**266**	**378**	**578**	**383**	**220**	**509**	**526**	**399**	**327**	**390**	**431**	**419**	**508**	**540**	**6,190**	

*Demolition and manufactured home replacements data not available.

1990 to 1999, New Construction

Unit Type	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	TOTAL	% Mix
SFR	75	93	123	180	142	134	145	233	248	151	**1,524**	41.1%
Duplex Units	14	12	28	4	20	16	10	36	52	14	**206**	5.6%
3,4-Plex	3	0	3	3	16	4	8	10	13	53	**113**	3.0%
Apartments	0	29	56	68	221	137	12	158	162	162	**1,005**	27.1%
Townhouse	na	2	0	2	0	0	0	0	0	0	**4**	0.1%
Manuf. Homes												
In Parks*	48	13	27	86	157	99	44	40	39	19	**572**	15.4%
on Lots	na	39	30	39	28	25	23	48	25	26	**283**	7.6%
Total New Units	**140**	**188**	**267**	**382**	**584**	**415**	**242**	**525**	**539**	**425**	**3,707**	100%
Man Home Park Replacements*					-1	-11	-7	-6	-7	-7	**-39**	
Res.Demolitions	-12	-10	-1	-4	-5	-21	-15	-10	-6	-19	**-103**	
Net New Units	**138**	**178**	**266**	**378**	**578**	**383**	**220**	**509**	**526**	**399**	**3,575**	

*Demolition and manufactured home replacements data not available.

2000 to 2005 New Construction

Year	**2000**	**2001**	**2002**	**2003**	**2004**	**2005***	**Total**	**%**
SFR	198	263	406	380	465	507	**2219**	85.7%
Duplex Units	10	20	12	18	28	12	**100**	3.9%
3,4-Plex	0	0	0	0	0	0	**0**	0.0%
Apartments	100	101	0	0	0	5	**206**	8.0%
Townhouse	0	0	0	0	0	4	**4**	0.2%
Manuf. Homes								
in Parks*	7	15	6	16	13	7	**64**	2.5%
on Lots	20	12	17	15	12	5	**81**	3.1%
Total New Units	**335**	**411**	**441**	**429**	**518**	**540**	**2674**	100%
Man Home Park Replacements*	-1	-15	-6	-16	-13	*	-51	
Res. Demolitions	-7	-6	-4	-9	-5	*	-31	
Net New Units	**327**	**390**	**431**	**419**	**508**	**540**	**2615**	

*Demolition and manufactured home replacements data not available.

Albany's Manufactured Home Parks – # Units, Value of Space Rents (March, 2004)

PARK NAME	SITEADDR	PHONE	# Units	Records	RENT	UTILITY	VALUE	MORT EQUIV	ASSUMED
PERIWINKLE MOBILE PARK	1010 GEARY ST SE	926-0700	37	36	$290	-$48.00	$242	$30,784	*$31,000*
ALBANY RV & TRAILER PARK	1197 CENTURY DR NE	928-8532	45	21	$319	-$48.00	$271	$34,473	*$34,000*
CORAL GARDENS	1200 SALEM AVE SE		20	19	$300		$300	$38,163	*$30,000*
WOODLAND PARK	1415 SALEM AVE SE		21	21	$300		$300	$38,163	*$30,000*
SHOREWOOD ESTATES	1905 WAVERLY DR SE	926-9787	102	99	$315	-$48.00	$267	$33,965	*$34,000*
THREE LAKES ESTATES	2151 THREE LAKES RD SE	928-2812	96	83	$305	na	$305	$38,799	*$39,000*
ROSEWOOD ESTATES	300 WESTERN AVE SE	812-1559	77	70	$315	na	$315	$40,071	*$40,000*
PACIFIC COURT	3419 PACIFIC BLVD SW		25	20	$300		$300	$38,163	*$35,000*
EDGEWOOD MOBILE HOME PARK	3800 S MOUNTAIN VIEW DR SE	926-8844	151	147	$315		$315	$40,071	*$40,000*
COLUMBUS GREENS ESTATES	5050 COLUMBUS ST SE	928-5163	268	249	$325	na	$325	$41,343	*$41,000*
OAK VIEW TERRACE	777 COLLEGE PARK DR SW	928-4885	105	90	$315		$315	$40,071	*$40,000*
MAPLE COURT	868 NORTH ALBANY RD NW		18	18	$315		$315	$40,071	*$40,000*
HEATHERDALE MOBILE VILLAGE	950 AIRPORT AVE SE	926-6360	95	81	$320	-$48.00	$272	$34,601	*$35,000*
	AVERAGES		**1060**	**954**	**$310**		**$296**	**$37,595**	

Mortgage Equivalent computed as (rent - utilities) x 12 months x 30 years / 2.83 historic income to mortgage potential.

Utility represents the average water and sewer cost per unit for parks that pass that cost to the tenant.

NA indicates individual billing for each space not included in space rent.

Blanks indicate lack of available data.

Water and Sewer Rates			**WATER**			**SEWER**		
SITEADDR	**# Units**	**Notes**	**# units**	**Ave. bill**	**Unit cost**	**# units**	**Ave. bill**	**unit cost**
868 NORTH ALBANY RD NW			N/A					
300 WESTERN AVE SE		separate meters						
1415 SALEM AVE SE	31	2 meters for 31	31	$625.00	$20.16	31	$843	$27.19
1010 GEARY ST SE	37	No water meter				37	$918	$24.81
1700 PERIWINKLE CIR SE	33		33	$370.50	$11.23	33	$650	$19.70
2151 THREE LAKES RD SE		separate meters						
3419 PACIFIC BLVD SW	25		25	$840.00	$33.60	25	$830	$33.20
3800 S MOUNTAIN VIEW DR SE	153		153	$3,799.00	$24.83	153	$3,640	$23.79
777 COLLEGE PARK DR SW		separate meters						
5050 COLUMBUS ST SE	268					268	$6,883	$25.68
1905 WAVERLY DR SE	102	No water meter				102	$2,530	$24.80
950 AIRPORT AVE SE	112	H20 winter ave $1833., summer $2963.	112	$2,398.00	$21.41	112	$2,762	$24.66
1197 CENTURY DR NE	44	No water meter				44	$1,091	$24.80
1200 SALEM AVE SE			N/A					
		TOTALS	354	$8,032.50	**$22.69**	805	$20,147	**$25.03**

Albany Apartment Complex Information – Units and Rents

Complex Name	Zone	Site Address	# Units	Number of Units Reported by Price Range							Total Rent Collected	Total Value	Rent as % of Value	Factor	*Calc'd Rent*
				$0-199	$200-429	$430-664	$665-909	$910-1149	$1150+	Total					
American Village	RM-5	505 27TH AVE SE	26			26				26	$12,360	$941,790	1.31%		
Barrington Square	RM-5	1801 27TH AVE SE	12			*12*				*12*		$415,700		1.47	*$509*
Blazer Apts	RM-3	872 BELMONT ST SW	88			88				88	$52,320	$3,821,7	1.37%		
Briarwood	RM-3	926 5TH AVE SE	14		14					14	$5,810	$492,960	1.18%		
Brookshore Apts	RM-5	1539 15TH AVE SE	124			124				124	$56,340	$4,132,5	1.36%		
Cape Cod Apts	LE	417 LYON ST SE	10		*10*					*10*		$214,500		1.53	*$327*
Cape Lee Apts	RM-3	3222 N SHORE DR SE	28			28				28	$13,440	$1,071,7	1.25%		
Carolina Gabels	RM-3	1001 CHICAGO ST SE	10		*10*					*10*		$226,280		1.13	*$257*
Clayton Meadows Apts	RM-3	2080 QUEEN AVE SE	50		32	18				50	$20,744	$1,275,2	1.63%		
Cotton Wood Manor	RM-3	1081 CHICAGO ST SE	36		36					36	$14,340	$1,228,3	1.17%		
Country Village	RR	261 TO 363 COUNTRY	30				*30*			*30*		$1,566,1		0.00	*$0*
Edwards West	HM	1015 5TH AVE SW	18		18					18	$7,200	$545,150	1.32%		
El Faisan	HM	819 18TH AVE SW	6			6				6	$3,150	$258,010	1.22%		
Evergreen Acres	RM-5	2255 QUEEN AVE SE	43			43				43	$21,600	$1,691,8	1.28%		
Geary St Apts	RM-5	1533 GEARY ST SE	24			24				24	$11,060	$1,138,5	0.97%		
Hazel Wood Apts	RM-3	1837 QUEEN AVE SW	21		21					21	$8,215	$683,870	1.20%		
Heatherstone Apts	RM-5	1830 THURSTON ST	38		19	19				38	$16,150	$1,024,6	1.58%		
Hill House Apts	RM-5	1900 HILL ST SE	40		8	32				40	$11,568	$1,612,6	0.72%		
Holly Square Apts	RM-5	750 QUEEN AVE SE	40		14	26				40	$8,090	$1,044,1	0.77%		
Jackson Court	RS-	1856 JACKSON ST SE	10			*10*				*10*		$395,500	0.00%	0.99	*$392*
Jansen Manor	ES	1015 ELM ST SW	32		8	24				32	$14,440	$857,120	1.68%		
Jefferson Lofts	WF	125 Jefferson ST NE	16			16				16					
Kensington Square	RM-3	1125 PINE MEADOW	28			24	4			28	$16,288	$1,397,9	1.17%		
Kingsman Apts	RM-3	919 20TH AVE SW	10			*10*				*10*	$4,400	$352,740	1.25%		*$440*
Knox Butte Apts	RM-5	3811 KNOX BUTTE RD	95			*27*	68			*95*	$64,200	$4,048,9	1.59%		
Lakeside Manor	RM-3	2730 7TH AVE SE	48			48				48	$29,280	$2,260,5	1.30%		
Linden Wood Apts	RM-3	1042 BELMONT AVE	152		149	3				152	$43,755	$2,186,1	2.00%		
Madison House	RS-	820 34TH AVE SE	16			*16*				*16*		$579,900		1.29	*$468*
Madison Quint House	RM-3	926 4TH AVE SE	10		10					*10*		$213,000		1.29	*$275*
Manchester Manor	RM-5	720 QUEEN AVE SE	30			30				30	$16,050	$1,183,0	1.36%		
Maple Court	RM-3	810 18TH AVE SW	10		5	*5*				*10*	$4,125	$392,720	1.05%	1.29	*$507*
Maple Creek Apts	RM-5	622 32ND AVE SE	40		16	16	8			40	$14,900	$1,321,6	1.13%		
Marion Commons	RS-	2220 JACKSON ST SE	24			24				24	$12,600	$974,750	1.29%		
Meadowgreen	RM-5	424 26TH AVE SE	28			28				28	$15,720	$1,015,3	1.55%		
Metro Capri	HM	908 FERRY ST SW	12			*12*				*12*		$434,390		1.29	*$467*
Metro Plaza	HM	430 6TH AVE SW	12		*12*					*12*		$375,140		1.29	*$403*
Millwood Manor	RM-3	2550 14TH AVE SE	46		46					46	$9,200	$1,363,1	0.67%		
Modern Acres	RM-3	3410 PACIFIC BLVD	44		22	22				44		$985,720	0.00%		
Muffin/Singleton	RM-3	525 13TH AVE SE	14		*14*					*14*		$366,200		1.29	*$337*
New Heritage	RM-3	2148 GEARY ST SE	100			100				100	$35,175	$4,876,2	0.72%		
Oak Crest Apts	RM-5	1111 OAK ST SE	33		20	13				33	$14,080	$1,535,9	0.92%		
Oak Plaza Apts	RM-3	1265 SALEM AVE SE	22		22					*22*		$396,990		1.29	*$233*
Park Village	RM-5	525 24TH AVE SE	84		84					*84*		$1,798,9		1.29	*$276*
ParkRose	RM-5	1948 6TH AVE SE	18		2	16				18	$9,427	$0			
Parkside Court Apts	RM-5	705 24TH AVE SE	40	8	32					40	$9,923	$1,267,2	0.78%		
Periwinkle Creek	RM-3	2070 Queen Ave SE	80		12	68				80	$35,777	$1,880,1	1.90%		

				Number of Units Reported by Price Range											
Complex Name	**Zone**	**Site Address**	**# Units**	**$0-199**	**$200-429**	**$430-664**	**$665-909**	**$910-1149**	**$1150+**	**Total**	**Total Rent Collected**	**Total Value**	**Rent as % of Value**	**Factor**	***Calc'd Rent***
Periwinkle Place	RM-5	1700 Periwinkle Cir SE	32		25	7				32	$12,475	$0			
Pinemeadow Village	RM-3	2185 PINE MEADOW	142			126	16			142	$91,910	$6,013,1	1.53%		
Queen Oaks	RM-5	1820 GEARY ST SE	48		24	24				48	$20,400	$1,706,1	1.20%		
Queens Trace	RS-	810 19TH AVE SE	16		16					16	$6,800	$650,320	1.05%		
Redwood Square Apts	RM-5	2221 WAVERLY DR SE	58			50	8			58	$37,060	$2,946,0	1.26%		
Riverbank	RS-	1525 7TH AVE SW	12			*12*				*12*		$479,420		1.29	*$515*
Rosewood Apts	RM-5	719 19TH AVE SE	32			32				32	$14,720	$992,680	1.48%		
Royal Hill Apts	RM-5	2262 HILL ST SE	16			*16*				*16*		$650,420		1.29	*$524*
Santiam Terrace	RM-3	855 CHICAGO ST SE	56		28	28				56	$23,016	$1,625,3	1.42%		
Sheridan Plaza	HM	208 5TH AVE SE	32			32				32	$16,800	$1,100,3	1.53%		
Sherman Oaks Apts	RM-5	2428 OAK ST SE	48			48				48	$33,855	$2,189,1	1.55%		
Singleton II	RM-3	605 13TH AVE SE	10		*10*					*10*		$291,260		1.29	*$376*
Songbird Village	RM-5	215 21ST ST SE	48		27	21				48	$20,118	$0			
South Shore	RM-3	3265 S SHORE DR SE	12		12					12	$4,800	$552,590	0.868		
Springwood Manor	RM-3	1214 34TH AVE SE	79		24	55				79	$35,245	$2,486,5	1.42%		
Squire Apts	RS-	2603 4TH AVE SE	11		11					11	$3,190	$258,600	1.233		
Stadium Apts	RM-3	2215 ELM ST SW	11		11					11	$4,125	$363,630	1.134		
Sunrise Apts	RS-	732 19TH AVE SE	12		8	4				12	$5,380	$423,730	1.269		
Sunrise Pointe	RM-5	3202 JACKSON ST SE	104			104				104	$82,048	$4,920,2	1.67%		
The Lair	HM	627 3RD AVE SE	6			6				6	$3,000	$232,100	1.29%		
The Maples	RM-	625 34TH AVE SE	40		16	16	8			40	$20,200	$1,375,1	1.47%		
The Meadows Apts	RM-3	1867 21ST AVE SE	152			134	18			152	$76,670	$7,729,0	0.99%		
The Oaks	RM-5	1430 GEARY CIR SE	124		60	64				124	$56,375	$4,942,8	1.14%		
The Park	RM-3	1861 21ST AVE SE	76			76				76	$40,624	$2,692,1	1.51%		
The Premier	RM-5	1805 CLAY ST SE	44			*44*				*44*		$2,241,9		1.29	*$657*
The Red Building	LE	505 LYON ST SE	11		*11*					*11*		$296,600		1.29	*$348*
The Shadows	RM-3	3141 N SHORE DR SE	12		12					12	$5,100	$514,050	0.992		
The Sheffield	RM-3	725 DAVIDSON ST SE	35		9	26				35	$15,585	$1,110,8	1.40%		
Timberlinn	RM-5	3805 WILLAMETTE	28		26	2				28	$10,220	$585,520	1.75%		
Twin Oaks Apts	RS-	2602 SALEM AVE SE	15		15					15	$5,700	$387,820	1.47%		
Valley Pointe Apts	RM-5	5001 PACIFIC BLVD	128			128				128	$65,780	$5,241,6	1.25%		
Villa Capri Apts	RM-3	1163 GEARY ST SE	32		12	20				32	$14,300	$1,187,4	1.20%		
Waverly Lake Apts	RM-3	2321 SALEM AVE SE	18		18					18	$6,950	$477,800	1.45%		
Waverly Park Terrace	CC	814 BRADLEY ST SE	14			14				14	$6,915	$532,100	1.30%		
Waverly Square	RM-5	1505 WAVERLY DR SE	80			68	12			80	$46,920	$3,523,5	1.33%		
Waverly Terrace	CC	410-446 ERMINE ST SE	16			*16*				*16*		$649,140		1.29	*$523*
Wedge Wood Apts	RM-5	827 WAVERLY DR SE	16		16					16	$6,240	$430,790	1.45%		
West Queen Gardens	RM-3	1718 17TH AVE SW	18			18				18	$8,370	$703,580	1.19%		
West Side Villa	RM-3	902 22ND AVE SW	30			25	5			30	$16,700	$1,072,8	1.56%		
Willet Apts	RM-5	808 QUEEN AVE SE	16			16				16	$7,920	$598,440	1.32%		
Willow Glen Apts	RM-5	2467 QUEEN AVE SE	38			38				38	$20,990	$1,943,9	1.08%		
Young Apts	HM	628 FERRY ST SW	10			10				10	$4,750	$390,440	1.216		
	RM-5	1090 24TH AVE SE	10			*10*				*10*		$407,190		1.29	*$525*
	RM-5	1101 CENTURY DR NE	10		*5*	*5*				*10*		$243,410		1.29	*$314*
	MS	1127 6TH AVE SE	12		*12*					*12*		$338,640		1.29	*$364*
	RM-3	1306 BELMONT AVE	14			*14*				*14*		$885,000		1.00	*$632*
	RM-3	1439 7TH AVE SE	5		*5*					*5*		$0		1.29	*$0*

				Number of Units Reported by Price Range											
Complex Name	**Zone**	**Site Address**	**# Units**	**$0-199**	**$200-429**	**$430-664**	**$665-909**	**$910-1149**	**$1150+**	**Complex Name**	**Total Rent Collected**	**Total Value**	**Rent as % of Value**	**Factor**	***Calc'd Rent***
	RM-3	1460 6TH AVE SE	8		*8*					*8*		$0		1.29	*$0*
	RS-	1856 JACKSON ST SE	10			10				*10*		$380,000		1.29	*$490*
	RM-5	1925 WAVERLY DR SE	16	16						*16*		$0		1.29	*$0*
	RM-5	2001 FERRY ST SW	28			*28*				*28*		$1,258,6		1.29	*$580*
	RM-5	2006 SALEM AVE SE	9				*9*			*9*		$504,200		1.29	*$723*
	RM-3	2030 WALNUT ST SW	6		*6*					*6*		$106,940		1.29	*$230*
	HD	209 1ST AVE W	5			*5*				*5*		$190,695		1.29	*$492*
	CB	212 1ST AVE E	5		*5*					*5*		$88,690		1.29	*$229*
	RS-	2174 JACKSON ST SE	8				*8*			*8*		$438,000		1.29	*$706*
	CB	222 1ST AVE E	20		20					*20*		$360,140		1.29	*$232*
	MUR	222 JACKSON ST SE	5			*5*				*5*		$210,960		1.29	*$544*
	RS-	2278 JACKSON ST SE	5			*5*				*5*		$181,690		1.29	*$469*
	HM	228 6TH AVE SE	5			*5*				*5*		$195,150		1.29	*$503*
	HD	230 1ST AVE W	5		5					*5*		$118,657		1.29	*$306*
	LE	230 LYON ST SW	13		*13*					*13*		$392,430		1.29	*$389*
	MUR	234 THURSTON ST SE	5		*5*					*5*		$146,830		1.29	*$379*
	OP	2435 16TH AVE SE	7		*7*					*7*		$215,200		1.29	*$397*
	RS-	2505 4TH AVE SE	8	*8*						*8*		$108,610		1.29	*$175*
	RM-5	2521 MAIN ST SE	6				*6*			*6*		$310,500		1.29	*$668*
	RM-5	2526 OAK ST SE	8			8				*8*		$309,804		1.29	*$500*
	RM-5	2560-96 16TH AVE SE	10				*10*			*10*		$805,000		1.00	*$805*
	Rs-	2907-25 21ST SE	6				*6*			*6*		$568,550		1.00	*$948*
	MS	301-317 MAIN ST, 1100	32	*32*						*32*		$264,710		1.29	*$107*
	HM	305 6TH AVE SE	7			*7*				*7*		$305,220		1.29	*$562*
	RM-5	330 BURKHART ST SE	7		*7*					*7*		$0		1.29	*$0*
	OS	330 DENVER ST NE	5			5				*5*		$237,092		1.29	*$612*
	LI	3523 PACIFIC BLVD	8				*8*			*8*		$415,700		1.29	*$670*
	RM-3	403 MADISON ST SE	6			*6*				*6*		$238,550		1.29	*$513*
	HM	417 6TH AVE SE	10		*10*					*10*		$184,710		1.29	*$238*
	HM	418 5TH AVE SW	7		*7*					*7*		$186,370		1.29	*$343*
	HM	430 4TH AVE SW	6		*6*					*6*		$136,480		1.29	*$293*
	HM	431 MONTGOMERY ST	6		*6*					*6*		$194,860		1.29	*$419*
	RR	480 TO 524 S	12			12				*12*		$584,876		1.29	*$629*
	HM	515 6TH AVE SE	5	*5*						*5*		$42,060		1.29	*$109*
	HM	634 CALAPOOIA ST	5			*5*				*5*		$186,020		1.29	*$480*
	HM	697 JEFFERSON ST SE	10		*10*					*10*		$186,880		1.29	*$241*
	HM	710 5TH AVE SW	10		*10*					*10*		$317,890		1.29	*$410*
	RM-3	727 12TH AVE SE	10			*10*				*10*		$416,310		1.29	*$537*
	LE	731 LYON ST SE	7		*7*					*7*		$178,930		1.29	*$330*
	RM-3	805 12TH AVE SE	9	*9*						*9*		$121,510		1.29	*$174*
check address	HM	810 QUEEN AVE SE	10			*10*				*10*		$357,840		1.29	*$462*
	RM-5	815 MORSE AVE SW	15				*15*			*15*		$862,280		1.29	*$742*
	HM	830 12TH AVE SE	5			*5*				*5*		$236,000		1.29	*$609*
		Totals	**3,911**	**78**	**1,201**	**2,393**	**239**	**0**	**0**	**3,911**		**Average**	**1.26%**		
												Median	**1.28%**		

Subdivision Activity and Density by Zone

FILE NUMBER	SUBDIV NAME	LOCATION	CO.	ZONE	TENT. Appr'l	# new lots Recorded	Bldg Permits Issued	ACRES Gross	ACRES Net	DENSITY Gross	DENSITY Net	LOT SIZE Ave.	LOT SIZE Min.	LOT SIZE Max
SD-01-04	Coastal Crossing	Goldfish Farm Road	L	RM-3	99	99	0	15.28	10.3	6.5	9.6	4,335	3,884	7,489
SD-04-02	(Last phase of Lexington)	Lexington/21st	L	RM-3	75	38	10	10.44	8.22	7.2	9.1	4,773		
M1-06-97	Lexington	South of 21st	L	RM-3	142	142	118	19.20		7.4				
M1-03-94	Cabins @ Periwinkle Cr	Pine St/Cleveland SE	L	RM-3	7	7	7	0.95		7.4				
				RM-3	**224**	**187**	**135**	**30.59**		**7.3**				
SD-04-05	Jessica's Court	2140 Hill Street SE	L	RM-5	10	10	9	2	1.82				5,977	30,759
SD-03-05	North Albany Village	820 NW Ridders Ln	B	RM-5	162	0	0	21.61						
SD-07-04	Willow Brook Estates	Marion/20th	L	RM-5	29	0	0	5.83	3.18	5.0	9.1		4,183	26,226
SD-03-02	pending	21st Ave	L	RM-5	37	37	0	5.10	5.10	7.3	7.3	4,920		
SD-05-01	Linda's Addition	18th Ave	L	RM-5	4	4	4	0.50	0.50	8.0	8.0	5,220	4,338	6,112
SD-04-01	Foxwood	Lyon/25th	L	RM-5	18	18	2	3.70	2.90	4.9	6.2	7,103	5,004	9,987
SD-04-00	Hickory Hills (PD)	North Albany Rd NW	B	RM-5	67	67	53	10.04	10	6.7	6.7			
SD-02-99	Roosevelt Addition	Del Rio	L	RM-5	18	18	15	8.82	2.10	2.0	8.6	5,191	4,900	7,805
SD-03-98	Wilson	Marion St SE	L	RM-5	10	10	10	1.07		9.3		4,678		5.98 ac
M1-04-97	Wayside	Santiam Hwy	L	RM-5	6	6	0	1.23		4.9			4,749	11,248
M1-06-96	Trudell Addition	Queen Ave SE	L	RM-5	16	16	16	1.82		8.8				
M1-02-95	Anjum	16th Ave/Queen SE	L	RM-5	10	10	10	2.91		3.4				
M1-01-95	Lewis/Queen	Queen Ave SE	L	RM-5	4	4	1	0.48		8.3				
M1-02-94	Welker's	34th Ave/Lyon SE	L	RM-5	16	16	16	2.12		7.5				
M1-07-93	Welker's 18, 19, 20 Place	Lehigh Wy/18th SE	L	RM-5	29	29	27	5.17		5.6				
				RM-5	**436**	**245**	**163**	**72.4**		**6.0**				
SD-12-06	Cornerstone Estates	2391 Scenic Dr NW	B	RS-10	8	0	0	2.2	2.2	3.64	**3.6**	10,338	7,000	14,307
SD-10-06	St. James	East side of Crocker Ln, south of Valley View Dr NW	B	RS-10	32	0	0	9.11				10,414	7,760	13,793
SD-05-06	Scenic Hills 2	Scenic Hills 2	B	RS-10	10	0	0	2.66	2.37	3.76	4.2	10,338	8,190	12,631
SD-02-06	Sierra Vista	Southwest corner of North Albany Road & Gibson Hill Rd NW	B	RS-10	7	0	0	3.57					15,025	20,818
SD-11-05	Oak Grove	Oak Grove Way	B	RS-10	8	0	0	1.82						
SD-08-05	North Pointe Meadows	150-300 North Pointe Dr NW	B	RS-10	66	0	0	13.38	10.04		6.57		3,782	7,202
SD-06-05	Skyview 3	Crocker Ln NW	B	RS-10	19	0	1	6.59	4.71				5,977	30,759
SD-04-04	Dover Village	n. of 2030 Crocker	B	5	5	1	2.73	1.92	1.8	2.6				
SD-10-03	Northwood	1305 Spencer Mtn Dr	B	RS-10	18	7	2	13.04		1.4				
SD-09-03	Hidden Meadows	Gibson Hill Rd NW	B	RS-10	10	0	0	3.38		3.0			9,708	
SD-04-03	Scenic Hill	Jordan Dr	B	RS-10	12	0	0	3.97		3.0				
SD-05-02	pending	Scenic Dr NW	B	RS-10	8	0	0	4.60	1.60	1.7	5.0			

FILE NUMBER	SUBDIV NAME	LOCATION	CO.	ZONE	TENT. Appr'l	# new Recorded	Bldg Issued	ACRE Gross	DE Net	LOT Gros	FILE NUMB	SUBDI	LOCA	CO.
SD-03-00	see SD-10-03		B	RS-10	--	--	--	--	--	--	--	--	--	--
SD-01-00	Gibson Heights	Penny Ln NW	B	RS-10	10	10	3	10.77	--	0.9	--	45,874	16,113	151,13
SD-09-99	Frost Park	Gibson Hill Rd NW	B	RS-10	5	5	5	1.36	1.20	3.7	4.2	10,435	7,010	15,216
SD-03-99	Orchard Heights #3	Skyline Dr NW	B	RS-10	4	4	4	0.92		4.3			10,000	10,019
SD-01-98	St Anne's	18th Ct NW	B	RS-10	5	5	4	1.41	1.20	3.5	4.2	10,435	7,010	15,216
M1-03-97	Crocker Heights	Crocker Ln NW	B	RS-10	28	28	24	10.00		2.8		13,043		
M1-02-97	Covey Run	North Albany Rd NW	B	RS-10	225	137	131	68.99		3.3				
M1-04-96	Mayberry Estates	Gibson Hill Rd NW	B	RS-10	34	34	34	10.10		3.4				
M1-01-96	Orchard Heights 1	Skyline Rd NW	B	RS-10	45	45	45	14.05		3.2		10,916		
M1-14-95	Scenicview	Gibson Hill/Thorn Dr	B	RS-10	36	35	29	12.65		2.8				
M1-09-95	Ridge at Cascade	Cascade Hts Dr NW	B	RS-10	34	34	16	13.41		2.5				
M1-08-95	Cascade Heights	Old Quarry Rd NW	B	RS-10	39	39	21	31.19		1.3				
M1-08-94	Tree View	Gibson Wy NW	B	RS-10	32	31	26	10.00		3.2				
M1-06-94	Summerhill	Crocker/Woodcrest	B	RS-10	21	21	19	8.77		2.4				
M1-01-94	Scenic Meadows	Gibson Hill Rd NW	B	RS-10	74	76	70	30.00		2.5		11,227		
M1-11-93	Skyview	Sunny Ln/Gibson Hill	B	RS-10	57	58	48	16.99		3.4		10,093	9,450	11,616
M1-06-93	North View	Gibson Hill Rd NW	B	RS-10	14	14	14	4.07		3.4				
M1-03-93	Terrace View	Skyline Dr NW	B	RS-10	7	6	4	2.85		2.5				
M1-02-93	Quarry Heights	Quarry Rd NW	B	RS-10	4	4	4	1.29		3.1				
M1-01-93	North Ranch	Gibson Hill Rd NW	B	RS-10	25	15	15	4.97		5.0				
M1-12-93	Gibson Hill	Gibson Hill/Penny NW	B	RS-10	72	72	69	22.70		3.2		10,844	8,800	23,776
				RS-10	**974**	**685**	**589**	**343.5**		**2.8**				
SD-03-04	Somerset	Clover Ridge Rd	L	RS-5	70	70	63	19.30		3.6				
SD-08-03	Wind in the Willows	425 Clover Ridge Rd	L	RS-5	96	0	0	17.89		5.4				
M1-05-97	Lexington, 13-16	West of I-5	L	RS-5	234	233	218	40.60		5.7				
M1-03-95	Lexington, 1-4	Grand Prairie SE	L	RS-5	240	240	240	47.99		5.0				
				RS-5	**640**	**543**	**521**	**125.8**		**5.1**				
SD-14-05	Henshaw Farms	6150 Columbus St SE	L	RS-5	429	0	0	109		3.9				
SD-17-05		Hill/34th	L	RS-5	36	0	0	6.25	4.66	5.8	7.73	5,597	5,000	7,000
SD-07-06	Clover Ridge	440 Clover Ridge Rd	L	RS-6.5	24	0	0	4.95		4.9		6,732	5,525	8,663
SD-06-06	Edgewater North at	345 Clover Ridge	L	RS-6.5	44	44	0	9.22	6.58	--	--	6,517	4,935	8,623
SD-04-06	Hannah Estates 2	3109 21st Avenue SE	L	RS-6.5	43	0	0	9.22				7,250	5,190	12,009
SD-03-06	Perfect Country	2120 Perfect Ln SW	L	RS-	5	5	0	1.20	1.00			8,440	6,683	10,621
SD-12-05	Wild Berry	Waverly Drive	L	RS-6.5	8	8	2	1.80				7,507	7,021	8,039
SD-09-05	Edgewater at	Clover Ridge Road	L	RS-6.5	121	59	12	28.25	26.7	--	4.5	5,809	4,128	9,943
SD-05-05	Hannah Estates	3109 21st Ave	L	RS-6.5	51	51	31	9.80						
SD-05-04	Natalie's Court	2015 Waverly	L	RS-6.5	7	7	6	1.16		6.0		8,417	6,852	11,546
SD-02-04		Waverly/24th	L	RS-6.5	16	0	0	3.16		5.1		6,825	5,605	8,183
SD-07-03	Periwinkle Park	Grand Prairie SE	L	RS-6.5	47	0	0	9.42		5.0				
SD-05-03	Chartwell Station	Moraga Ave	L	RS-6.5	70	0	0	17.15		4.1				
SD-02-03	River Bend Estates	Broadway St SW	L	RS-6.5	21	0	0	4.79		4.4				
SD-01-03	Spring Meadow	53rd Ave	L	RS-6.5	34	0	0	20.41	18.8	1.7	1.8	11,563		
SD-06-02	Spring Meadow 5th	53rd Ave	L	RS-6.5	92	0	0	20.00	15.0	4.6	6.1	7,112	4,883	8,643
SD-02-02	Spring Meadow 4th	N of Cougar Ave SW	L	RS-6.5	85	85	48	16.00	11.1	5.3	7.7	5,725	4,550	
SD-01-02	Clover Ridge	Clover Ridge Rd NE	L	RS-6.5	195	0	0	51.20	30.9	3.8	6.3	6,828	4,700	13,904
SD-06-01	Honey Grove	Jackson/21st	L	RS-6.5	9	9	0	1.60	1.40	5.6	6.4	6,500	6,071	8,418
SD-03-01	Sarah Village (PD)	Columbus St SE	L	RS-6.5	21	21	4	5.60	3.90	3.8	5.4	4,600	4,148	6,234

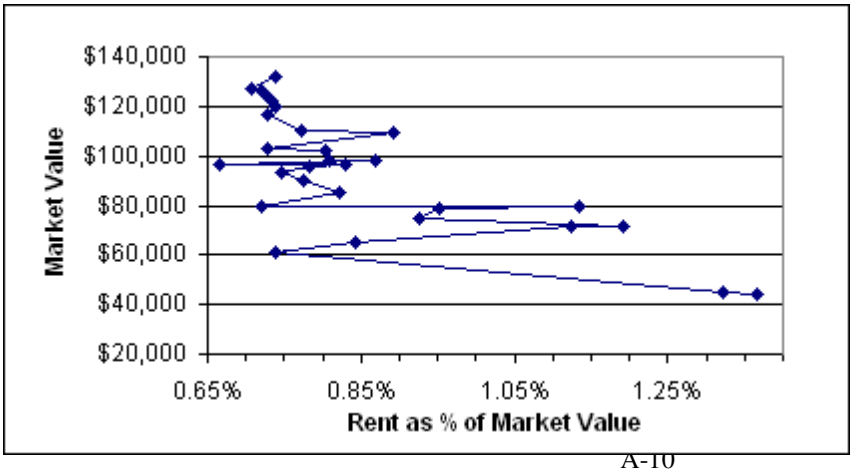
FILE NUMBER	SUBDIV NAME	LOCATION	CO.	ZONE	TENT. Appr'l	# new Recorded	Bldg Issued	ACRE Gross	DE Net	LOT Gros	FILE NUMB	SUBDI	LOCA	CO.
SD-01-01	North Pointe (PD)	Spyglass Ct NE (pvt)	B	RS-6.5	12	12	8	2.80	2.60	4.3	4.6	4,500		
SD-02-00	Spring Meadow	53rd Ave SW	L	RS-6.5	20	20	20	3.98	3.00	5.0	6.7	6,704	6,111	7,957
SD-08-99	Grassy Meadows	Center/20th	L	RS-6.5	17	17	16	4.80	3.70	3.5	4.6	7,637	6,457	9,572
SD-06-99	Summerfield	Queen Ave SW	L	RS-6.5	19	18	5	3.53	2.90	5.4	6.6		6,500	7,450
SD-05-99	Spring Meadow	53rd Ave SW	L	RS-6.5	252	252	246	53.12	36.8	4.7	6.8	6,772		
SD-04-99	River Bend Estates	Broadway St SW	L	RS-6.5	21	0	0	4.79	3.70	4.4	5.7	7,637	6,457	9,572
SD-01-99	Meadows at Oak	53rd Ave SW	L	RS-6.5	103	21	4	45.00		2.3				
M1-08-97	Page Court	Ermine/Page Ct SE	L	RS-6.5	12	12	2	2.00		6.0		6,500	5,049	13,513
M1-05-96	Gordon Court	Jackson St SE	L	RS-6.5	4	4	4	0.51		7.8				
M1-02-96	Campbell Estates	Belmont Ave SW	L	RS-6.5	12	12	12	2.96		4.1				
M1-13-95	Flatland	Columbus/Geary	L	RS-6.5	**5**	**5**	**5**	7.45		0.7				
M1-05-95	Chi Gardens	48th Ave/Chi Ct	L	RS-6.5	15	15	15	3.31		4.5				
M1-04-95	Cushing Park	Waverly Dr SE	L	RS-6.5	32	35	35	10.73		3.0				
M1-10-93	Riderwood Replat	Center St/Lehigh Wy	L	RS-6.5	14	14	14	6.84	5.68	2.0	2.5	8,571	7,790	9,555
M1-09-93	Meadows at Oak	53rd Ave SW	L	RS-6.5	92	92	91	20.14		4.6				
M1-02-92	Riderwood Replat	Center/18th Ave SE	L	RS-6.5	9	9	9	1.73		5.2				
M1-01-92	South Waverly	Columbus/Waverly Dr	L	RS-6.5	28	28	28	6.17		4.5				
M1-03-90	Creekside Terrace	Morse Ave/Mike St	L	RS-6.5	29	29	29	6.90		4.2				
M1-02-90	Del Rio Addition	Del Rio Ave/Del Rio	L	RS-6.5	12	12	12	3.09		3.9				
M1-01-90	Winfield	Willetta/29th	L	RS-6.5	10	10	10	2.24		4.5				
				RS-6.5	**1611**	**906**	**668**	**407**		**4.0**				
				Totals	**3885**	**2566**	**2076**	**979.3**		**3.97**				

ave. density for all s-f subdivisions 1990-2006

Sep-06 **Vacant platted** **490**

Rents of Single-Family Households, 2004 ***(from Albany Democrat Herald Classifieds)***

Address	Rent	Market Value	Rent/MV		
117 Main St	$599	$43,860	1.3657%		
342 Pine	$599	$45,290	1.3226%		
1432 1st Ave E	$450	$60,970	0.7381%		
524 Jackson St SE	$550	$65,250	0.8429%	05/28/2005	
3855 Dunlap Ave NE	$800	$71,180	1.1239%		
424 Denver St SE	$850	$71,330	1.1916%	1.0080%	
2109 1st Ave E	$695	$75,000	0.9267%		
915 12th Ave SE	$750	$78,840	0.9513%		
1740 Jackson St SE	$900	$79,350	1.1342%		
840 Waverly Dr SE	$575	$79,810	0.7205%		
720 12th Ave SE	$700	$85,250	0.8211%	0.7874%	
714 16th Ave SW	$695	$89,790	0.7740%		
3255 Lyon St SE	$695	$93,000	0.7473%		
1045 Queen Ave SE	$750	$95,830	0.7826%		
2478 Ermine St SE	$800	$96,320	0.8306%		
1154 10th Ave SW	$640	$96,330	0.6644%		
940 1st Ave E	$850	$97,780	0.8693%		
2515 Lyon St SE	$795	$98,130	0.8101%		
625 4th Ave SE	$825	$102,550	0.8045%		0.7774%
834 Bradley St SE	$750	$103,060	0.7277%		
4780 Christopher	$975	$109,180	0.8930%		
837 10th SW	$850	$110,000	0.7727%	05/28/2005	
2849 Winsor Pl SE	$850	$116,610	0.7289%		
Lexington	$885	$120,000	0.7375%	05/28/2005	
Lexington	$895	$122,000	0.7336%	05/28/2005	0.7111%
825 Ridders Ln NW	$900	$123,648	0.7279%		
2645 Columbus St SE	$910	$126,450	0.7197%		
351 Kingfisher Ct	$900	$127,070	0.7083%		
1977 Lehigh Way SE	$975	$132,100	0.7381%		
808 Riverbow NW	$895	$140,000	0.6393%	05/28/2005	
Periwinkle Nbhd	$1,300	$150,000	0.8667%	05/28/2005	0.7088%
1701 Park Terrace NW	$975	$155,000	0.6290%	05/28/2005	
Newer N. Albany	$1,050	$165,000	0.6364%	05/28/2005	
New - ?	$1,090	$155,000	0.7032%	05/28/2005	
N. Albany Rd	$1,095	$170,000	0.6441%	05/28/2005	
New North Albany	$1,200	$185,000	0.6486%	05/28/2005	
		Average	**0.8243%**		
		Median	**0.7600%**		
		Std. Dev.	**0.1816%**		



Compiling Albany's 2005 Housing Inventory

The total number of building permits issued for new residences between 2003 and 2005 was added to the 2002 housing inventory to get the 2005 housing inventory. Value was based on building permit valuation plus a 10% developer mark up. Housing prices were then adjusted to 2005 values using an average annual increase of 4% per year, based on the following data from the Mid Willamette Valley Multiple Listing Service.

1999	2000		2001		2002		2003		2004		2005, September		Average of
	Ave. Sales	% Incr.	Ave. Sales	% Incr.	Ave. Sales	% Incr.	Ave. Sales	% Incr.	Ave. Sales	% Incr.	Ave. Sales	% Incr.	% Change 1999-2005
$137,410	**$134,410**	**-2.6%**	**$145,736**	**8.4%**	**$143,153**	**-1.8%**	**$153,729**	**6.9%**	**$164,808**	**6.7%**	**$173,872**	**5.5%**	**3.8%**

Flat Average Ann. % Inc 1999-2005(Sept) = [($173,872-$133,410)/$133410]/6 = 4.3%

Compiling Albany's 2002 Housing Inventory

April 2004

Housing Count

The initial database was the parcel file from the GIS data set. This data is published by the county assessor on a regular basis and formatted by the City for GIS use. Data used in this analysis is from November 2003. Pertinent information include Property Identification Number, owner's name and address, site address, property class code, and separate market values for land and improvements. This file contains over 17,000 records in 29 fields. Parcels outside the UGB were then excluded (15,840 remaining).

The next step was to identify residential properties in the parcel file. Records in the parcel file were queried by property class code to identify properties in residential use. The property class code indicates the predominant use of the property. This was an adequate first pass to identify many dwelling units, for example, capturing 77% of single-family homes. However it is not an accurate indicator of residential use; eventually single-family homes were identified in 25 different property classes. Other methods were needed to supplement the initial count by property class.

Albany was interested in the spatial distribution of types of dwelling units, not just the total counts. For this, GIS data from the address and building files were combined with the parcel file and projected on top of aerial photos to visually confirm the results of property class screening and to pick up additional residential properties. Structures with typical roof patterns, driveways, and sufficient improvement value were tagged as dwelling units. The results of this visual survey were compiled as a file of all residential buildings. At this point there were two components of the housing inventory: a parcel file of residential properties; and a building file of inhabited buildings. The results of this effort were spot-checked during trips around the community. The aerial photo and the building file dated from the last GIS data update in 2002 (the previous update was 1998). Because the Oregon Housing Model begins with a base year of 2000, it would be necessary to account for the two year period in the model.

The distribution of multiple unit properties and buildings proved to be much more difficult to ascertain. Single-family homes, manufactured homes, and even most duplexes were easily identifiable from aerial photos; however it was not possible to identify the number of units in an apartment building from the aerial photo. The assessor database does not have a field for number of units per tax lot. From census data we could determine the total number of multiple units in a tract or block group, but this data is not site-specific. We needed a method to tie unit counts to tax lot specific data in the assessors' databases to conduct an analysis of the cost of housing.

Albany is in the process of consolidating databases. Engineering staff spent some time in 2003 comparing unit counts in the Utility Billing database with water meters and addresses in the GIS database. The result was a reconciliation spreadsheet for water meters that serve more than one residential unit. It gives the number of units

per address, name of the housing complex, and the number of buildings (with address and unit count). This data was entered into the residential properties file and the inhabited buildings file. This spreadsheet does not include complexes where individual units have their own water meter. This can be the case for 2-4 unit buildings and smaller apartment buildings.

At the same time, Planning staff was canvassing apartment complexes for total unit count and rent by number of bedrooms per unit. The goal was to gather data for all complexes with 20 or more units. If the apartment manager reported a unit count different from that listed in Utility Billing, the manager's count was used for the inventory. Managers responded from 49 of 58 apartment complexes with 20 or more units representing 72% of all multiple-family units. (The fire marshal is also compiling a unit count as part of the regular inspection cycle. This data was not available for this inventory.)

One more step was needed to complete the count of dwelling units. Some units are not counted as "real property" by the assessor and must be accounted for by different means. Those include some manufactured homes and mobile homes. They are located in parks and on individual lots. County assessor personal property data for these homes were provided on request (1,140 accounts) and then cross-referenced to parcels and added to improvements value of the property.

The final count was 17,151 units. A comparison with 2000 Census data is presented in Table A. While the format of the table allows for a direct comparison by housing type, it is difficult to reconcile the differences. The reasons for discrepancies are many. For example, the City's inventory was compiled from various sources, but lacked adequate field survey. Census data was self-reported, opening the possibility for error in categorizing one's housing type. The City's inventory did not include rooms for rent, motels, retirement housing, assisted living facilities, or the miscellaneous category of boat, RV, van, etc. It is likely that this could account for the differences. Also the inventory includes 717 additional units permitted in 2000 and 2001 after the 2000 Census. While it may not account for every dwelling unit in Albany, it is deemed adequate for purposes of computing the cost of housing and determining housing need. The 2002 inventory data appears in Template 6 of the Oregon Housing Model.

Table A. Comparison of Unit Counts

Housing Type	2000 Census	2002 Inventory
Single Family [1]	10,952	10,679
Duplexes [2]	875	1,140
Triplexes and Quads [3]	1,317	565
5+ Multi-Family [4]	2,864	3,817
Mobile Homes	1,252	950 [5]
Boat, RV, van, etc.	129	0 [6]
Totals	**17,389**	**17,151**

Source: 2000CensusTable H30, Summary File 3 for Albany, Oregon.
[1] One unit on a parcel. May be attached and detached.
[2] Two units on a parcel. May be attached or detached.
[3] Three or four units on a parcel. May be attached or detached.
[4] Five or more units on one or more parcels.
[5] Parks only. On individual lots, counted as Single Family.
[6] Not counted.

Tenure

Tenure was determined by comparing the site address to the mailing address listed for the owner in the parcel file of the county assessor. If the two matched, the home was assumed to be owner occupied. If the addresses did not match, it was counted as rental property. Site addresses were not given for 192 parcels. Those were determined through comparison with other GIS data files.

For manufactured homes and mobile homes in parks, if the owner's mailing address matched the site address of the park, it was counted as owner occupied. For duplexes, a match between the site address and owner's mailing address was counted as one unit owner and one unit renter. Properties with three or more units were all counted as rentals.

Mailing addresses to an out of town PO Box were considered renter occupied. There were 428 parcels listing an Albany PO Box as the mailing address. If the listed owner owned other properties and one was clearly the owner's residence, other properties were considered rentals. If no other properties were owned, a search of telephone listings sometimes confirmed ownership. (However, persons desiring anonymity through the use of a PO Box could also have an unlisted phone number). Of 156 remaining properties, properties were ranked by value and every fifth entry was designated renter while others were designated owner. This proportion is consistent with 2000 Census values (78.5% of single-family homes were owner occupied, 21.5% were renter occupied). These properties were identified in the spreadsheet with an asterisk for identification purposes.

Property Values

For analysis of housing costs, it was necessary to determine the value of each unit. The county assessor database as compiled in the GIS parcel file was used for this purpose. The county assessor updates the market value of land and improvements for each tax lot based on recent sales in the vicinity. The improvement value is influenced by numerous factors including floor area, number of bedrooms, various amenities, and condition of the structure. Land and improvement values posted in the November 2003 GIS parcel file were used for this analysis. (The viability of this data as an accurate reflection of market conditions is the subject of another discussion.) If a manufactured home or mobile was listed as personal property on an individual lot, the value of the home was added to the land and improvement values as a total value for the property.

The problem of multiple parcels in contiguous ownership was only partially addressed. For the 5+ Multi-Family unit locations (141), aerial photos were used to determine the boundary of the complex. Land and improvement values for all tax lots within the complex boundary were aggregated to determine total value of the complex. These were compiled into a separate GIS parcel file. For single-family homes, no attempt was made to determine if a homesite was developed over multiple tax lots. It was noted that more than 400 single-family dwellings encroached over tax lot lines. The presumption for multiple lot ownership was that lots could be realigned and divided as desired by the owner. Also that residual area adds little to the overall value of the property.

No values were available for properties owned by non-profit or governmental agencies, including Linn-Benton Housing Authority, Albany Partnership for Housing and Community Development, City of Albany, and several churches. Additional effort was made to contact these agencies for rental information.

Monthly Housing Costs

Single Family. From tenure analysis, it was known that 2,189 homes were rented and 8,490 homes were owner occupied. Ownership cost was considered to be equal to the total property value listed by the county assessor, the sum of market values for land and improvement values. If a manufactured home or mobile home was present, the personal property value of the home was added to the land and improvement values for total property value. The county assessor updates these values annually for all buildings, based on analyses of sales data.

The following formula was used to compute the presumed rent for single-family homes:

(Total Property Value) x (factor) = presumed rent

The factor was determined from a survey of homes for rent. Upwards of 50 homes are advertised at any one time, so the sample size for rents is very small. A survey of rent for 25 homes determined that the cost of rent is generally proportional to the market value of the home with values ranging from 0.66% to 1.37% (Rent / Total

Market Value). For purposes of this analysis, the following factors were chosen:

Table B, Conversion Factors, House Rentals

Total Value	Factor
< $50,000	1.3%
$50,000 - $79,999	1.0%
$80,000 - $99,999	0.8%
$100,000 >	0.72%

No attempt was made to correlate property value or rent to number of bedrooms, overall condition, or age of the house.

Manufactured Homes in Parks. The cost of space rental was converted to equivalent ownership value using the following formula:

$$\frac{\text{(Space Rent – Utilities, if included) x 12 months x 30 years}}{2.83} = \text{Equivalent Ownership Value}$$

where 2.83 represents the historic ratio of annual income to value. Utility Billing staff provided average monthly water and sewer bills for the parks where the spaces are not individually metered. The parks were surveyed for space rents. With space rent ranging from $290 to $325, the equivalent ownership values were $25,000 to $41,000. This value is added to the personal property value of the manufactured home or mobile home. For owner occupied homes, the value of ownership was computed as the personal property value of the home plus the equivalent value of the space rent:

Personal Property Value + Equivalent Ownership Value = Total Ownership Value

For rented homes, it was assumed that the monthly cost was 1% of the personal property value of the home plus the equivalent value of the space rent.

(Personal Property Value + Equivalent Ownership Value) x 1% = Presumed Rent

Duplexes. Two units on a parcel were counted as a duplex, whether attached or detached. No rental data was available for duplex units. Following the procedure for single-family homes, the land and improvement markets values were added. The personal property value of a manufactured home or mobile home was added. If one unit was owner occupied (96 units), one-half the total value was attributed to the owner's cost, and rent of the other unit was computed as 1% of the remaining 50%. If both units were occupied by renters (948 total units), rent was determined to be 1% of one-half the total value.

$$\frac{\text{(Total Property Value) x (1\%)}}{2} = \text{Presumed Rent per Unit}$$

3-4 Plexes. Three units on a parcel were counted as a triplex, four as a quad, whether the units were attached or detached. 223 units were counted as triplexes and 340 as quads. No rental data was available for these units. All units were presumed to be rentals. Rent was computed by adding market values for land and improvement plus the personal property value for any manufactured home or mobile home, multiplied by a 1% factor for total rent collected, and divided by the number of units, resulting in a presumed rent per unit ranging from $155 to $997.

$$\frac{\text{(Total Property Value) x (1\%)}}{\text{3 or 4}} = \text{Presumed Rent per Unit}$$

5+ Multi-Family. Five or more units were counted as multi-family, whether the units were attached or detached. 3,817 units were counted in this category. As noted earlier, an extensive survey of apartment managers was conducted to gather data on total units and rents. Rental data was collected for 72% of all multiple-family units and then correlated to total property value. No attempt was made to account for the effect of subsidized rents. The percentage of total rent collected to total property value ranged from 0.67% to 2.03%. The median value 1.29% (standard deviation 0.29%) was selected as the factor to apply for units not reported in the survey to derive an assumed rent:

$$\frac{\text{(Total Property Value) x (1.29\%)}}{\text{Number of Units}} = \text{Presumed Rent per Unit}$$

The number of units was determined through Utility Billing records as noted earlier. Subsidized housing influences this ratio, but there was no way of factoring this into the equation.

RESIDENTIAL BUILDABLE LANDS METHODOLOGY

September 2005

1. Select all parcels located in the following map designations:
    a. Zoning Map
        i. All RS
        ii. All RM
        iii. RR
        iv. HM
        v. MUR
        vi. WF
    b. Comprehensive Plan Map designations outside the city limits:
        i. URR

2. Clip any parcels that extend into other zones or the floodway. Recalculate area. Determine whether improvements are in the residential zone or another zone and adjust value columns appropriately.

3. Identify parcels owned by a government agency, school, church, cemetery, or non-profit agency. Delete parcels used for non-residential purposes including parking lots. Other parcels remain on the buildable lands inventory until put to non-residential use.

4. Geolocate each parcel by planning sector: North Albany, Downtown, Central Albany, Oak Creek/South Albany, and East Albany. (A Planning Sector map is on page 4 of the Housing Needs Analysis.)

5. In the attribute table, create a new column for the sum of Improvement Value and MH Value. Title this column Total Improvement Value.

6. Determine the status of each parcel in the following order:
    a. **Undev**elopable = (Area < 2,000)
    b. **Vac**ant = (Improvement Value < 10,000)
    c. **Dev**eloped **M**ulti-**F**amily = (PropClass = 7**) and (Improvement Value > Land Value)
    d. **Par**tially **Dev**eloped **M**ulti-**F**amily = (PropClass = 7**) and (Land Value > Improvement Value)
    e. **Dev**eloped **S**ingle **F**amily = (Total Improvement Value > 10,000) and (Area <32,670)
    f. **Par**tially **Dev**eloped **S**ingle **F**amily = all other parcels

7. **Partially-developed property info here**:
    a. RS-10 – only lots with a net developable area greater than 10,000 sf and over an acre in size are included.
    b. RR- only lots with a net developable area greater than 0.5 acres are included (typically these lots are larger than one acre).
    c. RS-6.5 – lots with a net developable area greater than 10,000 sf are included.
    d. URR – only those lots with a net developable area of 20,000 sf or higher and a minimum size over an acre are included.
    e. RM-5 – lots less than 1 acre and a net developable area less than 0.5 acre were assigned 5.4 u/acre for density.

8. Vacant lots
    a. RS-5 lots figs include 53 platted lots without building permits – these lots were assigned 1 unit.
    b. HM – Vacant lots greater than 2,000 sf were assumed to be able to accommodate at least 1 unit.
    c. RM-3 – Lots less than 10,000 sf were reviewed so that recently platted lots were only assigned 1 unit per lot.

d. RM-5 – Lots less than 8,000 sf were assigned 1 unit per lot (rather than 11.3 u/acre). Lots between 8,000 sf and 43,560 were assigned an average density of 5.4 u/acre. Lots over 1 acre were assigned 11.3 u/acre.

9. Calculate the area of each parcel individually constrained by floodplain, wetlands, or steep slopes (12-25%, >25%). Calculate the net area of each parcel that is *not* constrained by floodplain, wetlands, or steep slopes.

10. For each parcel, list the parcel area, zone or Comp Plan designation, status, net unconstrained area, and area constrained by floodplain, wetlands, and steep slopes.

11. Calculate the number of potential parcels that could be created from each vacant and partially vacant parcel:
    a. Subtract the area in steep slopes >25% from the net constrained area and multiply by 30%. It is assumed that 30% of floodplains, wetlands and steep slopes of 12-25% will be undevelopable.
    b. Subtract the area in steep slopes >25% from the unconstrained area, then subtract the undevelopable portion computed in the previous step. Convert area to acres. This is the net area available for development after factoring out constraints.
    c. Multiply the area available for development by the density for the zone in which the parcel is located. The result is an estimate of the potential number of lots that could be created from the parcel. Round down all numbers.

WETLANDS RESEARCH: Survey of Subdivisions with Final Plat Approval Since 2003 with Wetlands

Albany Project		Final Plat Appr ?	Wetland Acres		Acres Avoided	Acres Mitigated		Delineation		DSL Concurrence Letter				Albany's Local Wetland Inventory		DSL Removal/Fill Permit #
File #	Project Name, description	Y/N	Nonsig	Signif		Enh Onsite	Off site Bank	Date	Author	DSL File	Date	Map	Tax Lots	Inventory	Wetland Polygons	
SD-05-99, SD-02-01, SD-02-02, SD-06-02, SD-01-03	Spring Meadows I-X, all phases	yes	11.4	2	2.5	0	10.9	April, 2000	Mrpczek Acker	2002-0464	08/20/2004	11S04W24		Oak Creek		RF-17152, 32992-GA
PD-01-03, SD-05-03	Chartwell Station (70 lots)	Yes	5.06	0	4.98	0	0.08			2002-0441		11S03W20	602, 604			31061-FP
SD-08-03	Wind in the Willows (95 lots)	yes	1.37	0	0.39	0	0.98		Acker	2004-0210	07/12/2002	11S03W03B		East I-5	TRU-11Af, TRU-11Bf, TRU-11Cf, TRU-11Df, TRU-11Ef, TRU-11Ff, TRU-11Gf, TRU-13, TRU-14	32195-RF
SD-11-03	Bridle Springs (211 lots)	yes	2.9	0	0	0	2.9	Aug-03	Schott	2003-0620	08/16/2004	11S03W03C		East I-5	BUR-2, BUR-3Af, BUR-3B, BUR-3Cf, BUR-4Af, BUR-4Bf, BUR-5A, BUR-5B, COX-13f	32508-FP
SD-04-04	Dover (4 lots)	Yes	0.75	0	0.75	0	0	Nov-06	Acker	2001-0315	06-Nov	10S04W36BB		North Albany		
SD-01-04	Coastal Crossing (102 lots)	yes	0.5	0	0.31	0	0.19		Thompson	2004-0349	08/17/2004	11S03W09D		East I-5	COX-4f, COX-5	32861-FP
SD-03-04, SD-10-05	Somerset Meadows (70 +208 lots) Phase I to 6	yes, 1-2, no 3-6	5.14	0	1.5	3.64	0	May-04	Thompson	2004-0351	09/23/2004	10S03W34		East I-5	TRU-1, TRU-5, TRU-10Af, TRU-10B, TRU-10Cf, TRU-10Df, TRU-10Ef, TRU-11Af, TRU-11H	32862-RF

Albany Project		Final Plat Appr ?	Wetland Acres		Acres Avoided	Acres Mitigated		Delineation		DSL Concurrence Letter				Albany's Local Wetland Inventory		DSL Removal/Fill Permit #
File #	Project Name, description	Y/N	Nonsig	Signif		Enh Onsite	Off site Bank	Date	Author	DSL File	Date	Map	Tax Lots	Inventory	Wetland Polygons	
SD-04-04	Dover Village-cluster (5 lots)	yes	0.75	0	0.75	0	0		Acker	2004-0215, 2001-0315 #00-0035		10S04 W36BB		North Albany	HRS-8E, HRS-8C	not needed
SD-07-04	Willow Brook Estates - cluster (30 lots)	almost	2.6	0	1.46	0	1.14		Lorenz	2004-0523	11/01/2004	11S03 W07	400, 600, 700, 800	South Industrial	FS-M	33384-RF
SD-08-04	Clover Ridge Station VI (31)	no	0.63	0	0.63	0	0		Lorenz							
SD-12-04	Tuscany Estates - cluster		1.26	0	1.26	0	0	Dec-04	Zion	2005-0067	05/10/2005	10S04 W25CA		North Albany		34542-RF
SD-06-05	Skyview III	yes	0.09	0	0	0	0.09	Jan-05	Zion	2005-0034	05/06/2005	10S04 W35 10S04 W36	100 1000, 1300	North Albany		
SD-09-05	Edgewater at Clover Ridge	yes	6.7	0	5.81	0	0.87	May-05	Acker	2005-0342	08/29/2005	11S03 W03B	400, 600, 700, 800	East I-5		34669-RF
	TOTALS		**39.2**	**2**	**20.34**	**3.64**	**17.15**									
			100%		**49%**	**16%**	**72%**									
	Without Spring Meadows		**27.8**	**0.0**	**17.8**	**3.6**	**6.3**									
					64%	**13%**	**23%**									

The Housing Needs Model
A Housing Needs Analysis Methodology and Model©

Oregon Housing and Community Services Department
Richard Bjelland - State Housing Analyst

Synopsis

This article describes a methodology and resultant model for determining housing needs in accordance with Oregon's Land Use Planning Goals. A study area's current and projected demographics, existing housing inventory, and regional tenure choices drive the model's results. The model's output includes needed housing units by tenure (owning versus renting), price point, and housing type. It generates current unmet needs as well as future housing needs and will automatically produce tables and graphs of model results for presentation and report uses.

Background

Oregon has been in the forefront of land use planning in the United States and was the first state to employ the concept of an urban growth boundary to direct growth patterns around cities. Since 1973, Oregon has maintained a strong statewide program for land use planning. The foundation of that program is a set of 19 statewide planning goals. The goals express the state's policies on land use and on related topics, such as citizen involvement, housing, and natural resources.

Oregon's State Land Use Planning Goal 10 – the Housing goal – provides direction and guidance to the state and its city governments about how to plan for balanced housing opportunities in Oregon communities. A key part of Goal 10 links a community's income characteristics to determining the need for various housing types by price, density, and location throughout the community.[1] A good data base and statistical methodology is essential for conducting a community's Goal 10 housing needs analysis. However, over the years many communities have had difficulty developing and maintaining the data needed to conduct a complete housing needs analysis. Furthermore, methodologies have varied widely as to their capabilities and capacities to incorporate Goal 10's requirement to factor household income into a housing needs analysis. The consequence has been that many cities' acknowledged Goal 10 work is based on past market demand and trend lines, instead of current and projected need as called for under Goal 10.

Oregon Housing and Community Services (OHCS) and Department of Land Conservation and Development (DLCD) – the administrative arm of LCDC – began discussing the various data and methodology gaps in implementing Goal 10 several years ago when it became apparent that many Willamette Valley cities undergoing periodic review would benefit by an improved methodology. The Community Solutions Team – a cabinet level group formed by Governor John Kitzhaber from the five primary infrastructure state agencies in Oregon – joined with 12 Linn and Benton County jurisdictions to study the region's housing and economic development patterns as part of an enhanced periodic review project. This project produced an extensive housing and economic development database for the region and each of its participating cities. However, it did not provide an easy solution to the Goal 10 link between household income and housing cost. In response, OHCS and DLCD staffs began work in early 2000 developing a methodology and model for determining housing needs.

[1] Goal 10 states that "plans shall 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. "

Uses of the Methodology and Model

Different scenarios can be run on the model to test out various assumptions about the study area and its future economic development and/or demographic composition. For each scenario run for the study area, the model and its underlying methodology will generate a series of tables and graphs that represent the model's outputs.

A city in Periodic Review would use the model to determine its Goal 10 housing needs by comparing the model projections to its existing housing stock or inventory. Current information about the city's housing price structure by location, type and density should be matched against the model data to determine what actions should take place to meet needed housing requirements. Actions include making applicable changes to the comprehensive plan's text, policies, and land use diagram; the zoning ordinance; housing programs; implementation strategies; and timetables.

Besides benefiting state agencies and city governments who work directly to implement Goal 10 and housing programs, results of the model should assist a number of other public, private and non-profit organizations as they deal with housing in Oregon. Results of the model will help OHCS and the non-metro entitlement areas in implementing the state's Consolidated Plan. The model can be a tool for housing developers and sponsors to identify unmet housing needs. Lending institutions, non-profit and for-profit housing developers and homebuilders, and housing advocates should all benefit by using information that results from the model. The model design allows for easy modification of its parameters for use in other regions of the United States by incorporating tenure choices appropriate to their area.

Methodology Development and Model Design Approach

A guiding principal in the development of The Housing Needs Model was that the methodology for calculating housing needs was to be driven by the demographics of the study area as opposed to the past trends in housing production. The standard practice in Oregon has been to extrapolate forward the past 5 or more years in housing production as the basis for determining a region's future housing requirements. "Demand" or market supply was assumed to be equivalent to "need".

While this market or demand driven approach was commonly used to define the housing "needs" for an area, the true housing "needs" of that area's population may not have been addressed. Tenure, price, and housing type choices are used in determining housing "needs" in this model. Local housing markets are frequently not a "perfect" market where the "demand" or supply is in equilibrium and balance with the "need". In many regions, the new housing supply is a function of what the local builders are inclined or able to produce, which may not be what the households in the region actually need or desire and can afford, *i.e.*, not be cost burdened.[2]

Goals for the model design included the following:

- The model structure should be built around individual modules for each analytical component through the use of Excel templates.
- Model modules should handle all calculations and require minimum input by user.
- Data needed to drive the model must be available.
- Data gathering requirements for each locality should be minimized.
- Parameters in the model should be easy to update and modify.
- The model should be a user-friendly tool for city staff or interested parties.

[2] A housing affordability rule of thumb is that the proportion of a household's income spent on rent or mortgage payments and other housing expenses should not exceed 30%; if it is, the household is classified as "cost burdened".

- The model should allow users to easily test out different growth scenarios.
- The model should automatically produce tables and graphs that can be used as printed material for public dissemination of model results.
- The model should reflect local conditions and characteristics.
- The model should work for any size city and location.
- The model should accommodate interaction with other planning goals.
- The model should be flexible and have a variety of uses beyond satisfying Goal 10.

Summary of Methodology and Model

The Housing Needs Analysis model and its templates are based on a methodology that uses the demographics of a study area in conjunction with current regional housing tenure data to calculate the housing needs for that study area. For purposes of Goal 10, a study area typically includes the city's incorporated territory (for the current year projection) and all territory within the urban growth boundary (for the future year projection). Demographic information for potential Oregon study areas have been compiled from several sources including the U.S. Bureau of Census Census '90 and Census 2000 data, Portland State University Center for Population Research and Census (CPRC) projections, and Claritas, Inc (Claritas) data. The regional housing tenure data used in the model was originally derived from the Consumer Expenditure Survey that is conducted four times a year by the U.S. Bureau of Labor Statistics. The model was designed to use Census 2000 and other updated data as it becomes available.

A critical step in the development of this model was the identification of those demographic variables that would be highly correlated with housing needs. After researching various demographic variables and their usefulness in predicting housing tenure, two variables – age of head of household (***Age – A***) and household income (***Income – I***) – demonstrated significantly stronger correlation with housing tenure than other variables including household size and were selected as the primary demographic variables for the model. In addition, household income is the key variable in determining the affordability component of housing needs. These two variables also met an important requirement – there must be a source for this data for each potential study area.

The next step in the model design was to select the age and income ranges that would be used to break the study area's population into household cohorts. Initially four ***Age*** ranges (under 25, 25-44, 45-64, 65 and older) and seven ***Income*** ranges (under $10,000; 10,000-19,999; 20,000-29,999; 30,000-39,999; 40,000-49,999; 50,000-74,999; 75,000 and over) were determined to be the most useful ranges for calculating housing needs. Data extracted from the Consumer Expenditure Survey demonstrated that these 28 ***Age/Income (AI)*** cohorts make significantly different housing tenure choices. This data on the 28 cohorts' choices became the original tenure parameters in the model. When Census 2000 data became available, analysis of the data demonstrated that the use of seven ***Age*** ranges would significantly enhance the sensitivity and accuracy of the model. The seven ***Age*** ranges are under 25, 25-34, 35-44, 45-54, 55-64, 65-74, and 75 and older and when combined with the seven ***Income*** ranges create 49 ***AI*** cohorts.

A major assumption in the model is that housing need is defined by cohort tenure choices and is equivalent to the actual cohort tenure data found within a large regional area. While the local supply of rental versus ownership housing may not be in equilibrium with tenure need in some markets, it is assumed that on a larger regional basis it is in equilibrium. The initial version of the model used all of Oregon as the regional area for parameter calculation and assignment. An examination of the Census 2000 data demonstrated that significantly different housing choice decisions were being made in urban oriented communities as compared to rural communities and these differences were also correlated with the size of the community. After research on this issue, three categories of Oregon communities were defined and model parameters were calculated for each of the categories. There are now three versions of the model – Version U for communities that are either urban, college oriented, or resort oriented; Version

M for rural communities between the size of 6,750 and 22,500; and Version S for rural communities under 6,750 in population.

Table 1 contains the Homeownership percentages derived from Census 2000 data that is currently used in the Version U model and illustrates the strong correlation between age and income in determining tenure choice that is found in all three models. (Source, U.S. Census Bureau, 2000, Summary File 3.)

Table 1. Oregon Homeownership as a % by Age of Head of Household and Household Income, 2000 (Ver U)

Household Income	Age of Head of Household						
	15-24	25-34	35-44	45-54	55-64	65-74	75+
<10k	2.9%	7.9%	16.0%	25.0%	43.0%	46.1%	40.0%
10<20k	3.6%	12.7%	25.0%	37.0%	47.0%	61.0%	56.2%
20<30k	6.0%	16.6%	36.0%	45.0%	54.0%	73.2%	67.1%
30<40k	7.9%	23.9%	48.0%	53.7%	60.0%	74.4%	70.1%
40<50k	10.8%	32.9%	58.1%	62.4%	80.0%	91.0%	84.0%
50<75k	22.5%	49.9%	72.0%	82.9%	88.6%	92.1%	91.2%
75k+	32.0%	75.0%	83.0%	92.0%	96.0%	97.0%	93.0%

The other principal assumption is that housing that is at "price ranges and rent levels commensurate with the financial capabilities of Oregon households" means that no more than 30% of a household's income should be spent on housing costs, *i.e.*, is affordable. The seven *Income* ranges in conjunction with the 30% limit on housing costs established the price ranges and rent levels used in the model to calculate the housing units needed at each price point. The price ranges for ownership units overlap in the model due to the fluctuation in mortgage interest rates. Interest usually constitutes a significant portion of ownership costs and the price one can afford to pay for a housing unit is inversely related to the mortgage interest rate on that unit. Thus the model's ownership price points reflect the potential variation in housing prices that would be affordable for each *Income* range as a result of the possible span of mortgage interest rates from 6% to 12%, or higher over a planning time frame. Albany is assuming mortgage rates will stay historically low through 2025.

Current Housing Status Analysis

The model first calculates the total number of housing units needed for the planning period by utilizing:

- population estimates,
- number of people in group quarters,
- number of occupied housing units and/or number of households,
- average household size, and
- vacancy rate for the study area.

The population estimate, people in group quarters, and occupied housing units or number of households (which equal each other) are taken from Census data for the current year and drive the *Description of Current Housing Status* template. Vacancy data for this template may be derived from the Census or from local sources. Future estimates of these values for the end of the planning period are variables that are dependent on growth scenarios of interest to the community and are used in the *Projected Future Housing Status* template.

Table 2. Albany Housing Data, 2005

Population	Persons in Group Quarters	Occupied Dwelling Units / Households	Persons per Household	Vacant Units	Total Dwelling Units	Vacancy Rate
45,360	844	18,250	2.439	1,321	19,571	6.75%

Source: Community Development Department. Vacancy rate and vacant units are estimates only.

Table 3. Albany Housing Profile by Age, Income and Tenure, 2000 Census and Housing Units from 2005

Cohort		Tenure		HHs in Cohort as % of all HHs	Al Cohort HHs	Units Indicated by Housing Type		Rent Range (Note 1)	Price Range (Note 1)	Units Indicated Adjustment for HHs Without Mortgages		
Age	Income (Note 1)	Renter %	Home owner %	18,250	#	Rental	Owned			% of HHs (Note 2)	Owned Units Out	Remaining Units
<25	<10k	97.1%	2.9%	1.5813%	289	280.2	8.4	0 - 199	<30k	20%	1.7	6.7
	10k <20k	96.4%	3.6%	1.7481%	319	307.5	11.5	200 - 429	30k <60k	20%	2.3	9.2
	20k <30k	94.0%	6.0%	1.2354%	225	211.9	13.5	430 - 664	60k <90k	15%	2.0	11.5
	30k <40k	92.1%	7.9%	1.1242%	205	189.0	16.2	665 - 909	90k	15%	2.4	13.8
	40k <50k	89.2%	10.8%	0.7845%	143	127.7	15.5	910 - 1149	120k	8%	1.2	14.2
	50k <75k	77.5%	22.5%	0.7968%	145	112.7	32.7	1150 - 1764	150k	5%	1.6	31.1
	75k+	68.0%	32.0%	0.1544%	28	19.2	9.0	1765+	225k+	5%	0.5	8.6
25 <35	<10k	92.1%	7.9%	1.9767%	361	332.2	28.5	0 - 199	<30k	20%	5.7	22.8
	10k <20k	87.3%	12.7%	1.5813%	289	251.9	36.7	200 - 429	30k <60k	20%	7.3	29.3
	20k <30k	83.4%	16.6%	3.1009%	566	472.0	93.9	430 - 664	60k <90k	15%	14.1	79.9
	30k <40k	76.1%	23.9%	2.3164%	423	321.7	101.0	665 - 909	90k	15%	15.2	85.9
	40k <50k	67.1%	32.9%	2.9032%	530	355.5	174.3	910 - 1149	120k	8%	13.9	160.4
	50k <75k	50.1%	49.9%	5.8867%	1,074	538.2	536.1	1150 - 1764	150k	5%	26.8	509.3
	75k+	25.0%	75.0%	1.5072%	275	68.8	206.3	1765+	225k+	5%	10.3	196.0
35 <45	<10k	84.0%	16.0%	1.4207%	259	217.8	41.5	0 - 199	<30k	20%	8.3	33.2
	10k <20k	75.0%	25.0%	2.0137%	368	275.6	91.9	200 - 429	30k <60k	20%	18.4	73.5
	20k <30k	64.0%	36.0%	2.0446%	373	238.8	134.3	430 - 664	60k <90k	15%	20.1	114.2
	30k <40k	52.0%	48.0%	3.1070%	567	294.9	272.2	665 - 909	90k	15%	40.8	231.3
	40k <50k	41.9%	58.1%	3.1750%	579	242.8	336.7	910 - 1149	120k	8%	26.9	309.7
	50k <75k	28.0%	72.0%	5.0713%	926	259.1	666.4	1150 - 1764	150k	5%	33.3	633.1
	75k+	17.0%	83.0%	3.4733%	634	107.8	526.1	1765+	225k+	5%	26.3	499.8
45 <55	<10k	75.0%	25.0%	0.8215%	150	112.4	37.5	0 - 199	<30k	30%	11.2	26.2
	10k <20k	63.0%	37.0%	1.6307%	298	187.5	110.1	200 - 429	30k <60k	30%	33.0	77.1
	20k <30k	55.0%	45.0%	1.9458%	355	195.3	159.8	430 - 664	60k <90k	20%	32.0	127.8
	30k <40k	46.3%	53.7%	2.1311%	389	180.1	208.9	665 - 909	90k	15%	31.3	177.5
	40k <50k	37.6%	62.4%	2.3473%	428	161.1	267.3	910 - 1149	120k	15%	40.1	227.2
	50k <75k	17.1%	82.9%	4.7934%	875	149.6	725.2	1150 - 1764	150k	15%	108.8	616.4
	75k+	8.0%	92.0%	5.6211%	1,026	82.1	943.8	1765+	225k+	10%	94.4	849.4
55 <65	<10k	57.0%	43.0%	0.5250%	96	54.6	41.2	0 - 199	<30k	70%	28.8	12.4
	10k <20k	53.0%	47.0%	1.7419%	318	168.5	149.4	200 - 429	30k <60k	50%	74.7	74.7
	20k <30k	46.0%	54.0%	1.8408%	336	154.5	181.4	430 - 664	60k <90k	35%	63.5	117.9
	30k <40k	40.0%	60.0%	0.9266%	169	67.6	101.5	665 - 909	90k	35%	35.5	66.0
	40k <50k	20.0%	80.0%	1.2045%	220	44.0	175.9	910 - 1149	120k	30%	52.8	123.1
	50k <75k	11.4%	88.6%	3.1070%	567	64.6	502.4	1150 - 1764	150k	30%	150.7	351.7
	75k+	4.0%	96.0%	2.5079%	458	18.3	439.4	1765+	225k+	15%	65.9	373.5
65 <75	<10k	53.9%	46.1%	1.0624%	194	104.5	89.4	0 - 199	<30k	80%	71.5	17.9
	10k <20k	39.0%	61.0%	1.7357%	317	123.5	193.2	200 - 429	30k <60k	60%	115.9	77.3
	20k <30k	26.8%	73.2%	1.2539%	229	61.3	167.5	430 - 664	60k <90k	75%	125.6	41.9
	30k <40k	25.6%	74.4%	1.3651%	249	63.8	185.4	665 - 909	90k	60%	111.2	74.1
	40k <50k	9.0%	91.0%	0.7907%	144	13.0	131.3	910 - 1149	120k	55%	72.2	59.1
	50k <75k	7.9%	92.1%	1.3898%	254	20.0	233.6	1150 - 1764	150k	45%	105.1	128.5
	75k+	3.0%	97.0%	1.1180%	204	6.1	197.9	1765+	225k+	45%	89.1	108.9
75 +	<10k	60.0%	40.0%	2.5141%	459	275.3	183.5	0 - 199	<30k	80%	146.8	36.7
	10k <20k	43.8%	56.2%	3.5024%	639	280.0	359.2	200 - 429	30k <60k	80%	287.4	71.8
	20k <30k	32.9%	67.1%	3.2615%	595	195.8	399.4	430 - 664	60k <90k	85%	339.5	59.9
	30k <40k	29.9%	70.1%	1.2169%	222	66.4	155.7	665 - 909	90k	90%	140.1	15.6
	40k <50k	16.0%	84.0%	0.9389%	171	27.4	143.9	910 - 1149	120k	80%	115.1	28.8
	50k <75k	8.8%	91.2%	0.6733%	123	10.8	112.1	1150 - 1764	150k	80%	89.7	22.4
	75k+	7.0%	93.0%	0.7598%	139	9.7	129.0	1765+	225k+	70%	90.3	38.7
		Totals		99.7%	18,201	8,123	10,077					

Note 1-Income, Rent, and Price are stated in 1999 dollars. Rent and Price Ranges for each Income cohort represent the upper limits for affordable housing i.e., housing that is non-cost burdened where no more than 30% of the household income is spent on housing.

Note 2 - % of HHs is the percent of owner households in this cohort who live in a housing unit at a higher price point and can afford that unit due to no or low mortgage payments.

The number of households in each *Age-Income* cohort for the study area is calculated in the model by utilizing Census data. Census data is used to calculate the percentages of households in each city that are in the 49 *Age-Income* cohorts. The model uses percentages to reflect the *Age-Income* cohorts of each city as opposed to raw numbers as this allows easier adjustments for projections of different time frames within that city and for comparisons to other communities. Users can quickly test different scenarios of the future by varying the estimated population and/or the percentage distribution of the 49 *Age-Income* cohorts. The *Age-Income* cohort percentages have been calculated for every Oregon city and are entered into the model before being delivered to a user.

The Census generated tenure parameters represent the probabilities of either being a renter or homeowner for each of the 49 *Age-Income* cohorts. Based on these tenure parameters, the model allocates those households in each *Age-Income* cohort to an indicated number of rental and ownership units at the price point that is affordable for the *Income* range for that cohort. The model then adjusts each of the 49 cohort number of ownership units to reflect that many homeowners have paid off their mortgages and therefore can "afford" a higher priced unit than their income would otherwise indicate. Census data was used to determine the percentage of homeowner households in each cohort that owned their home free and clear. The model then aggregates the units for each different price point to show the total units that could be afforded at each price point by tenure.

Table 4. Albany Housing Units Needed by Tenure and Cost, 2005

Rental				Ownership				
Rent*	**# Units**	**% of Units**	**Cum %**	**Price***	**# Units**	**% of Units**	**Cum %**	
0 - 199	1,465	17.0%	17.0%	**<30k**	159	1.5%	1.5%	
200 - 429	1,696	19.6%	36.6%	**30k <60k**	421	4.1%	5.6%	
430 - 664	1,627	18.8%	55.4%	**60k <90k**	1,394	13.6%	19.2%	
665 - 909	1,259	14.6%	70.0%	**90k <120k**	1,287	12.5%	31.7%	
910 - 1149	1,033	12.0%	81.9%	**120k <150k**	1,326	12.9%	44.6%	
1150 - 1764	1,229	14.2%	96.2%	**150k <225k**	2,668	25.9%	70.6%	
1765+	332	3.8%	100.0%	**225k+**	3,028	29.4%	100.0%	**All Units**
Totals	8,642	**% of All**	45.7%	**Totals**	10,283	**% of All**	54.3%	18,925

NOTE: Albany planning staff adjusted the 1999 model values up to 2005 values using an average annual increase of 1.33% per year (based on multiple listing sales data for all sales) as shown in the following table.

MODEL FIGURES: 1999 increase at 3.8% a year, thru Sept 2005

Price	1999 Value	2000	2001	2002	2003	2004	2005	2005 VALUES
<60k	60,000	62,280	64,647	67,103	69,653	72,300	75,047	$75,000
60k <90k	90,000	93,420	96,970	100,655	104,480	108,450	112,571	$115,000
90k <120k	120,000	124,560	129,293	134,206	139,306	144,600	150,095	$150,000
120k <150k	150,000	155,700	161,617	167,758	174,133	180,750	187,618	$190,000
150k <225k	225,000	233,550	242,425	251,637	261,199	271,125	281,428	$280,000
225k+								

Price points for housing units were calculated on the basis that housing costs should take no more than 30% of the household's income, *i.e.*, a household with $30,000 in income could afford to pay $30,000 x

.3 / 12 = $750 per month for housing. This assumption resulted in a range of monthly housing costs that would be 'affordable' for each *Age-Income* cohort. Monthly rent ranges were calculated for each *Income* category after subtracting out estimated costs for utilities. Ownership price points potentially overlap for each *Income* category as discussed earlier and were based on examining the typical housing costs associated with owning a home with mortgage rates that varied from 6% to 12%. These rates resulted in affordable price ranges that were approximately 2.5-3 times annual household income. Thus 2.5 and 3 times annual income factors are used to determine two of the three affordable ownership price ranges for ownership units. The average historical interest rate was used to arrive at a third ownership price range.

The next step in the model (shown in Table 5) attempts to simulate the real world where some households choose to live in a unit at a lower price point than the price point that they could afford. When they do, they remove that unit from the supply of units needed for those households who could only afford that price point. Therefore, adjustment factors to the indicated number of housing units that could be afforded at each price point are utilized in this part of the model to arrive at the final estimate of needed housing units. These adjustment factors represent the percentage of households who could afford that cost level but choose a lower cost unit (*Out Factor*) offset by households who could afford a higher cost unit but choose this cost level (*In Factor*). The determination of localized adjustment factors for each price point is left to the user in each study area although base line adjustment factors are being developed through input from various sources.

An additional off-setting variable to the *Out Factor* is the estimated number of units which are rented to households who could only afford to live in those units and not be cost burdened due to tenant-based subsidies that the household receives such as a Section 8 voucher that pays the difference between the market rent and what the tenant could afford. The total units inputted for this factor at each relevant price point represents the estimated number of households who pay only that amount of rent out of their own funds with the balance of the market rent coming from the tenant subsidy.

The last step in the current housing status part of the model utilizes information on the existing housing inventory in conjunction with the current housing units needed by tenure and price point to determine whether current needs are being met, and if not, where and how large are the gaps. Each community will need to develop data on their current housing inventory for input into the *Current Inventory of Dwelling Units* template. The existing inventory of units would be placed into the five housing types that have been established for use in the model. Each of these housing types can be owner occupied or renter occupied.

The five classifications of dwelling units are:

- Single Family Units – either site built attached or detached single-family units or manufactured dwellings on their own lot
- Manufactured Dwelling Park Unit – a single family dwelling unit located in a rental park
- Duplex Unit – a two-family dwelling unit located on its own lot and single-family units with accessory apartments
- Tri-plex or Quad-plex Unit – a three or four-family dwelling unit
- 5+ Multi-family Unit – dwelling units in buildings with 5 or more units per building

These five classifications were selected to facilitate the use of the model output for both land use planning purposes and housing needs assessments by housing type.

Future Housing Status Analysis

Once the current housing needs are determined, the next step is to take the forecasts for population, household size, and persons in group quarters for Albany to 2025 to calculate future housing needs. Table 5 shows the official population forecast for Albany to 2025 and the estimate of housing units based

on persons per household. The City of Albany uses the same assumptions found in the *Analysis of the Regional Economy and Housing*[3] in making its baseline housing needs forecast. Those assumptions are:

- The county-coordinated population forecasts will reasonably approximate population distribution in 2020. This forecast was extended to 2025 using a straight-line method.
- Persons in group quarters in the region will average about 2% of the total population in 2025.
- Household size will decrease slightly in most jurisdictions.
- Vacancy rates will be cyclical, but will average 2%-6% between 2000 and 2025.

Using city projections of the above information to 2025, the model calculates the number of future Albany households by age cohort and allocates those households to an indicated number of rental and ownership units at the price range that is affordable for the income range for that age cohort. The next step combines the units for each price range to show the total number of units that could be afforded at each price level by ownership or renting and adds in the vacant units for total dwelling units.

The model then compares future need to the existing housing inventory in conjunction with housing units needed by tenure and price range to determine future housing needs. The model calculates the number of new units needed by price range and tenure to bring the market into balance with the projected need for Albany housing units in 2025.

[3] EcoNorthwest, 1999, *Analysis of the Regional Economy and Housing for Linn and Benton Counties.*

THE HOUSING NEEDS MODEL
Using Albany's County-Coordinated Adopted Forecast to 2025: 57,030

The Housing Needs Model - Version U ©

A Methodology and Model for Calculating and Analyzing Housing Needs

Model Parameters Input Sheet

Name identifying the area of interest for this needs analysis	Albany

Scenario Parameters

Date of time frame of data used to define Current Housing Status	2005
Date or year that represents the end of the planning period	2025
Vacancy factor for ownership units used for this scenario	2.0%
Vacancy factor for rental units used for this scenario	6.0%
Name assigned to this scenario that will be displayed on output	2005-2025.county-coordinated pop forecast

Click on the appropriate button below to select the mortgage assumptions to be used in this model run to set the Ownership price points for this scenario's time period

Mortgage rates are high	○ High
Mortgage rates are low	◉ Low
Average historical mortgage rate	○ Historic

Scenario 2005-2025: County-coordinated Popul. Forecast

Template 1
Current Housing Status
as of 2005

CA Current Population	CB Persons in Group Quarters	CC Occupied Dwelling Units* / Households	CD Persons per Household	CE Vacant Units	CF Current Total Dwelling Units**	CG Current Vacancy Rate
Actual or estimated	Actual or estimated	Actual or estimated	(CA-CB)/CC	Actual or estimated	CC+CE	CE/CF
45,360	844	18,250	2.439	1,321	19,571	6.75%

*** Number of non-Group Quarter Occupied Dwelling Units = Number of Households**
**** Excludes Group Quarter Dwelling Units**

x,xxx	Actual or estimated data for this planning area that is used as input to the Housing Needs Analysis model formulas
###	A number produced by the Housing Needs Analysis model templates reflecting the data, assumptions, and estimates used for this scenario's time frame

Template 2
Projected Future Housing Status
as of 2025

FA Future Population	FB Future Persons in Group Quarters	FC Future Persons per Household	FD Future Occupied Dwelling Units*	FE Current Total Dwelling Units	FF Dwelling Units Removed	FG New Dwelling Units Needed**
Estimated	Estimated	Estimated	(FA-FB)/FC	CF	Estimated	FD-FE+FF
57,030	1,140	2.43	23,000	19,571	140	3,569

*** Number of non-Group Quarter Occupied Dwelling Units**
**** Excludes Group Quarter Dwelling Units**

Template 3

Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost ©

ALBANY 2005-2025: County-coordinated Population Forecast

Cohort		Tenure		HHs in Cohort as % of all HHs	AI Cohort HHs	Units Indicated by Housing Type		Rent Range (Note 1)	Price Range (Note 1)	Units Indicated Adjustment for HHs Without Mortgages		
Age	**Income (Note 1)**	**Renter %**	**Homeowner %**	18,250	**#**	**Rental**	**Owned**			**% of HHs (Note 2)**	**Owned Units Out**	**Remain-ing Units**
<25	**<10k**	97.1%	2.9%	1.58%	289	280.2	8.4	**0 - 199**	**<30k**	**20%**	1.7	6.7
	10k <20k	96.4%	3.6%	1.75%	319	307.5	11.5	**200 - 429**	**30k <60k**	**20%**	2.3	9.2
	20k <30k	94.0%	6.0%	1.25%	225	211.9	13.5	**430 - 664**	**60k <90k**	**15%**	2.0	11.5
	30k <40k	92.1%	7.9%	1.125%	205	189.0	16.2	**665 - 909**	**90k <120k**	**15%**	2.4	13.8
	40k <50k	89.2%	10.8%	0.785%	143	127.7	15.5	**910 - 1149**	**120k <150k**	**8%**	1.2	14.2
	50k <75k	77.5%	22.5%	0.80%	145	112.7	32.7	**1150 - 1764**	**150k <225k**	**5%**	1.6	31.1
	75k+	68.0%	32.0%	0.155%	28	19.2	9.0	**1765+**	**225k+**	**5%**	0.5	8.6
25 <35	**<10k**	92.1%	7.9%	1.98%	361	332.2	28.5	**0 - 199**	**<30k**	**20%**	5.7	22.8
	10k <20k	87.3%	12.7%	1.585%	289	251.9	36.7	**200 - 429**	**30k <60k**	**20%**	7.3	29.3
	20k <30k	83.4%	16.6%	3.11%	566	472.0	93.9	**430 - 664**	**60k <90k**	**15%**	14.1	79.9
	30k <40k	76.1%	23.9%	2.32%	423	321.7	101.0	**665 - 909**	**90k <120k**	**15%**	15.2	85.9
	40k <50k	67.1%	32.9%	2.90%	530	355.5	174.3	**910 - 1149**	**120k <150k**	**8%**	13.9	160.4
	50k <75k	50.1%	49.9%	5.89%	1,074	538.2	536.1	**1150 - 1764**	**150k <225k**	**5%**	26.8	509.3
	75k+	25.0%	75.0%	1.51%	275	68.8	206.3	**1765+**	**225k+**	**5%**	10.3	196.0
35 <45	**<10k**	84.0%	16.0%	1.43%	259	217.8	41.5	**0 - 199**	**<30k**	**20%**	8.3	33.2
	10k <20k	75.0%	25.0%	2.01%	368	275.6	91.9	**200 - 429**	**30k <60k**	**20%**	18.4	73.5
	20k <30k	64.0%	36.0%	2.04%	373	238.8	134.3	**430 - 664**	**60k <90k**	**15%**	20.1	114.2
	30k <40k	52.0%	48.0%	3.11%	567	294.9	272.2	**665 - 909**	**90k <120k**	**15%**	40.8	231.3
	40k <50k	41.9%	58.1%	3.18%	579	242.8	336.7	**910 - 1149**	**120k <150k**	**8%**	26.9	309.7
	50k <75k	28.0%	72.0%	5.07%	926	259.1	666.4	**1150 - 1764**	**150k <225k**	**5%**	33.3	633.1
	75k+	17.0%	83.0%	3.47%	634	107.8	526.1	**1765+**	**225k+**	**5%**	26.3	499.8
45 <55	**<10k**	75.0%	25.0%	0.82%	150	112.4	37.5	**0 - 199**	**<30k**	**30%**	11.2	26.2
	10k <20k	63.0%	37.0%	1.63%	298	187.5	110.1	**200 - 429**	**30k <60k**	**30%**	33.0	77.1
	20k <30k	55.0%	45.0%	1.95%	355	195.3	159.8	**430 - 664**	**60k <90k**	**20%**	32.0	127.8
	30k <40k	46.3%	53.7%	2.13%	389	180.1	208.9	**665 - 909**	**90k <120k**	**15%**	31.3	177.5
	40k <50k	37.6%	62.4%	2.34%	428	161.1	267.3	**910 - 1149**	**120k <150k**	**15%**	40.1	227.2
	50k <75k	17.1%	82.9%	4.79%	875	149.6	725.2	**1150 - 1764**	**150k <225k**	**15%**	108.8	616.4
	75k+	8.0%	92.0%	5.62%	1,026	82.1	943.8	**1765+**	**225k+**	**10%**	94.4	849.4
55 <65	**<10k**	57.0%	43.0%	0.53%	96	54.6	41.2	**0 - 199**	**<30k**	**70%**	28.8	12.4
	10k <20k	53.0%	47.0%	1.74%	318	168.5	149.4	**200 - 429**	**30k <60k**	**50%**	74.7	74.7
	20k <30k	46.0%	54.0%	1.84%	336	154.5	181.4	**430 - 664**	**60k <90k**	**35%**	63.5	117.9
	30k <40k	40.0%	60.0%	0.93%	169	67.6	101.5	**665 - 909**	**90k <120k**	**35%**	35.5	66.0
	40k <50k	20.0%	80.0%	1.20%	220	44.0	175.9	**910 - 1149**	**120k <150k**	**30%**	52.8	123.1
	50k <75k	11.4%	88.6%	3.11%	567	64.6	502.4	**1150 - 1764**	**150k <225k**	**30%**	150.7	351.7
	75k+	4.0%	96.0%	2.51%	458	18.3	439.4	**1765+**	**225k+**	**15%**	65.9	373.5
65 <75	**<10k**	53.9%	46.1%	1.061%	194	104.5	89.4	**0 - 199**	**<30k**	**80%**	71.5	17.9
	10k <20k	39.0%	61.0%	1.74%	317	123.5	193.2	**200 - 429**	**30k <60k**	**60%**	115.9	77.3
	20k <30k	26.8%	73.2%	1.25%	229	61.3	167.5	**430 - 664**	**60k <90k**	**75%**	125.6	41.9
	30k <40k	25.6%	74.4%	1.37%	249	63.8	185.4	**665 - 909**	**90k <120k**	**60%**	111.2	74.1
	40k <50k	9.0%	91.0%	0.79%	144	13.0	131.3	**910 - 1149**	**120k <150k**	**55%**	72.2	59.1
	50k <75k	7.9%	92.1%	1.39%	254	20.0	233.6	**1150 - 1764**	**150k <225k**	**45%**	105.1	128.5
	75k+	3.0%	97.0%	1.12%	204	6.1	197.9	**1765+**	**225k+**	**45%**	89.1	108.9
75 +	**<10k**	60.0%	40.0%	2.51%	459	275.3	183.5	**0 - 199**	**<30k**	**80%**	146.8	36.7
	10k <20k	43.8%	56.2%	3.50%	639	280.0	359.2	**200 - 429**	**30k <60k**	**80%**	287.4	71.8
	20k <30k	32.9%	67.1%	3.26%	595	195.8	399.4	**430 - 664**	**60k <90k**	**85%**	339.5	59.9
	30k <40k	29.9%	70.1%	1.22%	222	66.4	155.7	**665 - 909**	**90k <120k**	**90%**	140.1	15.6
	40k <50k	16.0%	84.0%	0.94%	171	27.4	143.9	**910 - 1149**	**120k <150k**	**80%**	115.1	28.8
	50k <75k	8.8%	91.2%	0.67%	123	10.8	112.1	**1150 - 1764**	**150k <225k**	**80%**	89.7	22.4
	75k+	7.0%	93.0%	0.76%	139	9.7	129.0	**1765+**	**225k+**	**70%**	90.3	38.7
		Totals		**99.7%**	**18,201**	**8,123**	**10,077**					

Note 1-Income, Rent, and Price are stated in 1999 dollars. Rent and Price Ranges for each Income cohort represent the upper limits for affordable housing for that cohort, i.e., housing that is non-cost burdened where no more than 30% of the household income is spent on housing.
Note 2 - % of HHs is the percent of owner households in this cohort who live in a housing unit at a higher price point and can afford that unit due to no or low mortgage payments.

	Label or data descriptor for data element
	The percentage of Households in this Age / Income cohort that will own or rent - Census 2000 Summary File 3 - Sample Data
	The percentage of Households that are in this Age / Income cohort - Census 2000 Summary File 3 - Sample Data
	A number produced by the Housing Needs Analysis template reflecting the data, assumptions, and estimates used in this scenario

Current Housing Units Needed by Tenure and Cost for Albany as of 2005
Template 4
County-coordinated Population Forecast to 2025

Rental				Ownership				
Rent*	**# Units**	**% of Units**	**Cum %**	**Price***	**# Units**	**% of Units**	**Cum %**	
0 - 199	1,465	17.0%	17.0%	**<30k**	159	1.5%	1.5%	
200 - 429	1,696	19.6%	36.6%	**30k <60k**	421	4.1%	5.6%	
430 - 664	1,627	18.8%	55.4%	**60k <90k**	1,394	13.6%	19.2%	
665 - 909	1,259	14.6%	70.0%	**90k <120k**	1,287	12.5%	31.7%	
910 - 1149	1,033	12.0%	81.9%	**120k <150k**	1,326	12.9%	44.6%	
1150 - 1764	1,229	14.2%	96.2%	**150k <225k**	2,668	25.9%	70.6%	
1765+	332	3.8%	100.0%	**225k+**	3,028	29.4%	100.0%	**All Units**
Totals	8,642	**% of All**	45.7%	**Totals**	10,283	**% of All**	54.3%	18,925

* Housing Units Indicated is based on the 'Calculation of Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost'

** Rent and Price Ranges are stated in 1999 dollars and are the upper limits for affordable housing (housing that is non-cost burdened)

Template 5
Housing Units Needed by Tenure & Cost* ©

Rental						Ownership				
Rent	**Out Factor****	**Tenant Vouchers *****	**Needed Units**	**% of Units**	**Cumulative %**	**Price**	**Out Factor****	**Needed Units**	**% of Units**	**Cumulative %**
0 - 199	0%	726	739	8.6%	8.6%	**<60k**	0%	580	5.6%	5.6%
200 - 429	0%	218	1,560	18.0 %	26.6%	**60k <90k**	0%	1,458	14.2%	19.8%
430 - 664	5%	42	2,637	30.5 %	57.1%	**90k <120k**	5%	1,342	13.0%	32.9%
665 - 909	15%	6	1,629	18.8 %	76.0%	**120k <150k**	9%	2,007	19.5%	52.4%
910 - 1149	50%		1,609	18.6 %	94.6%	**150k <225k**	30%	3,382	32.9%	85.3%
1150 +	70%		468	5.4%	100.0%	**225k+**	50%	1,514	14.7%	100.0%
	Totals	992	8,642	**% of All**	45.7%			10,283	**% of All**	54.3%

* Housing Units Needed is based on the 'Housing Units Indicated by Tenure and Cost' table and incorporates an adjustment factor to reflect that some households will choose to occupy a housing unit in a lower cost category than the one they could afford.
** The adjustment factor represents the percentage adjustments needed to reflect households who could afford that cost level but chose a lower cost unit (Out Factor).
*** Estimated number of Section 8 Vouchers/Certificates or similar subsidies used to lower tenant paid rents to this price point

	Label or data descriptor for data element
	The percentage of Households that could afford a unit at this housing cost but chose a lower cost unit
	A number produced by the Housing Needs Analysis template reflecting the data, assumptions, and estimates used in this scenario

Template 6

Current Inventory of Dwelling Units ©
For Albany as of 2005

County-Coordinated Population Forecast to 2025

Rental								
Rent	**Single Family Units**	**Manuf. Dwelling Park Units**	**Duplex Units**	**3-4plex Units**	**5+ Multi-Family Units**	**Total Units**	**% of Units**	**Cumulative %**
0 - 199	4	0	4	19	78	105	1.2%	1.2%
	3.8%	0.0%	3.8%	18.1%	74.3%	100.0%		
200 - 429	33	26	43	256	1,201	1,559	18.0%	19.2%
	2.1%	1.7%	2.8%	16.4%	77.0%	100.0%		
430 - 664	755	141	427	364	2,376	4,063	46.8%	66.0%
	18.6%	3.5%	10.5%	9.0%	58.5%	100.0%		
665 - 909	1,037	5	568	46	308	1,964	22.6%	88.6%
	52.8%	0.3%	28.9%	2.3%	15.7%	100.0%		
910 - 1149	217	0	197	18	250	682	7.9%	96.5%
	31.8%	0.0%	28.9%	2.6%	36.7%	100.0%		
1150 +	76	0		27	200	303	3.5%	100.0%
	25.1%	0.0%	0.0%	8.9%	66.0%	100.0%		
Totals	2,122	172	1,239	730	4,413	8,676	**% of All**	44.3%
Percentage	24.5%	2.0%	14.3%	8.4%	50.9%	100.0%		

Ownership								
Price *	**Single Family Units**	**Manuf. Dwelling Park Units**	**Duplex Units**	**3-4plex Units**	**5+ Multi-Family Units**	**Total Units**	**% of Units**	**Cumulative %**
<60k	156	440	50	5	1	652	6.0%	6.0%
	23.9%	67.5%	7.7%	0.8%	0.2%	100.0%		
60k <90k	1,082	342	45	4	0	1,473	13.5%	19.5%
	73.5%	23.2%	3.1%	0.3%	0.0%	100.0%		
90k <120k	2,910	2	9	2	0	2,923	26.8%	46.3%
	99.6%	0.1%	0.3%	0.1%	0.0%	100.0%		
120k <150k	2,936	0	1	0	0	2,937	27.0%	73.3%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
150k <225k	2,401	0	0	0	0	2,401	22.0%	95.3%
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%		
225k+	508	0	1	0	0	509	4.7%	100.0%
	99.8%	0.0%	0.2%	0.0%	0.0%	100.0%		
Totals	9,993	784	106	11	1	10,895	**% of All**	55.7%
Percentage	91.7%	7.2%	1.0%	0.1%	0.0%	100.0%		

	Single Family Units	**Manufact'd Dwelling Park Units**	**Duplex Units**	**Tri-Quadplex Units**	**5+ Multi-Family Units**	**Total Units****	**Total Dwelling Units****	**Inventory Check**
Totals	12,115	956	1,345	741	4,414	19,571	19,571	Correct
Percentage	61.9%	4.9%	6.9%	3.8%	22.6%	100.0%		

Price * - Reminder - The allocation of ownership units into price points will change if a different mortgage scenario is selected

**Total Units should equal Total Dwelling Units from the Current Housing Status template on Unit Calculations worksheet

Template 7

Current Unmet Housing Needs ©

Housing Units Needed less Current Inventory

Rental				Ownership			
Rent	**Current Unmet Need / (Surplus)**	**% of Need Met**	**Cumulative Units Needed**	**Price**	**Current Unmet Need / (Surplus)**	**% of Need Met**	**Cumulative Units Needed**
0 - 199	634	14.2%	634	**<60k**	(72)	112.3%	(72)
200 - 429	1	100.0%	635	**60k <90k**	(15)	101.0%	(86)
430 - 664	(1,426)	154.1%	(791)	**90k <120k**	(1,581)	217.9%	(1,667)
665 - 909	(335)	120.6%	(1,127)	**120k <150k**	(930)	146.4%	(2,598)
910 - 1149	927	42.4%	(199)	**150k <225k**	981	71.0%	(1,617)
1150 +	165	64.7%	(34)	**225k+**	1,005	33.6%	(612)

Current Unmet Need = Needed Units (Housing Units Needed by Tenure & Cost template) - Current Units

% of Need Met = Percentage that Current Units are of Needed Units - goal is 100 %

Cumulative Units Needed measures relative need both by cumulative price point and by tenure

	Label or data descriptor for data element
	The actual or estimated number of dwelling units of this housing type at this price point in the region
	A number produced by the model reflecting the data, assumptions, and estimates used in this scenario

Current Senior Rental Housing Units Needed by Cost* ©

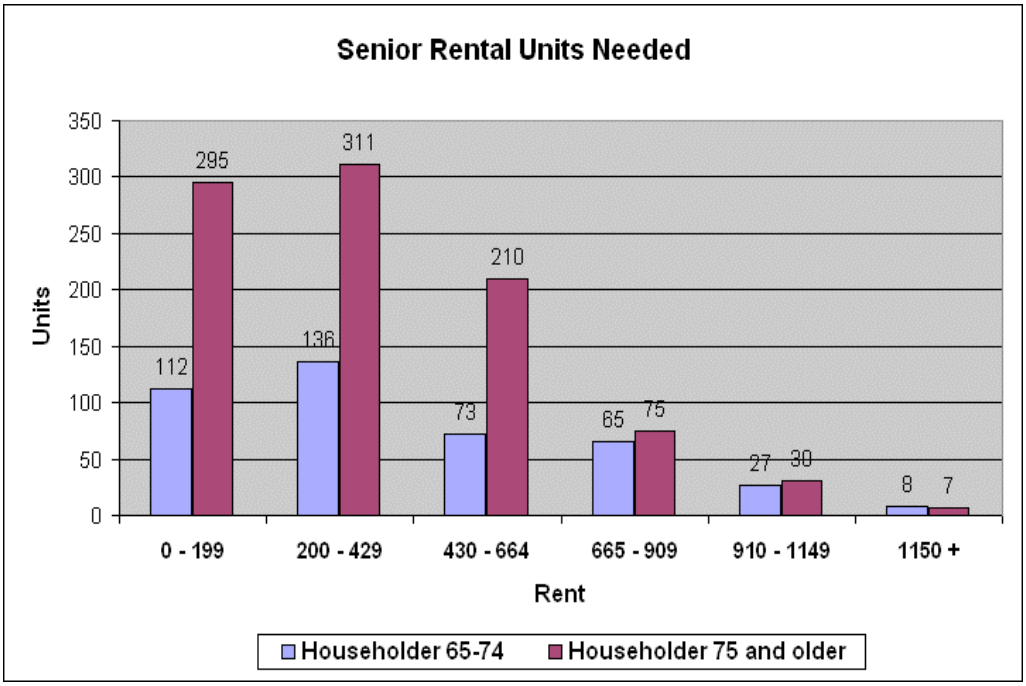
For Albany as of 2005

County-coordinated Population Forecast, 2005 to 2025
Template 8

		Householder Age 65 - 74			Householder Age 75 +			
Income**	**Rent**	**# Units**	**% of Units**	**Cum %**	**# Units**	**% of Units**	**Cum %**	
<10k	**0 - 199**	112	26.6%	26.6%	295	31.8%	31.8%	
10k <20k	**200 - 429**	136	32.3%	58.9%	311	33.5%	65.3%	
20k <30k	**430 - 664**	73	17.3%	76.2%	210	22.6%	87.9%	
30k <40k	**665 - 909**	65	15.5%	91.7%	75	8.1%	96.0%	
40k <50k	**910 - 1149**	27	6.3%	98.0%	30	3.2%	99.3%	
50k +	**1150 +**	8	2.0%	100.0%	7	0.7%	100.0%	
	Totals	421	**% of All**	31.2%	928	**% of All**	68.8%	1,349

* Senior Housing Units Needed is based on the 'Calculation of Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost template and incorporates the inclusion of a vacancy factor and the Out Factor

** Income represents range of income needed to pay the rent and be affordable. # Units is not the same as number of households at that Income due to Out Factor and vacancy factors used to arrive at # Units.



Template 9

Future Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost ©

Scenario: Albany County-Coordinated Population Forecast, 2005 to 2025

Cohort		Tenure		HHs in Cohort as % of all HHs	Al Cohort HHs	Units Indicated by Housing Type		Rent Range (Note 1)	Price Range (Note 1)	Units Indicated Adjustment for HHs Without Mortgages		
Age	**Income (Note 1)**	**Renter %**	**Homeowner %**	23,000	**#**	**Rental**	**Owned**			**% of HHs (Note 2)**	**Owned Units Out**	**Remain-ing Units**
<25	**<10k**	97.1%	2.9%	1.13%	260	252.1	7.5	**0 - 199**	**<30k**	**20%**	1.5	6.0
	10k <20k	96.4%	3.6%	1.25%	287	276.7	10.3	**200 - 429**	**30k <60k**	**20%**	2.1	8.3
	20k <30k	94.0%	6.0%	0.88%	203	190.7	12.2	**430 - 664**	**60k <90k**	**15%**	1.8	10.3
	30k <40k	92.1%	7.9%	0.80%	185	170.0	14.6	**665 - 909**	**90k <120k**	**15%**	2.2	12.4
	40k <50k	89.2%	10.8%	0.56%	129	114.9	13.9	**910 - 1149**	**120k <150k**	**8%**	1.1	12.8
	50k <75k	77.5%	22.5%	0.57%	131	101.4	29.4	**1150 - 1764**	**150k <225k**	**5%**	1.5	28.0
	75k+	68.0%	32.0%	0.11%	25	17.2	8.1	**1765+**	**225k+**	**5%**	0.4	7.7
25 <35	**<10k**	92.1%	7.9%	1.54%	355	326.6	28.0	**0 - 199**	**<30k**	**20%**	5.6	22.4
	10k <20k	87.3%	12.7%	1.23%	284	247.6	36.0	**200 - 429**	**30k <60k**	**20%**	7.2	28.8
	20k <30k	83.4%	16.6%	2.42%	556	463.9	92.3	**430 - 664**	**60k <90k**	**15%**	13.9	78.5
	30k <40k	76.1%	23.9%	1.81%	416	316.2	99.3	**665 - 909**	**90k <120k**	**15%**	14.9	84.4
	40k <50k	67.1%	32.9%	2.26%	521	349.4	171.3	**910 - 1149**	**120k <150k**	**8%**	13.7	157.6
	50k <75k	50.1%	49.9%	4.59%	1,056	529.0	526.9	**1150 - 1764**	**150k <225k**	**5%**	26.3	500.6
	75k+	25.0%	75.0%	1.18%	270	67.6	202.8	**1765+**	**225k+**	**5%**	10.1	192.6
35 <45	**<10k**	84.0%	16.0%	1.13%	259	217.4	41.4	**0 - 199**	**<30k**	**20%**	8.3	33.1
	10k <20k	75.0%	25.0%	1.59%	367	275.1	91.7	**200 - 429**	**30k <60k**	**20%**	18.3	73.4
	20k <30k	64.0%	36.0%	1.62%	372	238.3	134.1	**430 - 664**	**60k <90k**	**15%**	20.1	114.0
	30k <40k	52.0%	48.0%	2.46%	566	294.3	271.6	**665 - 909**	**90k <120k**	**15%**	40.7	230.9
	40k <50k	41.9%	58.1%	2.51%	578	242.3	336.0	**910 - 1149**	**120k <150k**	**8%**	26.9	309.1
	50k <75k	28.0%	72.0%	4.02%	924	258.6	665.0	**1150 - 1764**	**150k <225k**	**5%**	33.3	631.8
	75k+	17.0%	83.0%	2.96%	682	115.9	565.9	**1765+**	**225k+**	**5%**	28.3	537.6
45 <55	**<10k**	75.0%	25.0%	0.77%	176	132.1	44.0	**0 - 199**	**<30k**	**30%**	13.2	30.8
	10k <20k	63.0%	37.0%	1.52%	350	220.2	129.3	**200 - 429**	**30k <60k**	**30%**	38.8	90.5
	20k <30k	55.0%	45.0%	1.81%	417	229.4	187.7	**430 - 664**	**60k <90k**	**20%**	37.5	150.1
	30k <40k	46.3%	53.7%	1.99%	457	211.5	245.3	**665 - 909**	**90k <120k**	**15%**	36.8	208.5
	40k <50k	37.6%	62.4%	2.19%	503	189.2	314.0	**910 - 1149**	**120k <150k**	**15%**	47.1	266.9
	50k <75k	17.1%	82.9%	4.47%	1,027	175.7	851.7	**1150 - 1764**	**150k <225k**	**15%**	127.8	724.0
	75k+	8.0%	92.0%	5.24%	1,205	96.4	1108.5	**1765+**	**225k+**	**10%**	110.8	997.6
55 <65	**<10k**	57.0%	43.0%	0.76%	176	100.1	75.5	**0 - 199**	**<30k**	**70%**	52.9	22.7
	10k <20k	53.0%	47.0%	2.53%	583	308.8	273.8	**200 - 429**	**30k <60k**	**50%**	136.9	136.9
	20k <30k	46.0%	54.0%	2.68%	616	283.2	332.4	**430 - 664**	**60k <90k**	**35%**	116.4	216.1
	30k <40k	40.0%	60.0%	1.35%	310	124.0	185.9	**665 - 909**	**90k <120k**	**35%**	65.1	120.9
	40k <50k	20.0%	80.0%	1.75%	403	80.6	322.3	**910 - 1149**	**120k <150k**	**30%**	96.7	225.6
	50k <75k	11.4%	88.6%	4.52%	1,039	118.5	920.7	**1150 - 1764**	**150k <225k**	**30%**	276.2	644.5
	75k+	4.0%	96.0%	3.65%	839	33.6	805.2	**1765+**	**225k+**	**15%**	120.8	684.4
65 <75	**<10k**	53.9%	46.1%	1.86%	429	231.1	197.7	**0 - 199**	**<30k**	**80%**	158.1	39.5
	10k <20k	39.0%	61.0%	3.05%	701	273.2	427.3	**200 - 429**	**30k <60k**	**60%**	256.4	170.9
	20k <30k	26.8%	73.2%	2.20%	506	135.6	370.5	**430 - 664**	**60k <90k**	**75%**	277.8	92.6
	30k <40k	25.6%	74.4%	2.40%	551	141.0	409.9	**665 - 909**	**90k <120k**	**60%**	246.0	164.0
	40k <50k	9.0%	91.0%	1.39%	319	28.7	290.4	**910 - 1149**	**120k <150k**	**55%**	159.7	130.7
	50k <75k	7.9%	92.1%	2.44%	561	44.3	516.6	**1150 - 1764**	**150k <225k**	**45%**	232.5	284.1
	75k+	3.0%	97.0%	1.96%	451	13.5	437.7	**1765+**	**225k+**	**45%**	197.0	240.7
75 +	**<10k**	60.0%	40.0%	2.51%	578	346.9	231.3	**0 - 199**	**<30k**	**80%**	185.0	46.3
	10k <20k	43.8%	56.2%	3.50%	805	352.8	452.7	**200 - 429**	**30k <60k**	**80%**	362.1	90.5
	20k <30k	32.9%	67.1%	3.26%	750	246.8	503.3	**430 - 664**	**60k <90k**	**85%**	427.8	75.5
	30k <40k	29.9%	70.1%	1.22%	280	83.7	196.2	**665 - 909**	**90k <120k**	**90%**	176.6	19.6
	40k <50k	16.0%	84.0%	0.94%	216	34.5	181.4	**910 - 1149**	**120k <150k**	**80%**	145.1	36.3
	50k <75k	8.8%	91.2%	0.67%	155	13.6	141.2	**1150 - 1764**	**150k <225k**	**80%**	113.0	28.2
	75k+	7.0%	93.0%	0.76%	175	12.2	162.5	**1765+**	**225k+**	**70%**	113.8	48.8
		Totals		**100.000%**	**23,000**	**9,327**	**13,673**					

Note 1-Income, Rent, and Price are stated in 1999 dollars. Rent and Price Ranges for each Income cohort represent the upper limits for affordable housing for that cohort, i.e., housing that is non-cost burdened where no more than 30% of the household income is spent on housing.
Note 2 - % of HHs is the percent of owner households in this cohort who live in a housing unit at a higher price point and can afford that unit due to no or low mortgage payments.

	Label or data descriptor for data element
	The percentage of Households in this Age / Income cohort that will own or rent - Census 2000 Summary File 3 - Sample Data
	The percentage of Households that are in this Age / Income cohort - Census 2000 Summary File 3 - Sample Data
	A number produced by the Housing Needs Analysis template reflecting the data, assumptions, and estimates used in this scenario

Future Housing Units Needed by Tenure and Cost ©
For Albany as of 2025
Scenario: Albany County-Coordinated Population Forecast, 2005-2025

Template 10
Future Housing Units Indicated by Tenure Choice and at an Affordable Cost** ©

Rental				Ownership				
Rent*	**# Units**	**% of Units**	**Cum %**	**Price***	**# Units**	**% of Units**	**Cum %**	
0 - 199	1,709	17.2%	17.2%	**<30k**	638	4.6%	4.6%	
200 - 429	2,079	21.0%	38.2%	**30k <60k**	1,450	10.4%	15.0%	
430 - 664	1,902	19.2%	57.3%	**60k <90k**	1,666	11.9%	26.9%	
665 - 909	1,426	14.4%	71.7%	**90k <120k**	1,452	10.4%	37.3%	
910 - 1149	1,106	11.1%	82.9%	**120k <150k**	1,662	11.9%	49.2%	
1150 - 1764	1,320	13.3%	96.2%	**150k <225k**	3,726	26.7%	75.9%	
1765+	379	3.8%	100.0%	**225k+**	3,358	24.1%	100.0%	**All Units**
Totals	9,922	**% of All**	41.6%	**Totals**	13,953	**% of All**	58.4%	23,874

* Housing Units Indicated is based on the 'Calculation of Current Dwelling Units Indicated by Tenure Choice and Affordable Cost' template and incorporates the inclusion of a vacancy factor. The numbers represent the units that could be afforded at that cost.

** Rent and Price Ranges are stated in 1999 dollars and represent affordable housing cost needs (housing that is non-cost burdened)

Template 11

Future Housing Units Needed by Tenure & Cost* ©

Rental						Ownership				
Rent	**Out Factor****	**Tenant Vouchers*****	**Needed Units**	**% of Units**	**Cum %**	**Price**	**Out Factor****	**Needed Units**	**% of Units**	**Cum %**
0 - 199	0%	750	959	9.7%	9.7%	**<60k**	0%	2,088	15.0%	15.0%
200 - 429	0%	240	1,934	19.5%	29.2%	**60k <90k**	0%	1,666	11.9%	26.9%
430 - 664	5%	60	2,880	29.0%	58.2%	**90k <120k**	0%	1,618	11.6%	38.5%
665 - 909	10%	20	1,565	15.8%	74.0%	**120k <150k**	10%	1,869	13.4%	51.9%
910 - 1149	20%		1,395	14.1%	88.0%	**150k <225k**	10%	4,025	28.8%	80.7%
1150 +	30%		1,190	12.0%	100.0%	**225k+**	20%	2,686	19.3%	100.0%
		Totals	9,922	**% of All**	41.6%		**Totals**	13,953	**% of All**	58.4%

* Housing Units Needed is based on the 'Housing Units Indicated by Tenure and Cost' table and incorporates an adjustment factor to reflect that some households will choose to occupy a housing unit in a lower cost category than the one they could afford.

** The adjustment factor represents the percentage adjustments needed to reflect households who could afford that cost level but chose a lower cost unit (Out Factor).

*** Estimated number of Section 8 Vouchers/Certificates or similar subsidies used to lower tenant paid rents to this price point

	Label or data descriptor for data element
	The percentage of Households that could afford a unit at this housing cost but chose a lower cost unit
	A number produced by the Housing Needs Analysis template reflecting the data, assumptions, and estimates used in this scenario

Template 12
Future Housing Units Planned by Housing Type For Albany in 2025 ©
Existing Units plus New Units Added

Scenario: Albany County-Coordinated Population Forecast, 2005-2025

Rental							
Rent	**Needed Units**	**Single Family Units**	**Manuf Dwelling Park Units**	**Duplex Units**	**Tri-Quadplex Units**	**5+ Multi-Family Units**	**Total Units**
0 - 199	959	3.0%	3.0%	5.0%	9.0%	80.0%	100.0%
		29	29	48	86	767	959
200 - 429	1,934	15.0%	2.0%	5.0%	4.0%	74.0%	100.0%
		290	39	97	77	1,431	1,934
430 - 664	2,880	22.0%	1.0%	13.0%	8.0%	56.0%	100.0%
		634	29	374	230	1,613	2,880
665 - 909	1,565	34.0%	1.0%	20.0%	10.0%	35.0%	100.0%
		532	16	313	156	548	1,565
910 - 1149	1,395	35.0%	0.0%	12.0%	8.0%	45.0%	100.0%
		488	0	167	112	628	1,395
1150 +	1,190	32.0%	0.0%	8.0%	7.0%	53.0%	100.0%
		381	0	95	83	631	1,190
Totals	9,922	2,353	112	1,094	745	5,617	9,922
Percentage		23.7%	1.1%	11.0%	7.5%	56.6%	100.0%

Ownership							
Price	**Needed Units**	**Single Family Units**	**Manuf Dwelling Park Units**	**Duplex Units**	**Tri-Quadplex Units**	**5+ Multi-Family Units**	**Total Units**
<60k	2,088	47.0%	40.0%	12.0%	0.5%	0.5%	100.0%
		982	835	251	10	10	2,088
60k <90k	1,666	73.0%	12.0%	14.0%	1.0%	0.0%	100.0%
		1,216	200	233	17	0	1,666
90k <120k	1,618	87.5%	0.0%	12.0%	0.5%	0.0%	100.0%
		1,416	0	194	8	0	1,618
120k <150k	1,869	93.5%	0.0%	6.0%	0.5%	0.0%	100.0%
		1,747	0	112	9	0	1,869
150k <225k	4,025	95.0%	0.0%	5.0%	0.0%	0.0%	100.0%
		3,824	0	201	0	0	4,025
225k+	2,686	97.0%	0.0%	3.0%	0.0%	0.0%	100.0%
		2,606	0	81	0	0	2,686
Totals	13,953	11,790	1,035	1,072	45	10	13,953
Percentage		84.5%	7.4%	7.7%	0.3%	0.1%	100.0%

	Total Rental and Ownership Units						
	Needed Units	**Single Family Units**	**Manuf Dwelling Park Units**	**Duplex Units**	**Tri-Quadplex Units**	**5+ Multi-Family Units**	**Total Units**
Totals	23,874	14,144	1,147	2,166	790	5,627	23,874
% of Total Units		59.2%	4.8%	9.1%	3.3%	23.6%	100.0%

	Label or data descriptor for data element
	The planned percentage of dwelling units needed of this housing type at this price point in the region
	A number produced by the model reflecting the data, assumptions, and estimates used in this scenario

Future Senior Rental Housing Units Needed by Cost* ©
For Albany as of 2025
Scenario: Albany County-Coordinated Population Forecast, 2005-2025

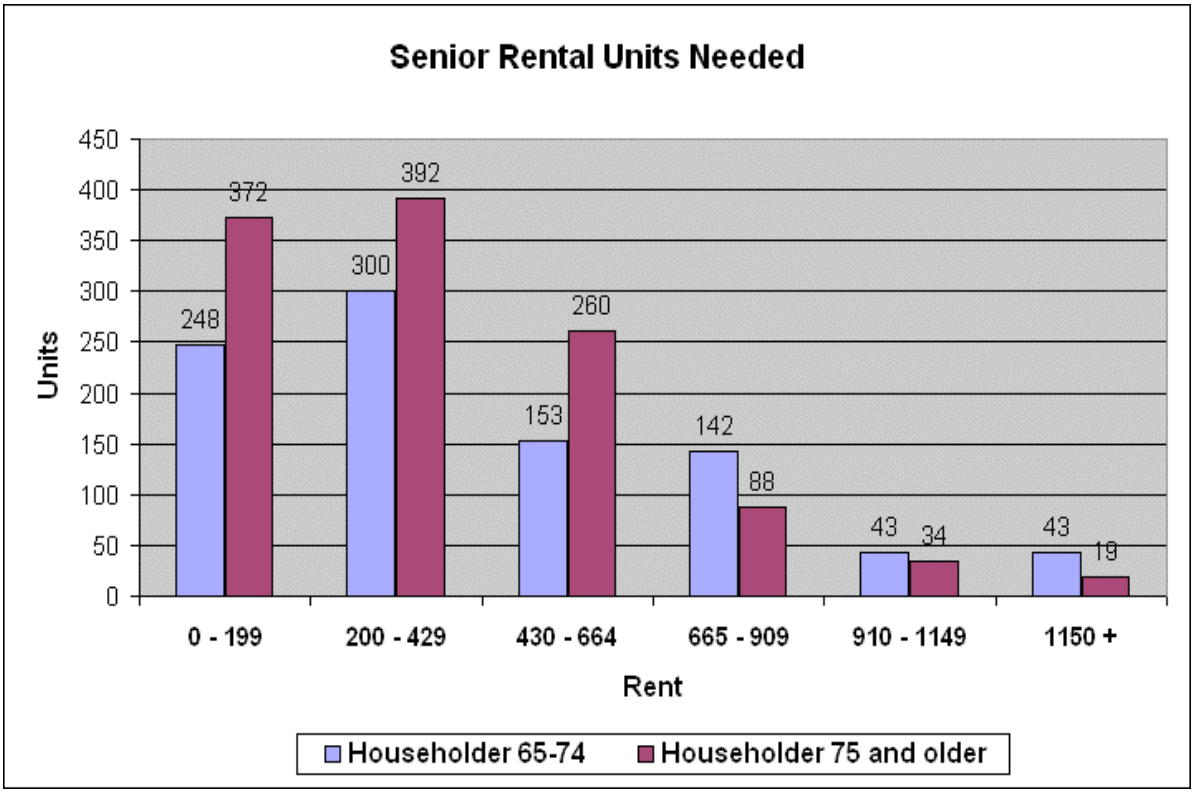
Template 13

		Householder Age 65 - 74			Householder Age 75 +			
Income**	**Rent**	**# Units**	**% of Units**	**Cum %**	**# Units**	**% of Units**	**Cum %**	
<10k	**0 - 199**	248	26.6%	26.6%	372	31.9%	31.9%	
10k <20k	**200 - 429**	300	32.3%	58.9%	392	33.6%	65.5%	
20k <30k	**430 - 664**	153	16.5%	75.4%	260	22.3%	87.9%	
30k <40k	**665 - 909**	142	15.3%	90.7%	88	7.6%	95.4%	
40k <50k	**910 - 1149**	43	4.6%	95.3%	34	2.9%	98.3%	
50k +	**1150 +**	43	4.7%	100.0%	19	1.7%	100.0%	
	Totals	930	**% of All**	44.4%	1,166	**% of All**	55.6%	2,096

* Senior Housing Units Needed is based on the 'Calculation of Dwelling Unit Needs Indicated by Tenure Choice and Affordable Cost template and incorporates the inclusion of a vacancy factor and the Out Factor

** Income represents range of income needed to pay the rent and be affordable. # Units is not the same as number of households at that Income due to Out Factor and vacancy factors used to arrive at # Units.

Graph 8



Template 14
New Housing Units Needed by Housing Type ©

For Albany as of 2025

Scenario: Albany County-Coordinated Population Forecast, 2005-2025

New Rental Units Needed							
Rent	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
0 - 199	854	25	29	44	67	689	854
200 - 429	375	257	13	54	(179)	230	375
430 - 664	(1,183)	(121)	(112)	(53)	(134)	(763)	(1,183)
665 - 909	(399)	(505)	11	(255)	110	240	(399)
910 - 1149	713	271	0	(30)	94	378	713
1150 +	887	305	0	95	56	431	887
Totals	1,246	231	(60)	(145)	15	1,204	1,246
Percentage		18.6%	-4.8%	-11.6%	1.2%	96.6%	100.0%

New Ownership Units Needed							
Price	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
<60k	1,436	826	395	201	5	9	1,436
60k <90k	193	134	(142)	188	13	0	193
90k <120k	(1,305)	(1,494)	(2)	185	6	0	(1,305)
120k <150k	(1,068)	(1,189)	0	111	9	0	(1,068)
150k <225k	1,624	1,423	0	201	0	0	1,624
225k+	2,177	2,098	0	80	0	0	2,177
Totals	3,058	1,797	251	966	34	9	3,058
Percentage		58.8%	8.2%	31.6%	1.1%	0.3%	100.0%

	Total New Rental and Ownership Units						
	Needed Units	Single Family Units	Manufactd Dwelling Park Units	Duplex Units	Tri-Quadplex Units	5+ Multi-Family Units	Total Units
Totals	4,303	2,029	191	821	49	1,213	4,303
% of Total Units		47.1%	4.4%	19.1%	1.1%	28.2%	100.0%

	Label or data descriptor for data element
	A number produced by the model reflecting the data, assumptions, and estimates used in this scenario

For Albany, 2025
Scenario: Albany County-coordinated Population Forecast, 2005-2025

Template 15
Planned Housing Density by Local Zoning District ©

Local Zoning District Description	Local Code	Planned Density
RM-3, Residential Multiple Family (future RMA)	RM-3/RMA	15
RM-5, Residential Limited Multiple Family (future RM)	RM-5/RM	12
RS-5, Residential Single Family	RS-5	5.5
RS-6.5, Residential Single Family	RS-6.5	4
RS-10, Residential Single Family and RR, Residential Reserve	RS-10/RR	3
URR, Urban Residential Reserve	URR	4.5
HM, Hackleman Monteith and MUR, Mixed Use Residential	HM/MUR	7
WF, Waterfront - a mixed use zone	WF	15
Non-residential zones such as Industrial or Commercial with existing units	**Other**	12

Template 16
Existing Housing Units by Land Use Type ©

Housing Inventory by Land Use Type

	Existing	RM-3/ RMA	RM-5/ RM	RS-5	RS-6.5	RS-10/ RR	URR	HM/MUR	WF	Other	Total
Single Family Units	12,115	253	976	702	6,760	2,122	240	986	15	61	12,115
Manufactured Dwelling Park Units	956	0	363	0	503	0	0	0	0	90	956
Duplex Units	1,345	60	843	0	350	22	0	60	0	10	1,345
Tri-Quadplex Units	741	141	590	0	0	0	0	10	0	0	741
5+ Multi-Family Units	4,414	1,753	1,945	0	153	0	42	182	0	339	4,414
Total Units	19,571	2,207	4,717	702	7,766	2,144	282	1,238	15	500	19,571

Percent of Existing Inventory by Land Use Type

% Single Family Units	2.1%	8.1%	5.8%	55.8%	17.5%	2.0%	8.1%	0.1%	0.5%	100.0%
% Manufactured Dwelling Park Units	0.0%	38.0%	0.0%	52.6%	0.0%	0.0%	0.0%	0.0%	9.4%	100.0%
% Duplex Units	4.5%	62.7%	0.0%	26.0%	1.6%	0.0%	4.5%	0.0%	0.7%	100.0%
% Tri-Quadplex Units	19.0%	79.6%	0.0%	0.0%	0.0%	0.0%	1.3%	0.0%	0.0%	100.0%
% 5+ Multi-Family Units	39.7%	44.1%	0.0%	3.5%	0.0%	1.0%	4.1%	0.0%	7.7%	100.0%
% Total Units	11.3%	24.1%	3.6%	39.7%	11.0%	1.4%	6.3%	0.1%	2.6%	100.0%

	Label or data descriptor for data element
	Inputted data on local zoning, projected density, and existing inventory of housing by zoning
	A number produced by the model reflecting the data, assumptions, and estimates used

For Albany as of 2025
Scenario: County-coordinated Population Forecast, 2005-2025
Template 17
Projected Distribution of New Housing by Land Use Type ©

Single Family Units	All Units	% in RM-3/ RMA	% in RM-5/ RM	% in RS-5	% in RS-6.5	% in RS-10/ RR	% in URR	% in HM/ MUR	% in WF	Other	Total %
Lower Priced[1]	1,120	25%	35%	17%	15%	5%	0%	1%	1%	2%	100.0%
Mid Priced[2]	-2,917	10%	12%	20%	18%	39%	0%	1%	0%	0%	100.0%
Higher Priced[3]	3,825	2%	5%	24%	28%	34%	0%	2%	4%	2%	100.0%
Total	2,029	3.2%	11.5%	25.6%	34.3%	9.9%	0.0%	2.6%	8.1%	4.9%	100.0%
Existing Distribution		2.1%	8.1%	5.8%	55.8%	17.5%	2.0%	8.1%	0.1%	0.5%	100.0%
MDP Units	**All Units**	**% in RM-3/RMA**	**% in RM-5/RM**	**% in RS-5**	**% in RS-6.5**	**% in RS-10/ RR**	**% in URR**	**% in HM/MUR**	**% in WF**	**Other**	**Total %**
Lower Priced[1]	183	0%	25%	10%	65%	0%	0%	0%	0%	0%	100.0%
Mid Priced[2]	9	0%	20%	0%	80%	0%	0%	0%	0%	0%	100.0%
Higher Priced[3]	0	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.0%
Total	191	0.0%	24.8%	9.5%	65.7%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Existing Distribution		0.0%	38.0%	0.0%	52.6%	0.0%	0.0%	0.0%	0.0%	9.4%	100.0%
Duplex Units	**All Units**	**% in RM-3/ RMA**	**% in RM-5/ RM**	**% in RS-5**	**% in RS-6.5**	**% in RS-10/ RR**	**% in URR**	**% in HM/MUR**	**% in WF**	**Other**	**Total %**
Lower Priced[1]	434	33%	30%	20%	15%	0%	0%	1%	0%	1%	100.0%
Mid Priced[2]	12	15%	30%	25%	20%	8%	0%	1%	0%	1%	100.0%
Higher Priced[3]	376	5%	20%	25%	30%	18%	0%	1%	0%	1%	100.0%
Total	821	19.9%	25.4%	22.4%	21.9%	8.4%	0.0%	1.0%	0.0%	1.0%	100.0%
Existing Distribution		4.5%	62.7%	0.0%	26.0%	1.6%	0.0%	4.5%	0.0%	0.7%	100.0%
Tri-Quadplex Units	**All Units**	**% in RM-3 /RMA**	**% in RM-5/RM**	**% in RS-5**	**% in RS-6.5**	**% in RS-10/RR**	**% in URR**	**% in HM/MUR**	**% in WF**	**Other**	**Total %**
Lower Priced[1]	-227	37%	35%	11%	11%	0%	0%	0%	2%	5%	100.0%
Mid Priced[2]	219	41%	36%	8%	8%	0%	0%	1%	2%	5%	100.0%
Higher Priced[3]	56	26%	26%	21%	18%	5%	0%	0%	1%	4%	100.0%
Total	49	42.3%	29.1%	8.5%	5.7%	5.8%	0.0%	4.5%	0.3%	3.8%	100.0%
Existing Distribution		19.0%	79.6%	0.0%	0.0%	0.0%	0.0%	1.3%	0.0%	0.0%	100.0%
5+ Multi-Family Units	**All Units**	**% in RM-3/RMA**	**% in RM-5/RM**	**% in RS-5**	**% in RS-6.5**	**% in RS-10/RR**	**% in URR**	**% in HM/MUR**	**% in WF**	**Other**	**Total %**
Lower Priced[1]	165	40%	45%	0%	0%	0%	0%	0%	4%	11%	100.0%
Mid Priced[2]	617	43%	40%	1%	1%	0%	0%	0%	4%	11%	100.0%
Higher Priced[3]	431	34%	31%	1%	1%	0%	0%	0%	12%	21%	100.0%
Total	1,213	39.4%	37.5%	0.9%	0.9%	0.0%	0.0%	0.0%	6.8%	14.5%	100.0%
Existing Distribution		39.7%	44.1%	0.0%	3.5%	0.0%	1.0%	4.1%	0.0%	7.7%	100.0%

1 - Lower Priced units are the rental or ownership units affordable at incomes less than $30,000

2 - Mid Priced units are the rental or ownership units affordable at incomes between $30,000 and $50,000

3 - Higher Priced units are the rental or ownership units affordable at incomes over $50,000

	Label or data descriptor for data element
	Projected percentage of new housing units that will be built in this land use type
	A number produced by the model reflecting the data, assumptions, and estimates used

Land Needed for New Dwelling Units
For Albany as of 2025

Scenario: County-coordinated Population Forecast, 2005-2025

Template 18

Projected New Housing Units by Land Use Type ©

	RM-3/RMA	RM-5/RM	RS-5	RS-6.5	RS-10/RR	URR	HM/MUR	WF	Other	Total
Single Family Units	65	233	520	695	200	0	53	164	99	1,930
Manufactured Dwelling Park Units	0	47	18	126	0	0	0	0	0	191
Duplex Units	164	209	184	180	69	0	8	0	8	813
Tri-Quadplex Units	21	14	4	3	3	0	2	0	2	47
5+ Multi-Family Units	478	455	10	10	0	0	0	83	177	1,037
Total Units Needed	727	959	736	1,014	271	0	63	247	286	4,018

Template 19

Calculation of Additional Land Needed by Land Use Type ©

Buildable Lands Inventory for Housing

	RM-3/RMA	RM-5/RM	RS-5	RS-6.5	RS-10/RR	URR	HM/MUR	WF	Other	Total
Current UGB Acres	6.2	88.1	378.8	767.7	941.8	1,625.4	2.3	10.7	30.0	3,851.0
Acres in Use	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Constrained Acres	1.8	22.1	82.6	193.1	252.8	470.7	0.0	1.1	3.0	1,027.2
Available Acres	4.4	66.0	296.2	574.6	689.0	1154.7	2.3	9.6	27.0	2,823.8
Current Acres %	0.2%	2.3%	9.8%	19.9%	24.5%	42.2%	0.1%	0.3%	0.8%	100.0%
Acres in Use %	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Available Acres %	0.2%	2.3%	10.5%	20.3%	24.4%	40.9%	0.1%	0.3%	1.0%	100.0%
Existing Units per Acres in Use	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	

Land Needed by Land Use Type

	RM-3/RMA	RM-5/RM	RS-5	RS-6.5	RS-10/RR	URR	HM/MUR	WF	Other	Total
Acres Needed	48.5	79.9	133.8	253.5	90.5	0.0	9.0	16.5	23.8	655.5
New Acres Needed	**44.1**	**13.9**	**(162.4)**	**(321.1)**	**(598.5)**	**(1154.7)**	**6.7**	**6.9**	**(3.2)**	**(2168.3)**

	Label or data descriptor for data element
	The number of acres per land use type as derived from the Buildable Lands Inventory
	A number produced by the model reflecting the data, assumptions, and estimates used in this scenario

ALTERNATIVE GROWTH SCENRIOS SUMMARY TABLES
From Runs Through the Oregon Housing Needs Model

SCENARIO 1: 1.5% Average Annual increase, 2025 Population Forecast of 61,093

Owner-Occupied, 1.5%			2015		2025	
1999 Model Values	Converted to 2005 Value[b]	2005 Inventory	Projected Need	Net Need[1] (Surplus)	Projected Need	Net Need[1] (Surplus)
<$60,000	<$75,000	652	1,912	1,260	2,238	1,586
$60 -$90,000	$75 -$115,000	1,473	1,525	52	1,785	312
$90 - $120,000	$115 - $150,000	2,923	1,481	-1,442	1,734	-1,189
$120 - $150,000	$150 - $190,000	2,937	1,711	-1,226	2,003	-934
$150 - $225,000	$190 - $280,000	2,401	3,685	1,284	4,313	1,912
$225,000 +	$280,000 +	509	2,459	1,950	2,878	2,369
	Totals	10,895	12,774	1,879	14,951	4,056

Renter-Occupied, 1.5%		2015		2025		
Rent Ranges	2005 Inventory	Projected Need	Net Need[1] (Surplus)	Projected Need	Net Need[1] (Surplus)	Assumes Sec 8 Vouchers
$0 - 199	105	814	709	1,081	976	750
200 - 429	1,559	1,751	192	2,090	531	240
430 - 664	4,063	2,715	-1,348	3,019	-1,044	60
665 - 909	1,964	1,438	-526	1,672	-292	20
910 - 1149	682	1,277	595	1,494	812	
1150 +	303	1,089	786	1,275	972	
Total	8,676	9,084	408	10,632	1,956	

Senior Rental Housing Units Needed by Cost, 1.5% AAGR to 2025

		Householder Age 65 - 74		Householder Age 75 +	
Income*	**Rent**	**# Units**	**% of Units**	**# Units**	**% of Units**
<10k	**0 - 199**	265	26.6%	398	31.9%
10k <20k	**200 - 429**	321	32.3%	418	33.6%
20k <30k	**430 - 664**	164	16.5%	278	22.3%
30k <40k	**665 - 909**	152	15.3%	94	7.6%
40k <50k	**910 – 1,149**	46	4.6%	36	2.9%
50k +	**1,150 +**	46	4.7%	21	1.7%
Totals	**2,240**	994	44.4%	1,246	55.6%

* Income represents range of income needed to pay the rent and be affordable. # Units is not the same as number of households at that Income due to Out Factor and vacancy factors used to arrive at # Units.

AAGR = Average Annual Growth Rate

SCENARIO 2: 1.9% Average Annual Increase, 2025 Population Forecast: 66,093

Owner-Occupied, 1.9%			2015		2025	
1999 Model Values	**Converted to 2005 Value[b]**	**2005 Inventory**	**Projected Need**	**Net Need[1] (Surplus)**	**Projected Need**	**Net Need[1] (Surplus)**
<$60,000	<$75,000	652	1,989	1,337	2,420	1,768
$60 - $90,000	$75 -$115,000	1,473	1,586	113	1,931	458
$90 - $120,000	$115 - $150,000	2,923	1,541	-1,382	1,875	-1,048
$120 - $150,000	$150 - $190,000	2,937	1,780	-1,157	2,166	-771
$150 - $225,000	$190 - $280,000	2,401	3,833	1,432	4,665	2,264
$225,000 +	$280,000 +	509	2,558	2,049	3,113	2,604
	Totals	10,895	13,286	2,391	16,170	5,275

Renter-Occupied, 1.9%		2015		2025		
Rent Ranges	**2005 Inventory**	**Projected Need**	**Net Need[1] (Surplus)**	**Projected Need**	**Net Need[1] (Surplus)**	**Assumes Sec 8 Vouchers**
$0 - 199	105	877	772	1,230	1,125	750
200 - 429	1,559	1,830	271	2,280	721	240
430 - 664	4,063	2,786	-1,277	3,189	-874	60
665 - 909	1,964	1,493	-471	1,804	-160	20
910 - 1149	682	1,328	646	1,616	934	
1150 +	303	1,133	830	1,379	1,076	
Total	8,676	9,448	772	11,499	2,823	

Senior Rental Housing Units Needed by Cost, 1.9% AAGR to 2025

		Householder Age 65 - 74		Householder Age 75 +	
Income*	**Rent**	**# Units**	**% of Units**	**# Units**	**% of Units**
<10k	**0 - 199**	286	26.6%	430	31.9%
10k <20k	**200 - 429**	347	32.3%	453	33.6%
20k <30k	**430 - 664**	177	16.5%	301	22.3%
30k <40k	**665 - 909**	164	15.3%	102	7.6%
40k <50k	**910 – 1,149**	50	4.6%	39	2.9%
50k +	**1,150 +**	50	4.7%	22	1.7%
Totals	**2,423**	1,075	44.4%	1,347	55.4%

* Income represents range of income needed to pay the rent and be affordable. # Units is not the same as number of households at that Income due to Out Factor and vacancy factors used to arrive at # Units.

AAGR = Average Annual Growth Rate

SCENARIO 3: 2.2% Annual Average Increase, 2025 Population Forecast: 70,096

Owner-Occupied, 2.2%			2015		2025	
1999 Model Values	**Converted to 2005 Value[b]**	**2005 Inventory**	**Projected Need**	**Net Need[1] (Surplus)**	**Projected Need**	**Net Need[1] (Surplus)**
<$60,000	<$75,000	652	2,048	1,396	2,567	1,915
$60 -$90,000	$75 -$115,000	1,473	1,634	161	2,047	574
$90 - $120,000	$115 - $150,000	2,923	1,587	-1,336	1,989	-934
$120 - $150,000	$150 - $190,000	2,937	1,833	-1,104	2,297	-640
$150 - $225,000	$190 - $280,000	2,401	3,947	1,546	4,947	2,546
$225,000 +	$280,000 +	509	2,634	2,125	3,302	2,793
	Totals	10,895	13,682	2,787	17,149	6,254

Renter-Occupied, 2.2%		2015		2025		
	2005 Inventory	**Projected Need**	**Net Need[1] (Surplus)**	**Projected Need**	**Net Need[1] (Surplus)**	**Assumes Sec 8 Vouchers**
$0 – 199	105	926	821	1,350	1,245	750
200 – 429	1,559	1,892	333	2,432	873	240
430 – 664	4,063	2,842	-1,221	3,326	-737	60
665 – 909	1,964	1,536	-428	1,910	-54	20
910 – 1149	682	1,368	686	1,714	1,032	
1150 +	303	1,167	864	1,462	1,159	
Total	8,676	9,730	1,054	12,195	3,519	

Senior Rental Housing Units Needed by Cost, 2.2% AAGR to 2025

		Householder Age 65 - 74		Householder Age 75 +	
Income*	**Rent**	**# Units**	**% of Units**	**# Units**	**% of Units**
<10k	**0 - 199**	264	28.2%	394	33.6%
10k <20k	**200 - 429**	288	30.7%	375	32.0%
20k <30k	**430 - 664**	154	16.5%	262	22.4%
30k <40k	**665 - 909**	145	15.5%	91	7.7%
40k <50k	**910 – 1,149**	55	5.8%	35	3.0%
50k +	**1,150 +**	31	3.3%	14	1.2%
Totals	**2,109**	937	44.4%	1,172	55.4%

* Income represents range of income needed to pay the rent and be affordable. # Units is not the same as number of households at that Income due to Out Factor and vacancy factors used to arrive at # Units.

AAGR = Average Annual Growth Rate

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