



State of Housing in Tillamook County

A (Very) Brief History

- ▶ March 2017 – First Housing Report published
- ▶ Late 2018 – Housing Commission formed
- ▶ October 2019 – Housing Coordinator hired; Housing Summit held
- ▶ January 2020 – Housing Needs Analysis completed

Housing Coordinator

- ▶ Liaison between different entities with respect to housing
- ▶ Organize Housing Commission meetings, subcommittees
- ▶ Develop policy and other solutions for housing
- ▶ Otherwise aid and advocate for housing as necessary

Housing Commission

**WORKING TO ADDRESS
OUR HOUSING NEEDS**

About the Housing Commission

- ▶ 15 members
- ▶ Dedicated positions to achieve broader representation
- ▶ Meets monthly (first Thursday @ 9am)
- ▶ Develops solutions to the ongoing housing crisis
- ▶ We have a Strategic Plan!

Subcommittees

- ▶ Legislative Subcommittee
- ▶ Tax Exemption Subcommittee
- ▶ Development Code Subcommittee
- ▶ (Coming soon) Affordability Subcommittee

Legislative Subcommittee

- ▶ Engaged on (very brief) 2020 Legislative Session
- ▶ Wrote to legislators/committees advocating for bills
- ▶ Will reconvene soon to prepare for 2021 Legislative Session
- ▶ Future: Work on bills directly?

Tax Exemption Subcommittee

- ▶ Developed property tax exemption for multifamily workforce housing
- ▶ Committee composed of tax districts
- ▶ Rents of individual units < 120% AMI, average rent < 100% AMI
- ▶ Units cannot be used as short-term rentals
- ▶ 10-year exemption

Development Code Subcommittee

- ▶ Recommend tweaks to development code
- ▶ This is a great chance to collaborate with the PC!
- ▶ Very preliminary ideas
 - ▶ Housing overlay zone
 - ▶ System Development Charge revolving loan program
 - ▶ Examining setbacks, lot coverage for residential uses

Affordability Subcommittee

- ▶ Not yet in place
- ▶ Two goals: long-term affordability; affordable housing projects
- ▶ Potential spaces: density bonuses, tax exemptions, SDCs
- ▶ Ownership too: Community Land Trusts?

Housing Needs Analysis

A TOOL FOR GUIDING
OUR FUTURE

What is an HNA?

- ▶ In Oregon, we have comprehensive plans
- ▶ These plans inform land use policy
- ▶ We adjust policy according to growth & change
- ▶ Estimate overall need for housing based on that growth

What is an HNA?

- ▶ A Housing Needs Analysis (HNA) estimates future housing need
- ▶ Timescale: 20 years
- ▶ Population projection
- ▶ Examines rental/ownership opportunities, income levels, age, etc.
- ▶ Determines # of housing units needed to accommodate growth

Caveats & Notes

- ▶ HNA used 2017 American Community Survey data
 - ▶ This was the most recently available at the time
- ▶ Tough to draw conclusions from city-level data
 - ▶ Sample sizes are small in rural areas
- ▶ Still, trends will be generally accurate

A Few Definitions ...

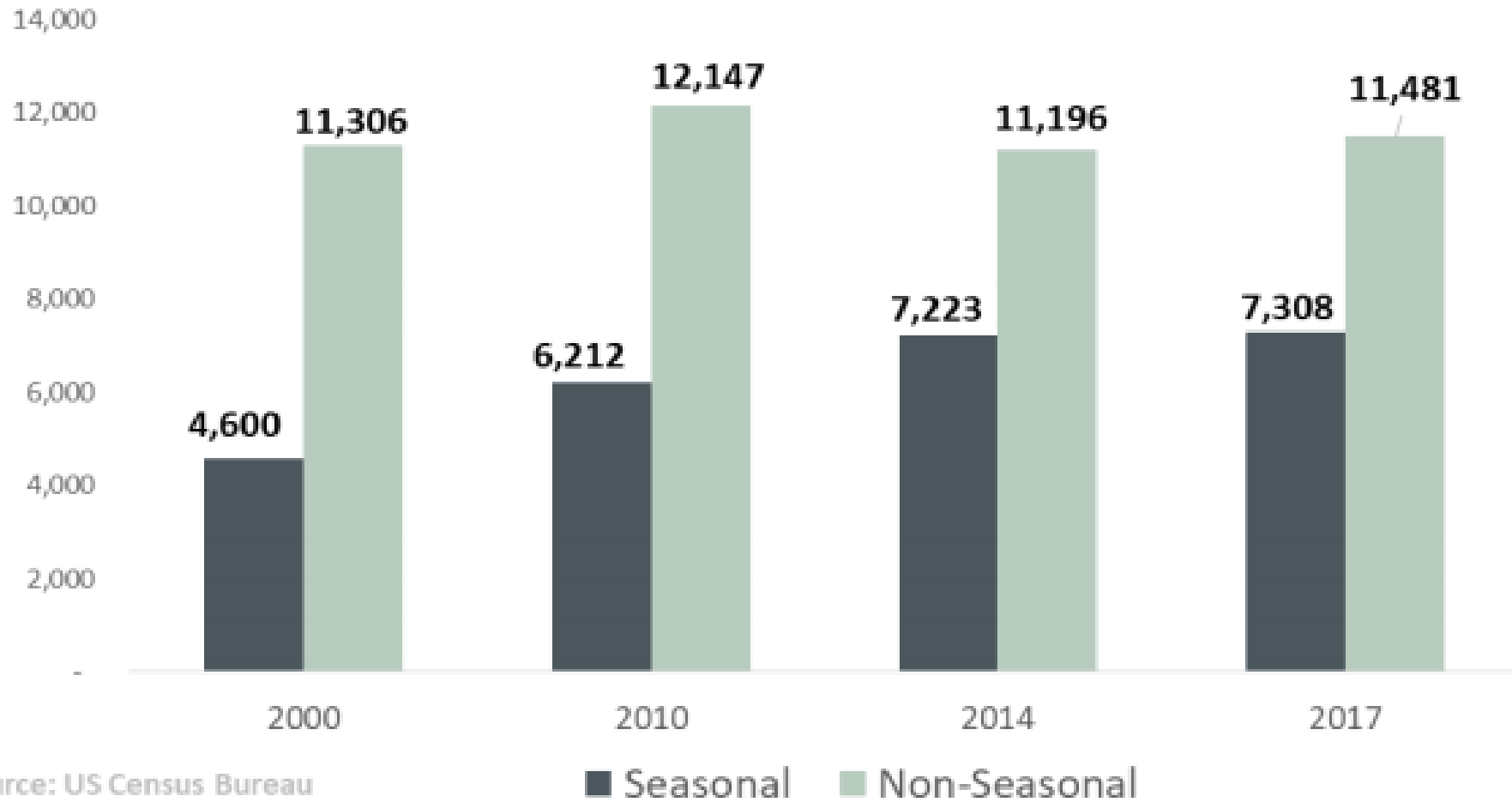
- ▶ Area Median Income (AMI) vs. Median Family Income (MFI)
- ▶ Workforce vs Affordable Housing
- ▶ Affordable Housing vs. Housing that is “Affordable”
- ▶ “Missing Middle” Housing

Quick Facts

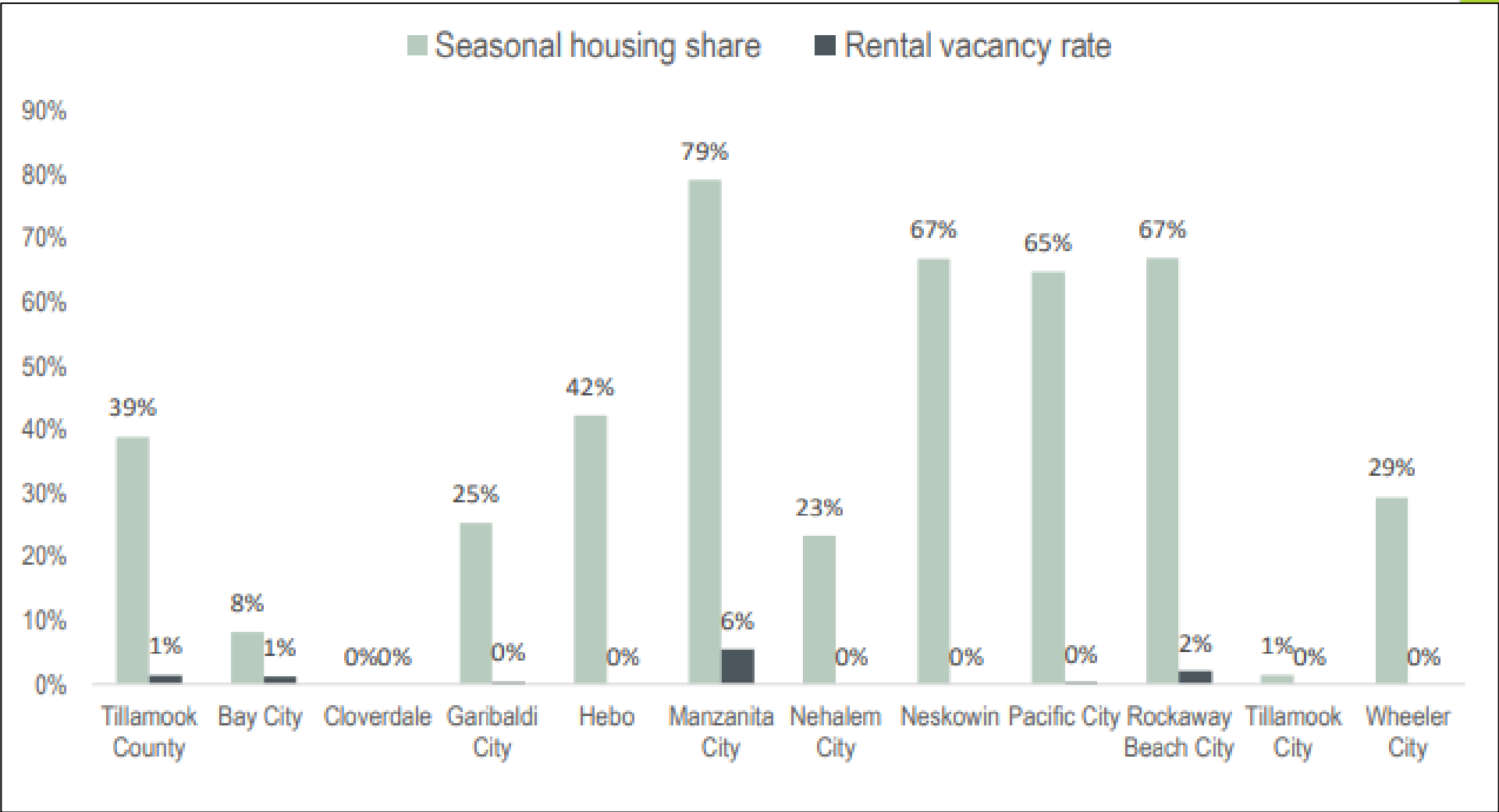
Tillamook County generally ...

- ▶ Older
 - ▶ Median age 48 years vs. 39 in Oregon
- ▶ Earns less money
 - ▶ Median household income \$47,500 vs. \$59,000 in Oregon
- ▶ Smaller households
 - ▶ 2.41 persons vs. 2.5 for Oregon

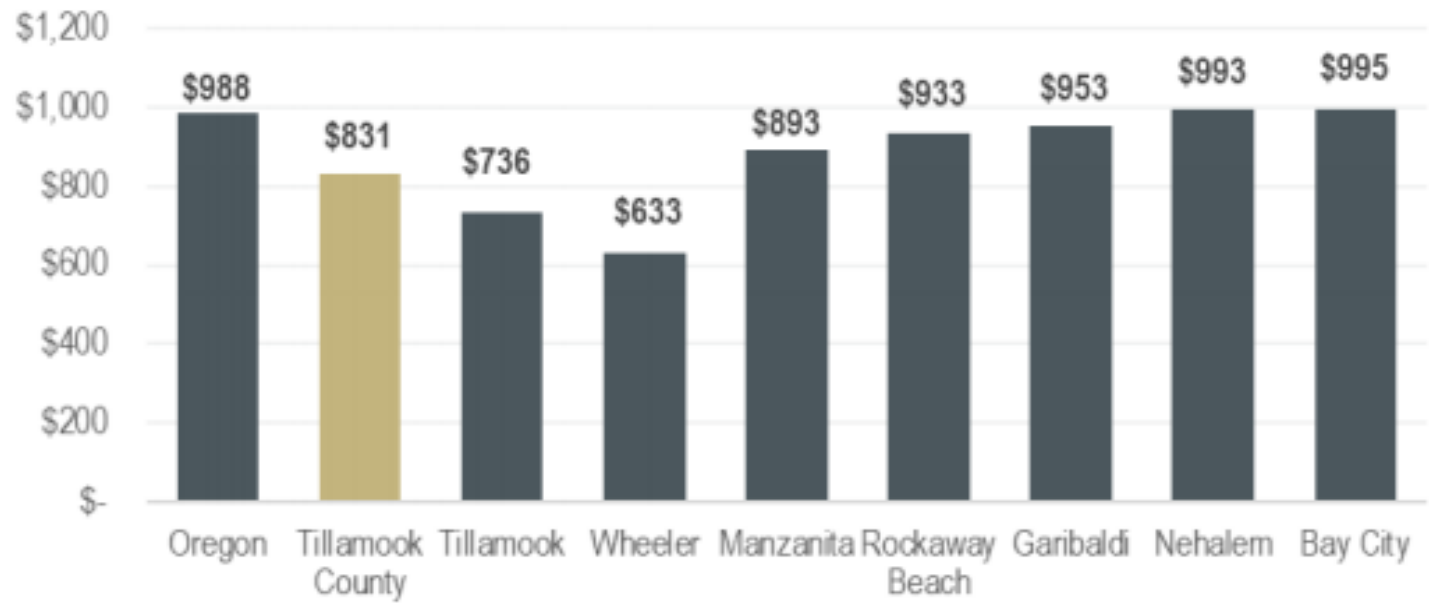
Non-seasonal and Seasonal Housing Supply (dwelling units)
Tillamook County, 2000-2017



Source: US Census Bureau



Median Gross Rent, Tillamook, Tillamook County, Oregon, Other Comparison Cities, 2013-2017



Source: U.S. Census Bureau 2013-2017 American Community Survey 5-Year Estimates (Table B25064)

Median Home Sales Price, Tillamook County, Oregon, January 2018 to 2019

Source: Zillow, 2019

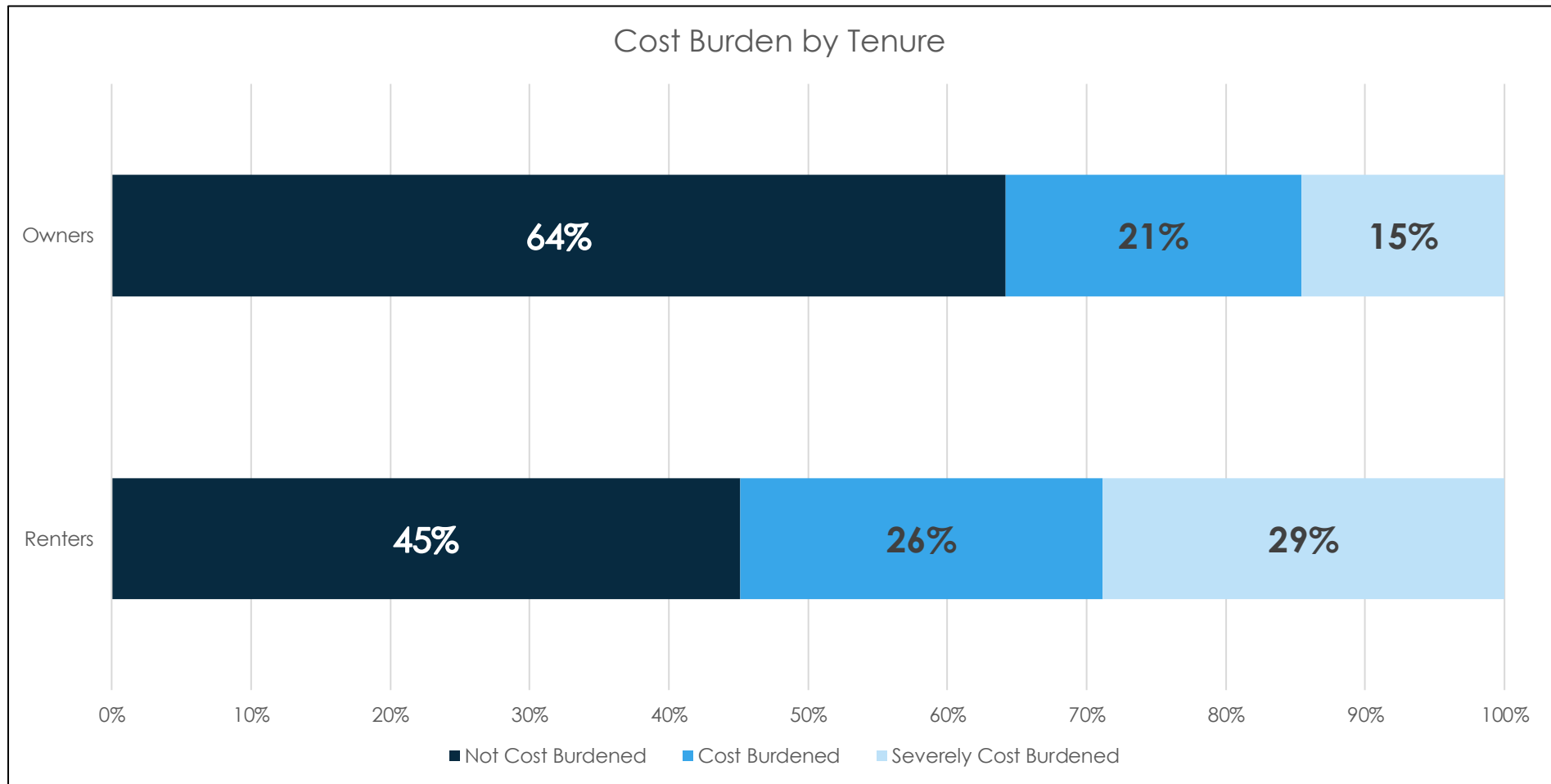
\$323,000

Tillamook County

\$346,100

Oregon

+12%
Year over Year



Source: 2018 American Community Survey 5-year Estimates (B25070, B25091)

Population Forecasts

	Estimate 2019	Forecast 2039	Proj. Change 20 Years	Proj. AGR (2019-2039)
Oregon	4,209,177	4,954,640	745,463	0.8%
Tillamook County	26,348	29,284	2,936	0.5%
Bay City	1,448	1,796	348	1.1%
Garibaldi	802	875	73	0.4%
Manzanita	910	1,209	299	1.4%
Nehalem	1,272	1,642	370	1.3%
Rockaway Beach	1,590	1,862	272	0.8%
Tillamook	5,643	6,439	796	0.7%
Wheeler	415	486	72	0.8%
Unincorporated	14,261	14,971	710	0.2%

Source: Population Research Center

Housing Need – Scenario A

“No Change” Scenario

	Net New Population ¹	Group Quarters Share	Group Quarters Pop. ²	Avg. HH Size ²	Occupied Dwellings ²	Seasonal & Vacancy Rate ²	Seasonal & Vacant Dwellings	Total Dwelling Need (excl. group quarters)
Unincorporated areas	707	2.6%	18.4	2.41	286	44.0%	225	510
Tillamook UGB	796	0.88%	7.0	2.47	319	8.5%	30	349
Nehalem UGB	370	0.00%	-	3.43	108	25.0%	36	144
Bay City UGB	348	0.00%	-	3.43	101	14.6%	17	119
Manzanita UGB	299	0.00%	-	3.43	87	86.6%	562	649
Rockaway Beach UGB	272	0.00%	-	2.27	120	73.7%	336	456
Garibaldi UGB	73	0.75%	0.5	2.62	28	31.8%	13	41
Wheeler UGB	72	1.45%	1.0	2.62	27	29.4%	11	38
Total	2,936	0.9%	27		1,076	53.3%	1,229	2,305

Housing Need – Scenario B

“Market Gap Capture” Scenario

	Demand Dist. (Scenario A)	Demand Dist. (Scenario B)	Pent Up Rental Workforce Housing Need (units)	Baseline Total Housing Need (Scenario A)	Total Housing Need (Scenario B)
Tillamook UGB	15%	25%	106	349	455
Nehalem UGB	6%	5%	21	144	165
Bay City UGB	5%	5%	21	119	140
Manzanita UGB	28%	10%	43	649	691
Rockaway Beach UGB	20%	10%	43	456	499
Garibaldi UGB	2%	5%	21	41	62
Wheeler UGB	2%	5%	21	38	59
Subtotal UGBs	78%	65%	276	1,795	2,071
Unincorporated areas	22%	35%	149	510	659
Total Dwelling Units	100%	100%	425	2,305	2,730

Housing Need – Scenario C

“Coordinated” Scenario

	Demand Dist. (Scenario A)	Demand Dist. (Scenario B)	Demand Dist. (Scenario C)	Total Housing Need (Scenario C)
Tillamook UGB	15%	17%	30%	819
Nehalem UGB	6%	6%	5%	137
Bay City UGB	5%	5%	5%	137
Manzanita UGB	28%	25%	5%	137
Rockaway Beach UGB	20%	18%	10%	273
Garibaldi UGB	2%	2%	2%	55
Wheeler UGB	2%	2%	2%	55
Subtotal UGBs	78%	76%	59%	1,611
Unincorporated areas	22%	24%	41%	1,119
Total Dwelling Units	100%	100%	100%	2,730

Housing Need – Scenario D

“Combined” Scenario

	Low	High	Midpoint (Scenario D)
Tillamook UGB	349	819	584
Nehalem UGB	137	165	151
Bay City UGB	137	140	138
Manzanita UGB	137	691	414
Rockaway Beach UGB	273	499	386
Garibaldi UGB	55	62	58
Wheeler UGB	55	59	57
Subtotal UGBs	1,141	2,435	1,788
Unincorporated areas	510	1,119	815
Total Dwelling Units	1,651	3,554	2,603

Housing Need – Types

	Current Housing Mix	Net New Housing Mix (Policy Scenario C)	Future Housing Mix
Single Family	7,501	1,562	9,063
Townhomes/Plexes	781	286	1,067
Multi family	641	364	1,005
Mfg. home / other	1,531	390	1,921
Total	10,454	2,603	13,057

Housing Need – Land Area

Tillamook County 20-year Housing Land Need Forecast at Midpoint										
	Total Housing Need (Midpoint)	Housing Mix*				Land Need (Buildable acres)				Total Land Need (buildable acres)
		Very Low Density (single family homes)	Low Density (single family and mfg. homes)	Medium Density (townhomes, plexes)	Higher Density (apartments)	Very Low Density	Low Density	Medium Density	Higher Density	
Tillamook UGB	584	-	292	124	169	-	97	21	14	132
Nehalem UGB	151	-	75	32	44	-	25	5	4	34
Bay City UGB	138	-	69	29	40	-	23	5	3	31
Manzanita UGB	414	-	207	88	120	-	69	15	10	94
Rockaway Beach UGB	386	-	193	82	112	-	64	14	9	87
Garibaldi UGB	58	-	29	12	17	-	10	2	1	13
Wheeler UGB	57	-	28	12	17	-	9	2	1	13
Subtotal UGBs	1,788	-	894	378	518	-	298	63	43	404
Unincorporated areas**	815	407	326	81	-	815	109	14	-	937
Total	2,603	407	1,220	460	518	815	407	77	43	1,341

Housing Need – By Income

Approximate Attainable Home Price*	Owner-Occupied	Renter-Occupied	Total	Dist. %	Attainable Housing Products
Upper (120% or more of MFI)	790	166	956	36.7%	Standard Homes, Townhomes, Condos
Upper Middle (80% to 120% of MFI)	647	135	782	30.0%	Small Homes, Townhomes, Apartments
Lower Middle (50% to 80% of MFI)	269	163	433	16.6%	ADUs, Townhomes, Mfgd. Homes,
Low (30% to 50% of MFI)	90	190	279	10.7%	Govt. Assisted Apts. & Plexes
Very Low (less than 30% of MFI)	0	153	153	5.9%	Govt. Assisted Apts.
Total	1,796	807	2,603	100.0%	

So now what?

- ▶ HNA helps guide general policy direction
- ▶ Work with communities to determine specifics
- ▶ Some of the efforts underway:
 - ▶ Development code review
 - ▶ Property tax exemption for multifamily workforce housing
 - ▶ Transient lodging fee program

Questions?

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