

LOW-COST HOUSING IN  
WASHINGTON COUNTY--  
A NEED UNMET

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TABLE OF CONTENTS

I.	WASHINGTON COUNTY: AN OVERVIEW . . . . .	1
	General Background . . . . .	1
	Who Needs Low-Cost Housing? . . . . .	2
	The Migrant Population - An Urgent Need . . . . .	5
II.	HOUSING SUPPLY IN WASHINGTON COUNTY . . . . .	7
	Number of Units . . . . .	7
	Subsidized Units . . . . .	7
	Sub-Standard Units: Relative to Condition and/or Cost-toIncome Ratio . . . . .	11
	Availability of Units . . . . .	14
III.	ASSESSMENT OF NEED . . . . .	20
IV.	THE FUTURE . . . . .	26

. . . . .

APPENDIX

Description of Housing Subsidy Programs in Washington County . . .	A-1
Classification of County Residential Units by Area . . . . .	A-2
Percentage of Households Reporting Environmental Health Problems .	A-3
Residential Vacancies, PGE Service Area, as of 12/31/75 . . . . .	A-5
Postal Vacancy Survey, Portland Area, Oct. 15-21, 1975 . . . . .	A-7
Unsold Inventory Survey, FHA, Washington County, 1/1/74 . . . . .	A-11
Unsold Inventory Survey, FHA, Washington County, 1/1/75 . . . . .	A-12

SOURCES CONSULTED

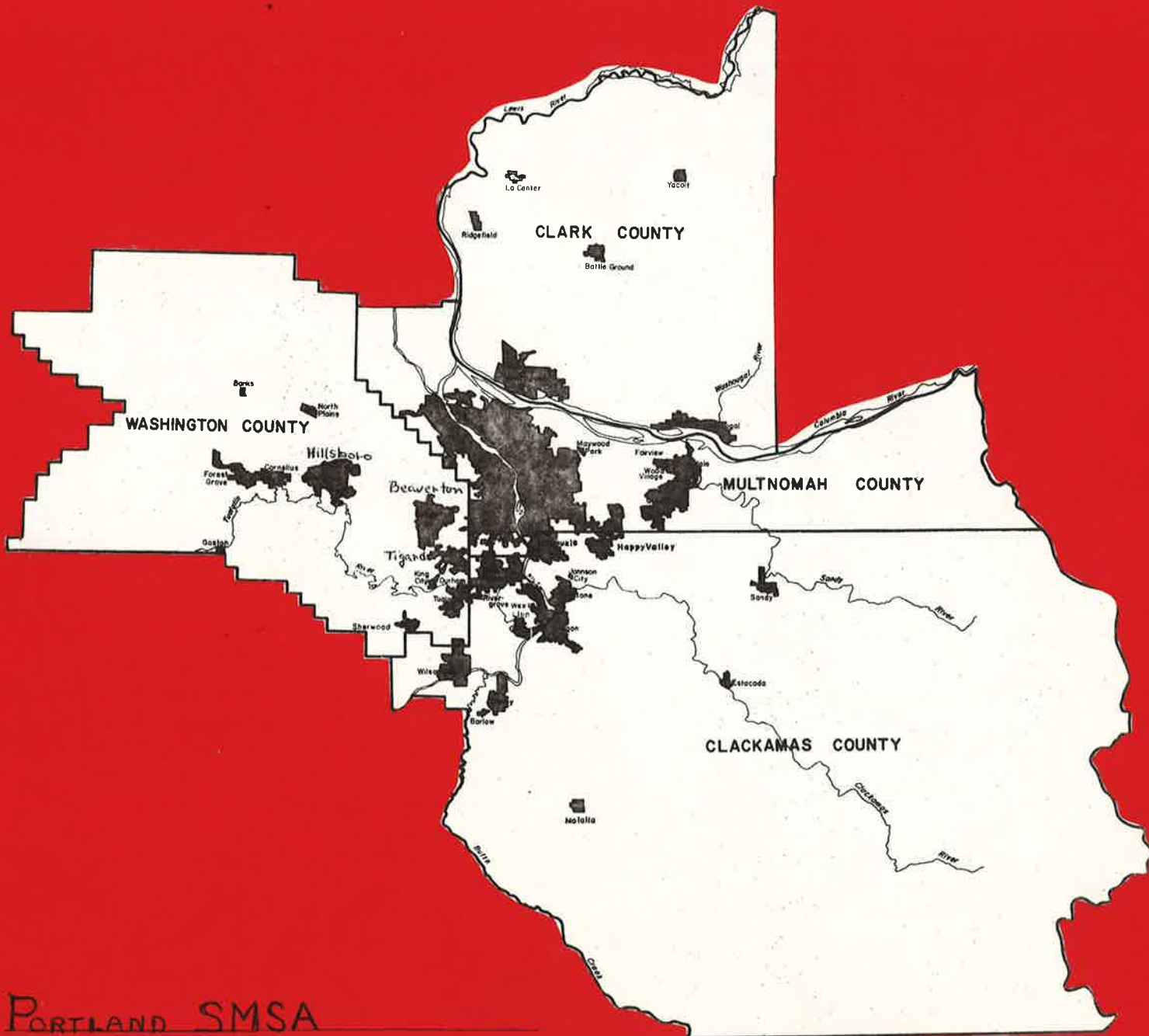
Agencies and Individuals . . . . .	B-1
Reference Material . . . . .	B-2

## INTRODUCTION

This report represents an effort to determine the need for, and availability of low-cost housing in Washington County, Oregon.

As will become apparent, it leaves unanswered many questions which need further study. For example, how many low-cost units are removed from the market to make way for commercial building or more expensive housing? Is it possible that agencies presently involved could be more active in providing needed low-cost housing?

Information for this report was obtained during January and February, 1976. It was up-dated on April 28, 1976, to reflect information not previously available.



PORTLAND SMSA

## I. WASHINGTON COUNTY: AN OVERVIEW

### General Background

The Washington County Housing Market Area includes all of Washington County, the fastest growing county in Oregon, with a population of 190,900 (1975).<sup>1</sup> It is one of four counties making up the Portland SMSA. (See map on preceding page.)

The county is divided into two parts. Approximately half the population is concentrated in less than a quarter of the geographic area--commonly referred to as "East County"--which is closest to the metropolitan center (Portland). "West County," a much larger geographic area, is predominantly rural, with a few smaller cities and towns.

In addition to serving as a suburban bedroom area for Portland, the county is also the location of varied types of employment: light electronics manufacturing is a major employment industry, along with service and trades, governmental, educational and agricultural employment. The majority of employment opportunities are located in East County.

Preliminary figures of the State Employment Division for January, 1976, estimated the unemployment rate for Washington County at approximately 8.2%, which figure was expected to be adjusted upward.<sup>2</sup> 1970 census figures pegged the unemployment rate for the county at about

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<sup>1</sup>Beaverton Area Chamber of Commerce: Fact Sheet, 1975-1976, Beaverton Area and East Washington County, p. 5.

<sup>2</sup>John Stone, State Employment Division, Statistical Section, Portland, Oregon.

5%,<sup>1</sup> the difference reflecting increasing economic difficulties of the last several years.

According to the 1970 Census, the median income for families in Washington County was \$11,476, and \$3,310 for unrelated individuals. The median income for families and unrelated individuals combined was \$10,083. The Beaverton Chamber of Commerce estimated median household income for Washington County, as of October, 1975, as \$10,800.

The population of Washington County is overwhelmingly white. Mexican-Americans make up the largest minority group--estimates range from 1.5% to 3% of the population--and are located mainly in the western portion. Blacks represent considerably less than .005%. Native Americans and Asian Americans are also represented in the county, but data was unavailable as to their proportion of the population.

According to the 1970 Census, approximately 7.7% of the population was sixty-five years or older.

#### Who Needs Low-Cost Housing?

In attempting to get some idea of how many need low-cost housing, one is generally forced to rely on the 1970 Census. Even more recent studies usually make estimates based on that census, rather than collecting fresh data. In view of the continuing inflationary trend of the last few years, together with the depressed economic situation and higher unemployment rates, it would seem that any estimates based on the 1970 Census will tend to be on the conservative side and thus underestimate the real need.

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<sup>1</sup>Provided by Population Research Center, Portland State University.

According to the 1970 Census, 9,876 persons or 6.3% of the population in Washington County had income below the poverty level.<sup>1</sup> Based on the 1975 population estimate of 190,900, 6.3% would approximate 12,027 persons as living below the poverty level.

Persons sixty-five years or older, according to the 1970 Census, made up 7.7% of the population; of these, 22.3% had incomes below the poverty level. Based on recent population estimates, this would mean approximately 3,278 elderly have incomes below the poverty level.

In terms of households, there were 49,173 in Washington County in the 1970 Census, of which 3,087 or 7.2% had incomes below the poverty level. According to statistics provided by HUD,<sup>2</sup> the estimated number of households in January, 1974, was 66,342. 7.2% of this number would approximate 4,777 households as having incomes below the poverty level.

According to Ms. Claudia Johnston, executive director, Washington County Community Action Organization,<sup>3</sup> estimates of poor people in the county tend to be unrealistically low. She said there are segments of the population, particularly in the western portion of the county, who are not even reflected in the census. She cited as an example the fact that the 1970 Census showed no Spanish-speaking people as living in Gaston--yet at the time of the census, WCCAO was in direct contact with at least 100 Spanish-speaking people in the Gaston area.

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<sup>1</sup>In 1969 the poverty level was defined as \$3,743 for a family of four; in 1976 it has been adjusted upward to \$5,050 for a family of four.

<sup>2</sup>Washington County Housing Authority: Analysis of Demand...., August, 1974, Table 1.

<sup>3</sup>WCCAO is a federally-funded agency providing a wide range of services to low-income residents of Washington County.



Ms. Johnston stated that the 1970 Census estimate of poor people in Washington County (6.3% or 9,876 persons with income less than the poverty level) was too low. WCCAO estimates that "as of the last census, more than 23,000 people in the county have incomes that fall below federal poverty guidelines. Most of these people are located in the rural western half of the county and many are Spanish-speaking, migrants or settled migrants."<sup>1</sup>

23,000 poor would represent 14.6% of the 1970 population of the county. Using WCCAO's estimate, 14.6% of current population estimates would approximate 27,871 persons as having less than poverty-level incomes.

The number needing low-cost housing can certainly be interpreted on a broader basis than simply those people having less than a poverty-level income. For example, according to Dr. Lyndon Musolf, Portland Housing Authority, those earning less than 80% of the median income for an area would be eligible for Section 8 housing subsidies under the Housing and Community Development Act of 1974.

Using this latter criteria, of 41,400 families<sup>2</sup> in Washington County, according to the 1970 Census, 13,066 families or 32% earned less than \$9,000. (\$9,180 represented 80% of the median family income of \$11,476.) In other words, close to one-third of all Washington County families (which category does not include individuals living alone, or two or more unrelated people living together) could be eligible for low-income housing.

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<sup>1</sup>Washington County Community Action Organization: Annual Report 1974-1975, p. 1.

<sup>2</sup>Census definition of family: Household head and one or more individuals who are related.



The Migrant Population - An Urgent Need

Washington County faces a special housing problem growing out of the needs of migratory workers (seasonally employed workers with no permanent address). This population usually begins to swell in May, peaking in July and August, and diminishing after September. Many of the workers and their families find shelter in camps located on or near the farms where they work. This housing has long been criticized as seriously deficient, yet it is often over-crowded because of the lack of alternative housing.

This winter the migrant problem has been intensified because migrants are moving into Washington County much earlier than usual. Unable to earn sufficient money last season to last through the winter (due to decreasing farm jobs and the pressure of inflation), they are coming to Oregon in hope of finding work. Once here, they are faced with a lack of both jobs and low-cost housing, and so many are living in migrant camps, built for summer conditions only, because they have no choice.

"From the road, the cabins look unoccupied; many windows boarded up, an unlocked door slapping in the wind, wide ruts in the muddy yards filling up with rain.

"But inside there are people...."<sup>1</sup>

No one knows exactly how many migrants are wintering in Washington County, particularly since a proportion of them are illegal aliens who are in hiding. But their situation is extremely serious and is only exacerbated by the lack of decent housing.

"Local agency workers, called to shoulder some of the problems resulting from the presence of the 'winter migrants,' feel the people are among the worst victims of the inflation,

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<sup>1</sup>Robert Olmos: "Job Hopes Lure Migrants to Oregon," The Oregonian, February 1, 1976, p. A-1.



Staff photo by JIM VINCENT

**MIGRANT WINTER** — Small migrant worker camp in Washington County housed 18 persons recently. Migrants in search of hard-to-find jobs have

started moving their families into camps usually left empty during winter months. Some sympathetic farmers are providing utilities to camps.

*Migrant Housing, Washington County*

*The Oregonian, February 1, 1976*





**NEIGHBORLY** — Migrant camp chats are part of daily routine as families do their best to live through a hard winter.



Staff photos by JIM VINCENT

**WINTER QUARTERS** — Jimmy Amaya, community worker with Centro Cultural in Cornelius, inspects migrant housing cabin shared by two young men who have been working for same farmer for about a year.

Migrant Housing, Washington County, The Oregonian, 2/1/76

"unemployment and underemployment plaguing the United States and its neighbor to the South (Mexico)."<sup>1</sup>

The WCHA, in data submitted for a state-wide needs analysis currently being undertaken by the Dept. of Human Resources, estimated the number of migrant workers as 857 annually (based on information from the Portland State University Center for Population Research and Census.) This figure seems extremely low in view of the fact that migrant families tend to be large, with several members working (even after recent legislation to keep children under 12 out of the fields.)

The final estimate submitted for this needs analysis (reflecting input from several county sources) was 4,000 migrants, described as persons engaged in "seasonal agricultural employment, who seek and accept such employment in areas other than their areas of permanent residence, and whose movements are motivated by job availability."

Grower-owned housing (estimated by WCHA at 400 units with a maximum capacity of 2,000 persons) is not only filled to capacity in summer months, but is insufficient to meet the demand. An employee of a county agency that works with migrants, who asked not to be identified, said camp conditions are deplorable--sometimes eight to ten people are crowded into a cabin for three or four.

Oregon Rural Opportunities and Centro Cultural, two groups in the county which work closely with migrants, in the past have estimated the number of seasonal migrants as some 5,000 persons. (According to these organizations, the average number of children in Spanish-speaking families is five; this contrasts with 2.25 children per Washington County family according to the 1970 Census. It should be noted that a large number, but not all, migrant families are Spanish-speaking.

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<sup>1</sup>Olmos: "Migrant Winter," The Oregonian, Feb. 1, 1976, p. B-5.

II. HOUSING SUPPLY IN WASHINGTON COUNTY

Number of Units

The following information was supplied by the WCHA in its Analysis of the Demand for Housing in the Washington County Housing Market Area, August, 1974:

<u>Total Housing Units in Washington County</u>		
<u>1960</u>	<u>1970</u>	<u>Jan., 1974</u>
29,996 units	52,437 units	69,740 units (estimated)

Subsidized Units<sup>1</sup>

The Washington County Housing Authority was established on August 4, 1970. Its purpose is "to provide decent housing for families and retired persons who cannot afford to rent or own a decent home of their own."<sup>2</sup>

According to Ms. Lucy Cable, director, the WCHA owns no housing projects. Their policy is to disperse low-income housing throughout the county to protect the dignity and anonymity of those receiving aid.

The WCHA handles leased-housing subsidy programs. The amount of subsidy paid is determined on the basis of a formula which considers family income, size and composition. At present the Authority is funded to subsidize a total of 311 units under Section 23 and Section 8.

Under Section 23, the WCHA has approximately 208 subsidized leased units. However, this program is being phased out--that is, there will be no new money and funding will continue only so long as current leases are in effect.

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<sup>1</sup>See Appendix A-1 for explanation of various subsidy programs.

<sup>2</sup>WCHA: The Housing Authority of Washington County Report of Operations, Dec. 31, 1974, pg. 1.



In November, 1975, the WCHA received funds under Section 8, HCDA of 1974, to subsidize 103 rentals through a system of "certifying" persons as eligible for a rental subsidy. As of January 27, 1976, about one-third of the subsidies had been authorized, leaving approximately 70 subsidies still available. Ms. Cable said at that time she had a waiting list of 350. Thus, even if no other applications were received, only one-fifth of those who have applied for subsidized rentals could hope to get a rental subsidy through WCHA in the near future. The others would have to wait until a household receiving a subsidy lost its eligibility or moved away. As of 1974, WCHA's average turnover rate was 4.6%.

The WCHA Report of Operations, 12/31/75 (released after 3/6/76), reported that the turnover rate had increased to 20.56%. However, the waiting list of qualified applicants also increased to 366. At this rate, the WCHA during the current year could still be expected to meet the needs of only about one-fifth of those qualified on their waiting list.

Washington County also has other subsidy programs not under the WCHA: Section 235 and 236, HUD programs; and Section 502 and 515, FmHA programs.

In 1972, the county had 388 units of Section 235 housing; of these, 308 were concentrated in Aloha, a suburban area west of Beaverton. (HUD was unable to supply a more current figure.)

As of 1975, HUD Section 236 units had grown from 126 (1972) to 381.

It should be noted that on January 5, 1973, the President declared a moratorium on funding of Section 235 and 236 housing. No new funding has been received until February of this year, when HUD released some new Section 235 money. According to Albert Olson, Loan Management Section, HUD, Portland,

this new funding in Oregon is limited to the Portland area--which would include only the Beaverton area of Washington County.

Applications are available for this funding, although any one builder will be allowed only ten reservations in any given market. Mr. Olson said reservations will be awarded on a "first come, first served" basis. It is interesting to note that the maximum amount of loans for the Portland area is \$25,200 for a house with three or less bedrooms, and \$28,800 for a home with four or more bedrooms. Mr. Olson said the response of builders has not been overwhelming, many saying they cannot build at those prices. Others say they can only build a minimal house for the money--no fireplace, no garage, etc.

The Farmers Home Administration (FmHA) also has a subsidy program for rural housing (see map on preceding page). According to Carol Buck, FmHA, Hillsboro, interest in their programs has increased significantly in the past year--"People only began to find out about us six or eight months ago." She said the appointment calendar for those wishing an application interview (interviews are held on Mondays only) is booked one month in advance.

Ms. Buck was unable to estimate the current number of Section 502 home ownership units, but said they have recently become involved in the Section 515 Rental Program, and that there are currently 50-60 such units in Washington County.

She also estimated that there are presently 30-40 applicants for FmHA funding who have been approved, but that because the money has not been released by FmHA, the local office cannot issue a conditional commitment to build. She did not know why this funding has been held up.



The following is an inventory of subsidized housing in Washington

County:

	1972 <sup>1</sup>	1975
<u>Home Ownership:</u>		
Section 235 .....	388 .....	? - HUD unable to estimate
FmHA Section 502 .....	106 .....	? - FmHA unable to estimate
FmHA Section 502 - Self Help .....	5 .....	? - " " " "
<u>Rental:</u>		
Section 236 .....	126 .....	381
Section 23 .....	208 .....	208 - Being phased out
Section 8 .....	0 .....	103
FmHA Section 515 .....	0 .....	50 - 60 (estimate)
TOTAL .....	833 .....	? - Unable to obtain adequate data

In a report covering the period June, 1973, to May, 1974, the State Housing Division reported the total number of subsidized units in Washington County as 1,273; however, there was no breakdown as to category of units.<sup>2</sup>

According to Roberta Arno, Housing Management, HUD, Portland, the following are income maximums (adjusted) allowed to qualify for subsidized housing:

Program	Family of Four	Individuals
Section 23 .....	\$ 6,200 .....	\$ 4,800
Section 235 .....	11,700 .....	7,300
Section 236 .....	10,950 .....	6,850
Section 8 .....	10,950 (low) .....	6,850 (low)
" " .....	6,850 (very low) .....	4,100 (very low)

<sup>1</sup>Information obtained from CRAG Inventory of Subsidized Housing in the Greater Portland-Vancouver Metropolitan Area, 1972.

<sup>2</sup>Housing Division, State Dept of Commerce: Planning for Housing and People in Oregon, July, 1974.

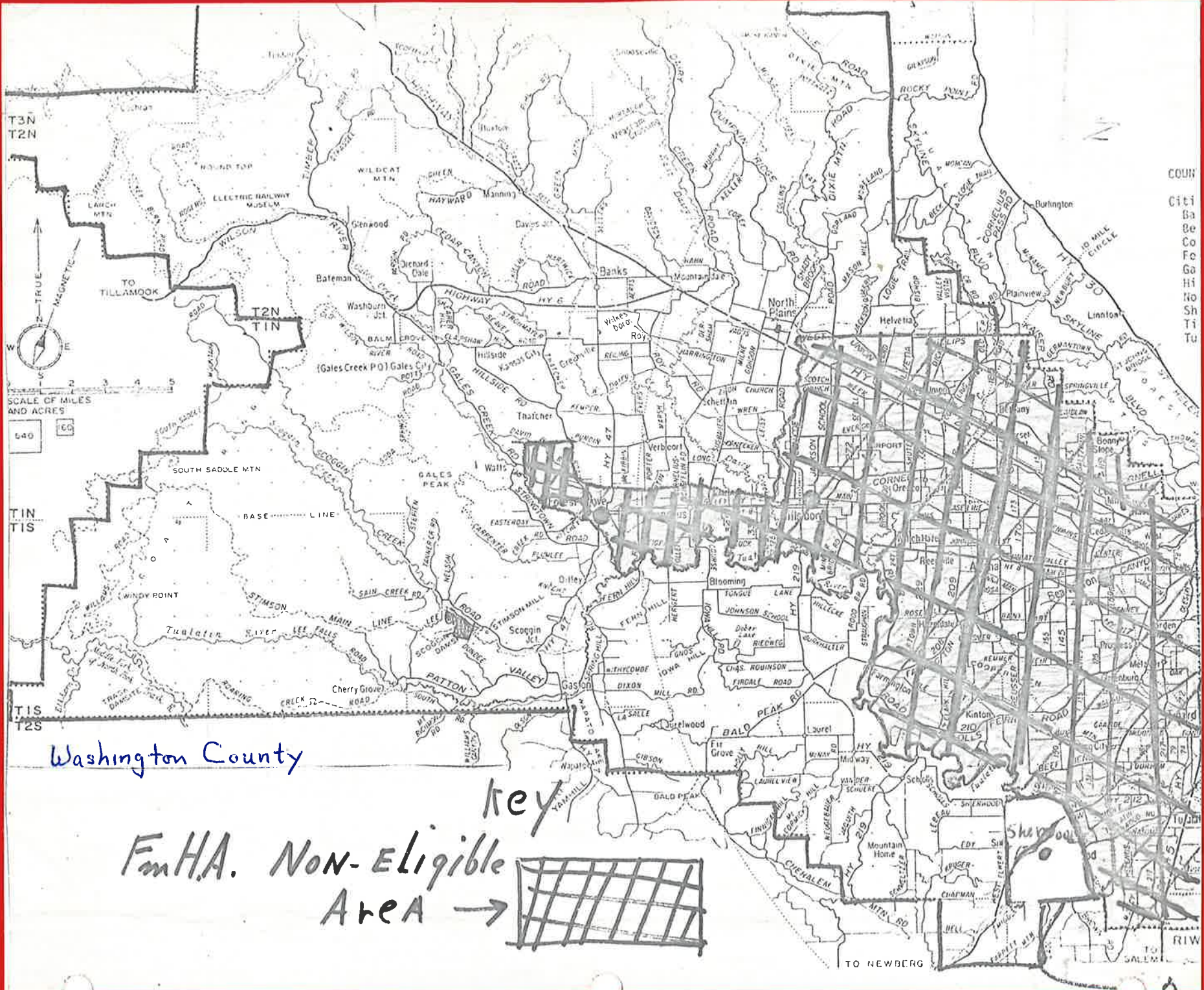


Section 235 Neighborhood



FHA 502 "Self Help" House





Washington County

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 Fem H.A. Non-Eligible Area →

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TO NEWBERG

TO SALEM

Sub-Standard Units: Relative to Condition and/or  
Cost-to-Income Ratio

According to the 1970 Census, "6% or 2,897 units had indications of being sub-standard."<sup>1</sup> 17% of the housing stock, or 9,069 units, were 30 years or older (thus more likely to be in need of substantial repair).

The Washington County Health Department, in a study conducted in 1969, found 12.7% of the units surveyed (windshield survey) to be "fair" and 7.4% to be "poor."<sup>2</sup> The same study found that 26% of the houses had problems with vectors (insects or rodents) and 10% reported problems with plumbing (see Appendix A-2 and A-3).

According to a state-wide needs analysis conducted in 1973 by the State Housing Division,<sup>3</sup> Washington County's base need (defined as number of sub-standard units, plus renter-households with income less than \$5,000 per year paying 25% or more of gross income for rent) was 6,230 units. This would equal about 12.7% of the estimated total number of units in 1970. (It should be noted that the figure 6,230 does not include owner-occupied units where gross income is less than \$5,000 per year and house payments exceed 25% of income.)

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<sup>1</sup>Defined in WCHA Demand Analysis of August, 1974, as lacking one or more plumbing facilities or having no heating system or only room heaters.

<sup>2</sup>In determining condition, the outer shell, outside windows and frames, and stairs or other appendages were surveyed. Values were assigned to categories according to a point system used by U.S. Public Health Service.

<sup>3</sup>Inter-office memo to M. Gregg Smith, Administrator, Housing Division, from D. E. Stevie, Senior Planner, re "Allocation of Section 23 Leased Housing," 7/11/74. (Information based on 1970 Census.)

In relation to other counties in Oregon, based on a formula which related number of base need to total number of households, the state found that Washington County had "no problem." It should be noted, however, that in relation to absolute need only seven counties had more units of

base need:	Multnomah	40,516 (slight need)
	Lane	17,453 (serious need)
	Jackson	9,820 (severe need)
	Marion	8,181 (slight need)
	Clackamas	7,463 (minimal need)
	Douglas	6,979 (serious need)
	Washington	6,230 (no problem)

29 counties had less units of base need than Washington County, ranging from 5,275 units for Coos County (defined as serious need) to 109 units for Sherman County (moderate need).

As of the 1970 Census, 5,273 or 37% of all renter households were paying 25% or more of their gross income for rent. 5,160 renter households, or 97.7% of those households paying 25% or more of their gross income for rent, had incomes of less than \$10,000; 3,333 or 63.2% had incomes of less than \$5,000 per year.

<u>Rent as Percent of Income</u>		
<u>Income</u>	<u>% of Income Paid for Rent</u>	<u>Number of Renter Households</u>
Less than \$5,000	25% - 34%	520
	35% or more	2,813
\$5,000 - \$9,999	25% - 34%	1,419
	35% or more	409

In view of the fact that housing costs and rental rates have soared since 1970, it would seem reasonable to assume that at least 37% of all renter households would continue to pay 25% or more of their gross income for rent in 1976. It also seems reasonable to assume that this burden



will continue to fall to a disproportionate degree on those who earn less than the median income, and especially on those of low income. (Again, it should be noted that the above figures do not refer to owner-households but only to renter households.)

Finally, according to the 1970 Census, 4.3% or 2,141 units had 1.01 or more people per room (which is the census criteria for overcrowding). In terms of individuals, 13,390 or 8.5% of Washington County's population lived in units that were overcrowded by census definition.

Considering that in times of economic stress "doubling up" of households tends to increase, it would seem reasonable to assume that the proportion living in crowded conditions would not have lessened and may have actually increased.

In summary, due to the superficial methods used to identify sub-standard units, as well as the lack of current data, it is difficult to assess the actual number of such units or the number of people living in sub-standard conditions.

One trend does emerge which would tend to be strengthened by economic conditions of the past five years: that at least one-third of Washington County renter-households pay 25% or more of gross income for rent. Further, that the vast majority of these households have less than the median income, and that well over half have less than half of the median income.

Keeping in mind that this figure excludes all owner units (69.6% of all units in 1970), 37% of renter units translates to a minimum

of 10.7% of all household units paying 25% or more of gross income for housing.

Availability of Units

According to Portland General Electric Company, as of December 31, 1975, vacancy rates for Washington County were as follows:<sup>1</sup>

<u>Single-Family</u>	<u>Apartments</u>	<u>Over-all Average</u>
3.06%	6.51%	4.79%

The Postal Survey for the week of October 15-21, 1975, released December 8, 1975, reflected the following vacancy rates for the county:<sup>1</sup>

<u>Deliveries</u>		<u>Residences</u>	<u>Apartments</u>	<u>Mobile Homes</u>	<u>Units under Construction</u>	
<u>No.</u>	<u>%</u>	<u>Vacant</u>	<u>Vacant</u>	<u>Vacant</u>	<u>Res.</u>	<u>Apt.</u>
900	2.3%	1.8%	4.1%	3.2%	337	74

(See Appendix A-5 through A-10 for complete tables of vacancy rates.)

As can be seen, vacancy rates tend to be on the low side--with the rate of apartment vacancies offering the most choice.

In conjunction with its Analysis of the Demand for Housing in the Washington County Housing Market Area, August, 1974, the WCHA conducted a survey of available rentals in August, 1974. To gain some perspective as to the current amount, size and cost of rental housing in the county, a survey, using the same sources, was conducted by the writer during the week-end of February 21 - 22, 1976.

The following table represents the results of both surveys:

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<sup>1</sup>All figures include units under construction or never occupied.



Survey of Available Rental Housing in the  
Washington County Housing Market Area

<u>Type of Unit:</u>	<u>Single Family</u>		<u>Multiple Family</u>	
	<u>Aug. 1974</u>	<u>Feb. 1976</u>	<u>Aug. 1974</u>	<u>Feb. 1976</u>
<b>0-1 Bedroom:</b>				
\$ 50 - \$ 99	1	0	0	0
\$100 - \$149	4	1	23	13
\$150 - \$199	0	2	2	7
\$200 or more	0	0	0	0
<b>2 Bedroom:</b>				
\$ 50 - \$ 99	0	0	0	0
\$100 - \$149	3	2	26	7
\$150 - \$199	3	6	23	26
\$200 or more	3	11	4	23
<b>3 Bedroom:</b>				
\$ 50 - \$ 99	0	0	0	0
\$100 - \$149	1	0	0	0
\$150 - \$199	1	0	4	4
\$200 or more	7	22	4	25
<b>4 Bedrooms or more:</b>				
\$ 50 - \$ 99	0	0	0	0
\$100 - \$149	0	0	0	0
\$150 - \$199	0	0	0	0
\$200 or more	4	7	0	0
<hr/>				
<b>TOTALS:</b>	27	51	86	105

The above comparison reflects less rentals in the lower price ranges and increased availability in the upper ranges in 1976. Four or more bedroom units were non-existent in both surveys, except for a few single-family units at \$200 or more.

At the \$50 - \$99 level, there were no units in 1976, and only one in 1974.

At the \$100 - \$149 level, the number of units in 1976 decreased by 59.6%--from 57 to 23 units.

At the \$150 - \$199 level there was a 36.3% increase over 1974 (12 units), limited to one and two-bedroom size.

At the \$200 or more level, there was an increase of 300% over 1974 (66 units), mainly in the two and three-bedroom size.

To get some picture of the amount of new housing (single-family) coming on the market, HUD supplies an annual "Summary of Unsold (Housing) Inventory." Unfortunately, the summary for the year ending January 1, 1976, has not been published as of this writing. The following represents an inventory of housing in sub-divisions<sup>1</sup> in Washington County either completed or under construction for the years indicated:

For the year ending:	January, 1974		January, 1975	
	Complete	Under Const.	Complete	Under Const.
Under \$15,000	---	---	---	---
\$15,000 - \$17,499	---	---	---	---
\$17,500 - \$19,999	---	---	---	---
\$20,000 - \$22,499	57	---	---	---
\$22,500 - \$24,999	187	13	68	12
\$25,000 - \$27,499	306	32	59	26
\$27,500 - \$29,999	219	37	56	7
\$30,000 - \$34,999	324	48	170	39
\$35,000 - \$39,999	141	29	115	22
\$40,000 - \$44,999	229	57	32	28
\$45,000 - \$49,999	71	14	139	66
\$50,000 - or more	56	17	79	21
TOTALS	1,590	247	718	221

According to this summary, the inventory of new housing generally decreased in 1974 (year ending 1/1/75), dramatically so in the under \$30,000 brackets. The only increases in amounts of new housing occurred in the \$45,000 and higher brackets. Although this is not a complete inventory of all housing

<sup>1</sup>Includes only sub-divisions with five or more completions during preceding twelve months. (See Appendix A-11 and A-12.)

constructed in the county in the given years, it does give a general picture of the trend in supply of new housing and in new housing prices.

Ms. Gloria Lee, manager, Aloha office of Bill Snyder Realty Co., was interviewed relative to the availability of housing in Washington County. Ms. Lee pointed out that she does not usually deal in the rural areas of the western part of the county and that her remarks would be mainly reflective of the eastern portion of the county.

Ms. Lee said low-cost housing, which she would classify as costing less than \$100 per month, is "just not available." She said anything decent to suit a family is difficult to find under \$200 per month--that what is available is small, inadequate and often sub-standard.

She pointed out that the usual rental charge is about 1% of the value of the house. The increase in rents reflects the fact that adequate houses in the \$10,000 - \$15,000 bracket are non-existent. She said that minimum housing today in East Washington County runs from \$20,000 to \$22,000, resulting in increased rent.

Another factor affecting cost of rental is the security deposit required. In addition, she pointed out, to protect themselves from people moving without paying, landlords may require one or two months rent in advance. This is a particular burden for the low-income family.

Ms. Lee stated that the average sale price for a home in East Washington County is running between \$30,000 and \$35,000, and that lots are selling for \$10,000 and up. Due to this, people are moving farther out in the county, but even there, she said, prices for land and houses are rising.

Rod Ninomiya, loan officer, Benjamin Franklin Savings and Loan, Beaverton, Oregon, advised that to buy a \$30,000 - \$35,000 house at current

interest rates, with a down payment of 10%, would require a minimum income of \$14,500 to \$17,000. Since this minimum income requirement considerably exceeds the most recent national measure of family median income (\$12,810<sup>1</sup>), it is apparent that more than half the people in east county would be unable to buy an "average price house."

Ms. Lydia Garcia, housing coordinator, Oregon Rural Opportunities, Hillsboro, who works mainly in the western part of the county, finds her job very frustrating because people continually come for help in finding housing and there is so little available.

She said the absolute maximum people who contact her are able to pay is \$150 per month which is rarely available, especially since many of the people need housing for large families.

She said she would no longer waste her time with WCHA. She said they have a long waiting list and offer no help. She said she scouts around herself, using her own contacts; when she locates a house, she always has someone who can use it. But in reality, Ms. Garcia said, there is little she can do.

The limited housing situation is severely aggravated, according to Ms. Garcia, when migrant families move into the county. She estimated the annual number at some 500 families, pointing out that many of these families are very large. The camps do not provide sufficient or adequate housing for them.

Judy Schilling, former housing advocate, Washington County Community Action Agency, Hillsboro, advised that their agency had given up trying to be

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<sup>1</sup>R. Gregory Nokes: "Increased Earnings Fail to Ease Family Budgets," The Sunday Oregonian, February 1, 1976.

a housing resource because there was so little they could actually do to find housing for low-income people. She said the most effective method she had found was to be at the local newspaper office when the new classified ads came out in order to be first to get a lead on low-cost rentals.

Ms. Schilling said there is some "low-cost" housing in the county, renting for \$50 to \$100, mainly in the rural areas, but that it is in extremely poor condition, often without plumbing facilities. She said landlords do not need to improve such housing because it will rent "as is" since there is so little housing available in the minimum price range.

She also pointed out that some of the newer apartment units which rent for under \$200 are so poorly constructed and insulated that a family moving in often finds itself saddled with very high heating costs and deteriorating conditions. Families able to pay more then move on, making such units increasingly available to lower income families who, when faced with the high utility costs, are in an even more desparate situation: they cannot afford to stay and they cannot afford to move.

### III. ASSESSMENT OF NEED

Trends in available rentals and new housing inventories, together with the testimony of those familiar with the Washington County housing market, make it very clear that there is insufficient decent, low-cost housing in Washington County to meet the needs of its citizens. The situation is especially severe for those low-income families needing four or more bedrooms at an affordable price.

As the supply of decent, low-cost housing decreases, competition for any type of low-cost housing increases, creating a situation where maximum rentals can be charged for minimum facilities.

Having established the clear need for decent, low-income housing and the current inability of the private market to meet that demand, the next step is to attempt to measure the extent of that need. In attempting to make a valid assessment, one is hampered considerably by the lack of up-to-date information. Further, there is considerable indication that the 1970 Census, upon which most current studies are based, was incomplete--thus seriously underestimating the number of rural poor in the county. Finally, census definitions of sub-standard and over-crowding are so conservative that they, too, may underestimate the real problem. These possible limitations should be kept in mind.

In 1973, the State Housing Division conducted a state-wide needs analysis using the 1970 Census as its basis. This study established the base need for Washington County as 6,230 units (see pp. 11-12 of this report). This figure was evidently compiled from the following 1970 Census statistics: 2,897 sub-standard units plus 3,333 renter-households with income of less

than \$5,000, paying 25% or more of that income for housing, which equals 6,230 units.

In comparing this county to the rest of the state, on the basis of a weighted formula, Washington County was found to have "no problem," relatively speaking. However, in terms of absolute need, 6,230 units represented 12.7% of the total number of county households in 1970. (It should be noted that this is a conservative figure since it does not include owner-households with less than \$5,000 income, paying 25% or more for housing.)

In other words, according to the state's method of determining need, one out of every eight households would be eligible for a low-income subsidy.

If we consider the fact that HUD currently allows a maximum in the neighborhood of 80% of median income to qualify for a housing or rental subsidy, it is interesting to note that according to the 1970 Census, close to one-third of all families in Washington County had income of less than 80% of the median family income. Or on this basis, one out of every four households could be eligible for a housing subsidy. (This figure is actually rather conservative since the term "family" excludes individuals living alone or unrelated people living together.)

Neither estimate gives any weight to those living in overcrowded conditions (8.5% of the population in 1970), although both estimates would undoubtedly include a proportion of this population, and the latter estimate would probably include most, if not all of this population.

An area of special concern is the need for decent, low-cost housing for non-settled migrants who are seasonally employed in Washington County.



Again, there is serious concern on the part of those working with the migrants that official estimates of this population are too low.

Since there is general agreement that camp housing provides 400 units with a capacity of 2,000 people (as reported by WCHA), and since this housing is admittedly sub-standard and often over-crowded, it can be stated conservatively that there is currently a minimal need for 400 units of decent, low-cost housing for migrants. If estimates of ORO and Centro Cultural are correct, then at least an additional 100 units are needed to meet the needs of those migrants who are not accommodated in the camps.

Having established some methods for measuring the need for decent, low-income housing which is not being met by the private market, the next question is how much of that need is being met through governmental subsidy programs?

According to HUD, the estimated number of households in Washington County, as of January, 1974, was 66,342. The number of subsidized units as of May, 1974, (see p. 10) was 1,273 or 1.9% of the total number of household units; thus, only one in fifty was a subsidized unit.

It is very difficult to come up with a more recent estimate of subsidized housing because current figures for FmHA 502 and HUD 235 programs are not available. In view of the Presidential moratorium of January 5, 1973, however, it is unlikely that these programs have been increased significantly since 1974. Two new programs have been added in the county since the May, 1974, inventory: 50 - 60 FmHA 515 units and 103 new units under Section 8, HUD--an increase of approximately 163 units--for an incomplete

total of 1,436 units. (This total includes 208 Section 23 units which are in the process of being phased out.) If the number of subsidized units is conservatively estimated at 1,800 to allow for possible increases in the FmHA 502 or HUD 235 programs, that number would approximate 2.5% of 71,069 households (HUD's estimate as of January, 1976). In other words, estimating very conservatively, a maximum of one in forty units would be a subsidized unit.

Whether measured against the rather broad guidelines of HUD, which would allow subsidization for about one of every four households, or the state's estimate, which would place the need at one of every eight households, it is quite clear that governmental subsidy programs are not even coming close to meeting that need.

Because migrant census information was taken in April, 1970<sup>1</sup>, (at a time when this population was quite low) it is unlikely that the above need measurements include this portion of the population. Therefore, the need for 400 to 500 decent, low-cost units for migratory workers and their families would be in addition to any other estimate of need. Current governmental subsidy programs in no way meet the housing needs of unsettled migrants.

In light of the preceding measurements of need, particularly the one based on the state estimate of need (1973), it is interesting to note the following from the December 31, 1974, "Report of Operations" of the WCHA:

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<sup>1</sup>Washington County Community Action Organization: Annual Report 1974-1975, p. 2.

"....there is good availability of reasonable quality rental units with an estimated annual need for low-rent subsidized housing for 95 families and 45 elderly." (Note: a total of 140 units.)

"Vacancies<sup>1</sup> are few, with units only temporarily vacant while being cleaned, painted or repaired. The number of families presently qualified as applicants and waiting placement is 278 (emphasis added). The kind of housing required by those qualified is as follows:

1 bedroom	75	4 bedrooms	24
2 bedrooms	96	5 bedrooms	19
3 bedrooms	58	over 5 bedrooms	6"

(For comparison, refer to the "Survey of Available Rental Housing," conducted by the WCHA in August, 1974 (see p. 15, this report). Particularly note the lack of units with four or more bedrooms in the rental market at any price.)

In another part of the same report, the WCHA refers to a Housing Authority survey of senior citizens in the Forest Grove area:

"77% of the respondents have incomes below the maximum amount allowed to qualify for assistance under this program....Social Security was the principal source of income of 418 who answered that question. 141 said they needed help with housing costs."

It would appear that although the WCHA provides a real service to some low-income families, particularly since there are no requirements for "minimum rents" or "minimum incomes," that body tends to underestimate the need within the county. Thus, the paragraph which estimated the "annual need" at 140 subsidized low-rent units is contradicted by the agency itself within the same report in the paragraphs quoted above. No mention was made of the unique problem faced by migratory families.

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<sup>1</sup>"Vacancies" refer to WCHA subsidized units.

If, in fact, the WCHA continues to under-estimate the need for decent, low-income housing within the county, it can have far-reaching effects, particularly since "the Housing Authority has been working with the Washington County Planning Department and the Planning Departments of the cities in the county with regard to the Housing Assistance Plan required by the Community Development Act of 1974 as an element of applications submitted by governmental units."<sup>1</sup>

The 1975 WCHA Report of Operations identifies its primary goal as "the provision of a viable program to meet critical housing assistance needs," although no estimate of that need is included. However, WCHA has requested priority status for at least 100 additional units of Section 8 assisted housing. This would provide for less than one-third of the number of families currently qualified for WCHA-assisted housing. (It should be noted that, as previously mentioned, WCHA will gradually be losing 208 units of Section 23 assisted housing as that program is being phased out.)

WCHA further states in this report that "there is no funding available for rehabilitation or for new construction for temporary farm housing."

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<sup>1</sup>WCHA: Report of Operations, 1974, p. 4.

#### IV. THE FUTURE

"Other legislation which may in the future affect housing assistance in Washington County is the \$200,000,000 state revenue bond program, a law passed in 1973 which has previously been tied up in litigation. The State Housing Division has determined through studies and analysis that Washington County at this time is less in need of new housing built with proceeds from the revenue bonds than other areas of the State of Oregon so that Washington County is presently not eligible to receive funds under this program."<sup>1</sup>

On a proportional basis, Washington County may well be better off than other counties in Oregon. However, to dismiss Washington County as having "no problem" (see p. 12, this report) is not realistic. Clearly, there is a real and serious need for low-income housing in this county.

In regard to the particular problem of the seasonal migratory population, Lucy Cable, WCHA, advised that the present policy of the federal government is to discourage migration and encourage settlement of agricultural workers. Thus, she did not believe funds would be available to provide any sort of housing assistance for migrants.

It is important to recognize that the lack of decent housing for migrant workers not only presents a very serious problem for them, but also has a major impact on the total housing situation in the county--especially putting pressure on the already tight low-income market.

CRAG is currently holding hearings in regard to LCDC Goal #10: "To provide for the housing needs of the citizens of the state...." It can

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<sup>1</sup>WCHA: Report of Operations, 1975, p. 2.

only be hoped that these hearings will provide a foundation for planning for future housing needs of the county which will be based on more up-to-date, realistic and comprehensive information than assessments based primarily on the 1970 Census.

Perhaps the only hope for Washington County, and the nation as a whole, is the fact that the cost of housing is increasingly out of reach of a larger proportion of the population. If this trend continues, it could reach the point where the federal government would have no choice but to intervene in the housing market on a large scale.

Without such intervention, the future looks increasingly bleak, especially for those at the lower end of the economic ladder.

APPENDIX



Description of Housing Subsidy Programs in Washington County:

Section 23, HUD: Authorized local housing authorities to lease units directly from private owner for rent-back to public housing tenants. Difference between what housing authority pays the owner and what it receives from the tenant--the subsidy--is paid by the federal government.

Section 235, HUD: Home-ownership program for moderate income households. FHA insures loans by private lenders at market rate, with subsidy in form of an interest credit paid by government to the lender on behalf of the buyer. (Subsidy increases or decreases depending on buyer's income, but cannot exceed principal plus 1% interest on outstanding loan.)

Section 502, FmHA: Home-ownership program for low-income rural households--with interest as low as 1%, minimum or no cash outlay, and maximum term of thirty-three years. Families with very low incomes may contribute labor to reduce loan-to-value ratio of completed house (Section 502, Self-Help).

Section 236, HUD: Multi-family rental projects for low-to-middle-income tenants. Subsidized interest loans (down to 1%) to developers (non-profit sponsors, limited to dividend corporations or cooperatives) for purpose of producing moderate-income rentals.

Section 8, HUD: New program whereby housing authority certifies that household is eligible for subsidized rental. Family then locates rental in private market. If rental meets housing authority standards, arrangements made to subsidize certain proportion of rent charged.

Section 515, FmHA: Low and moderate-income rentals in rural areas brought about by subsidizing the interest on sponsor's loan (down to 1%).

TABLE A  
CLASSIFICATION OF RESIDENTIAL UNITS BY AREA & FOR COUNTY AS A WHOLE

Place	Population	Total number residential structures	Total number residential structures surveyed	Percent distribution of residential structures by survey classification		
				Good	Fair	Poor
Hillsboro	12,000	3,657	3,657	89%	10%	1%
Tigard	3,700	802	802	87%	7%	6%
Beaverton	12,800	3,588	3,588	94%	1%	5%
Forest Grove	6,700	1,946	1,946	85%	14%	1%
Cornelius	1,480	582	582	86%	12%	2%
North Plains	680	250	250	39%	32%	29%
Timber	271	72	72	51%	25%	24%
Gaston	320	117	117	92%	6%	2%
Sherwood	770	310	310	93%	6%	1%
Balance of County	98,419	Not available	324	83%	14%	3%

Washington County Health Dept. Study - 1969

PERCENTAGE OF HOUSEHOLDS REPORTING CERTAIN ENVIRONMENTAL HEALTH PROBLEMS IN THEIR  
 RESPONSES TO A HEALTH INTERVIEW QUESTIONNAIRE CONDUCTED IN SPECIFIED GEOGRAPHIC SECTORS OF THE COUNTY

	1	2	3	4	5	6	7	8	9	10
	Total number household units	Household units in sample	% of families reporting home accidents in past 30 days	% of families on community water system	% of households with well water or other individual source of supply	% reporting cross connection between community & well water supply	% of families reporting problems with household plumbing	% of households served by community sewer system	% of households reporting problems with vectors (insect or rodent)	% of households with garbage pickup service
HILLS-BORO	4,247	251	2%	93%	48%	1.6%	13%	82%	24%	95%
BEAVERTON & TIGARD	6,541	261	1.1%	97%	6.5%	none	.8%	86%	30%	98%
FOREST GROVE & CORNELIUS	2,883	293	2.4%	100%	21%	none	8.5%	94%	18%	98%
*TIMBER	72	70	2.9%	41%	51%	none	13%	none	26%	50%
*NORTH PLAINS	139	127	.8%	87%	30%	10%	24%	none	34%	63%
*GASTON	122	77	3.9%	100%	4.0%	none	7.7%	91%	22%	82%
*SHERWOOD	327	217	.9%	96%	2.8%	1.4%	8.2%	76%	30%	86%
BALANCE OF COUNTY	30,942	344	.2%	42%	60%	1.7%	5.8%	11%	26%	73%
COUNTY AS A WHOLE (Weighted Average)			1.9%	59%	48%	.8%	.6% (Should read 10%)	27%	26%	80%

\*Health Interview Survey was administered to 100% of families in four small communities. All other geographic sections designated in this table represent results of questionnaire in a statistically significant random sample of family units.  
 Washington County Health Dept. Study - 1969

FROM: Economic Development and Research  
Portland General Electric Company  
621 S. W. Alder Street  
Portland, Oregon 97205  
Dr. Fred I. Weber, Jr., Manager  
Telephone: 228-7181, Ext. 492

*Vac  
all meters  
Portland*

FOR IMMEDIATE RELEASE: 1/14/76

"Residential vacancies within the Portland General Electric Company service territory continue low, particularly in the apartment area," reports Dr. Fred I. Weber, Jr., Manager of Economic Development and Research for the utility.

As of December 31, 1975 vacancies throughout the entire Company were 2.46 percent for single family homes and 5.69 percent for apartments. This is compared to 2.29 percent for single family homes and 6.52 percent on apartments one year earlier. All figures include units under construction or never occupied.

VACANCIES AS OF DECEMBER 31, 1975

AREA	SINGLE FAMILY HOME %	APARTMENT %
Portland, Milwaukie, Lake Oswego	1.76 ✓	5.60
Marion County	2.59	2.98
<u>Washington County</u>	<u>3.06</u>	<u>6.51</u>
Multnomah County - East of 122nd Street	2.77 ✓	4.09
Oregon City, West Linn, Molalla Area	3.64 ✓	6.68
Columbia County	1.72	5.79

All of the above figures represent PGE customers only and the areas described are roughly comparable to the studied regions.

Weber noted that the apartment vacancy percentage is unusually low primarily because of the continued demand in the face of a very low volume of new units coming on the market. "Because of this unusually low vacancy rate we have forecast a substantial improvement in apartment building volume during 1976," Weber said.

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# HUD NEWS

U.S. DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT  
WASHINGTON D.C. 20410



FOR RELEASE: MONDAY  
DECEMBER 8, 1975

MC-FHA-POVS-75-264

## POSTAL VACANCY SURVEY - PORTLAND, OREGON-WASHINGTON

Director Russell H. Dawson of the Portland, Oregon, Area Office of the Department of Housing and Urban Development released today the results of a postal vacancy survey conducted in the Portland area on October 15-21, 1975. Pursuant to an agreement between HUD and the U. S. Postal Service the survey was made under the general supervision of 14 participating postmasters.

The postal vacancy survey conducted by the carriers in the identified postal areas revealed a total of 390,569 possible deliveries to residences, apartments, and mobile homes. At the time of the survey 1.9 percent were vacant -- a total of 7,578 new or used vacant units.

Of the total possible deliveries surveyed, 302,174 were residences, of which 4,309 were vacant. The vacancy rate, 1.4 percent, included 1,279 newly completed units. A total of 1,951 residences were reported to be under construction.

Among the 78,152 apartment units surveyed, 3.8 percent were reported vacant. The carriers reported 499 new units among the 3,006 units which were vacant. There were 708 apartment units under construction on the survey dates.

A total of 10,243 mobile homes were surveyed, of which 2.6 percent were vacant. This proportion represented 263 vacant units.

The results of the postal vacancy surveys are expressed in quantitative terms because it is not feasible to collect qualitative data for this type of survey. The coverage for residences may include rental units in structural types such as row housing, side-by-side duplexes, and conversions, as well as owner- and renter-occupied single family structures because the U. S. Postal Service regards any single stop with one mail delivery (one mailbox) as a residence; an apartment is a unit on a stop where more than one delivery of mail is possible.

- MORE -

The resultant vacancy data are not directly comparable to those published by the Bureau of Census because of differences in definition, area delineations, and methods of enumeration. Nor do they reflect as high a degree of accuracy as the census data.

The accompanying summary table provides corresponding detailed data for each of the surveyed postal areas. The cooperating postmasters included:

Post Offices:Postmasters:Oregon Portion  
Multnomah County

Gresham  
Portland  
Troutdale

Robert G. Schneider  
B. W. Luscher, Jr.  
Iona Barclay

Clackamas County

Canby  
Gladstone  
Lake Oswego  
Oregon City  
West Linn

M. B. Schaefer  
Charles W. Garlick  
Robert M. Buck  
Jarrett E. Dorsey, Jr.  
Robert A. Green

Washington County

Beaverton  
Forest Grove  
Hillsboro

James R. Landers  
Robert Sagar  
Ernest J. Loehden

Washington PortionClark County

Camas  
Vancouver  
Washougal

Howard F. Martin  
David C. Fuiten  
Rexford R. Burton

PORTLAND, OREGON-WASHINGTON, AREA POSTAL VACANCY SURVEY  
OCTOBER 15-21, 1975

POSTAL AREA	ALL DELIVERIES			RESIDENCES				APARTMENTS				MOBILE HOMES			UNITS UNDER CONSTRUCTION	
	TOTAL	--VACANT-- NO. %		TOTAL	----VACANT----	NEW		TOTAL	----VACANT----	NEW		TOTAL	--VACANT-- NO. %		RES.	APT.
SURVEY AREA TOTAL	390569	7578 1.9		302174	4309 1.4	1279		78152	3006 3.8	499		10243	263 2.6		1951	708
OREGON PORTION	341300	5915 1.7		261545	3112 1.2	930		71346	2605 3.7	485		8409	198 2.4		1486	661
MULTNOMAH COUNTY	273039	4401 1.6		208100	2135 1.0	468		59483	2146 3.6	455		5456	120 2.2		808	547
PORTLAND	259387	4012 1.5		197985	1915 1.0	308		57084	1997 3.5	405		4318	100 2.3		577	445
MAIN OFFICE	3547	138 3.9		64	3 4.7	0		3483	135 3.9	0		0	0 0.0		1	0
MIDWAY	14568	213 1.5		11170	100 0.9	6		2946	105 3.6	6		452	8 1.8		25	4
MILWAUKIE	18001	300 1.7		13836	135 1.0	59		3432	151 4.4	61		733	14 1.9		144	128
PARKROSE	19051	221 1.2		15035	99 0.7	22		3858	121 3.1	14		153	1 0.6		44	52
TIGARD	12133	168 1.4		8339	96 1.1	54		3211	63 2.0	6		533	9 1.7		63	9
WEST SLOPE	11420	145 1.3		8837	63 0.7	25		2583	82 3.2	2		0	0 0.0		53	60
CRESTON	17755	261 1.5		15863	184 1.2	10		1772	73 4.1	3		115	4 3.5		7	2
EAST PORTLAND	25073	336 1.3		18036	142 0.8	4		7037	194 2.8	1		0	0 0.0		10	2
FEDERAL	14751	333 2.3		6317	19 0.3	1		8434	314 3.7	220		0	0 0.0		4	35
FOREST PARK	10467	243 2.3		6621	116 1.8	73		3946	127 3.3	0		0	0 0.0		56	26
HOLLADAY PARK	11708	186 1.6		9923	83 0.8	1		1785	103 5.8	11		0	0 0.0		1	0
KENTON	13370	242 1.8		11990	154 1.3	2		1040	77 7.4	8		340	11 3.2		2	44
LENTS	17519	245 1.4		13672	84 0.6	22		2489	116 4.7	57		1358	45 3.3		43	2
MULTNOMAH	11369	192 1.7		9240	111 1.2	21		2106	81 3.8	0		23	0 0.0		82	37
PIEDMONT	12251	270 2.2		11225	234 2.1	1		729	36 4.9	0		297	0 0.0		1	2
ROSE CITY PARK	18512	156 0.8		15205	86 0.6	0		2998	62 2.1	6		309	8 2.6		13	32
ST. JOHNS	10712	186 1.7		9348	109 1.2	3		1364	77 5.6	0		0	0 0.0		1	0
SELLWOOD-MORELAND	17180	177 1.0		13209	97 0.7	4		3971	80 2.0	10		0	0 0.0		27	10
OTHER PLACES	13652	389 2.8		10115	220 2.2	160		2399	149 6.2	50		1138	20 1.8		231	102
GRESHAM	10168	306 3.0		7639	176 2.3	128		2070	127 6.1	48		459	3 0.7		175	102
TRUDDALE	3484	83 2.4		2475	44 1.8	32		329	22 6.7	2		679	17 2.5		50	0

THIS SURVEY COVERS DWELLING UNITS IN RESIDENCES, APARTMENTS, AND MOBILE HOMES, INCLUDING MILITARY, INSTITUTIONAL, PUBLIC HOUSING, AND UNITS USED ONLY SEASONALLY. THE SURVEY DOES NOT COVER STORES, OFFICES, COMMERCIAL HOTELS AND MOTELS, OR DORMITORIES; NOR DOES IT COVER BOARD-UP RESIDENCES OR APARTMENTS THAT ARE NOT INTENDED FOR OCCUPANCY. A RESIDENCE REPRESENTS ONE POSSIBLE STOP WITH ONE POSSIBLE DELIVERY ON A CARRIER'S ROUTE; AN APARTMENT REPRESENTS ONE POSSIBLE STOP WITH MORE THAN ONE POSSIBLE DELIVERY.

SOURCE: HUD POSTAL VACANCY SURVEY CONDUCTED BY COLLABORATING POSTMASTER(S).

DEPARTMENT OF HOUSING & URBAN DEVELOPMENT, HOUSING PRODUCTION & MORTGAGE CREDIT, ECONOMIC & MARKET ANALYSIS DIVISION

PORTLAND, OREGON-WASHINGTON, AREA POSTAL VACANCY SURVEY  
OCTOBER 15-21, 1975

POSTAL AREA	ALL DELIVERIES			RESIDENCES				APARTMENTS				MOBILE HOMES			UNITS UNDER CONSTRUCTION	
	TOTAL	--VACANT-- NU. %		TOTAL	--VACANT-- NU. %	NEW		TOTAL	--VACANT-- NU. %	NEW		TOTAL	--VACANT-- NU. %		RES.	APT.
CLACKAMAS COUNTY	29932	614 2.1		25144	474 1.9	248		3633	119 3.3	0		1155	21 1.8		341	40
CANBY	3820	32 0.8		3034	25 0.8	6		428	5 1.2	0		358	2 0.6		36	0
GLADSTONE	3161	36 1.1		2362	25 1.1	6		553	9 1.6	0		246	2 0.8		36	0
LAKE OSWEGO	9572	172 1.8		8182	159 1.9	86		1334	13 1.0	0		56	0 0.0		95	16
OREGON CITY	9672	261 2.7		8226	181 2.2	103		969	65 6.7	0		477	15 3.1		112	6
WEST LINN	3707	113 3.0		3340	84 2.5	47		349	27 7.7	0		18	2 11.1		62	18
<u>WASHINGTON COUNTY</u>	38329	900 <u>2.3</u>		28301	503 <u>1.8</u>	<u>214</u>		8230	340 <u>4.1</u>	30		1798	57 <u>3.2</u>		<u>337</u>	<u>74</u>
BEAVERTON	23509	548 2.3		16559	282 1.7	154		6004	244 4.1	22		946	22 2.3		187	36
FOREST GROVE	5079	117 2.3		3571	59 1.7	9		1093	42 3.8	3		415	16 3.9		29	22
HILLSBORO	9741	235 2.4		8171	162 2.0	51		1133	54 4.8	5		437	19 4.3		121	16
WASHINGTON PORTION	49269	1663 3.4		40629	1197 2.9	349		6806	401 5.9	14		1834	65 3.5		465	47
CLARK COUNTY																
VANCOUVER	43164	1473 3.4		35307	1062 3.0	345		6313	353 5.6	14		1544	58 3.8		427	47
MAIN OFFICE	9331	260 2.8		7452	156 2.1	36		1684	89 5.3	0		195	15 7.7		73	0
ORCHARDS	2888	71 2.5		2697	65 2.4	23		22	0 0.0	0		169	6 3.6		28	0
ARNADA PARK ANNE	13921	499 3.6		11157	370 3.3	85		2106	106 5.0	9		658	23 3.5		93	15
FOURTH PLAIN	17024	643 3.8		14001	471 3.4	201		2501	158 6.3	5		522	14 2.7		233	32
OTHER PLACES	6105	190 3.1		5322	135 2.5	4		493	48 9.7	0		290	7 2.4		38	0
CAMAS	3271	85 2.6		2932	58 2.0	4		238	25 10.5	0		101	2 2.0		10	0
WASHOUGAL	2834	105 3.7		2390	77 3.2	0		255	23 9.0	0		189	5 2.6		28	0

THIS SURVEY COVERS DWELLING UNITS IN RESIDENCES, APARTMENTS, AND MOBILE HOMES, INCLUDING MILITARY, INSTITUTIONAL, PUBLIC HOUSING, AND UNITS USED ONLY SEASONALLY. THE SURVEY DOES NOT COVER STORES, OFFICES, COMMERCIAL HOTELS AND MOTELS, OR DORMITORIES; NOR DOES IT COVER BOARDED-UP RESIDENCES OR APARTMENTS THAT ARE NOT INTENDED FOR OCCUPANCY. A RESIDENCE REPRESENTS ONE POSSIBLE STOP WITH ONE POSSIBLE DELIVERY ON A CARRIER'S ROUTE; AN APARTMENT REPRESENTS ONE POSSIBLE STOP WITH MORE THAN ONE POSSIBLE DELIVERY.

SOURCE: HUD POSTAL VACANCY SURVEY CONDUCTED BY COLLABORATING POSTMASTER(S).

DEPARTMENT OF HOUSING & URBAN DEVELOPMENT, HOUSING PRODUCTION & MORTGAGE CREDIT, ECONOMIC & MARKET ANALYSIS DIVISION

SOURCES CONSULTED .



Agencies and Individuals:

Benjamin Franklin Savings and Loan, Beaverton, Oregon: Rod Ninomiya,  
Loan Officer.

Bill Snyder Realty Company, Aloha office, Aloha, Oregon: Gloria Lee, Manager.

Bureau of Labor Statistics, San Francisco, California: toll-free information  
service.

Centro Cultural, Cornelius, Oregon: Jimmy Amaya, Community Worker.

Columbia Region of Governments, Portland, Oregon: Elly Adleman and Marcy  
Jacobs, planners.

Department of Housing and Urban Development, Portland, Oregon:  
Roberta Arno, Housing Management;  
Gary L. Gillespie, Area Economist;  
Albert Olson, Loan Management.

Farmers Home Administration, Hillsboro, Oregon: Carol Buck.

Oregon Rural Opportunities, Hillsboro, Oregon: Lydia Garcia, Housing Co-  
ordinator.

State Employment Division, Portland, Oregon: John Stone, Statistics.

Washington County Community Action Organization, Hillsboro, Oregon:  
Claudia Johnston, Executive Director, who was interviewed and  
who also provided information from a survey relative to the Head  
Start Program, 1975;  
Jim Long, Human Services Coordinator, who allowed me to review  
information submitted for the state-wide needs analysis being  
undertaken by the Department of Human Resources, and which he  
is coordinating in Washington County;  
Judy Schilling, formerly housing advocate for WCCAO.

Washington County Housing Authority, Hillsboro, Oregon:  
Lucy Cable, Executive Director. Ms. Cable could not give me an  
appointment for an interview so I contacted her by telephone on  
two different occasions.

Unidentified person who works for a county agency which deals with migrants  
directly. This person wished to remain anonymous and did not even  
want the agency identified.

Reference Material:

- Beaverton Area Chamber of Commerce: Fact Sheet, 1975-1976, Beaverton Area and East Washington County.
- Columbia Region of Governments: An Inventory of Subsidized Housing in the Greater Portland-Vancouver Metropolitan Area, 1972.
- Columbia Region of Governments: 1970 Census, Population and Housing, Selected Items by Census Tracts. June, 1971.
- Farmers Home Administration: Guidelines for Financing Existing Housing. (Oregon Bulletin No. 1667 (444), Exhibit A).
- Nokes, R. Gregory: "Increased Earnings Fail to Ease Family Budgets." The Sunday Oregonian, February 1, 1976, p. 4-M.
- Olmos, Robert: "Job Hopes Lure Migrants to Oregon." The Sunday Oregonian, February 1, 1976, pp. A-1 and B-5.
- Schilling, Judy: "Housing Authority." The Rural Tribune, September, 1975, p. 3.
- State Housing Division, Dept. of Commerce: Inter-office memo to M. Gregg Smith, Administrator, from Douglas E. Stevie, Senior Planner, Re: "Allocation of Section 23 Leased Housing," July 11, 1974.
- State Housing Division, Dept. of Commerce: Planning for Housing and People in Oregon, July, 1974.
- U.S. Bureau of Census: Census of Population and Housing: 1970, Census Tracts, Final Rept. PHC (1)-165, Portland, Oreg.-Wash. SMSA. U. S. Government Printing Office, Washington, D.C., 1972.
- Washington County Community Action Organization: Annual Report, 1974-1975.
- Washington County Dept. of Public Health: Health in Washington County, Section 1, Environment and Sanitation, June 27, 1969.
- Washington County Housing Authority: Analysis of the Demand for Housing in the Washington County Housing Market Area, August, 1974.
- Washington County Housing Authority: The Housing Authority of Washington County Report of Operations, December 31, 1974.
- Washington County Housing Authority: The Housing Authority of Washington County Report of Operations, December 31, 1975.

SUMMARY

UNSOLD INVENTORY SURVEY - JANUARY 1, 1974

Housing Market Area: Portland MSA - Wash Co Insuring Office City Name: Portland, Ore

No. of Subdivisions Tabulated: 84

Price Group	Total Houses Completed During Last 12 Months										Price Group	No. Houses Completed over 12 Months and Unsold	No. of Houses Under Construction		Type of Financing Available	Number of Subdivisions Offering
	Total Completions	No. of Houses Sold Before Const. Start	Speculative Houses										Total	Unsold		
			Total Spec. (a) (b + c)	No. Sold (b)	Units Unsold				Total	Unsold						
					Total No. (c) (d + e + f + g)	% Unsold (c ÷ a)	No. By Month Since Completion									
				One Month Or Less (d)	1 to 3 Months (e)	3 to 6 Months (f)	6 to 12 Months (g)									
Under \$15,000 -											Under \$15,000 -			FHA	29	
\$15,000 - 17,499											\$15,000 - 17,499			VA	29	
\$17,500 - 19,999											\$17,500 - 19,999			Conventional	84	
\$20,000 - 22,499	57	11	46	36	10	22%	10				\$20,000 - 22,499			With 2nd Mortgage	1	
\$22,500 - 24,999	187	34	153	142	11	7%	4	4	1	2	\$22,500 - 24,999	13	10	With Contract of Sale	3	
\$25,000 - 27,499	306	96	210	192	18	9%	0	17	0	1	\$25,000 - 27,499	32	20	Section 235	4	
\$27,500 - 29,999	219	92	127	111	16	13%	2	11	2	1	\$27,500 - 29,999	37	28	Other DVA ST OF ORE	84	
\$30,000 - 34,999	324	95	229	171	58	25%	14	33	11	0	\$30,000 - 34,999	48	35	(Rented)		
\$35,000 - 39,999	141	35	106	73	33	31%	3	20	10	0	\$35,000 - 39,999	29	23	No. of Occupied Unsold Houses	6	
\$40,000 - 44,999	229	103	126	99	27	21%		22	3	2	\$40,000 - 44,999	57	23	Number of Model Houses	18	
\$45,000 - 49,999	71	26	45	35	10	22%		10	0		\$45,000 - 49,999	14	6			
\$50,000 - and over	56	28	28	25	3	11%		1	2		\$50,000 - and over	5	2			
TOTAL	1590	520	1070	884	186	17%	23	128	29	6	TOTAL	5	147			

Survey includes only subdivisions with 5 or more completions during last 12 months.

Rented unsold houses are included in the number of completed unsold houses; model houses are not included.



U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
FEDERAL HOUSING ADMINISTRATION

SUMMARY

UNSOLD INVENTORY SURVEY - JANUARY 1, 1975

FHA FORM NO. 2598 S  
Rev. 11/74

Portland, Oregon SMSA

Sales Housing Category: SFD, FS

Housing Market Area: Washington County

Insuring Office City Name: Portland, Oregon

No. of Subdivisions Tabulated: 42

Price Group	Total Houses Completed During Last 12 Months										Price Group	No. Houses Completed over 12 Months and Unsold	No. of Houses Under Construction		Type of Financing Available	Number of Subdivisions Offering
	Total Completions	No. of Houses Sold Before Const. Start	Speculative Houses										Total	Unsold		
			Total Spec. (a) (b + c)	No. Sold (b)	Units Unsold				Total No. (c) (d + e + f + g)	% Unsold (c ÷ a)						
					One Month Or Less (d)	1.1 to 3.0 Months (e)	3.1 to 6.0 Months (f)	6.1 to 12.0 Months (g)								
Under 7,500-											Under \$17,500-			FHA	13	
7,500-19,999											\$17,500-19,999			VA	36	
20,000-22,499											\$20,000-22,499			Conventional	41	
22,500-24,999	68	29	39	36	3	8%					\$22,500-24,999	12	5	With 2nd Mortgage		
25,000-27,499	59	37	22	22		0%					\$25,000-27,499	26	14	With Contract of Sale		
27,500-29,999	56	34	22	22		0%					\$27,500-29,999	7	6	Section 235		
30,000-34,999	170	119	51	38	13	25%		13			\$30,000-34,999	39	20	Other DVA	40	
35,000-39,999	115	70	45	20	25	56%	5		20		\$35,000-39,999	22	15	(Rented)		
40,000-44,999	32	22	10	7	3	30%			3		\$40,000-44,999	28	27	No. of Occupied Unsold Houses	23	
45,000-49,999	139	78	61	61		0%					\$45,000-49,999	66	24	Number of Model Houses	23	
50,000-59,999	79	65	14	14		0%					\$50,000-59,999	21	10			
60,000 and over											\$60,000 and over					
TOTAL	718	454	264	220	44	17%	5	13	3	23	TOTAL	221	121			

Rented unsold houses are included in the number of completed unsold houses model houses are not included.