

Shady Cove Comprehensive Plan

Section G. HOUSING

INTRODUCTION

The Residential Buildable Lands Inventory is an assessment of the existing supply of land for residential use within the Shady Cove Urban Growth Boundary (UGB). This section summarizes the methodology, assumptions, and results of the Shady Cove Buildable Lands Inventory. Later sections will compare the supply of buildable land with the anticipated demand to determine if an adequate supply of buildable lands exists.

In 1999 Shady Cove was required to complete a Buildable Lands Inventory because it experienced a growth rate that exceeded the average rate of growth for the state in at least three of the five years prior to 1997. The information derived from the study was useful in guiding decisions about other phases of the periodic review of the Comprehensive Plan. In 2015 a Comprehensive Plan update was completed, as part of that process a review of the Buildable Lands Inventory was complete, the review (including an assumption that property not currently served by full public water and sewer would largely not be possible to develop to urban standards) indicated that the Urban Growth Boundary should be expanded by 2.2 acres in order to provide the necessary land to accommodate housing over the next 20 years. As the expected population growth has changed, the City has seen additional housing construction, several properties have been rezoned, and since previous reviews looked to a 2020 population growth forecast, the City has completed an update to the City's Buildable Lands Inventory looking to a 2041 population forecast. The City has also completed prior professional engineering studies which have showed that extension of public or private water systems could allow urban development of lands currently within the City's Urban Growth Boundary. The Buildable Land Inventory is particularly useful in determining whether adequate land exists in the UGB to accommodate anticipated population growth.

Buildable Land

“Buildable Land” means land within the city and the urban growth boundary that is *vacant*, *partially vacant*, and *redevelopable*, and available for development. Buildable lands are 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 for future rights-of-way or public and semi-public use is deducted from available land at approximately 25 percent.

In order to general a BLI, digital geographical information (GIS) was analyzed used the City's Comprehensive Plan and zoning designations and Jackson County Assessor's data. GIS data enabled an accurate determination of slope, and will be useful in determining the percentage of buildable land on any given parcel. The Jackson County and Rogue River FEMA (floodway)

maps were digitized to conduct a GIS spatial analysis to exclude lands within the floodway from consideration. This information yielded a gross percentage of each lot that would be suitable for development. This percentage was used to determine the net buildable acres on each parcel. In addition, field work included a windshield survey within the UGB. The following definitions were used in evaluating land availability:

Vacant:

Vacant lots are those parcels that are free of improvements (structures) and are available for future residential, commercial, or industrial development. Vacant areas that are not developable include:

- 1) Floodways
- 2) Resource protection areas
- 3) Parks and land reserved for parks and designated open space
- 4) Paved parking lots.

Partially Vacant:

Partially vacant lands have buildable acreage if the lot size is at a minimum double the minimum size set for residential density in each residential zone, or if suitable acreage is available for commercial or industrial buildings and /or uses.

Redevelopable:

Redevelopable parcels are identified by dividing the Improvement Value by the Total Value (Improvement Value IV + Land Value LV=Total Value). Those tax lots where the surrounding land uses are compatible with more intensive uses, and the improvement value is less than or equal to 30 percent of the total value, are listed as redevelopable (RD) in the City's GIS database.

Local Land Use Constrictions

In accordance with State Land Use Goal 6, and the City's adopted Riparian Protection Ordinance lands within 75 feet of the bank of the Rogue River and 50 feet of the bank of Indian Creek have been removed from the buildable land inventory.

Similarly a Local Street Network Plan adopted in 2007 in accordance with State Land Use Goal 12 outlines street widening projects, street extension projects, and new street construction projects planned by the City, those areas impacted by future street projects have also been removed from the buildable land inventory.

Results of Land Inventory:

The inventory of available buildable land revealed that there are approximately 1,743 net acres in the City Limits and 1,315 net acres suitable for residential development in the combined city and urban growth boundary. Table 1 shows the distribution of these buildable acres by zone for the city, and by Comprehensive Plan designation for the combined city and urban growth boundary.

Table G-1. Total Acres by Plan Designation

Plan Designation	Acres	Percent of Total Vacant
Low Density Residential	1,160	88.2%
Medium Density Residential	100	7.6%
High Density Residential	55	4.2%
Total	1,315	100%

Table G-2. Gross Vacant Acres and Partially Vacant Acres by Plan Designation

Plan Designation	Acres	Percent of Total Vacant
Low Density Residential	538.2	94%
Medium Density Residential	20.6	3.6%
High Density Residential	13.1	2.2%
Total	571.9	100%

There are approximately 1,743 acres of land within the Shady Cove Urban Growth Boundary. There are approximately 1,419 acres of land designated for commercial and residential use, 167 acres of parks and open space, and 157 acres not covered by taxlot boundaries (right of way, water bodies). After removing constrained lands, there are a total of 1,490 tax lots within the urban area. There are 1,361 tax lots available within the UGB available for residential use, and 129 tax lots designated for commercial uses.

Step 3: Determine Unbuildable and Constrained Lands

Some lands cannot be developed because of steep slopes, location in a floodway, or designation as wetlands on the National Wetland Inventory. Only one non-river related wetland feature is located in Shady Cove at the site of a former aggregate operation at the southern edge of the city. The wetland features are along the Rogue River, Indian Creek, Long Branch Creek, and two unnamed Rogue River tributaries on either side of Sawyer Road; however, the 50-foot setback required from these streams will not significantly affect the ability to develop adjoining parcels. Other lands are constrained because they are in public ownership. Significant sections of the City are currently lacking in public services such as sewer or water, however, it has been demonstrated through adopted engineering studies that there is potential for improved public

services to provide greater utility services in the future allowing greater development within the urban area. Information from the City’s topographic maps was used to determine slopes greater than 25 percent, which are identified as “steep slopes” on several of the following tables.

Constrained lands removed from the buildable inventory include:

- Floodways and water bodies (100% deduction, all lands)
- 25% and up slope (100% reduction, all lands)
- 1% special flood hazard (100% reduction residential lands, 50% commercial lands)
- 75-foot riparian corridor, Rogue River (100% reduction, all lands)
- 50-foot riparian corridor, Indian Creek (100% reduction, all lands)
- ROW (100% reduction, all lands, existing, and planned in 2007 Local Inventory)

Step 4: Determine Percentage of Acres Needed for Public Facilities

As a community develops, land is needed for roads, parks, schools, places of worship, and other public and semi-public uses. The “Planning for Residential Growth” workbook suggests a range of 23 to 31 percent as appropriate, with smaller communities generally requiring a lower percentage. Shady Cove is similar in size to other communities that have used a 25 percent reduction. For this study all roadways (including several that exist across easements and ‘non-roadway’ tax lots were removed from the buildable lands inventory. Similarly, street extensions, and widening, layed out in the 2007 Local Street Inventory were also removed as buildable lands.

Step 5: Determine Redevelopment Potential

Redevelopable potential is found on land where development has already occurred but which is likely to be replaced by new construction within the planning period. Using the workbook rule-of-thumb, properties in Shady Cove were evaluated to determine which parcels contained buildings whose value was 30 percent or less of the total property value (building plus land). Because Shady Cove is a relatively young community, its housing is generally in good condition. Using the 30-percent formula, a total of 370.7 acres of residential land and 1.25 acres of commercial land were found to be redevelopable or partially vacant.

SUMMARY OF RESULTS

The following three tables reflect research using the Geographic Information System. Land use information from the Jackson County Assessor’s Office was used to identify vacant, partially vacant, and developed residential lands. The information was verified and revised as necessary by staff. In each table, acreage is broken into three categories: Low Density, Medium Density, and High Density. Low density refers to the R-1 zones, Medium Density lands are zoned R-2, and High Density lands are zoned R-3.

Table G-3 - Fully Vacant Lands

Fully Vacant Lands - All vacant residential, minus land for public uses and constrained land (floodway and steep slope).				
Comp Plan	Number of Parcels	Acres	Minus constrained land	Net Total
Low Density	158	280	100.5	179.5
Medium Density	25	30	19.4	10.6
High Density	25	24	12.9	11.1

Table G-4 - Partially Vacant Lands

Partially Vacant Lands - All residential parcels whose improvement value is greater than 5% and less than 40% minus constrained land (flood way and steep slope).				
Comp Plan	Parcels	Acres	Minus constrained land	Net Total
Low Density	533	735	376.3	358.7
Medium Density	25	23	13	10
High Density	11	6.1	4.1	2

Table 5 summarizes the information from Tables 2, 3, and 4.

Table G-5 – Summary of buildable residential lands

Comp Plan	Available Acres
Low Density	538.2
Medium Density (R-2)	20.6
High Density (R3)	13.1
Total	571.9

In reviewing similar information for land designated for Commercial use it was determined that there are 129 taxlots with Commercial Comprehensive Land Use Designation for a total of 103 acres. Review found that there are 110 developed commercial tax lots, 3 partially developed lots totaling 1.25 acres, and 16 vacant lots totaling 6.1 acres.

HOUSING NEEDS ANALYSIS

Projected Needed Housing Units

Portland State University in coordination with DLCD prepared a coordinated population projections for all jurisdictions within Jackson County in June of 2015. According to Portland State University’s December 15, 2020 certified population estimates, Shady Cove had a population of 3,140 in 2020. The coordinated projections established an annual expected population growth rate of 1.6% between 2015 and 2035, and a 1.1% growth rate from 2035-2065. Based on this information Shady Cove can expect a population of 4,194 by the year 2041. Using the present household size of 2.15, approximately 467 additional housing units will be required over the next 20 years to provide housing for the expected population growth of the City’s Urban Area.

Figure 1. Jackson County and Sub-Areas—Historical and Forecast Populations, and Average Annual Growth Rates (AAGR)

	Historical			Forecast				
	2000	2010	AAGR (2000-2010)	2015	2035	2065	AAGR (2015-2035)	AAGR (2035-2065)
<i>Jackson County</i>	181,269	203,206	1.1%	211,275	255,840	306,858	1.0%	0.6%
Ashland ¹	20,023	20,626	0.3%	20,905	23,183	24,138	0.5%	0.1%
Butte Falls	440	423	-0.4%	421	437	447	0.2%	0.1%
Central Point	13,310	17,736	2.9%	18,329	22,680	27,485	1.1%	0.6%
Eagle Point	4,952	8,508	5.6%	9,657	14,839	18,669	2.2%	0.8%
Gold Hill	1,181	1,228	0.4%	1,267	1,496	2,018	0.8%	1.0%
Jacksonville	2,256	2,785	2.1%	2,927	4,316	6,687	2.0%	1.5%
Medford	67,865	76,581	1.2%	80,024	99,835	124,582	1.1%	0.7%
Phoenix	4,379	4,774	0.9%	4,955	6,883	9,775	1.7%	1.2%
Rogue River	2,544	2,714	0.6%	2,838	3,705	5,545	1.3%	1.4%
Shady Cove	2,528	3,050	1.9%	3,168	4,343	6,105	1.6%	1.1%
Talent	5,683	6,123	0.7%	6,411	9,020	14,290	1.7%	1.5%
Outside UGBs	56,108	58,658	0.4%	60,373	65,104	67,119	0.4%	0.1%

Sources: U.S. Census Bureau, 2000 and 2010 Censuses; Forecast by Population Research Center (PRC).

¹ For simplicity each UGB is referred to by its primary city’s name.

DEMOGRAPHIC, ECONOMIC AND HOUSING TRENDS

This section presents information on trends that will affect Shady Cove’s housing demands. It identifies issues to be considered during the housing needs analysis.

1. DEMOGRAPHIC TRENDS

Household characteristics, including household size, age of head of household and household income, are determining factors in the demand for housing. It is assumed that a general decline in the size of households leads to a downward shift in the size of housing itself. Another underlying assumption is that as the age of the head of household increases, there is a gradual shift towards smaller-sized housing units. Lastly, there is a strong relationship between household income and the ability to purchase or rent housing.

Age of Head of Household

Given the way the Census Data is structured, it is not possible to discern a trend in the age of the head of household. One person households identified in the 1990 Census included 73 people or 50.7% who were aged 65 year or more. The number increased to 124 or 53.4 percent in 2000. In 2019 that number decreased to 14.1%. This suggests recent trends of cohabitation among senior citizens, although it does not address the question of the size of housing they occupy.

Median Age

There has been an upward shift in age in the overall population of Shady Cove, as reflected in the 14.8 year increase in the median age between 2000 and 2019.

	Median Age	
	Shady Cove	Jackson County
1980	35.7	31.3
1990	41.8	36.7
2000	45.1	39.2
2019	57.4	43.7

Age Groups in Shady Cove

It is possible to see an aging trend in the overall Shady Cove population by comparing Census Data community age structure. The only age groupings that increased during the 1980 -2000 period were those in the upper brackets, namely, the categories of 45 - 64 years and 65+ years.

	<i>Shady Cove</i>				
	<i>1980</i>	<i>1990</i>	<i>2000</i>	<i>2019</i>	<i>% Change since 1990</i>
under age 5	7.5%	6.3%	5.9%	10.6%	+5.9
5 - 19 years	20.6%	18.7%	17.7%	9.5%	-8.2
20 - 44 years	31.7%	29.3%	26.2%	25.9%	-0.3
45 - 64 years	21.6%	25.5%	27.7%	31%	+3.3
65+ years	18.6%	20.3%	22.3	28.8%	+6.5

In order to provide comparison information here are similar numbers for Jackson County:

	<i>Jackson County</i>				
	<i>1980</i>	<i>1990</i>	<i>2000</i>	<i>2019</i>	<i>% Change 2000-2019</i>
0-4	7.2%	6.66%	6.0%	5.3%	-0.7
5-44	60.8%	56.85%	52.6%	46.3%	-6.3
45-64	19.4%	20.29%	25.3%	25.2%	-0.1
65+	12.6%	16.20%	16.0%	23.3%	+7.3

Population Growth

We can assume that a general growth in population will increase the numbers of households and the need for housing in Shady Cove.

	<i>Shady Cove</i>	
	<i>Population</i>	<i>Households</i>
1980 Census	1,097	448
1990 Census	1,351	548
2000 Census	2,307	989
2019	3,080	1,432
(Population forecast)		
2021	3,190	1,484
2041	4,194	1,951

Shady Cove has experienced a much greater change in population than the county as a whole. From 2000 to 2021, Shady Cove's population increased 38%, while Jackson County's population increased 23% over that same period.

Average household size

A comparison of 1980 through 2000 Census data shows a decrease in household size for Shady Cove. This decrease reflects a similar downward trend in household size in the state, a trend projected to continue into the future. It is assumed that Shady Cove's household size will also continue to decline, due to the aging of its population.

	Shady Cove	Jackson Co.	State
1980 Census: Persons per household	2.48	2.60	
1990 Census: Persons per household	2.38	2.50	2.52
2000 Census: Persons per household	2.33	2.46	2.51
2019 Census data: per household	2.15	2.48	2.50

2. ECONOMIC TRENDS

Household Income

Household income is an indicator of the ability to purchase or rent housing. Household income may be expressed as a median and as a mean. The median establishes the mid-way point in incomes in a population. Fifty percent of all household incomes are above that point and fifty percent are below. The mean is the average of all incomes. Between 2010 and 2019, there were increases in both the median and mean household income levels of Shady Cove residents.

Median household income. The median household income increased 16.69% in the decade 2010 to 2019. The median household income in Shady Cove falls notably below that for Jackson County as a whole.

	<i>Shady Cove</i>	<i>Jackson County</i>
1979	\$11,406	\$15,468
1989	\$18,831	\$25,069
2010	\$34,250	\$52,352
2019	\$39,967	\$53,256

Mean household income. This figure provides less information than the median, since we have less information on the range and distribution of incomes.

2010 Shady Cove Household Mean Income - \$44,120

2019 Shady Cove Household Mean Income - \$55,486

Poverty

In 1979, the income of 16.9% of the population was below the poverty level. This percentage decreased slightly by 1989, when it was found that 15.7% were below the poverty level. Certain types of households, namely, female householder families with related children under 18 years are most likely to live below poverty. In 2019, the income of 14.7% of the population was below the poverty level.

Household Size

In 2019 household size is broken down as follows:

- 1-person households – 360
- 2-person households – 713
- 3-person households – 166
- 4-or-more-person households - 193

3. HOUSING TRENDS

Housing Units

Since 1990, the number of housing units in Shady Cove has more than doubled.

1970	293
1980	489
1990	621
2000	1,107
2019	1,432

Housing Occupancy

The percentage of owner-occupied housing, as compared to renter-occupied housing, has remained stable between 1980 and 2000. (Only occupied housing units are included in this table.)

	1980	%	1990	%	2000	%	2019	%
Owner-occupied units	320	72.20	393	71.7	715	72.3	1,073	74.9
Renter-occupied	123	27.76	155	28.3	274	27.7	359	25.1
Total units	443		548		989		1,432	

Units in Structure

A housing unit is defined in the Census of Housing as a house, an apartment, a mobile home or trailer, or a single room occupied as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from outside the building or through a common hall.

The increase in mobile homes from 1980 to 2019, is important to note. In 1980, there were 98 mobile home/trailer units in Shady Cove; by 1990, the number had increased to 247, and by 2019 that number has increased to 430.

	<i>1990 Units in Structure</i>	<i>2019 Units in Structure</i>
1-unit, detached *	335	879
1-unit, attached * *	13	12
2 - 4 units	15	96
5 -9 units	1	0
10 or more units	10	15
Mobile home, trailer	<u>247</u>	<u>430</u>
Total Units	621	1,432

* Detached means there is open space on all sides, or the house is joined only to a shed or garage. Mobile homes with permanent room additions are included in this category.

** Attached means that the house is joined to a building by at least one wall that goes from ground to roof. Living quarters attached to commercial structures are included.

Since 2000, approximately 338 dwelling units have been constructed in Shady Cove.

CONCLUSIONS

On the basis of the statistics presented, certain conclusions may be reached regarding demographics, economics and housing in Shady Cove.

1) Several factors combine to suggest the need for smaller sized housing units.

Average household size is decreasing and will likely continue to decrease. The slight reduction of household size in the from 2.38 to 2.15 reflects this trend. The older age groups in the community have increased, while population of people between 5 and 44 years old has decreased.

2) Income factors suggest that less expensive housing alternatives are needed.

With continued lower median income levels less expensive housing alternatives are needed as options in the Shady Cove Urban Area. The percentage of low/moderate income residents in Shady Cove is one of the second highest in the county.

3) Housing costs have far outstripped income levels.

With a median household income of \$18,831 in 1989, at least half of all households were unable to purchase a home. The average 2010 housing value in Shady Cove rose to \$208,300, and in 2019 to \$292,700. The median value of a home in Shady Cove increased by over 40% between 2010 and 2019, while median earnings in Shady Cove only rose by 17%.

Affordable Housing Types

The preceding information confirms that a wide gap exists between personal income and housing cost trends. Whereas Shady Cove has among the highest percentage of low to moderate income residents, it has among the highest housing costs in Jackson County. Much of this disparity can be attributed to the presence of a large population of retired persons on fixed incomes living in high-quality housing. Because the Rogue River runs for nearly three miles through Shady Cove, the city has a disproportionately large number of up-scale riverfront homes.

Manufactured dwelling parks have provided significant housing opportunities for residents having low to moderate incomes. In 1998, Shady Cove manufactured home parks contained approximately 221 mobile homes and manufactured dwellings; an additional 20 spaces were vacant. There are currently very few if any vacant sites. The percentage of housing represented by mobile homes (30) is among the highest of incorporated cities in Jackson County.

Nearly 111 apartment units have been constructed since 1990, providing additional lower cost housing. These units account for nearly 14 percent of the housing added since 1990. Given the significant increase in apartments and manufactured dwelling park spaces, it would seem that the trend would continue.

One method for achieving affordable housing is to reduce land costs. The primary method for achieving this is to provide smaller building lots. Which has been occurring in Shady Cove over the last 30 years.

NEEDED NET DENSITIES

The Board of County Commissioners has adopted a population projection of 4,194 for the year 2041, an increase of 1,887 from the 2000 Census of 2,307. Using the present household size of 2.15, approximately 467 dwelling units will be necessary.

Shady Cove has three residential plan designations: Low Density, Medium Density, and High Density.

- Low Density Residential - one to six units per acre
- Medium Density Residential - up to ten units per acre
- High Density Residential - up to twenty units per acre.

BUILDABLE LAND AT ACTUAL DENSITIES

The purpose of this chapter is to discern whether the UGB contains enough buildable land to accommodate the 20-year housing need at recently developed densities. As determined previously, approximately 467 additional dwelling units will be needed to accommodate the projected population of 4,194 in the year 2041.

Table 6 outlines the needed acres in each residential comprehensive plan designation needed to provide housing at similar levels of density as Shady Cove has historically experienced. Maximum densities would show an even higher level of surplus residentially designated land.

Table 6 - Difference Between Needed Land and Buildable Land

Plan Designation	Needed Acres (Historical Density)	Buildable Acres	Difference	Additional Acres Needed
Low Density	216.3	538.2	+321.9	0
Medium Density	8.6	20.6	+12	0
High Density	9.4	13.1	+3.7	0
Total	234.3	571.9	+337.6	0

Table 6 shows that the city contains a surplus of single-family residential land, medium- and high-density housing. The current residential use land designations of the City of Shady Cove are adequate to provide available land for residential development for the next 20 years.

POTENTIAL MEASURES FOR MORE EFFECTIVE LAND USE WITHIN UGB

While it appears that Shady Cove has adequate acreage to accommodate the projected 2020 population, there are measures that can be used to increase the efficiency of land use in the city.

Shady Cove is a city in transition from a community with a rural character to a more urban form. The preceding information indicates that adequate acreage exists to accommodate the projected 2041 population even when reflecting the recent trends of homes on half-acre lots. Because the Comprehensive Plan Low Density Residential designation accommodates all R1 zones, the City has the ability to initiate zone change from R1-20 and R1-40 to R1-10, which would increase potential residential density from the historical trend of two homes per acre to a more urban density of four homes per acre. This would further reduce the amount of land needed to accommodate projected populations.

The City may also want to consider incentives for increased densities, particularly in lands zoned for medium and high density. One method is to provide public improvements near an area where development is desired.

An additional limiting factor to urban type development within the Urban Area is a lack of available municipal utilities in all areas. A private water system serves large areas of the urban area, but not all. Recent engineering reports related to potential for future infrastructure improvements show that utility infrastructure is may likely be able to allow continued densification and more urban development of parcels with the urban growth boundary.

This process has corrected the City's functional Zoning and Comprehensive Land Use Maps which will allow accurate accounting for all historic zoning and land use comprehensive designations.

This review process has shown that the City has an issue with incomplete and underdeveloped street systems. A 2007 Local Road Inventory accurately accounts for all existing and future necessary road developments. The City should work to clarify ownership and classification of existing roadways and to obtain right of way to allow future planned streets to accommodate necessary infrastructure and allow for better connectivity and emergency ingress/egress related to residential development needs.

HOUSING POLICIES

The City of Shady Cove adopts these policies:

1. The City of Shady Cove will encourage and provide for the availability of a diversity of housing as to type, location, density, and cost.
2. The City of Shady Cove will seek to minimize housing costs while maintaining the City's livability.
3. The City of Shady Cove will promote energy conservation.
4. The City of Shady Cove will seek to ensure the City accommodates its share of regional housing needs considering housing types, densities, and prices.
5. Site plan review will be required for developments proposed in medium and high density residential areas.