

SECTION 9.400 HOUSING

Local housing policies must comply with the requirements of **Statewide Planning Goal 10** which reads: "To provide for the housing needs of the citizens of the state".

Goal 10 requires incorporated cities to complete an inventory of buildable residential lands and to encourage the availability of adequate numbers of needed housing types in price and rent ranges commensurate with the financial capabilities of its households.

The 2021-2041 Turner Housing Needs Analysis, Appendix 1 in the Turner Comprehensive Plan, presents information about existing housing, housing trends, forecast of new housing need, and the buildable lands inventory for residential lands.

~~The Housing Section of the Turner Comprehensive Plan presents an inventory of existing housing, housing trends, housing demand, housing need and buildable land needs. Comparisons with conditions in 1980 are presented representing the last 20 year planning period. Although these comparisons are somewhat informative, they are of little value in assessing Turner's present trends and conditions. A new municipal sewer system and water system improvements have accelerated the City's growth potential.~~

~~The housing counts and data may vary somewhat depending upon where the data was obtained and will be noted as to source.~~

- ~~• The 1990 Census data provides the latest census statistical housing data. All 1990 Census data will be replaced with 2000 Census data when it is available. If the 2000 data causes changes to the assumptions and policies of the Plan, amendments to the Plan will be made in accordance with the amendment procedures of the Land Use Code.~~
- ~~• The 1999 and 1980 housing count was compiled from local community surveys and compares housing type changes and is used to project housing type balances to year 2020.~~
- ~~• The Oregon Housing and Community Services Department (HCS) has prepared a housing needs analysis methodology for 1999 utilizing data from the Bureau of Labor Statistics - Consumer Expenditure Survey and from Claritas, Inc. that provides income and housing needs for renters and owners.~~

~~SECTION 9.410 EXISTING HOUSING~~

~~The 1990 Census indicates a total of 461 housing units within the Turner City Limits and a 1999 Community Survey produced a count of 497 housing units. The Survey also identified 65 dwelling units within the Turner Urban Growth Notification Area (UGNA).~~

TABLE 9.400-A Existing Housing Units

July 1999

By Type	By Unit	By Building	In -100-yr Flood Plain
Single-family	346	346	29
Manufactured Home	41	41	11
Duplexes	46	23	5
Four-plexes	44	11	
Five-plexes	20	4	4
Totals	497 Dwelling Units	425 Buildings	49 Buildings

Source: 1999 Community Survey

Housing Units By Type

Table 9.400 B summarizes the number of housing for each type and their percentage of the total housing in the community.

**TABLE 9.400 B
20 Year Housing Type
1980-1999**

Year	Population	Housing Units	Single-family Homes		Multi-family Homes		Manufacture Homes	
			No.	%	No.	%	No.	%
1980 ¹	1116	397	330	83.1%	42	10.6%	25	6.3%
1990 ²	1281	461						
1999 ³	1345	497	346	69.6%	110	22.1%	41	8.3%

Sources: ¹ April 1, 1980 Survey to coincide with 1980 U.S. Census.

² The 1990 Census does not enumerate housing type.

³ From the 1999 Community Survey.

Single-family Homes

The primary housing type in Turner is the single-family house. There are 346 single-family units out of a total housing count of 497, or approximately 70% of Turners total housing. Recognizing that the cost of construction of single-family homes is beyond the means of an increasing number of families, the City has made allowance for more moderately cost housing by permitting manufactured homes on individual lots.

Manufactured Homes

Turner has a relatively low percentage of manufactured homes, 41 units for approximately 8 percent of Turner's total housing. There are no manufactured home parks within the City or the UGNA.

~~New manufactured homes are constructed to similar standards as site constructed homes and their appearance is generally indistinguishable from most single-family homes. Turner has adopted implementing standards in the Turner Code for manufactured home placement on individual lots within the community and manufactured home parks are permitted as a conditional use in the R-11 Multi-family District. Manufactured home parks and manufactured home subdivisions may be permitted in any residential district if approved under the Planned Development procedures of the Turner Code.~~

Multi-Family Housing

~~There are 64 multi-family housing units (59%) and 44 duplex units (41%) for a total of 110 housing units or approximately 22 percent Turner's total housing units. While duplex units are sometimes considered as single-family structures, they are included herein with multi-family units since they are usually rental properties like other multi-family units.~~

~~The majority of the non-duplex multi-family units are owned by Turner Retirement Homes. There are only 3 four-plex structures not owned by Turner Retirement Homes that are available to the general public. An additional 12 units were approved by the City in 1999 for a site located on Third Street. Multi-family housing is the primary affordable housing opportunity for young families and the elderly in Turner.~~

~~The R-11 Multi-family Residential District permits densities of 15 units per acre and permits higher densities with a Conditional Use Permit.~~

Turner Retirement Homes

~~Turner Retirement Homes administers 130 dwelling units in the City of Turner. This accounts for 26% of the housing in Turner. There are approximately 90 Life-estate units and 42 Care Center units. Turner Retirement Homes provides valuable housing assistance for senior citizens and retirees for approximately 83 singles and 43 couples although this will vary. Housing units are in dispersed locations on the east side of town and are well integrated into Turner neighborhoods.~~

~~Turner Retirement Homes has units on 56 lots with 6 lots vacant on 25.51 acres in the R-11 District. They have 1 lot with a four-plex on .23 acres in the R-1 District. They also own 43.32 acres of vacant buildable land in the R-1 District at the end of Cedar Street for future development needs.~~

Planned Developments

~~Planned Developments are permitted in the Turner Code that encourage the application of new techniques to achieve efficiencies in land development while providing enhanced and economical living environments. In January 2000 the City approved the first planned development containing 64 single-family lots with a minimum size of 6,000 sq. ft., 4 duplexes, a commercial lot, together with a park and open space on 15 acres.~~

Housing Condition, Value & Tenure

Housing conditions in Turner are generally good. The 1999 Community Survey found less than 5 percent of the housing to be in only "fair" or "poor" condition. Housing in Turner is mostly moderate income housing in sound condition. Newer housing ranges from moderate to upper-middle income housing and is mostly in good condition.

The median year for housing age is 1970. Therefore half of Turner's housing is less than 30 years old. Only 14.3% of Turner's housing was built prior to 1940.

The 1990 Census specifies the total number of housing units in Turner at 461. Of this total 444 were occupied and 17 vacant for a total vacancy rate of 3.7%. Only 2 houses were vacant for sale and only 4 units were vacant for rent. This clearly indicates that housing availability was exceptionally low in Turner in 1990.

Owner Units

Of the 444 occupied housing units in 1990, 309, or approximately 70%, were owner occupied.

The median 1990 value for owner-occupied housing was \$ 52,400 with the lower value quartile at \$ 35,800 and the upper value quartile at \$ 74,700. There were no housing units exceeding \$ 200,000. The largest number of houses, 47 or 9.5%, were priced between \$ 60,000 and \$ 79,999.

Rental Units

Of the 444 occupied housing units in 1990, 135, or 30% were renter occupied.

The median 1990 contract rent was \$ 376 with the lower rent quartile at \$ 249 and upper rent quartile at \$ 499.

The Oregon Housing and Community Services Department (HCS) has prepared a housing needs analysis methodology utilizing data from the Bureau of Labor Statistics--Consumer Expenditure Survey 1999 and from Claritas, Inc. **Table 9.400 C** summarizes their findings for 1999 conditions in Turner:

**TABLE 9.400 C
1999 Population & Housing Status**

Population	Persons in Group Quarters	Persons per Household	Total Dwelling Units	Occupied Dwelling Units	Vacant Units	Owner Occupied Units	Rental Units	% Owner Occupied	% Rental Occupied
1,345	45	2.72	497	477	20	289	188	60.6%	39.4%

Source: Oregon Housing and Community Services Department

Housing Costs

~~Housing became less affordable in the 1990's. Housing costs grew at rates nearly double incomes. The increasing cost of housing is beyond the means of many households without some form of assistance. A recognized standard of maximum shelter costs is 30 percent of household income. In Oregon, 37.2% of renters and 22.5% of owners pay more than 30% of their household income for housing.~~

~~Without financial assistance, many elderly and low income families are forced to accept inadequate housing. For these households, the cost of either maintaining a home or finding rental shelter at a cost of less than 30 percent of their net income becomes very difficult. The cost of purchasing a new home on a moderate income is unattainable for many families.~~

~~More and more people are being forced out of the housing market due to increased inflationary costs. Land costs and municipal services have risen sharply in recent years and building costs have increased at the rate of one percent a month.~~

~~A single family home is increasingly beyond the means of many households. Nationally, the result has been a rise in the number of apartments, duplexes, and manufactured homes.~~

~~Housing costs and rent levels in Turner are modest compared to many areas of the state, but a substantial increase can be expected. The City will continue to seek means of reducing housing costs within the City. However, it must be recognized that municipal water and sewer and other public facilities and services will contribute to higher housing costs. Reduced lot sizes, efficient planning and inexpensive construction alternatives can be utilized to maintain housing within affordable limits.~~

~~**Table 9.400 D** indicates a demand for 188 rental units in Turner. The rental market is comprised of multi-family housing units that include apartments and duplexes and single-family housing. There are 110 multi-family units in Turner that are assumed to be rental units. Nationally one-third of the single-family housing are rental units. According to the 1990 Census 135 households were renters in Turner constituting 30% of all households. Based on the national average and the 1990 Census for Turner, approximately 30% of single-family housing in Turner were rental units resulting in an excess of 38 rental housing units over the projected need.~~

TABLE 9.400-D
1999 Rental Housing Supply & Demand

% Single-family Rental	Single-family Rentals	Existing Multi-family Units	Total Existing Rentals	Rental Units Needed¹	Existing Need
30%	116	110	226	188	-38

~~Source: Oregon Housing and Community Services Department~~

~~**Table E** shows the estimated need for owner and renter occupied housing by age group. Younger households under 45 years old are more likely to live in rentals while~~

~~those over 45 years old are estimated to be home owners. In Turner 194 households were under 45 years of age while 283 households were over 45 years of age.~~

TABLE 9.400 E
1999 Age Group Housing Demand

Age Group	Total Households	Owner Occupied	Rental Occupied	% Owner Occupied	% Rental Occupied
<25	23	3	20	9.1%	90.9%
25 to 45	167	74	97	44.3%	58.1%
45 to 65	178	128	46	71.9%	25.8%
65>	109	84	25	77.1%	22.9%
Total	477	289	188	60.6%	39.4%

~~Source: Oregon Housing and Community Services Department~~

~~Tables 9.400 F presents the needed housing by income levels for 1999. Demand for owner-occupied housing increases with income. The table shows 70% of households earning over \$40,000 annually own their own homes. Its also noteworthy that 48% of those earning less than \$20,000 annually also own their homes. This may be due to older households that have built considerable home equity over time.~~

TABLE 9.400 F
1999 Income Based Housing Demand

Household Income	Total Households	Owner Occupied	Renter Occupied	% Owner Occupied	% Renter Occupied
<\$20,000	156	75	81	48.1%	51.9%
\$20 to \$40,000	116	69	47	59.5%	40.5%
\$40 to \$75,000	175	124	51	70.9%	29.1%
\$75,000>	30	21	9	70.0%	30.0%
Total	477	289	188	60.6%	39.4%

~~Source: Oregon Housing and Community Services Department~~

~~The needed ownership of Table 9.400 F indicates an overall need for 289 owner-occupied units. The 1990 Census indicated that there were 309 owner-occupied units in Turner with a median value of \$ 52,400 and a lower value quartile of \$ 35,800 and upper value quartile at \$ 74,700.~~

Affordable Housing

~~The State of Oregon has declared a Statewide Goal that all communities have the responsibility of providing an adequate number of household units at price ranges and rent levels commensurate with the financial capabilities of Oregon households.~~

~~Affordable housing is defined by a cost burden of no more than 30% of household income. Affordable housing means it would take at least \$ 20,000 yearly income to purchase a home with a Mortgage of \$ 70,000 or pay \$ 500 a month in rent. Or it would take \$ 32,000 yearly income to purchase a home with a Mortgage of \$ 120,000 or pay \$800 a month in rent.~~

~~Small communities like Turner are limited in their ability affect the housing market. It is clear that the most a community can do is not to place undo burdens on the availability of land and the cost of municipal services. Maintaining administrative costs for land use decisions within reasonable limits and provision of timely decisions can also encourage developers to choose a Turner location.~~

~~As stated earlier, housing authorities are more likely to address housing needs for special classes of individuals like low-income, those with disabilities or other special needs. Small cities have a more difficult time specifically addressing these special housing needs; especially when one considers that determining the socioeconomic needs and distribution for an expanding population is a highly speculative task at best.~~

~~Among the means at a City's disposal are Code provisions for smaller lots, the provision of multi-family zones in the community, as well as areas for manufactured home parks. It is also important that a community preserve and maintain its existing housing stock for the purposes of conserving natural resources used in home construction and for providing lower priced housing to residents of the community.~~

~~The City recognizes their existing housing stock as an extremely valuable resource. Therefore, the City has adopted policies pertaining to the rehabilitation of existing housing and the maintenance of a wide range of housing prices in Turner. Unfortunately, property assessment laws discourage a homeowner from making improvements to the home. By automatically raising the assessed valuation of a house after repair, these tax laws provide a disincentive to home repair.~~

~~Table 9.400 G shows demand for owner-occupied housing in various price ranges and represents the upper limits for affordable housing for that group. The cost figure represents the value of a mortgage, not the actual price paid for a home, as evidenced by the high demand for housing costs of less than \$60,000. Affordable housing is defined by a cost burden of no more than 30% of household income.~~

TABLE 9.400-G
1999 Owner-Occupied Housing Need by Cost

Housing Cost	Housing Units	%Owner Occupied Units
<\$60,000	79	26.2%
\$50 to \$90,000	38	12.6%
\$75 to \$120,000	39	13.0%
\$100 to \$150,000	77	25.6%
\$125 to \$225,000	49	16.3%
\$187,000>	19	6.3%
Total	301	100.0%

Source: Oregon Housing and Community Services Department

~~The overlapping price ranges reflect the variability of loan interest rates that can shift the purchasing ability of households to different price ranges.~~

~~Table 9.400 H shows the demand for rental housing is greatest for units that cost less than \$430 per month. The demand is approximately 60% for rental housing costing less than \$665. Average monthly rentals in the Salem area is less than \$665.~~

TABLE 9.400 H
1999 Rental Housing Need by Cost

Monthly Rent	Housing Units	%Rental Occupied Units
<\$430	85	43.4%
\$430 to \$665	31	15.8%
\$665 to \$910	28	14.3%
\$910 to \$1,150	41	20.9%
\$1,150>	11	5.6%
Total	196	100.0%

~~Source: Oregon Housing and Community Services Department~~

Assisted Housing

~~The 1990 Census identified 31 households or 7% of Turner's households with some form of public assistance.~~

~~There are a number of public and private housing assistance organizations that can help provide affordable housing in Turner. This assistance includes new home purchase, rent supplements, low interest loans and grants for rehabilitation as well as other programs.~~

~~The two most prominent public assistance programs is provided by The Marion County Housing Authority through the HUD Section 8 voucher program and Rural Development (FmHA).~~

~~The Marion County Housing Authority currently has 24 households in Turner receiving rental assistance under the Section 8 program compared to 14 households in 1980.~~

Currently in Turner, the US Rural Development(FmHA) has 11 outstanding loans for home purchase (low-interest loans through the 502 program) and one grant for home rehabilitation under the 504 program.

The City recognizes its responsibility to accommodate assisted housing in Turner. There is a strong preference for programs that assist households in obtaining housing already available in the community as opposed to targeted housing developments that concentrate assisted housing in one area or in single developments.

The Federal Fair Housing Act of 1988 protects the right to freely choose a place to live without discrimination.

Qualified citizens of Turner should be aware of available assistance programs, and should participate in them if they choose. The City can be a source of information concerning housing availability in general should assist those seeking information on housing assistance.

SECTION 9.420 HOUSING TRENDS

As noted in Section 3 Population & Economy, population growth in Turner has been less than 0.7% per year since 1980 and has resulted in a population increase of only 214 people and 96 housing units. This previous 20 year trend period is summarized in Table 9.400-I.

**TABLE 9.400-I
Housing Trends 1980-1999**

Period	Population Increase	Total Units	Housing Units					
			Single-family		Multi-family		Manufactured	
			No.	%	No.	%	No.	%
1980-1999	214	96	14	14.6%	66	68.8%	16	16.6%

Source: 1980 and 1999 Community Survey

The last 20 year housing trend provides little information that is helpful in projecting future needs. The new municipal sewer system has substantially increased housing opportunities providing an immediate incentive for housing production in Turner.

There are several regional trends that will affect the type of housing needed in the next 20 years in addition to local conditions:

- About 70% of population increase will come from net migration.
- Household size is expected to continue declining.

- ~~The region will add more residents that are 65 and older and group quarters will increase by about 2%.~~
- ~~Younger people in the 20 to 34 age range are more mobile and generally have less income than people who are older and they are less likely to have children. All of these factors mean that young households are more likely to be renters and renters are more likely to be in multi-family housing.~~
- ~~Baby boomers in their 50s are about to reach the "empty nest" stage and these households have different needs than families.~~
- ~~The rate of formation of single-parent households is slowing as is the rate of formation of married couple families with children.~~
- ~~Income statistics indicate a substantial preference for single-family housing and ownership when incomes allow that choice regardless of age.~~
- ~~The rate of increasing housing costs is approaching double that of the rate of income~~

~~Residential locational choice trends also include:~~

- ~~Access to work.~~
- ~~Access to shopping, recreation and friends.~~
- ~~Public services.~~
- ~~Community and neighborhood characteristics.~~
- ~~Land and improvement characteristics.~~

~~In all, Turner's potential for growth and development will depend on these national and regional trends as well as local factors, but most of all it will be the City's attitude, responsiveness and preparedness that will guide Turner's housing development.~~

Single-family Homes

~~Although becoming increasingly expensive, single-family homes are the primary choice of homeowners in Turner. Already in the year 2000, the City has 82 housing sites being constructed in two subdivisions. All are intended to be site-constructed homes. Single-family homes can be expected to continue as the housing of choice although their percentage of the total housing market should decline due to other choices such as manufactured homes and multi-family alternatives.~~

Manufactured Homes

The cost of single-family homes is beyond the means of an increasing number of families. Manufactured homes are therefore rapidly becoming the house of choice for low to moderate income families. They provide excellent value, and with housing costs growing at rates nearly double incomes, they will likely be the affordable housing choice throughout the planning period. Manufactured homes comprised 8% of Turner's existing housing in 1999, up only 2% since 1980. Turner has not experienced a substantial gain in manufactured housing although they are expected to increase their share of the housing market during the planning period.

Multi-Family Housing

There are 64 multi-family housing units (59%) and 44 duplex units (41%) for a total of 108 housing units or approximately 22% of Turner's 1999 total housing units. This is a comparatively high percentage compared to the 11% in 1980 and was primarily due to new construction by Turner Retirement Homes during this period.

The majority of the multi-family units are owned by Turner Retirement Homes. There are only three four-plex structures and a new 12-unit complex not owned by Turner Retirement Homes that are available to the general public. Twenty-four units of non-duplex multi-family housing is a relatively low number of multi-family housing units accounting for less than 13% of the rental housing in Turner. The percentage of multi-family units is expected to decline overall while the number of units available to the general public is expected to increase in Turner.

Planned Developments

The City has approved a Planned Development in 1999 that is presently under development. Planned Development proposal trends are expected to continue during the planning period as a means of addressing the affordable housing issues in the community. Planned Developments can increase overall residential density while providing enhanced living environments that can help to reduce housing cost.

SECTION 9.430 PROJECTED HOUSING DEMAND & NEED

The language of Goal 10 and ORS 197.296 refer to housing need and requires communities to provide needed housing types for households at all income levels. Goal 10's broad definition of need covers all households.

House Bill HB2709 codified in the Statewide Land Use Planning Laws ORS 197.296 also requires an analysis of demand for new housing. Specifically it:

1. Refined the definition of buildable lands to include "redevelopable land".
2. Requires coordination of population projections with the County and State.
3. Sets criteria for prioritizing land for UGB expansions.
4. Sets specific requirements regarding buildable lands for needed housing.

Provisions 1 through 3 apply to all jurisdictions. Provision 4. applies to only to certain jurisdictions. DLCD has waived the requirements of ORS 197.296 for 50 cities in

Oregon including the City of Turner. However, ORS 197.296 restated pre-existing law or administrative rules that still apply to all jurisdictions.

Demand is what households are willing to purchase in the market place. Growth in population leads to a growth in households and implies an increase in demand for housing units that is usually met primarily by the construction industry based on the developer's best judgment about the types of housing that will be absorbed by the market.

Most plans make forecasts of new housing demand based upon population projections. Housing authorities are more likely to address housing needs for special classes of individuals like low-income, those with disabilities or other special needs.

Trying to determine the future socioeconomic and special housing needs for an expanding population is highly speculative at best.

Projected Housing Demand

As noted in Section 3 Population & Economy, population growth in Turner has been less than 0.7% per year since 1980 while the projected increase is 2.3%. The Water and Sewer Master Plans have projected a potential increase of 5% per year.

The population forecasts contained in Table 9.300 C relies on the coordinated forecasts prepared by Marion County and the Office of Economic Analysis that allocated population growth to cities. Although constrained by these forecasts, they do provide the most logical place from which to begin an examination of housing demand for Turner.

As summarized in the Section 3 population projections, Turner is expected to witness a year 2020 population of 2,363 to 3,700 people. The 1990 U.S. Census indicates that the average household size is approximately 2.78. This is a decrease from the 3.26 persons per household reported by the 1970 Census but it is a slight increase from the 1980 Census of count of 2.63 persons per household. Oregon's household size is continuing to drop and was 2.53 persons per household in 1990.

For the purposes of revising the Turner Comprehensive Plan to accommodate the projected year 2020 population, it was assumed that an average household size of 2.72 persons per household would occur over the planning period. As illustrated in Table 9.400 J, it is projected that an increase of 1,018 people by the year 2020 will require 387 additional dwelling units based upon the coordinated population projections and with a 5% vacancy rate 393 dwelling units will be needed.

**TABLE 9.400 J
Projected Housing Demand 2000-2020**

Planning Period	Estimated Population Increase ¹	Required New Dwelling Units ^{3,4}

2000-2005 ²	204	79
2005-2010	216	83
2010-2015	291	112
2015-2020	307	119
Total	1018	393

- Notes: ¹ Assumes projected County increase of approximately 2.3% per year.
² Utilizes 1999 Population of 1345.
³ Includes an average vacancy rate of 5%.
⁴ Assumes 2.72 persons per household average over the planning period.

~~Table 9.400 K summarizes Turner's projected housing need, by type, between 2000 and 2020. Multi-family units and manufactured homes are projected to gain an increasing share of the housing stock.~~

TABLE 9.400-K
Projected Housing Distribution by Type 2000-2020

Time Period	Projected Housing Mix	Projected Dwelling Units	Accumulative Total Units	Adjusted Housing Mix
1999				
Single-Family	69.6%		346	
Multi-Family	22.1%		110	
Manuf Homes	8.3%		41	
Totals	100.0%		497	
2000-2005				
Single-Family	67.0%	53	399	69.3%
Multi-Family	20.0%	16	126	21.9%
Manuf Homes	12.0%	10	51	8.9%
Totals	99.0%	79	576	100.0%
2005-2010				
Single-Family	66.0%	55	454	68.8%
Multi-Family	19.0%	16	142	21.5%
Manuf Homes	15.0%	13	64	9.7%
Totals	100.0%	83	660	100.0%
2010-2015				
Single-Family	64.0%	72	526	68.1%
Multi-Family	18.0%	20	162	21.0%
Manuf Homes	18.0%	20	84	10.9%
Totals	100.0%	112	772	100.0%
2015-2020				
Single-Family	62.0%	74	600	67.3%
Multi-Family	17.0%	20	182	20.4%
Manuf Homes	21.0%	25	109	12.2%
Totals	100.0%	119	891	100.0%
Year 2020		393	891¹	

¹ Number varies slightly due to rounding

Projected Housing Need

~~Although Turner has received a waiver from some of the needed housing requirements of ORS 197.296 it is apparent that needed housing in addition to housing demand is an issue that should be addressed.~~

~~**Housing costs have grown at rates that are nearly double incomes during the 1990's.** Due to rising land and housing costs, Oregon is witnessing a trend in which many people are seeking more affordable types of housing than conventional single-family units on large lots provide.~~

~~As stated earlier, housing authorities are more likely to address housing needs for special classes of individuals like low-income, those with disabilities or other special needs. Small cities have a more difficult time specifically addressing these special housing needs; especially when one considers that determining the socioeconomic needs and distribution for an expanding population is a highly speculative task at best.~~

~~**However, Goal 10 does require cities to address housing need. The approach adopted by Turner is threefold:**~~

- ~~**1. The City will not discriminate against needed housing types and programs that address the needs of its citizens.**~~
- ~~**2. The City will provide for a variety of housing opportunities for its citizens through implementation of the Turner Land Use Development Code.**~~
- ~~**3. The City will seek means to reduce housing cost by providing a mix of housing type and density that address the needs of its citizens.**~~

~~The Oregon Housing and Community Services Department (HCS) has prepared a projected housing needs analysis methodology for 2020 utilizing data from the Bureau of Labor Statistics Consumer Expenditure Survey and from Claritas, Inc.~~

~~**Table 9.400 L** projects a population of 2,363 by 2020. A projected 884 dwelling units will be needed representing an increase of 387 housing units over the next 20 years. An additional 143 rental units is projected. Assuming that 30% of these rental units will be single-family houses, about 100 multi-family units may be needed by 2020.~~

~~**TABLE 9.400 L
Projected 2020 Population & Housing Status**~~

Estimated Population	Persons in Group Quarters	Persons per Household	Total Dwelling Units	Occupied Dwelling Units	Vacant Units	Owner Occupied Units	Rental Units	% Owner Occupied	% Rental Occupied
2,363	79	2.72	884	840	44	509	331	60.6%	39.4%

~~Source: Oregon Housing and Community Services Department~~

~~Table 9.400 M projects the 2020 need for various types of units by age of householder. About 62% of all rental units will be needed by households younger than 45. Approximately 75% of the owner-occupied houses will be will over age 45.~~

TABLE 9.400 M
Projected 2020 Age Group Housing Need

Age Group	Total Households	Owner Occupied	Rental Occupied	% Owner Occupied	% Rental Occupied
<25	39	5	34	12.8%	87.2%
25 to 45	294	123	171	41.8%	58.2%
45 to 65	315	233	82	74.0%	26.0%
65>	192	148	44	77.1%	22.9%
Total	840	509	331	60.6%	39.4%

~~Source: Oregon Housing and Community Services Department~~

~~Table 9.400 N projects the 2020 housing units needed by income. Approximately 33% of all households will earn less than \$20,000 annually and occupy 43% of all rental units.~~

TABLE 9.400 N
Projected 2020 Income Based Housing Need

Household Income	Total Households	Owner Occupied	Renter Occupied	% Owner Occupied	% Renter Occupied
<\$20,000	273	131	142	48.0%	52.0%
\$20 to \$40,000	208	124	84	59.6%	40.4%
\$40 to \$75,000	306	218	88	71.2%	28.8%
\$75,000>	53	36	17	67.9%	32.1%
Total	840	509	331	60.6%	39.4%

~~Source: Oregon Housing and Community Services Department~~

~~Income is expressed in 1999 dollars.~~

~~Table 9.400 O projects the 2020 housing need by mortgage costs for owner-occupied housing. Half of the projected housing need will be for housing costing less than \$120,000 and half for more.~~

TABLE 9.400 O
Projected 2020 Owner-Occupied Housing Need by Cost

Housing Cost	Housing Units	%Owner
<\$60,000	130	25.5%
\$50 to \$90,000	64	12.6%
\$75 to \$120,000	60	11.8%
\$100 to \$150,000	133	26.1%
\$125 to \$225,000	85	16.7%
\$187,000>	37	7.3%
Total	509	100.0%

The needed Owner-Occupied Table indicates an overall need for 509 units by the year 2020, up 220 from the 289 units in 1999 and up 200 from the 309 actual owner-occupied units in the 1990 Census.

Table 9.400 P projects the 2020 housing need for rental units. Of the 331 rental units approximately 141 or 43% will be needed in a cost range of less than \$430 per month in 1999 dollars. It can be assumed that a number of these households may require some form of rental assistance.

TABLE 9.400 P
Projected 2020 Rental Housing Need by Cost

Monthly Rent	Housing Units	%Rental
<\$430	141	42.6%
\$430 to \$665	50	15.1%
\$665 to \$910	35	10.6%
\$910 to \$1,150	67	20.2%
\$1,150>	38	11.5%
		0.0%
Total	331	100.0%

Source: Oregon Housing and Community Services Department

The needed Rental Table indicates an overall need for 331 units. The 1990 Census showed there were only 135 rental units in Turner with a median contract rent of \$ 376 and a lower rent quartile of \$ 249 and upper rent quartile at \$ 499. The 2000 Census should provide a better comparison.

Single-family Homes

It is recognized that single-family homes will continue to be the predominant housing type in the City of Turner although its share of the housing market is projected to be lower due to increased demand for manufactured homes and multi-family housing. The single-family share by 2020 is projected to be 67.5%, or 626 houses, an increase of 282 houses during the planning period.

Manufactured Homes

Manufactured Homes are continuing to gain market share in Oregon because they have become one of the best values available to a home purchaser. Recognizing that the cost of single-family homes is beyond the means of an increasing number of families, there will be a demand and public need for manufactured homes. The Turner Plan assumes that there will be a much greater demand for manufactured housing during the

~~planning period resulting in a 12.2% share by 2020 for a total of 113 manufactured home units. An increase of 72 manufactured homes during the planning period.~~

Multi-family Housing

~~It is assumed that multi-family housing will increase overall but the percentage of multi-family housing will decrease slightly and account for a 20.3% share by the year 2020. While these units currently account for 21.9% of the total housing they only accounted for 16.9% of the total housing stock in 1980. There were a number of multi-family units built in the mid-1980's to 1990's, primarily by the Turner Retirement Homes, that increased the multi-family percentage.~~

~~Multi-family housing in Turner is anticipated to be low to medium density in nature and limited in numbers. It is assumed that multi-family housing will continue to take the form of two to four unit structures in most cases. The Turner Plan assumes that the percentage share of multi-family housing will decrease slightly to 20.3% by 2020 resulting in 188 multi-family home units. An increase of 80 multi-family homes during the planning period.~~

Planned Developments

~~The City expects and encourages more proposals for Planned Developments during the planning period. Planned Developments can increase residential densities while providing enhanced living environments that can help to reduce housing cost.~~

Turner Retirement Homes

~~The Turner Retirement Homes 5-Year Plan includes improvements and additions to the existing 42 bed Licensed Care Facilities located on Chicago Street in the downtown core area. There are no plans at this time for the vacant 43.32 acres of vacant buildable land in the R-1 District at the end of Cedar Street.~~

SECTION 9.440 — BUILDABLE LANDS FOR RESIDENTIAL USE

~~The City is required to provide sufficient buildable lands to meet the projected land use needs of the City for the planning period, including buildable land for needed housing.~~

Existing Residential Density and Lot Size

~~The previous lack of a municipal sewer system has meant that septic systems have necessitated larger lots and lower density development in Turner. Therefore the minimum lot size has been 11,000 sq. ft., or approximately 4 dwelling units per net acre.~~

~~With the construction of the new municipal sewer system in 1999, the City has implemented a new residential district (R-2) that permits a minimum lot size of 7,500 sq. ft., or 6 units per net acre.~~

~~Turner also has a multi-family district (R-11) that permits up to 15 units per net acre on a minimal lot size of 5,000 sq. ft. and permits higher densities under the conditional use procedures of the Code.~~

The Planned Development provisions of the Turner Land Use Code also permits increased densities that provide enhanced living environments that can help to reduce housing cost.

~~Table 9.400 Q projects 387 additional dwelling units that will be needed to accommodate the 2020 population projection plus a 5% vacancy rate for a total need of 393 housing units.~~

**TABLE 9.400 Q
2020 New Dwelling Units Needed**

2020 Dwelling Units	1999 Dwelling Units	Dwelling Units Needed	Group Quarters Needed
884	497	387	34

~~Source: Oregon Housing and Community Services Department~~

~~Table 9.400 R provides a summary of buildable land need for the coordinated population projections that includes a 5% vacancy rate for a total need of 393 housing units.~~

**TABLE 9.400 R
Projected Buildable Land Demand 2000-2020**

Planning Period	Est Pop Increase	Req New Housing	Required Build Acres
2000-2005	204	79	20
2005-2010	216	83	21
2010-2015	291	112	28
2015-2020	307	119	30
Total	1018	393	99

~~Assumes 6 housing units per net acre with an additional 25% for roads and services and an additional 25% to provide locational choice.~~

~~Turner requires 99 acres of buildable land to accommodate the addional housing needs of the community based upon the coordinated population projections to the year 2020.~~

SECTION 9.490 HOUSING GOALS & POLICIES**GOALS & OBJECTIVES:**

To increase opportunities for all citizens of Turner to enjoy safe decent sanitary housing at affordable prices.

POLICIES & RECOMMENDATIONS**General**

1. All ~~1990-2000~~ Housing Census data contained in the Turner Comprehensive Plan shall be replaced ~~with 2000 Housing Census data when it becomes available to the City~~ new information from the 2021-2041 Turner Housing Needs Analysis.

Housing Need

1. The City shall support the need for all citizens of the community to have an opportunity to live in sound housing, adequate to their needs, at a reasonable cost relative to their income.
2. The City shall support the need for all citizens of the community to obtain adequate housing regardless of their age, race, religion, sex, ethnic background or disability.
3. The City recognizes the need for an adequate supply of sound, decent and attractive housing that includes a variety of types and designs responsive to community needs.
4. The City will designate and maintain adequate amounts of land for each housing type to address community needs
5. The City will monitor housing trends and needs to maintain an adequate supply of available residential land.
6. The City will maintain information on local building trends and the available supply of land for development.

Existing Housing

1. The City shall continue to maintain good housing conditions through enforcement of its codes and ordinances to ensure adequate standards of fitness for human habitation.
2. The City shall encourage the rehabilitation of existing housing to help maintain the housing stock and improve the appearance, structural condition and energy conservation of existing housing.

Housing Types

1. The City shall maintain a mix of housing types and densities ~~within the locational criteria of the Land Use Development Code~~consistent with the most recent Housing Needs Analysis recommendations.
2. Manufactured homes shall continue to be allowed on individual lots as a viable housing alternative.
- ~~3. Multi-family housing shall be considered within the locational criteria of the Land Use Development Code.~~
34. The City shall encourage innovative design and planning concepts to reduce the cost of housing and services through the Code review procedures for Planned Developments that can allow an increase in density.

Housing Costs

1. The City shall support efforts to reduce housing costs.
2. The City shall encourage an adequate supply of housing within the financial capabilities of its citizens to fulfill their needs.
3. The City shall strive for an efficient utilization of land and efficient provision for public facilities and transportation networks to minimize housing costs.

Housing Assistance

1. The City shall support housing and family assistance programs that benefits the local community and encourages all eligible residents of Turner to investigate available housing assistance programs.
2. The City shall support housing assistance programs for qualified families in the form of a subsidy that allows a choice of housing type and location to encourage integration throughout the community.
3. The City will cooperate with County, State and Federal agencies in meeting the City's affordable housing needs

Buildable Lands

1. The City shall maintain an adequate supply of residential buildable lands that provides locational choices for each housing type.
2. The City shall maintain enough vacant residentially zoned land within the community to provide locational choices and assist in keeping land costs for housing at reasonable levels.