

## CHAPTER 7 HOUSING

### A. Existing Housing

The location and condition of existing housing in Wasco County was inventoried by use of a windshield survey. General locations of housing units or clusters can be found on the Existing Land Use map on page 62 of this Plan.

All housing in the County was viewed and classified as either "standard", "marginal", or "substandard". The criteria used to determine these classifications are listed below.

1. Standard Unit: A standard unit is a dwelling unit that has a central heating system and a plumbing system complete with hot water and indoor toilet facilities that are reserved for the exclusive use of a single household. In addition, the structure should have no visual defects, or only slight defects, that could be repaired by the average homeowner during the course of regular home maintenance. Slight defects would include the following:
  - a. lack of paint
  - b. slight crumbling of mortar between bricks
  - c. small cracks
  - d. one or more broken windows
  - e. broken gutters or downspouts
  - f. missing roofing material over a small area
2. Marginal Units: A marginal unit is a dwelling unit that has a central heating system and a plumbing system complete with hot water and in-door toilet facilities that are reserved for the exclusive use of a single household. In addition, the structure should have no more than one or two major defects which would indicate a prolonged lack of regular home maintenance and which could not usually be repaired by the average homeowner. Major defects would include the following:
  - a. holes, open cracks and rotted, loose or missing material in the foundation, walls or roof over a substantial, but not overly large area
  - b. several broken windows and cracked or broken frames
  - c. broken or missing doors
  - d. broken or otherwise unsafe porches, stairs, etc.
3. Substandard Unit: A substandard unit is a dwelling unit that lacks a central heating system or has a plumbing system that is not reserved for the exclusive use of a single household, or is lacking hot water or indoor toilet facilities. A substandard unit is also one which has several major defects which would prevent the structure from providing safe and adequate shelter. Critical defects would include the following:

- a. holes, open cracks, and rotted, loose or missing material in the foundation, walls or roof over a large area
- b. substantial sagging of the floor, walls or roof
- c. extensive and unrepaired damage by storms, i.e., floods, damage by winds, and wind-driven rains, etc.
- d. damaged and unsafe chimney
- e. inadequate original construction tents, huts, with dirt floors or no foundations, barns, or converted garages.

Mobile homes were judged by their "weather tightness", which is defined as soundness, as well as wind and rain resistance. They were also categorized as standard, marginal, or substandard.

The main limitation to the windshield survey was that observation was limited only to viewing of the outside of the dwelling from a distance, and frequently to only one or two sides of the house. The condition of all parts of the units not visible, therefore, could not be considered. As a result, a dwelling unit which appeared sound on the outside could have been considered standard even though it had faulty wiring, plumbing, foundation, and so forth. If this interior factor could be considered, it would reduce even further the number of sound dwellings.

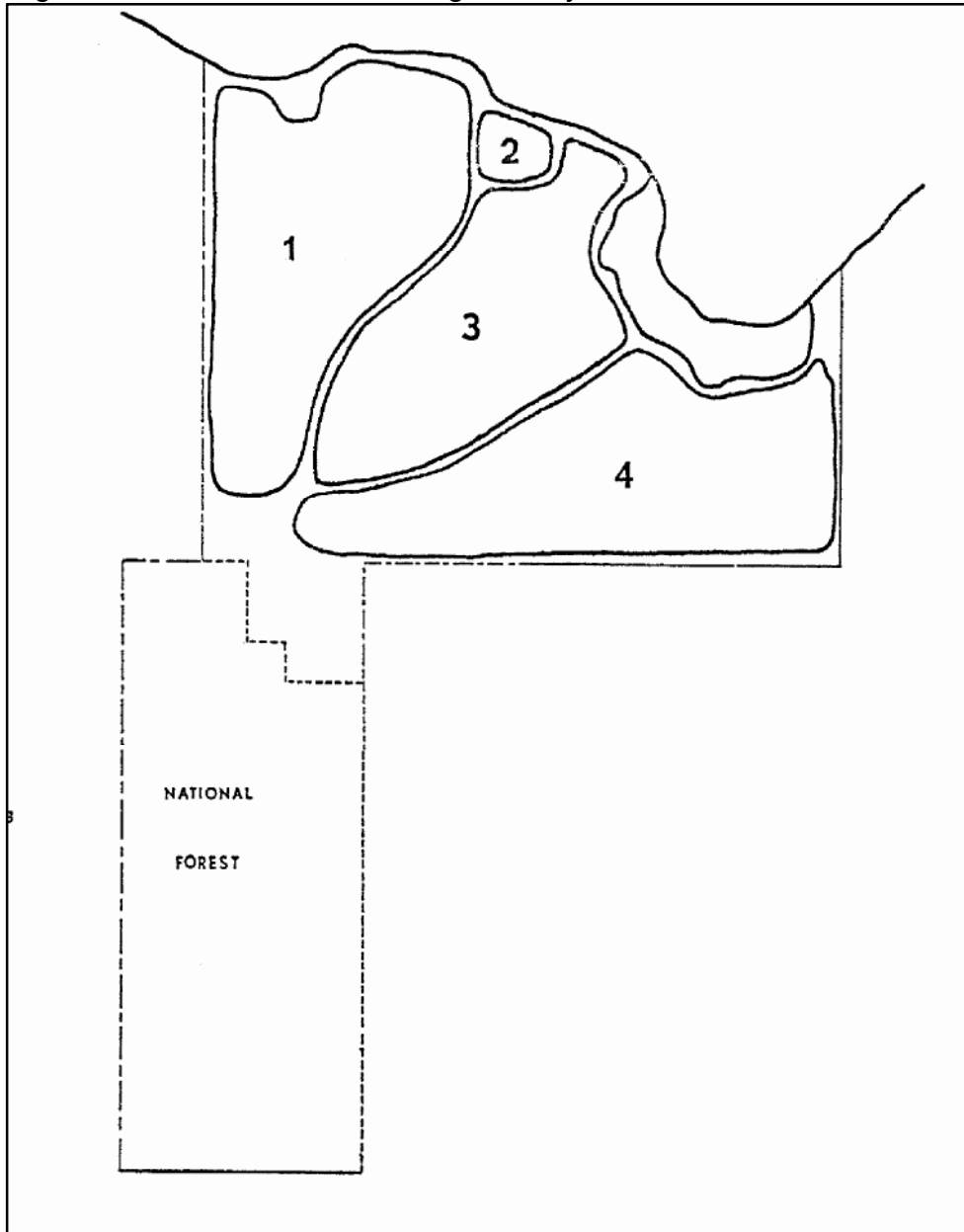
Data from the windshield survey was broken into the Planning Units described in the Introduction of this Comprehensive Plan: the Western, Eastern, Central and Southern Units. Table 1 shows the housing counts for each unit and for the county as a whole (excluding the six cities and Urban Growth Boundary Areas). This table shows that most of the housing (55%) is located in the Western Unit (see Figure 1). Eighty percent of the housing units are conventional single-family residences, and the other twenty percent are mobile homes. There appear to be few multi-family dwellings in these unincorporated portions of the County outside of the Urban Growth Boundary Areas.

Table 1 – Housing Statistics

	Single Family Dwellings			Sub Total	Mobile Homes			Sub Total	Total
	Standard	Marginal	Sub Standard		Standard	Marginal	Sub Standard		
Western	461	(94)		555	143	(14)		157	712 55%
Eastern	197	11	13	221	21	21	0	21	242 19%
Central	136	19	1	156	38	38	0	56	212 16%
Southern	96	11	0	107	15	15	0	22	129 10%
Totals Ave.	890 86%	41	(94) 14	1039 80%	217 85%	25	(14) 0	256 20%	1295 100%

These figures exclude Celilo Villaga, Warm Springs Indian Reservation and the incorporated cities (The Dalles, Dufur, Mosier, Maupin, Shaniko and Antelope), and their Urban Growth areas.

Figure 1 – Windshield Housing Survey



	1. Mosier Area	2. Rowena Area	3. Sevenmile Hill Area	4. Mill Creek Area	Total
Living Units	167	88	157	276	688
Single Family Homes	80%	68%	68%	84%	75% (83% standard, 12% marginal, 5% substandard)
Mobile Homes	20%	32%	32%	16%	25% (91% standard, 9% marginal, 0% substandard)
Standard	75%	75%	92%	89%	83%
Marginal	16%	18%	6%	10%	13%

Substandard	9%	7%	2%	1%	4%
Picker Cabins	12	N/A	N/A	139	151

The majority exist in the Celilo Village along the Columbia River. These dwellings are classified as marginal.

The majority of the housing, an average of 85%, is of standard quality, while the other 15% are either marginal or substandard. This holds true for both conventional homes as well as mobile homes. In the State of Oregon, 12% of all housing is either marginal or substandard.

Not included in the housing figures were the 151 units maintained for migrant laborers. All of these units were classed as marginal or substandard due to their lack of plumbing facilities. They were not added to the totals because they would indicate an unrealistic picture of the current housing conditions. They are all located in the Western Planning Unit (see Figure 1). They are concentrated along Mill Creek and south of The Dalles in the orchard lands. A smaller number of these units are found in the orchard lands south of Mosier.

In the Western Unit, which includes the area around The Dalles Urban Area, 78% of the housing is conventional; 22% is mobile homes. This can be compared to The Dalles Urban Area where only 5% of housing is in mobile homes.

Figure 2 shows that mobile home placement permits accounted for around 80% of all permits issued in both 1975 and 1976 for the unincorporated portions of Wasco County. Table 2 continues the count for the years 1977-80. Mobile homes accounted for 58%, 54% and 70% of all permits issued in those respective years. These figures show the enormous demand for mobile homes. It is important that the demand for this type of housing be recognized and accounted for.

Tables 3 and 4 give census data on housing for the years 1960, and 1970 and the preliminary data for 1980.

Table 2 – Building Permit Count

	1977		1978		1979		1980	
	#	%	#	%	#	%	#	%
Building Permits								
Conventional Homes	46	42	61	46	48	30	45	34
Mobile Homes	63	58	73	54	114	70	88	66
Totals	109	100	134	100	162	100	133	100

Source: Wasco County Planning Office

Figure 2 – Building Permits – Unincorporated Wasco County

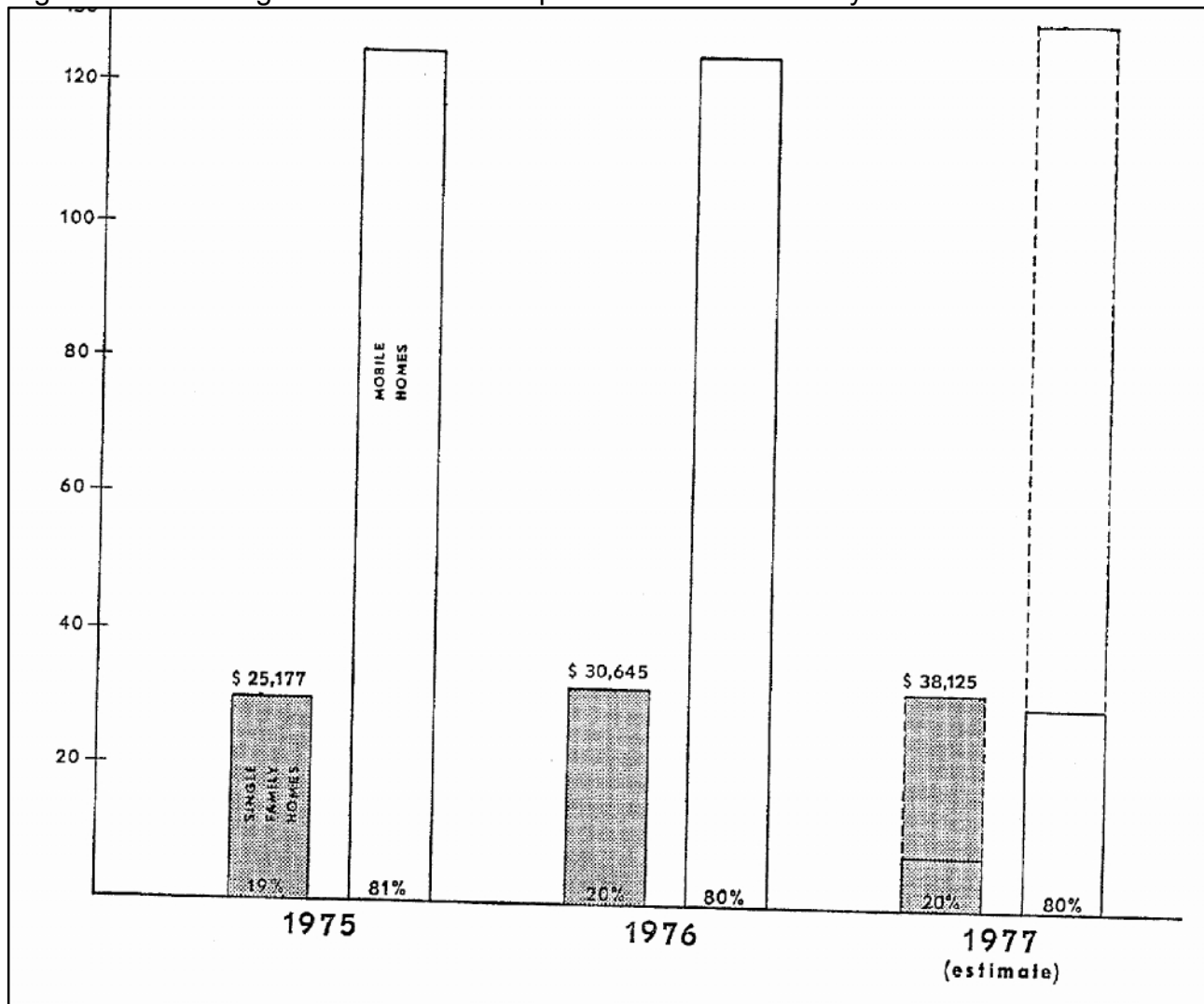


Table 3 – Housing – 1970 Census Data – Wasco County

Income	Renter Occupied Housing – All Size Households		
	With all plumbing with 1.25 persons/room or less. Pay less than 25% of income for rent.	Lack some or all plumbing with more than 1.25 persons per room. Pay more than 25% for rent.	Total
Less than \$2,000	48	269	317
\$2,000 – \$5,000	166	237	403
\$5,000 - \$10,000	758	83	841
\$10,000 - \$15,000	354	22	396
\$15,000 - \$20,000	114	13	127
\$20,000 and above	28	5	33
All Sizes	1,488 or 70%	629 or 30%	2,117 (100%)

Income	Renter Occupied Housing – All Size Households		
	Units with all plumbing, with 1.25 persons/room or less, built after 1939, or valued at \$10,000	Units lacking plumbing with 1.25 persons/room or more, built before 1939, or valued at	Total
Less than \$2,000	48	269	317
\$2,000 – \$5,000	166	237	403
\$5,000 - \$10,000	758	83	841
\$10,000 - \$15,000	354	22	396
\$15,000 - \$20,000	114	13	127
\$20,000 and above	28	5	33
All Sizes	1,488 or 70%	629 or 30%	2,117 (100%)

	or more inside/\$7,500 or more outside SMSA's	\$10,000 or less inside/\$7,500 or less outside SMSA's	
Less than \$2,000	344	68	412
\$2,000 – \$5,000	578	87	665
\$5,000 - \$10,000	1,343	188	1,531
\$10,000 - \$15,000	1,067	90	1,157
\$15,000 - \$20,000	345	19	364
\$20,000 and above	224	5	229
All Sizes	3,901 or 90%	457 or 10%	4,358 (100%)

Table 4 – Housing Census Data – 1960, 1970, and 1980

	1980	1970	1960
Wasco County			
Total Housing Units	9,732	7,289	7,732
Vacant (both seasonal & migratory)	1,718	162	1,070
Occupied Year Round	8,014	7,127	6,302
Cities			
Antelope	32	27	30
Dufur	236	179	191
Maupin	237	171	146
Mosier	130	94	104
Shaniko	22	20	32
The Dalles	4,571	3,804	3,644
Warm Springs Reservation	131	63	177
Chenoweth Area	1,149	786	N/A
Misc.			
Total for Unincorporated Areas & Areas Outside U.G.B. & Reservation	3,224	2,145	3,048
Vacancy Rate (%)	17.7	2.2	14.5
% Housing Change from 1960	+32.	-1.	N/A
Household Size (based on occupied housing units)	2.62	2.82	3.21

## B. Housing Needs

From an economic, social and energy conservation stand-point, it is desirable for new urban development to occur primarily in an urban or urbanizing area, as opposed to a rural area. This is in accordance with the Land Conservation and Development Commission Goals # 9 (Economics), # 11 (Public Facilities and Services), and # 13 (Energy Conservation). Also according to the Goals, flexibility of housing locations, types and densities must be provided for. The City of The Dalles and its urban growth area has and will continue to provide the needed area for much of the housing that is necessary for the future.

However, buildable lands outside the urban area may also be considered as potential residential areas. The criteria that were used to determine potential buildable lands outside the City limits and urban growth boundary areas are listed

below in Table 5. It should be noted that these factors do not take into account localized site constraints such as potable water supplies, subsurface sewage disposal or any other specific site constraints.

There is relatively little acreage in the County that can be considered buildable. Areas of 20% slope or greater would exclude most of the lands along the Deschutes, John Day and Columbia Rivers from this classification. Exact acreages of buildable lands and their locations can not be included due to the lack of slope data. This information should be included in the up-dating of this Plan.

Population analysis has shown that the majority of the population in Wasco County lives in The Dalles Urban Area. The 1980 preliminary census data shows that 5,720 housing units, or 59% of all housing units in the County are in The Dalles area. More people are moving to this area to get the goods and services they desire.

Table 6 (below) inventories the buildable lands within The Dalles Urban Area, as inventoried by the Wasco County Planning Office.

Table 5 - Buildable Land Limitations

#	Primary considerations which would prohibit building are as follows:
1	Soil Class I-VI: In accordance with Land Conservation and Development Commission guidelines, agricultural lands with soil class I, II, III, IV, V, and VI are to be preserved for agricultural use only.
2	Public Owned Lands: Publicly owned land cannot be built on by private individuals, so it was considered as non-buildable land.
3	Geologic Hazard Areas: Areas designated by the State Department of Geology and Mineral Industries as having potential hazards were considered non-buildable.
4	Slopes greater than 20%
5	Research Natural Areas: As determined by Wasco County.
6	The Dalles City Watershed, Dufur Watershed: These areas provide potable water for The Dalles and Dufur.
7	Forest lands with productivity ratings I - VI.
8	Wildlife Big Game Winter Range: As identified by the State Fish and Game Department.
9	Flood Plains: As determined by the Department of Housing and Urban Development.
10	Aggregate sites: These are preserved as supplies of these materials are scarce and not readily available. Need projections match known supply until the year 2000.

Table 6 – Buildable Lands – The Dalles Urban Area

	Urban Residential	Commercial (Mobile Home Parks)	Other Commercial
Total Orchard Land (Unavailable)	306 Acres	None	None
Total Buildable Land* with Development Restrictions** (marginal availability)	758 Acres	None	None
Total Buildable Land with no Development Restrictions	445 Acres	4 Acres or 35 Lots***	49 Acres
Total Land	1,509 Acres	4 Acres	49 Acres

\*Buildable land – vacant land planned for urban residential, suburban residential or commercial development.

\*\*Development Restrictions – includes restraints for new house construction or mobile home placement such as lack of sewer or water lines, excessive slope, lack of access or odd lot shapes or sizes.

\*\*\*Based on present usage of approximately 8% of commercially zoned land for mobile home parks and 8.7 lots per acre.

Assuming a county population increase of 4,725 (Bonneville Power Administration estimate), between 1975 and 1995, approximately 1,665 dwelling units will be needed by 1995 for this population increase. This takes into account an average of 2.84 persons per household, the twenty-year average (1950-70) for Wasco County. Using these assumptions, if all residential development took place in The Dalles Urban Area, it appears that the buildable land will be at or near capacity by 1995.

The current need for housing in The Dalles Urban area must also be considered. According to the Housing Study for The Dalles Urban Area, there is a need for housing. A majority of people in the survey taken within that report expressed a belief that there is a need for housing in the community, however, the exact figures are not known. But, with an increasing population and a static housing market, there is definitely some need for additional housing. There is a deficiency of housing at all cost levels in The Dalles Urban area, according to the housing study. The State of Oregon Housing Division has listed Wasco County as having serious housing problems; a consideration of the total housing picture.

From the above analysis, there appears to be an adequate amount of urbanizable land, but a shortage of housing units in The Dalles Urban area. This shortage puts pressure on lands in the Western Unit to provide residential land for development to increase the housing stock. The rural areas can also provide a lifestyle away from the city on larger lots. Accommodation for other types of residential development is consistent with Land Conservation and Development Goal # 10 (Housing), which asks for flexibility in housing location, type, and density.

The above analysis does not take into account current market conditions or ownership patterns. In other words, there may be an adequate amount of buildable



land, but it may be owned by only a few people unwilling to sell. Until better market conditions occur (i.e., increased lot costs, tax incentives, or some means to encourage sale), there may be a very small amount of land truly available for purchase. Therefore, it is impossible to find out exactly how much land is actually available for new home construction in the urban area. However, we do know exactly how much land is vacant, which becomes a gross indicator of availability.

There appears to be very little demand for new housing in other parts of the county. Development is generally occurring in or near the small communities of Pine Grove, Tygh Valley, Wamic, as well as the unincorporated towns, and in the recreational developments of Rock Creek Reservoir, Pine Hollow and other subdivisions.

### C. Financing Housing

If an adequate amount of land is available and buildable, and there is a shortage of housing stock, the real problem must lie somewhere in financing. This can be illustrated through the "rule of thumb" that spending over twenty-five percent (25%) of a family's income for housing is excessive. The following chart is derived based on this 25% figure.

Income	Cannot Afford Over This Amount for Housing	
Less than \$3,000	\$750./year	\$62./month
\$3,000-\$5,000	\$750-1250./year	\$63-104./month
\$5,000-\$10,000	\$1250-2500./year	\$105-208./month
\$10,000-\$15,000	\$2500-3750./year	\$209-312./month
\$15,000-\$20,000	\$3750-5000./year	\$313-417./month
\$20,000. and above	\$5,000. and up	\$418. and up/month

In 1970, about twenty-seven percent (27%) of the households in Wasco County paid over twenty-five percent (25%) for housing.

Population by income levels is also important to indicate what percentage of people are in each of the above categories. The tax returns in Table 7 show a general picture or trend of the number of people in each income level. Adjusted Gross Income (AGI) was taken from the 1974 tax returns. Each individual return represented approximately 2.5 persons in 1974.

Table 7 – Income Tax Returns Reporting – Adjusted Gross Income (AGI) – Wasco County

AGI	Number of Returns	% of Total County Returns	% of Total County AGI
Less than \$3,000	1906	23.7	3.4
\$3,000-\$5,000	883	11.0	4.2
\$5,000-\$10,000	1733	21.5	15.4
\$10,000-\$15,000	1613	20.0	24.1
\$15,000-\$20,000	1022	12.7	21.1

\$20,000 and above	759	9.4	24.9
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Effective Buying Income (EBI) also gives some insight into population by income levels. EBI includes net cash income, income in-kind and imputed income. It is a bulk measurement of market potential, or an estimation of actual buying power. Table 8 gives estimated buying income, information for Wasco County and Oregon.

Table 8 – Effective Buying Income (EBI)

Median Family EBI: -Wasco County = \$10,192 -Oregon = \$10,855	
Percentage of Households in EBI Groups in Wasco County	
Less than \$3,000	13%
\$3,000. - \$5,000	9.1%
\$5,000. - \$10,000	26.5%
\$10,000. - \$15,000	30.7%
\$15,000. and above	20.7%
Median Family Income = \$12,528	
Average Family Size = 2.84	

The average estimated cost of construction of a new single-family house in unincorporated Wasco County was \$25,177.00 in 1975. Using this average, only twenty-two percent (22%) of Wasco County residents could afford to build an average new house in 1975. (See the computations on Table 8). Only fourteen percent (14%) of The Dalles residents could afford a new house in the city. This means an annual in-come of \$14,000.00 was needed to afford a new house in rural Wasco County.

The cost of the building site averaged approximately \$1,000. per acre in 1975. Current costs per square foot for a dwelling are between \$22.00 and \$25.00. Additional costs for housing include fees for sewer, water, plan checks, permits, etc., and run approximately three percent (3%) of the total housing cost. Other considerations include taxes, insurance, and utilities. Table 9 below gives some indication of the cost of purchasing a home in 1975 in Wasco County.

Table 9 – Affordable Housing Computation (1975) - 91% Percent Interest Rate, 10% Percent Down Payment

\$25,177	Average Housing Cost
\$3,000	Three Acres of Land
\$750	Three Percent (3%) for Fees
\$28,927	Would require \$2,900 down, and monthly payments of at least \$290. (One percent of total housing cost is monthly payment.)

Mobile homes are one alternative to the high cost of single-family homes. The average cost of a new mobile home (\$12,000) is about half that of a new home. Using this figure, approximately forty percent (40%) of Wasco County residents could afford a new mobile home in 1975, (see the computations in Table 10.) An annual income of about \$7,700. would be required to sustain the monthly payments.

Table 10 – Mobile Home Affordability

10%	Interest
25%	Down Payment (\$3,000. Average)
\$12,000	Average Mobile Home Cost
\$50	Per Month Lot Rental
\$160	Monthly Payment

Housing assistance agencies have given some relief from the high housing costs. Following is a summary of the major housing assistance agencies and programs.

Federal Housing Administration (FHA):

A United States Government Agency designed to assist people mainly in acquiring loans for home purchases. The property to be purchased must meet FHA standards and objectives of livability and construction, and must be located in an acceptable neighborhood. At least twenty-five different assistance programs are offered by this agency.

Public Housing (Housing Act of 1937):

Financial assistance is available to develop, purchase, manage, or lease housing units for low-income families and individuals. Eligibility is limited to families who meet certain income requirements and guidelines. Three individual programs are administered through the local housing authority.

Farmers Home Administration (FmHA):

Nine different loan programs are administered through this agency. The emphasis of the program is on rural housing.

Veterans Administration (VA):

Loans are available to eligible war veterans whose security consists of real property located in the State of Oregon, for the acquisition of homes and farms.

Housing and Urban Development (HUD):

Several subsidy programs mainly for low-income families and individuals are available.

Of these programs, only HUD and FmHA actively finance projects in Wasco County. Prior to a 1973 moratorium on housing subsidies, only seventy-three (73) HUD subsidies, fifty (50) public housing assistance subsidies, and four (4) FmHA loans were given in the entire county. These programs have increased considerably since this time.