

To: Jennifer Dimsho, Jacob Graichen; City of St. Helens **Date:** February 28, 2019
From: Todd Chase, Tim Wood; FCS GROUP
CC: Anne Debbaut, Kevin Young; Department of Land Conservation and Development
RE St. Helens Housing Needs Analysis, **Housing Needs Forecast**, Task 2 deliverable (final)

INTRODUCTION

The City of St. Helens (City) is in the process of updating the Housing Element of its Comprehensive Land Use Plan. FCS GROUP in conjunction with the Oregon Department of Land Conservation and Development (DLCD) is providing technical assistance to the City by preparing products that will comprise an up-to-date Housing Needs Analysis (HNA) for the City. Major HNA technical work products will include the following:

- A housing needs forecast for the St. Helens Urban Growth Boundary (UGB)
- A buildable land inventory (BLI) for residential and mixed-use designations in the UGB
- A residential land needs analysis for accommodating a 20-year housing demand forecast
- Identification of local policy measures for accommodating needed housing

This Memorandum addresses the first item listed above by providing a housing needs forecast for long-range planning purposes. The housing needs forecast represents a 20-year projection from 2019 through year 2039. These technical findings are also intended to be consistent with State of Oregon requirements for determining housing needs per Oregon land use planning Goals 10 and 14, OAR Chapter 660, Division 8, and applicable provision of ORS 197.295 to 197.314 and 197.475 to 197.490. ORS 197.303 was recently amended by passage of SB 1051 in 2017. Specifically, Section (1) now reads as follows:

“As used in ORS 197.307 (Effect of need for certain housing in urban growth areas), “needed housing” means all housing on land zoned for residential use or mixed residential and commercial use that is determined to meet the need shown for housing within an urban growth boundary at price ranges and rent levels that are affordable to households within the county with a variety of incomes, including but not limited to households with low incomes, very low incomes and extremely low incomes, as those terms are defined by the United States Department of Housing and Urban Development under 42 U.S.C. 1437a.”

Funding for this project was provided to the City of St. Helens as a part of statewide legislation (SB 1051) aimed at addressing housing affordability issues throughout Oregon. Namely, the issue of “severely rent burdened” households (those which spend more than 50% of income on rent and utilities), a condition which over 25% of households in St. Helens are currently facing.

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METHODOLOGY

The methodology for determining housing needs within the St. Helens UGB includes consideration of demographic and socio-economic trends, housing market characteristics and long-range population growth projections.

Regional (Columbia County) and local (City or UGB) population, households, income and market characteristics are described in this memorandum using data provided by sources such as the U.S. Census Bureau (Census and American Community Survey), the U.S. Department of Housing and Urban Development (HUD), Oregon Department of Housing and Community Services (OHCS), Portland State University (PSU) and the City of St. Helens. Where trends or long-range projections are provided by an identified data source, FCS GROUP has included extrapolations or interpolations of the data to arrive at a base year (2019 estimate) and forecast year (2039 projection). The result of this forecast translates population growth into households and households into housing needs by dwelling type, tenancy (owner vs. renter) and affordability level.

DEMOGRAPHIC AND SOCIO-ECONOMICS

I.A.1. Population

The City of St. Helens recorded an all-time high population of 13,240 year-round residents in 2017 (July 1 estimate by PSU). Taking into account residents living outside the city limits but inside the UGB, the total St. Helens UGB population was 15,371 in 2017 (estimate by PSU).

Over the past two decades, St. Helens has grown at a much higher rate than Columbia County. Average annual population growth in St. Helen and Columbia County and has outpaced statewide population growth rates as well (**Exhibit 1**).

Long-range population forecasts prepared by PSU anticipate approximately 3,617 residents will be added to the St. Helens UGB between 2019 and 2039. This equates to an annual average growth rate (AGR) of 1.0% and a 37% “capture rate” of future County-wide population growth for the St. Helens UGB (**Exhibit 2**).

Exhibit 1: Population Trends (2000-2017)

	2000	2010	2017	AGR 2000-2017
St. Helens City	10,019	12,890	13,240	1.7%
Columbia County	43,560	49,430	51,345	1.0%
Oregon	3,421,399	3,837,300	4,141,100	1.1%

Source: U.S. Census Bureau and Portland State University Population Research Center.

Abbreviations: AGR - Annual Growth Rate

St. Helens Housing Needs Forecast

Exhibit 2: Population Projections (2019-2039)

	Estimate	Forecast	Proj. Change	Proj. AGR
	2019	2039	20 Years	(2019-2039)
St. Helens UGB	15,693	19,310	3,617	1.0%
Columbia County	52,225	61,902	9,677	0.9%
Oregon	4,224,122	5,151,616	927,494	1.0%

Source: Portland State University Population Center

Forecasts of Oregon's County Populations and Components of Change, 2017 - 2068

Compiled by FCS GROUP. AGR = Average Annual Growth Rate

I.A.2. Income and General Characteristics

Median household and family income levels in St. Helens are below those observed in Columbia County and the state. This may be partially attributable to the relatively high concentration of young families in St. Helens (**Exhibit 3-4**).

Exhibit 3: Households by Income Level, 2016

	City of St. Helens	Columbia County	Oregon
Median Household Income	\$45,789	\$57,449	\$56,119
Median Family Income	\$56,541	\$69,295	\$69,031
Household Income Level			
\$0 to \$29,999	31.7%	27.1%	26.4%
\$30,000 to \$49,999	22.2%	17.9%	18.4%
\$50,000 to \$99,999	30.2%	33.7%	31.5%
\$100,000 or more	15.9%	21.3%	23.8%
Total Households	100.0%	100.0%	100.0%

Source: 2013-2017 American Community Survey 5-Year Estimates for

City of St. Helens, Columbia County, and State of Oregon (Tables B19001, DP03)

As indicated in **Exhibit 4**, the two youngest cohorts (0-19 and 20-44) represent a larger share of the population in St. Helens relative to Oregon and Columbia County. Meanwhile, the cohorts that traditionally represents retirees (65 and older) is relatively low.

Exhibit 4: Population by Age Cohort, 2017

Age Range	City of St. Helens	Columbia County	Oregon
0 to 19	28.9%	24.3%	23.9%
20 to 44	31.5%	28.0%	33.6%
45 to 64	27.3%	30.1%	26.2%
65 and older	12.2%	17.5%	16.3%
Total	100.0%	100.0%	100.0%

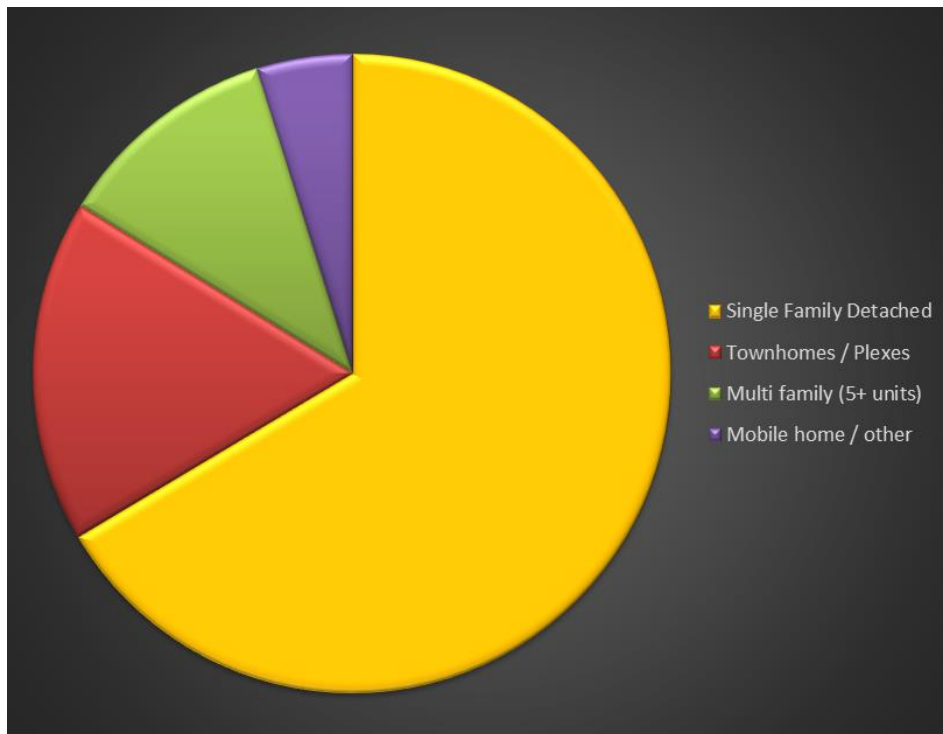
Source: 2013-2017 American Community Survey 5-Year Estimates (Table DP05).

St. Helens Housing Needs Forecast

HOUSING INVENTORY AND TENANCY

The current housing inventory, mix and tenancy sheds light on existing conditions locally as well as market demand preferences. According to the 2013-2017 American Community Survey, there were an estimated 5,100 housing units in the City of St. Helens in 2017, of which 4,798 units were classified as occupied while 302 units were classified as vacant.

Like most Oregon cities, single-family detached housing is the most prevalent housing type in St. Helens, representing 66% of the housing stock. The remaining housing inventory in St. Helens includes multi-family units (11% of the inventory), townhomes and duplexes (17%), and mobile homes and other units (5%), as shown in **Exhibits 5-6**.

Exhibit 5: Existing Housing Mix and Tenancy, 2013-2017, City of St. Helens

Source: U.S. Census, American Community Survey, 2013-2017.

According to the 2013-2017 U.S. Census, ACS estimates, owner-occupied housing units in the City of St. Helens account for 55% of the housing inventory while renter-occupied units account for 37% and 8% of the overall units were vacant. Most home owners reside in single-family detached units or manufactured homes/other units.

The majority of renters reside in townhouses or duplexes at 38%, closely followed by multi-family housing units (structures with 5 units or more) and then single-family detached homes (see **Exhibits 6-8**).

St. Helens Housing Needs Forecast

Exhibit 6: Units by Tenure by Structure Type, 2013-2017, City of St. Helens

Housing Type	Owner-Occupied Dwelling Units	Renter-Occupied Dwelling Units	Vacant Units	All Dwelling Units
Single Family Detached	2,690	576	292	3,558
Townhomes / Plexes	99	737	75	911
Multi family (5+ units)	0	622	56	678
Mfg. home / other	142	15	14	171
Total Units	2,931	1,950	437	5,318
Distribution	55%	37%	8%	100%

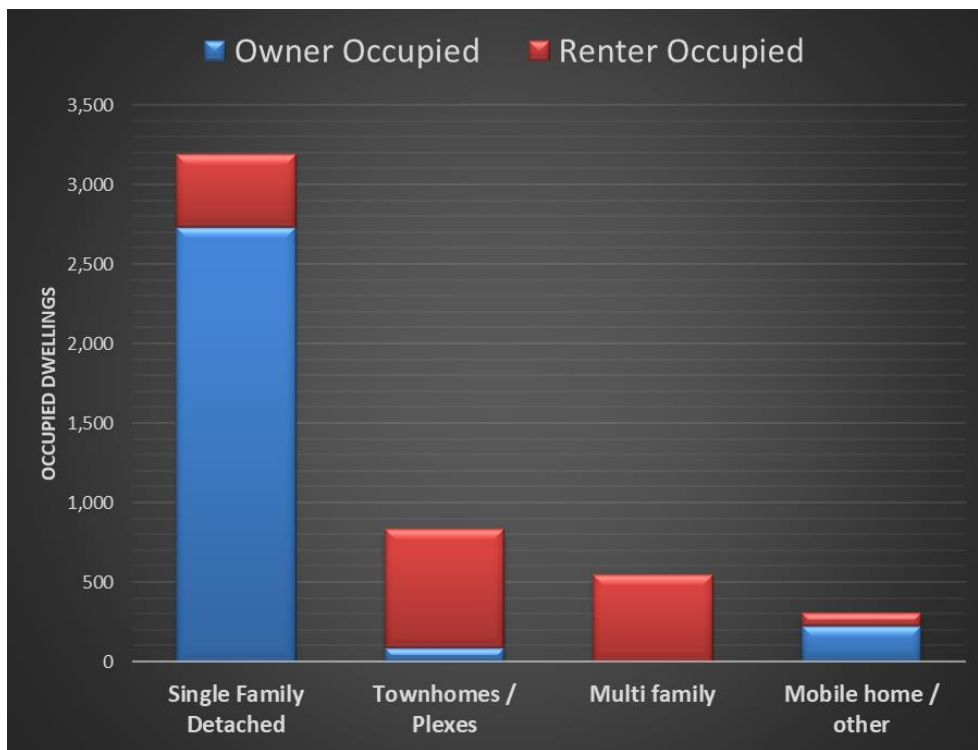
Source: American Community Survey, 2013-2017; compiled by FCS GROUP.

Exhibit 7: Share of Units by Tenure by Structure Type, 2012-2016, City of St. Helens

Housing Type	Owner-Occupied Dwelling Units	Renter-Occupied Dwelling Units	Other Vacant Units	All Dwelling Units
Single Family Detached	92%	30%	67%	67%
Townhomes / Plexes	3%	38%	17%	17%
Multi family (5+ units)	0%	32%	13%	13%
Mfg. home / other	5%	1%	3%	3%
Total	100%	100%	100%	100%

Source: American Community Survey, 2013-2017; compiled by FCS GROUP.

Exhibit 8: Existing Housing Tenancy, 2013-2017, City of St. Helens



Source: U.S. Census, American Community Survey, 2013-2017.

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I.A.3. Subsidized Housing Inventory

A 2016-17 statewide study of housing affordability was led by the OHCS which included all cities and counties, including Columbia County and the City of St. Helens. The study included an inventory of existing housing units subsidized by nonprofits, local, state, or federal entities in each community and compared the housing supply to the need (based on an equitable distribution of the total statewide inventory) for subsidized housing.

Overall findings from the subsidized housing inventory/needs analysis for the City of St. Helens and Columbia County are reflected in **Exhibit 9**. The OHCS study concluded that there were 294 subsidized affordable housing units in St. Helens, which was slightly in excess of the City's equitable statewide (demand) allocation.

Exhibit 9: Current Inventory of Subsidized Housing Units

	City of St. Helens	Columbia County
Affordable Housing Units in Inventory	294	455
Need (Equity) Distribution Percent	0.3%	0.8%
Equitable Distribution of Units	182	496
Actual Units / Equitable Distribution of Units	161.6%	91.7%

Source: Oregon Housing and Community Services Housing Needs Versus Inventory Summary

I.A.4. Housing Attainability Income Levels

To help gauge housing attainability, FCS GROUP examined current median family income (MFI) (**Exhibit 10**) and median household income (MHI) (**Exhibit 11**) level data obtained through the US Census. According to the Census Bureau, the difference between these two indicators is as follows:

“A family consists of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit.

A household consists of all people who occupy a housing unit regardless of relationship. A household may consist of a person living alone or multiple unrelated individuals or families living together.”

Oregon DLCD guidance for determining housing need by income level requires a housing needs analysis to focus on median family income levels.¹ The 2017 estimate of median family income (MFI) for Columbia County was \$74,700. HUD guidelines for housing affordability assume 30% of income is allocated to housing; therefore middle-income families earning 80% of the MFI, a 4-person family should be able to afford monthly rents at \$1,494 or lower and homes priced at less than

¹ Oregon DLCD guidance noted per email from Kevin Young (DLCD) dated 1/24/19.

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\$296,000. These price levels should be considered “attainable” to families earning 80% of the local MFI.

Using 2017 MFI statistics, the monthly affordable housing cost for low-income families in St. Helens is as follows:

- Extremely Low Income, \$560 or less
- Very Low Income, \$560 to \$934
- Low Income, \$934 to \$1,494

If families within these classifications pay more than these amounts they will be “rent burdened” to some degree.

Exhibit 10: St. Helens Housing Cost Analysis (Based on Columbia County Median Family Income)

Columbia County Median Family Income (2017)*		\$74,700	
Available Monthly Rent or Payment (@30% of income level)		Lower-end	Upper-End
Upper (120% or more of MFI)		\$2,241	or more
Middle (80% to 120% of MFI)		\$1,494	\$2,241
Low (50% to 80% of MFI)		\$934	\$1,494
Very Low (30% to 50% of MFI)		\$560	\$934
Extremely Low (less than 30% of MFI)		\$560	or less
Approximate Attainable Home Price**		Lower-end	Upper-End
Upper (120% or more of MFI)		\$444,000	or more
Middle (80% to 120% of MFI)		\$296,000	\$444,000
Low (50% to 80% of MFI)		\$185,000	\$296,000
Very Low (30% to 50% of MFI)		\$111,000	\$185,000
Extremely Low (less than 30% of MFI)		\$111,000	or less

Notes:

* based on Housing and Urban Development thresholds for Columbia County in 2017

Note, this analysis is generally consistent with 4-person household size characteristics.

** assumes 20% down payment on 30-year fixed mortgage at 6.0% interest.

Source: analysis by FCS Group using Housing and Urban Development, and US Census data.

In contrast, if the rubric is 2017 MHI statistics, the monthly affordable housing cost for low-income families in St. Helens is as follows:

- Extremely Low Income, \$431 or less
- Very Low Income, \$431 to \$719
- Low Income, \$719 to \$1,150

If households within these classifications pay more than these amounts they will be “rent burdened” to some degree.

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Exhibit 11: St. Helens Housing Cost Analysis (Based on Columbia County Median Household Income)

Columbia County Median Household Income (2017)*		\$57,499	
Available Monthly Rent or Payment (@30% of income level)		Lower-end	Upper-End
Upper (120% or more of MHI)		\$1,725	or more
Middle (80% to 120% of MHI)		\$1,150	\$1,725
Low (50% to 80% of MHI)		\$719	\$1,150
Very Low (30% to 50% of MHI)		\$431	\$719
Extremely Low (less than 30% of MHI)		\$431	or less
Approximate Attainable Home Price**		Lower-end	Upper-End
Upper (120% or more of MHI)		\$342,000	or more
Middle (80% to 120% of MHI)		\$228,000	\$342,000
Low (50% to 80% of MHI)		\$142,000	\$228,000
Very Low (30% to 50% of MHI)		\$85,000	\$142,000
Extremely Low (less than 30% of MHI)		\$85,000	or less

Notes:

* based on U.S. Census 2013-2017 American Community Survey Data

** assumes 20% down payment on 30-year fixed mortgage at 6.0% interest

Source: analysis by FCS Group using Housing and Urban Development guidelines, and US Census data.

As would be expected, upper-income households tend to own rather than rent, and the opposite is true for lower-income households, as shown in **Exhibit 12**.

Exhibit 12: St. Helens Tenancy by Income Level

Qualifying Income Level			Count Owner	Count Renter	% Owner	% Renter
	Lower-end	Upper-End	Occupied	Occupied	Occupied	Occupied
Upper (120% or more of MFI)	\$89,640	or more	950	89	32.3%	4.5%
Middle (80% to 120% of MFI)	\$59,760	\$89,640	433	113	14.7%	5.8%
Low (50% to 80% of MFI)	\$37,350	\$59,760	804	466	27.4%	23.9%
Very Low (30% to 50% of MFI)	\$22,410	\$37,350	480	560	16.3%	28.7%
Extremely Low (less than 30% of MFI)	\$22,410	or less	272	722	9.2%	37.0%
Total			2,939	1,950	100%	100%

Source: US Census Bureau 2013 - 2017 ACS (Table S2503), compiled by FCS GROUP

An evaluation of renter income levels versus available housing inventory indicates that there is a current shortfall or gap in available rental housing inventory in St. Helens at the upper- and lower-price points (**Exhibit 13**). This is understandable at the lowest price points where there is almost always more demand than supply. The fact that there is more housing demand for good quality rentals than what is in the current supply reflects an aging housing inventory and demonstrates strong “pent up” demand for new apartments that rent for over \$1,250 per month (with 2+ bedrooms).

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Exhibit 13: Rental Housing Gaps, City of St. Helens, 2017

Median Household Income Range	Occupied Housing Units	Affordable Monthly Rent Costs *	Estimated Available Rental Units	Housing (Gap) or Surplus
\$75,000 or more:	153	\$1,875	124	(29)
\$50,000 to \$74,999:	232	\$1,250-\$1,875	208	(24)
\$35,000 to \$49,999:	370	\$875-\$1,250	571	201
\$20,000 to \$34,999:	562	\$500-\$875	793	231
Less than \$20,000:	529	Less than \$500	212	(317)
Zero or Negative Income	104	Require Subsidy	43	(61)
Total	1,950	-	1,950	-

Source: US Census Bureau 2013 - 2017 ACS

* Calculated as 30% of income range based on HUD guidelines

HOUSING MARKET ANALYSIS

American Community Survey data from the 2006-2010 and 2013-2017 series' show that the number of units classified as renter-occupied in St. Helens increased by 216 (a rate of 31 per year) while dwellings identified as owner-occupied appear to have decreased during this time period (**Exhibit 14**). Note, these Census estimates include a standard error that may account for some of this variation in housing unit counts.

As mentioned previously in this report, the majority of housing in St. Helens is classified as single-family detached units, however, recent development patterns suggest a shift towards a more diverse mix of housing types. Between 2010 and 2017, most housing growth in the City has occurred in townhomes or plexes (31 units on average per year), multifamily (23 units on average per year), and mobile or manufactured homes (5 units on average per year).

Census estimates between 2010 and 2016 indicate that median home values in the City may have decreased slightly while rents increased. More recent trends indicate that median housing prices in St. Helens are now increasing as the City continues to grow.

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Exhibit 14: St. Helens Housing Inventory (2010-2017)

	2010 ACS	2017 ACS*	2010-2017 Avg. Annual Change
Owner Occupied	2,997	2,939	-8
Renter Occupied	1,734	1,950	31
Vacant	275	437	23
Total	5,006	5,326	46
Owner Occupied %	63.3%	60.1%	
Renter Occupied %	36.7%	39.9%	
Total	100.0%	100.0%	
Vacant Dwellings %	5.5%	8.2%	
Single-Family Detached	3,712	3,645	-10
Townhome/Plexes	686	905	31
Multifamily	411	573	23
Mobile Home	187	222	5
Total	4,996	5,345	50
Median Home Value*	\$187,100	\$179,300	
Median Gross Rent*	\$708	\$850	

Source: U.S. Census Bureau American Community Survey (ACS), 2006-10; 2013-2017 .

* Home values and rents were derived from ACS 2012-2016 data (2017 not yet published).

In comparison to other local housing markets, St. Helens home values have been increasing at a significant rate (9.1%) year-over-year (November 2017 and November 2018). As indicated in **Exhibit 15**, median home sales prices in St. Helens jumped to \$264,000 in November 2018, which is much more in line with home prices in comparable cities.

Exhibit 15: Median Home Sales Price Trends in Selected Markets

	Nov-17	Nov-18	Change %
St. Helens	\$242,000	\$264,000	9.1%
Clatskanie	\$211,000	\$227,000	7.6%
Forest Grove	\$319,000	\$337,000	5.6%
Rainier	\$278,000	\$297,000	6.8%
Scappoose	\$300,000	\$325,000	8.3%

Source: Zillow.com; analysis by FCS 11/09/18.

Historic housing absorption rates (based on actual new residential building permits) illustrate recent market activity based on availability of vacant land by land use zone classification. The City issued new residential building permits at an average rate of 33 units per year between 2013 and 2017 with total units permitted decreasing slightly every year (**Exhibit 16**). The bulk of units permitted in this timeframe are single family dwellings (27.8 dwellings permitted annually) with other housing types

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such as manufactured homes (3.4 units annually), plexes (0.4 units annually), and townhomes (0.2 units annually).

Future housing absorption levels will likely vary widely year to year depending upon several factors, such as national and regional economic activity, mortgage rates, infrastructure availability and development cost.

Exhibit 16: Residential Permits Issued by Type, St. Helens (2012-2017)

Type of Units	2013	2014	2015	2016	2017	Average Units Permitted Annually (2013-2017)
Single Family Dwelling	36	36	30	20	17	27.8
Manuf. Home	3	3	2	3	6	3.4
Duplex	1	0	0	0	1	0.4
Tri-Plex	0	0	0	0	1	0.2
Townhouses	4	0	0	2	0	1.2
Total Dwelling Units	42	39	32	25	28	33.2

Source: City Staff.

HOUSING NEEDS SCENARIOS

Summary of Housing Needs

Based on the population forecast described earlier in **Exhibit 2** and average household size estimates of 2.68 people per household (current estimate held constant into the future), the total net new housing demand within the St. Helens UGB is projected to be 1,433 housing units over the next 20 years (see **Exhibit 17**). This baseline housing need forecast assumes that the current average household size, group quarters share, and housing vacancy rate remains constant.

Exhibit 17: Baseline Housing Growth Projection

	Estimate 2019	Forecast 2039	Proj. Change 20 Years	Proj. AGR
St. Helens UGB Population	15,693	19,310	3,617	1.04%
Columbia County Population	52,225	61,902	9,677	0.85%
St. Helens Housing Needs				
Group Quarters Population	396	487	91	
Population in Households	15,297	18,823	3,526	
Avg. Household Size	2.68	2.68		
Occupied Housing Units	5,708	7,024	1,316	1.08%
Total Housing Units (baseline)	6,219	7,652	1,433	1.08%
Vacant Housing Units	511	629	118	1.08%
Percent of housing stock vacant	8%	8%	8%	

Source: Findings based on PSU Population Research Center data, Census data, and forecasts consistent with St. Helens UGB growth forecasts; FCS GROUP. AGR = annual average growth rate.

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Housing Demand by Dwelling Type and Tenancy

This baseline housing need forecast is consistent with the observed current mix of housing types throughout St. Helens and emerging market trends.

The baseline housing need forecast (shown in **Exhibit 18**) assumes that the UGB will accommodate 1,433 net new dwelling units over the next 20-years. This baseline scenario forecasts housing unit demand to include: 959 single-family detached homes; 245 townhomes/plexes, 183 multifamily units (apartments); and 46 mobile home/manufactured housing units. In addition, the local housing need also includes 37 additional residents that would need to be housed in shared living arrangements, single occupancy units, such as dormitories, congregate care, and other types of shared living arrangements. These housing forecasts may be refined during the HNA process with input from the City, Advisory Committee and the public-at-large.

Additional housing forecast scenarios will be considered during the HNA planning process to consider potential new policy objectives, such as:

- Local policies aimed at incentivizing mixed-use development in the downtown area using Urban Renewal District funding;
- Preferences to accommodate additional workforce housing or group quarters population, which could increase demand beyond the baseline forecast.
- Ability to provide adequate infrastructure (water, sewer and road capacity) to create new planned unit developments or single-family subdivisions within the UGB.

Exhibit 18: Housing Need by Structure Type

	Owner-Occupied Dwelling Units	Renter-Occupied Dwelling Units	Vacant Units	All Dwelling Units	Projected 20-year Change (Units)
Housing Tenure Distribution:	55.1%	36.7%	8.2%	100.0%	1,433
Housing Unit/Type Distribution					
Single Family Detached	92%	30%	67%	67%	959
Townhomes / Plexes	3%	38%	17%	17%	245
Multi family (5+ units)	0%	32%	13%	13%	183
Mfg. home/other	5%	1%	3%	3%	46
Total Housing Units	100%	100%	100%	100%	1,433
Group quarters (single room occupancy)					37
Grand Total					1,470

Source: Previous Tables

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After adding in the group quarters demand, the total housing demand by housing type and tenancy is shown below in **Exhibit 19**.

Exhibit 19: St. Helens UGB Housing Forecast by Tenancy, 2019-2039

Housing Type and Tenure	Owner-Occupied Dwelling Units	Renter-Occupied Dwelling Units	All Dwelling Units
Single Family Detached	790	169	959
Townhomes / Plexes	29	216	245
Multi family (5+ units)	-	183	183
Mfg. home/other	42	4	46
Total Housing Units	861	573	1,433
Group quarters	-	37	37
Grand Total	861	610	1,470

Source: Previous Tables

It should be noted that these housing forecasts are intended to account for net new housing that would be required to accommodate an increase in population by 3,617 residents, which is consistent with the PSU forecast for the St. Helens UGB. Additional housing would likely be required to replace the aging housing stock or to meet current pent up housing needs which have been expressed in prior tables.

Since Oregon SB 1051 resulted in changes to ORS 197.307 (Effect of need for certain housing in urban growth areas), cities are now required to provide adequate land zoned for residential use or commercial use or use land to meet needs of housing within the UGB at price ranges and rent levels that are affordable to households within the county, including but not limited to households with low incomes, very low incomes and extremely low incomes, as defined by U.S. Housing and Urban Development. An analysis of net new housing need by income level is provided in **Appendix A**.

Additional housing forecast scenarios may be considered during the HNA process in order to consider potential local policy objectives, such as policies aimed at increasing the number of affordable housing units or desire to accommodate increased numbers of mixed-use developments.

These housing needs will be discussed and refined with input from the Advisory Committee.

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Appendix A

St. Helens HNA: Planned Distribution of Net New Housing by Income Level (%)

	Net New Owner-Housing Units	Upper (120% or more of MFI)	Middle (80% to 120% of MFI)	Low (50% to 80% of MFI)	Very Low (30% to 50% of MFI)	Extremely Low (less than 30% of MFI)	Total
Housing Type							0%
Single Family Detached	790	55%	25%	20%			100%
Townhomes / Plexes	29	20%	60%	20%			100%
Multi family (5+ units)	-	10%	70%	20%			100%
Mobile/manufactured housing	42	5%	5%	35%	35%	20%	100%
Group Quarters*	-						0%
Total Units	861	442	217	178	15	8	861
Planned Distribution:		51%	25%	21%	2%	1%	100%
Current Distribution		32%	15%	27%	16%	9%	100%

	Net New Renter Housing Units	Upper (120% or more of MFI)	Middle (80% to 120% of MFI)	Low (50% to 80% of MFI)	Very Low (30% to 50% of MFI)	Extremely Low (less than 30% of MFI)	Total
Housing Type							0%
Single Family Detached	169	30%	25%	25%	20%	0%	100%
Townhomes / Plexes	216	5%	10%	35%	20%	30%	100%
Multi family (5+ units)	183	5%	3%	5%	20%	67%	100%
Mobile/manufactured housing	4	5%	5%	5%	25%	60%	100%
Group Quarters*	37	0	0	38%	31%	30%	100%
Total Units	610	71	70	142	126	201	610
Planned Distribution:		12%	11%	23%	21%	33%	100%
Current Distribution		5%	6%	24%	29%	37%	100%

		Upper (120% or more of MFI)	Middle (80% to 120% of MFI)	Low (50% to 80% of MFI)	Very Low (30% to 50% of MFI)	Extremely Low (less than 30% of MFI)	Total
All Units							
Total	-	513	287	320	141	209	1,470
Planned Distribution:		35%	19%	22%	10%	14%	100%
Current Distribution		21%	11%	26%	21%	20%	100%

Source: FCS GROUP based on prior tables.

Note, group quarters reflects population needs for shared living arrangements, such as dormitories, farm worker housing, shelters, etc.

St. Helens Housing Needs Forecast

St. Helens HNA: Planned Distribution of Net New Housing by Income Level (Units)

	Net New Owner-Housing Units	Upper (120% or more of MFI)	Middle (80% to 120% of MFI)	Low (50% to 80% of MFI)	Very Low (30% to 50% of MFI)	Extremely Low (less than 30% of MFI)	Total
Housing Type							
Single Family Detached	790	434	197	158	-	-	790
Townhomes / Plexes	29	6	17	6	-	-	29
Multi family (5+ units)	-	-	-	-	-	-	-
Mobile/manufactured housing	42	2	2	15	15	8	42
Group Quarters*	-	-	-	-	-	-	-
Total Units	861	442	217	178	15	8	861
Planned Distribution:		51%	25%	21%	2%	1%	100%
Current Distribution		32%	15%	27%	16%	9%	100%

	Net New Renter Housing Units	Upper (120% or more of MFI)	Middle (80% to 120% of MFI)	Low (50% to 80% of MFI)	Very Low (30% to 50% of MFI)	Extremely Low (less than 30% of MFI)	Total
Housing Type							
Single Family Detached	169	51	42	42	34	-	169
Townhomes / Plexes	216	11	22	76	43	65	216
Multi family (5+ units)	183	9	5	9	37	122	183
Mobile/manufactured housing	4	0	0	0	1	3	4
Group Quarters*	37	-	-	14	12	11	37
Total Units	610	71	70	142	126	201	610
Planned Distribution:		12%	11%	23%	21%	33%	100%
Current Distribution		5%	6%	24%	29%	37%	100%

		Upper (120% or more of MFI)	Middle (80% to 120% of MFI)	Low (50% to 80% of MFI)	Very Low (30% to 50% of MFI)	Extremely Low (less than 30% of MFI)	Total
All Units							
Total	-	513	287	320	141	209	1,470
Planned Distribution:		35%	19%	22%	10%	14%	100%
Current Distribution		21%	11%	26%	21%	20%	100%

Source: FCS GROUP based on prior tables.

Note, group quarters reflects population needs for shared living arrangements, such as dormitories, farm worker housing, shelters, etc.