

Illinois Valley Housing Needs Assessment

Final Report

Prepared for:

Options for Southern Oregon, Inc.

Prepared by:

Community Planning Workshop

Community Service Center

1209 University of Oregon

Eugene, OR 97403-1209

Email: cpw@uoregon.edu

<http://darkwing.uoregon.edu/~cpw>

June 2004



Special Thanks & Acknowledgements

Community Planning Workshop wishes to thank the individuals who participated on the project Advisory Committee, interviewees, residents who attended the focus group, staff members from Options for Southern Oregon, Inc., Illinois Valley Community Response Team, and the Josephine Housing and Community Development Council. Specifically, CPW wishes to thank the following individuals:

Darrel Pearce, Options for Southern Oregon, Inc.

Ron Phillips, Illinois Valley Community Response Team

Teresa Santucci, Josephine Housing and Community Development Council

Joe Serres

Joyce Heffington

Bret Dixon

Chris Molette

Kathleen Doyle

Kenny Houck

CPW Staff

Project Manager:

Susan Hopkins

Research Team:

Miranda Byrd

Nai Yu Chen

Elizabeth Goodman

Samantha Haschert

Faculty Advisor:

Robert Parker, AICP

Executive Summary

The Illinois Valley is a rural area located in the southwestern part of Josephine County along Oregon's border with California. At approximately 1,400 residents, Cave Junction is the largest town and the only incorporated city in the Illinois Valley.

In the early 1980s, the decline in the wood products industry weakened the economy of the Illinois Valley, a trend that also affected Josephine County and much of Oregon. This decline resulted in the loss of jobs and wages in Josephine County, which remain among the lowest in the state. These economic trends are reflected in the area's high unemployment, high levels of poverty and a critical need for safe, decent, and affordable housing. These socio-economic factors are magnified in Cave Junction and the Illinois Valley due to trends in the timber industry (which appears to have stabilized) and slow growth in new economic activity in the Illinois Valley.

Options for Southern Oregon, Inc. received a grant from the U.S. Department of Housing and Urban Development (HUD). The purpose of the grant is to develop a partnership with other local agencies and ultimately, address local housing needs through collaboration and increased capacity. The type and extent of housing needs in the Illinois Valley were not yet well defined. To address this information gap, one of the products of the grant is this evaluation of housing needs in the Illinois Valley. To better understand the impacts of these trends on the affordability and availability of housing in the Illinois Valley, Options for Southern Oregon contracted with the Community Planning Workshop (CPW) at the University of Oregon for the purpose of conducting a housing needs assessment for the Illinois Valley.

Purpose and Method

CPW's role was to develop an assessment of current and future housing needs in the Illinois Valley and its communities. More specifically, this report includes:

- A profile of demographic, social, and economic characteristics;
- A summary of housing development trends;
- An evaluation of the affordability and availability of existing housing units;
- The results of a household survey conducted to evaluate housing condition, needs, and preferences of Illinois Valley residents;
- Additional information about the housing supply gathered from personal interviews with local realtors, developers, lenders, and service providers;

- An evaluation of housing demand and need;
- Identification of barriers to affordable housing;
- Evaluation of the housing needs of special populations; and
- Recommendations for how Options for Southern Oregon, Inc. and other local service providers can best meet the housing needs of area residents.

Findings

CPW developed a set of findings that correspond to each section in the needs assessment. Below is a summary of findings.

Demographic, economic, housing characteristics

- The average household in Cave Junction is composed of two or fewer people with 46 percent having at least one person who is 60 years or older.
- Cave Junction and the Illinois Valley have a higher proportion of disabled adults and elderly than Oregon or Josephine County.
- Cave Junction and the Illinois Valley have a smaller proportion of people 16 years and older participating in the labor force than Oregon or Josephine County.
- Unemployment in Josephine County is consistently higher than Oregon or the U.S.
- Median income is significantly lower in Cave Junction than in Josephine County or Oregon.
- A higher percentage of people in Cave Junction and the Illinois Valley are employed by service jobs than in Oregon or Josephine County.
- A higher proportion of residents in Cave Junction and the Illinois Valley have incomes below the poverty line than in Josephine County or Oregon.
- A high percentage of people in the Illinois Valley report social security and retirement income than statewide.

Housing Condition

- Thirty-two percent of housing units in the Illinois Valley are manufactured homes, compared to 20 percent in Josephine County and 10 percent in Oregon.
- The Illinois Valley had a 12 percent vacancy rate in 2000, while Cave Junction has a 16 percent vacancy rate. Both are higher than the statewide average of 8 percent.
- Residents of the Illinois Valley use electricity as the primary source of heat, whereas Oregon's primary source of heat is utility gas.

- The rate of home ownership is lower in Cave Junction (53%) than in the Josephine County (70%) and Oregon (72%).
- The majority of dwelling units in the Illinois Valley were built between 1970 and 1979, which is the same time period that most homes were built in the state and the nation.
- Substandard conditions are prevalent in the Illinois Valley and affect renter households at a higher rate than owner households. The most common problems with conditions, according to survey respondents, are related to floors and plumbing,
- Illinois Valley residents value the rural setting and private nature of their homes. Almost 50 percent of respondents chose “rural setting” as one reason they moved to their current home.
- Survey respondents who own their own home were more likely to indicate that certain elements in their home “need improvement,” while renters were more likely to report actual substandard conditions.

Housing Affordability

- Incomes in Cave Junction are lower than Josephine County and Oregon. Sixty-eight percent of households in Cave Junction and 51 percent of households in the Illinois Valley have incomes of \$25,000 or less.
- Home values in Cave Junction are lower than Josephine County and Oregon. Seventy-four percent of homes in Cave Junction and 43 percent of homes in the Illinois Valley have an estimated value of \$90,000 or less. Six percent of homes in Cave Junction and 28 percent of homes in the Illinois Valley have an estimated value of \$150,000 or more.
- Despite lower home values, homeownership is still largely unaffordable to many Illinois Valley residents because of the gap between median income and median home value.
- Housing costs have increased faster than household income from 1990 to 2000. This is especially true in Cave Junction, where rent increased by 15 percent and home value increased by 22 percent but household income only increased by 1 percent.
- Financial need is greatest for low-income residents. Sixty-three percent of renters and 34 percent of owners making \$20,000 or less per year experience cost burden. Households with greater income experience cost burden less frequently.
- Land supply does not appear to be a barrier to construction of new affordable housing units in Cave Junction. However, the Oregon Land Use System places restrictions on the use of agricultural and forest lands in rural areas. It generally requires large lot zoning on agricultural and forest lands. Thus,

the cost of land can present a barrier to the construction of affordable housing in rural areas like the Illinois Valley, where much of the land is regulated by predominantly large-lot zoning standards.

Housing Need

- Financial needs are the most prevalent housing need in the Illinois Valley. Financial barriers, such as first/last month's rent, security deposits, and down payments, represent the biggest hurdle for renters seeking to move or purchase homes.
- Substandard housing conditions affect renters at higher rates than owners. Significantly higher percentages of renters reported the existence of substandard housing conditions. For example, 55 percent of renters reported structural problems with floors, ceilings and dampness, compared to just 25 percent of owners. Likewise, 42 percent of renters reported problems with plumbing, versus 16 percent of owners. Other issues more prevalent among renters are inadequate foundations, poor drainage, and broken/cracked windows.
- The Illinois Valley includes a higher percentage of disabled residents than Josephine County or Oregon. While the overall rate of disability is higher in the Illinois Valley, disabilities are spread evenly across age groups and types of disabilities. However, rates of mental and physical disabilities in the Illinois Valley and Cave Junction are significantly higher than Oregon as a whole. In fact, 2.9 percent of Oregon residents between 16 and 64 reported mental disabilities, while 4.4 percent of Illinois Valley residents and 5.1 percent of Cave Junction residents in this age group reported mental disabilities.
- Renters and populations with special needs have the most pressing needs. All types of needs are amplified among renters and populations with special needs. Lower incomes, cost burden, and substandard conditions are more prevalent among renters.
- Populations experiencing the most need are concentrated in Cave Junction. For example, Cave Junction consists of higher percentages of populations with financial housing needs (such as low and very low-income households, families below the poverty level and households experiencing cost burden) and special service needs (such as mentally and physically disabled populations.)

Recommendations

Housing need in the Illinois Valley originates from a unique mixture of demographics, housing conditions, affordability, and resident preferences. Financial needs of Illinois Valley residents are among the

most critical we have observed in Oregon and for the most part, are directly related to regional economic factors. Yet, our findings from the Needs Assessment suggest that there are many types of housing needs that can be addressed through local solutions. The Illinois Valley community possesses the capabilities and the local knowledge to address many of the significant housing needs facing Illinois Valley residents.

For this reason, the specific housing needs that exist in the Illinois Valley can be addressed through community-driven activities, solutions, and capabilities. The Illinois Valley Housing Needs Advisory Committee held numerous meetings to identify many existing capabilities within the Advisory Committee and the wider community. An outcome of Advisory Committee discussions was a general agreement that the group should develop and enhance community-based housing and support service capabilities in Cave Junction to better address the housing needs of the Illinois Valley. That sentiment acted as an underlying goal during subsequent Committee discussions and is reflected below:

Goal: Develop and enhance community-based housing and support service capabilities in Cave Junction to better address the housing needs of the Illinois Valley.

Cave Junction is considered by many to be the focal point of the Illinois Valley community. Likewise, a multitude of community services, centers, and facilities are based in Cave Junction. Residents and members of the Advisory Committee have expressed a need for and a desire to increase communication and collaboration among local stakeholders, including service providers, officials, developers, and community members. For those reasons, CPW recommends that the Advisory Committee conduct an asset-based planning process, designed to identify strengths, capabilities, skills, and talents within the community and to share information between community members and service providers.

The Advisory Committee has the opportunity to build on capabilities of its individual members, and ultimately draw on existing strengths through enhanced collaboration to help meet the housing needs in the Illinois Valley. Following discussions among Advisory Committee members and the findings presented in the Needs Assessment, the Committee developed a set of recommendations intended to build on existing expertise, strengths, and assets of the Committee and the wider community. CPW organized the Committee's recommendations and presented them below. The recommendations include six major components:

1. Short-term Advisory Committee activities;
2. Continuing grant support

3. Outreach and education;
4. Housing rehabilitation efforts;
5. Rental subsidies for move-in costs; and
6. Long-term housing unit construction/collaboration with private developers.

Table of Contents

| | |
|---|-----------|
| EXECUTIVE SUMMARY | I |
| PURPOSE AND METHOD..... | I |
| FINDINGS | II |
| RECOMMENDATIONS | IV |
| CHAPTER 1 INTRODUCTION | 1 |
| PURPOSE | 2 |
| METHODS..... | 2 |
| <i>Household Survey</i> | 3 |
| <i>Interviews</i> | 3 |
| ORGANIZATION OF THIS REPORT..... | 3 |
| CHAPTER 2 REGIONAL PROFILE | 5 |
| <i>Location</i> | 5 |
| POPULATION TRENDS | 6 |
| <i>Age Distribution</i> | 6 |
| <i>Household Characteristics</i> | 7 |
| <i>Disability and Language</i> | 9 |
| <i>Employment and Industry</i> | 10 |
| <i>Industry</i> | 11 |
| <i>Income</i> | 12 |
| <i>Source of Income</i> | 13 |
| <i>Poverty Status</i> | 13 |
| KEY FINDINGS..... | 14 |
| CHAPTER 3 HOUSING CHARACTERISTICS AND CONDITIONS..... | 17 |
| CHARACTERISTICS | 17 |
| <i>Occupancy and Tenure</i> | 17 |
| <i>Housing Condition</i> | 18 |
| <i>Housing Facilities</i> | 20 |
| <i>Housing Amenities</i> | 22 |
| KEY FINDINGS..... | 24 |
| CHAPTER 4 HOUSING AFFORDABILITY | 27 |
| INCOME TRENDS | 27 |
| <i>Sources of Income</i> | 27 |
| <i>Income Levels</i> | 28 |
| <i>Poverty status</i> | 31 |
| <i>Income Spent on Housing</i> | 32 |
| HOUSING COSTS | 33 |
| <i>Home Value</i> | 35 |
| AFFORDABILITY AND AVAILABILITY | 36 |
| <i>Land Supply and Residential Development Activity</i> | 39 |

| | |
|---|-----------|
| KEY FINDINGS..... | 39 |
| CHAPTER 5 HOUSING NEEDS | 41 |
| <i>What is housing need?</i> | 41 |
| <i>Financial Needs</i> | 41 |
| <i>Conditions</i> | 43 |
| <i>Housing and Support Service Needs</i> | 44 |
| <i>Disabilities</i> | 45 |
| <i>Elderly/Frail</i> | 46 |
| <i>Victims of Domestic Violence</i> | 47 |
| <i>Drug and Alcohol Abuse</i> | 47 |
| <i>Homeless/at Risk of Homelessness</i> | 47 |
| <i>Single Parent Households</i> | 48 |
| <i>Support Service Needs of Illinois Valley Residents</i> | 49 |
| KEY FINDINGS..... | 51 |
| CHAPTER 6 FINDINGS AND RECOMMENDATIONS | 53 |
| KEY FINDINGS..... | 53 |
| RECOMMENDATIONS | 55 |
| APPENDIX A SURVEY METHODOLOGY | 59 |
| APPENDIX B SURVEY RESPONSES..... | 61 |
| APPENDIX C SURVEY QUALITATIVE RESPONSES | 69 |
| APPENDIX D FOCUS GROUP METHODS | 77 |
| APPENDIX E STAKEHOLDER INTERVIEWS/INTERVIEWEES..... | 79 |
| APPENDIX F GLOSSARY | 81 |

Chapter 1

Introduction

The Illinois Valley is a rural area located in the southwestern part of Josephine County along Oregon's border with California. At approximately 1,400 residents, Cave Junction is the largest town and the only incorporated city in the Illinois Valley.

In the early 1980s, the decline in the wood products industry weakened the economy of the Illinois Valley, a trend that also affected Josephine County and much of Oregon. This decline resulted in the loss of jobs and wages in Josephine County, which remain among the lowest in the state. These economic trends are reflected in the area's high unemployment, high levels of poverty and a critical need for safe, decent, and affordable housing. These socio-economic factors are magnified in Cave Junction and the Illinois Valley due to trends in the timber industry (which appears to have stabilized) and slow growth in new economic activity in the Illinois Valley. According to the U.S. Census Bureau and the Oregon Economic and Community Development Department:

- Unemployment in Josephine County in February 2004 was 9.3 percent, compared with 7.1 percent in Oregon and 5.6 percent nationwide.
- The median household income in Cave Junction was \$17,161 in 1999, which was less than half of the statewide median income of \$40,916 for that same year.
- In 2000, three times as many families in Cave Junction lived in poverty as did in Oregon, many of whom have children younger than 5 years old;
- In 2000, 25 percent of homeowners and 40 percent of renters in Cave Junction spend more than a third of their income on housing.¹

Recognizing various housing issues in the Illinois Valley, Options for Southern Oregon, Inc. received a grant from the U.S. Department of Housing and Urban Development (HUD). The purpose of the grant is to develop a partnership with other local agencies and ultimately, address local housing needs through collaboration and increased capacity. The type and extent of housing needs in the Illinois Valley were not well defined, however. To address this information gap, one of the products of the grant is this evaluation of housing needs in the Illinois Valley. To

¹ US Census Bureau

better understand the impacts of these trends on the affordability and availability of housing in the Illinois Valley, Community Planning Workshop (CPW) at the University of Oregon conducted a housing needs assessment for the Illinois Valley.

Purpose

The Illinois Valley Housing Needs Assessment assesses the condition, availability, and affordability of housing in Cave Junction and the Illinois Valley. In addition, the report identifies populations in the Illinois Valley with special housing needs. CPW's goal was to develop a housing needs assessment that is a useful resource for residents of the Illinois Valley and local organizations that provide housing assistance and social services.

Community Planning Workshop's (CPW) role was to develop an assessment of current and future housing needs in the Illinois Valley and its communities. This report includes:

- A profile of demographic, social, and economic characteristics;
- A summary of housing development trends;
- An evaluation of the affordability and availability of existing housing units;
- The results of a household survey conducted to evaluate housing condition, needs, and preferences of Illinois Valley residents;
- Additional information about the housing supply gathered from personal interviews with local realtors, developers, lenders, and service providers;
- An evaluation of housing demand and need;
- Identification of barriers to affordable housing;
- Evaluation of the housing needs of special populations; and
- Recommendations for how Options for Southern Oregon, Inc. and other local service providers can best meet the housing needs of area residents.

Methods

This section describes the methods CPW used to develop the Illinois Valley Housing Needs Assessment. Our research included a combination of primary and secondary data sources. CPW collected and analyzed data relating to demographic and population trends, housing conditions, trends, and the needs of special populations. CPW used data from the US Census Bureau, the Oregon Economic and Community Development Department, the Oregon Employment Division, the Oregon Labor Market Information System, the Department of Health and Human Services, Portland State University, and other state and federal agencies.

With this data, we developed a regional profile that describes population, economic, and demographic trends. The regional profile provides the context for identifying housing needs. We also used this data to develop an assessment of housing availability, affordability, and existing conditions. We also assessed populations with special housing needs in the region, including people with disabilities, teen parents, elderly, and ethnic and minority groups.

Household Survey

CPW designed and administered a survey to Illinois Valley households. The intent of the survey was to identify community perceptions of current housing conditions and availability. We used a random sample of Illinois Valley residents drawn from voter registration records and housing assistance records. We developed the survey using models from other similar housing needs assessments and input from Options, the Illinois Valley Community Response Team and the Josephine Housing and Community Development Council. CPW mailed 1,200 surveys to a and received 300 responses; a 25 percent response rate.

Interviews

CPW conducted interviews of key stakeholders, which provided insight through firsthand knowledge of the area and its housing characteristics. Options assisted in identifying potential interviewees, which included developers, realtors, lenders, service providers, homeowners, and renters.

Organization of this report

This report is organized into six chapters and five appendices. The organization of the report is as follows:

Chapter 2—Regional Profile discusses the population and economic conditions in the Illinois Valley in comparison with Josephine County and Oregon.

Chapter 3—Housing Characteristics and Conditions describes the number, type, condition, and location of housing units in the Illinois Valley.

Chapter 4—Housing Affordability addresses income trends, housing cost, and housing availability.

Chapter 5—Housing Needs addresses current and future housing needs, including needs for special populations.

Chapter 6—Findings and Recommendations provides conclusions based on our analysis and a set of recommendations designed to help address housing needs in the Illinois Valley.

This report also includes the following appendices:

Appendix A – Household survey methods and summary describes the methods CPW used to design, administer, and analyze results from the Illinois Valley Housing Needs Assessment Survey. Appendix A also includes a summary of qualitative information provided by respondents.

Appendix B – Survey responses provides an example of the Illinois Valley Housing Needs Assessment survey instrument shown with incorporated frequencies for each question.

Appendix C – Qualitative survey responses includes a transcription of the comments survey respondents offered for the last, open ended question on the Illinois Valley Housing Needs Assessment Survey.

Appendix D— Focus group methods and summary describes the methods CPW used to design and conduct focus groups with the Illinois Valley Housing Needs Advisory Committee and Illinois Valley residents.

Appendix E—Stakeholders/interviewees provides 1) a list of informed stakeholders CPW interviewed to supplement the household survey and secondary information and 2) and a list of sample questions CPW team members asked informed stakeholders during interviews.

Appendix F—Glossary of terms supplies definitions for housing-specific terms used throughout the Illinois Valley Housing Needs Assessment.

Chapter 2

Regional Profile

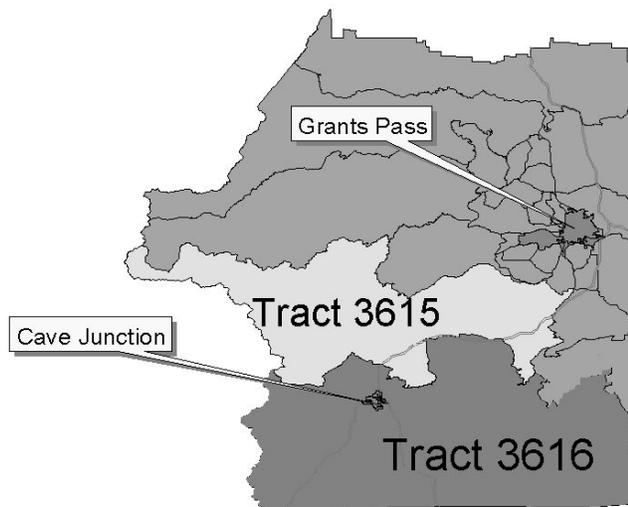
This chapter focuses on demographic and economic data that are relevant to housing issues. More specifically, this chapter describes the social and economic characteristics of the Illinois Valley and Cave Junction. Demographic trends, economic factors, and household characteristics together influence the ability of area residents to find and retain housing. Likewise, income affects residents' ability to pay for housing. Where appropriate, the Illinois Valley is compared with Josephine County and Oregon.

CPW analyzed population and economic data from 2000 U.S. Census, the Oregon Employment Department, the Population Research Center at Portland State University, and the Oregon Labor Market Information System.

Location

Located in the southern portion of Josephine County, the Illinois Valley is a sparsely populated rural area. The area includes one incorporated city, Cave Junction, and the smaller, unincorporated communities of Kerby, O'Brien, Selma, and Takilma. CPW used U.S. Census Tracts 3615 and 3616 as a close approximation the boundaries of the Illinois Valley. Figure 2-1 shows Josephine County with the Illinois Valley and Cave Junction.

Figure 2-1. Josephine County and Illinois Valley Census Tracts



Source: U.S. Census Bureau Tiger files via the Geography Network, 2000

Throughout this chapter we present data on the Illinois Valley as well as Cave Junction. CPW focused on Cave Junction in some cases because it is the largest town in the Illinois Valley where many residents live, work, obtain services, attend school, and access medical facilities.

Population Trends

The population of Cave Junction in 2000 was 1,363, compared to 1,126 in 1990. This results in a 1.9 percent average annual growth rate during the 1990s. Josephine County experienced a similar growth rate, which was 1.91 percent between 1990 and 2000. Table 2-1 shows the population and average annual growth rates of Cave Junction, the Illinois Valley, and Josephine County for 1990 and 2000.

Table 2-1. Population 1990, 2000

| | 1990 | 2000 | AAGR |
|------------------|--------|--------|-------|
| Cave Junction | 1,126 | 1,363 | 1.93% |
| Illinois Valley | 7,647 | 10,490 | 3.18% |
| Josephine County | 62,649 | 75,726 | 1.91% |

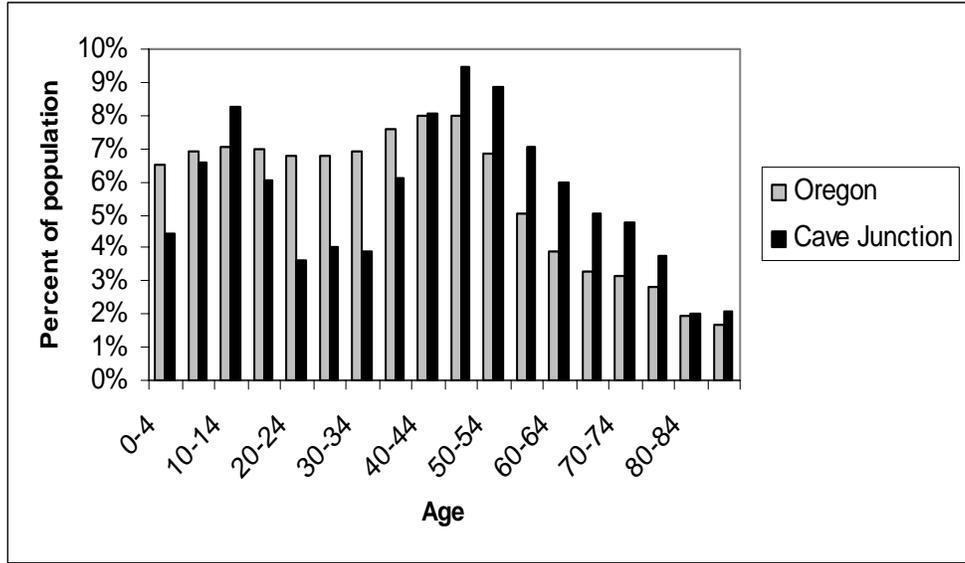
Source: U.S. Census Bureau, 2000

AAGR – Average annual growth rate

Age Distribution

Seniors and young children make up a higher percentage of the population in Cave Junction than in Oregon as a whole (see Figure 2-2). Twenty-six percent of Cave Junction and Josephine County residents are over 60 years old, compared to 17 percent in Oregon. These percentages have not changed significantly over the past 10 years. The population of residents 60 years and older in Cave Junction is however, significantly higher than the percentage of these residents in the state of Oregon. The population between ages 40 and 64 increased from 31 percent in 1990 to 38 percent in 2000.

Figure 2-2. Population by age, Oregon and Cave Junction, 2000



Source: U.S. Census Bureau 2000

Household Characteristics

This section describes household composition in Cave Junction and the Illinois Valley. Household composition is related to the number of people living in a household and their status as a family.

Cave Junction's average household size is smaller than the Illinois Valley, Josephine County or Oregon, with 2.26 people per household in Cave Junction, compared with 2.41 people for Josephine County and 2.51 people for Oregon. The average household size differs between the two Census Tracts in the Illinois Valley. Household smaller in Census Tract 3616, at 2.35, while the average household size in Tract 3615 is 2.54.

Table 2-2 shows that nearly 75 percent of all households in Cave Junction are composed of 1 or 2 people. In fact, Cave Junction has the highest percentage of 1-person households (35 percent). There are a smaller percentages of 3 and 4 person households in Cave Junction than there are in the Illinois Valley, Josephine County, and Oregon.

Table 2-2. Household size, 2000

| | Oregon | | Josephine County | | Illinois Valley | | Cave Junction | |
|------------------|------------|---------|------------------|---------|-----------------|---------|---------------|---------|
| | Households | Percent | Households | Percent | Households | Percent | Households | Percent |
| Total households | 1,333,723 | 100% | 31,000 | 100% | 4,353 | 100% | 633 | 100% |
| 1-person | 347,718 | 26% | 7,865 | 25% | 1,150 | 26% | 221 | 35% |
| 2-person | 479,777 | 36% | 12,650 | 41% | 1,795 | 41% | 232 | 37% |
| 3-person | 205,850 | 15% | 4,447 | 14% | 574 | 13% | 65 | 10% |
| 4-person | 173,939 | 13% | 3,463 | 11% | 467 | 11% | 58 | 9% |
| 5-person | 78,101 | 6% | 1,760 | 6% | 260 | 6% | 39 | 6% |
| 6-person | 29,437 | 2% | 449 | 1% | 34 | 1% | 7 | 1% |
| 7-or-more | 18,901 | 1% | 366 | 1% | 73 | 2% | 11 | 2% |

Source: U.S. Bureau of Census, 2000.

Households can be composed of families or groups of unrelated people. Table 2-3 shows that family households comprise 59 percent of all households in Cave Junction, compared to 70 percent in Josephine County and 66 percent statewide. Family households with a female householder and no husband present account for 15 percent of all households. Family households with a male householder and no wife present make up 4 percent of all households.

Table 2-3. Household type, 2000

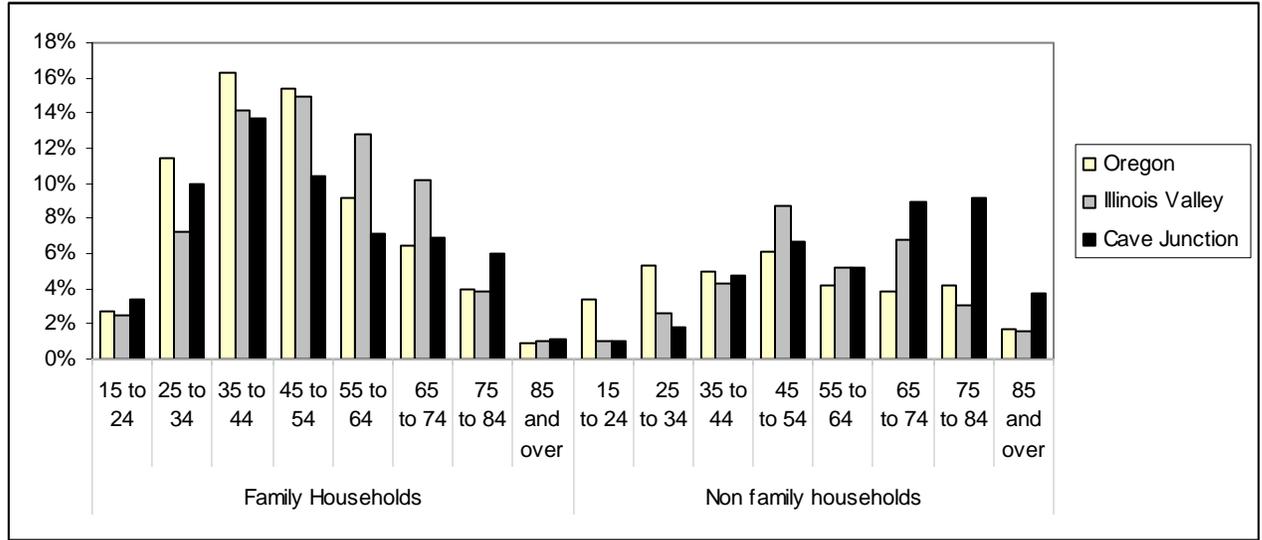
| | Oregon | | Josephine County | | Illinois Valley | | Cave Junction | |
|--|-----------|---------|------------------|---------|-----------------|---------|---------------|---------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| Total households | 1,335,109 | 100% | 31,027 | 100% | 4,366 | 100% | 613 | 100% |
| Family households | 884,875 | 66% | 21,569 | 70% | 2,916 | 67% | 360 | 59% |
| Male householder, no wife present | 52,486 | 4% | 1,178 | 4% | 183 | 4% | 26 | 4% |
| Female householder, no husband present | 124,787 | 9% | 3,004 | 10% | 410 | 9% | 89 | 15% |
| Nonfamily households | 450,234 | 34% | 9,458 | 30% | 1,450 | 33% | 253 | 41% |

Source: U.S. Bureau of Census, 2000.

A householder is defined as one of the people in whose name the home is owned, being bought, or rented. (If there is no such person present, any household member 15 years old and over can serve as the householder). A family householder is a householder living with one or more people related by birth, marriage, or adoption. The householder and all people in the household related to him are family members. A non-family householder is a householder living alone or with non-relatives.

Figure 2-2 shows age of householders by household type. The Illinois Valley includes higher percentages of family householders between 55 and 65 years old than Cave Junction and Oregon. Cave Junction includes higher percentages of non-family householders age 65 and over than the Illinois Valley or Oregon. Overall, the Illinois Valley, including Cave Junction, consists of higher percentages of householders who are 55 years old or above than Oregon as a whole.

Figure 2-2. Age of householder by household type, 2000



Source: U.S. Bureau of Census, 2000.

Disability and Language

Individual characteristics, such as disability can affect housing needs and the ability to fulfill those needs. This section analyzes information about the Illinois Valley’s population with respect to disabilities and language. According to the U.S. Census, 48 percent of Illinois Valley residents have some type mental or physical disability (see Table 2-4). People with disabilities have housing needs involving mobility, accessibility, and the ability to work at a job or business, which are discussed further in Chapter 5.

Table 2-4. Disability status of the non-institutionalized population, 2000

| | Oregon | | Illinois Valley | | Cave Junction | |
|----------------------------|-------------|---------|-----------------|---------|---------------|---------|
| | Individuals | Percent | Individuals | Percent | Individuals | Percent |
| Total population | 3,421,399 | 100% | 10490 | 100% | 1,395 | 100% |
| Total disabilities tallied | 1,069,450 | 31% | 5,011 | 48% | 772 | 55% |
| People 5 to 15 years | 41,915 | 1% | 77 | 1% | 17 | 1% |
| People 16 to 64 years | 678,395 | 20% | 3,426 | 33% | 458 | 33% |
| People 65 years and over | 349,140 | 10% | 1,508 | 14% | 297 | 21% |

Source: U.S. Bureau of Census, 2000.

Table 2-5 illustrates that English is the language spoken at home by 89 percent of the population in the Illinois Valley. The second most common language is Spanish, spoken at home by 6 percent of the Illinois Valley’s population. The proportion of people who speak a language at home other than English is slightly lower in the Illinois Valley than in Oregon.

Table 2-5. Language spoken at home, 2000

| Language | Oregon | | Illinois Valley | | Cave Junction | |
|------------------------------------|------------|---------|-----------------|---------|---------------|---------|
| | Households | Percent | Households | Percent | Households | Percent |
| Total | 1,335,109 | 100% | 4,366 | 100% | 613 | 100% |
| English | 1,158,001 | 87% | 3,899 | 89% | 539 | 88% |
| Spanish | 89,837 | 7% | 273 | 6% | 32 | 5% |
| Other Indo-European language | 47,371 | 4% | 148 | 3% | 25 | 4% |
| Asian and Pacific Island languages | 32,767 | 2% | 21 | 0% | 12 | 2% |
| Other languages | 7,133 | 1% | 25 | 1% | 5 | 1% |

Source: U.S. Bureau of Census, 2000.

Employment and Industry

The civilian labor force is composed of all people 16 years and older who are available for non-military employment, regardless of employment status. The U.S. Census considers people to be employed if they are paid employees, were self-employed, or worked 15 hours or more for a family business, even if they were unpaid. People who are 16 years or older, not working, but looking for work and available to start a job are considered unemployed. People 16 years and older who do not work and are not actively looking for work are not considered part of the labor force. This section focuses on civilian employment because Cave Junction has few people employed in the military.

Table 2-6 shows that 42 percent of people 16 years and older participate in the labor force in Cave Junction, compared to 65 percent statewide. The proportions of labor force participants in the Illinois Valley are lower than the proportion statewide for all categories shown in Table 207.

Table 2-6. Civilian labor force, Oregon, Josephine County and Cave Junction, 2000

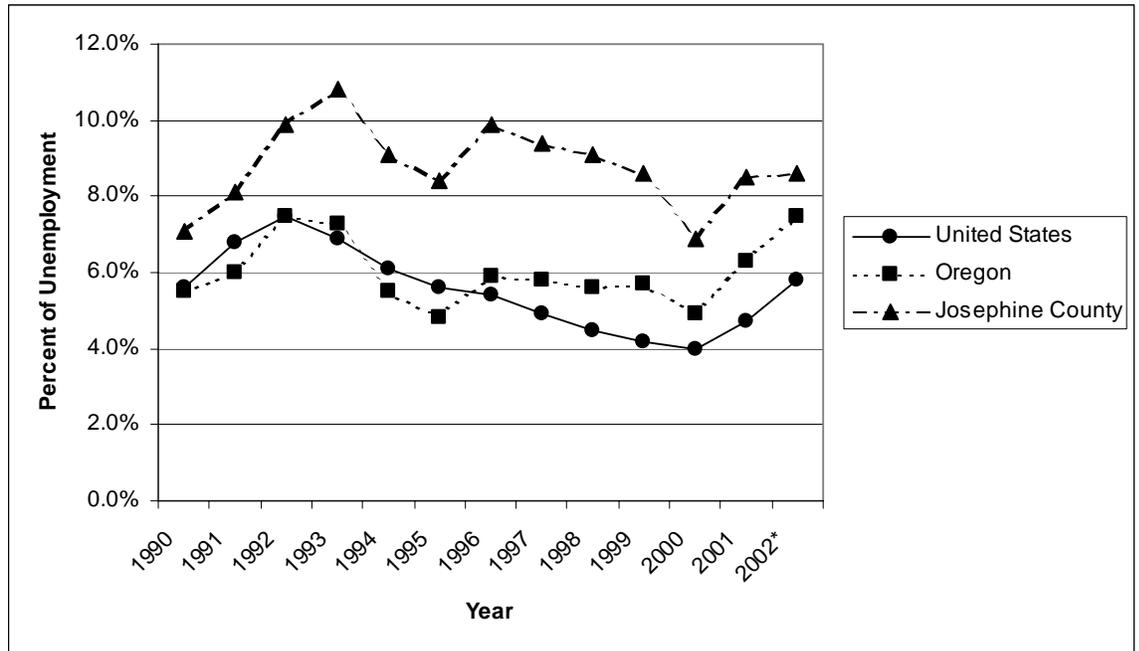
| | Oregon | | Illinois Valley | | Cave Junction | |
|--|------------------|------------|-----------------|------------|---------------|------------|
| | Individuals | Percent | Individuals | Percent | Individuals | Percent |
| Total | 2,673,782 | 100% | 8,247 | 100% | 1,043 | 100% |
| Total population in labor force | 1,742,638 | 65% | 3,887 | 47% | 436 | 42% |
| Males in labor force | 944,212 | 35% | 2,105 | 26% | 229 | 22% |
| Employed | 878,729 | 33% | 1,894 | 23% | 210 | 20% |
| Unemployed | 63,514 | 2% | 211 | 3% | 19 | 2% |
| Not in labor force | 367,748 | 14% | 2,021 | 25% | 240 | 23% |
| Females in labor force: | 798,426 | 30% | 1,782 | 22% | 207 | 20% |
| Employed | 749,040 | 28% | 1,614 | 20% | 187 | 18% |
| Unemployed | 49,015 | 2% | 168 | 2% | 20 | 2% |
| Not in labor force | 563,396 | 21% | 2,339 | 28% | 367 | 35% |

Source: U.S. Bureau of Census, 2000.

Not all of the people in the labor force are employed. Figure 2-3 shows the unemployment trends between 1990 and 2002 for the United States, Oregon, and Josephine County. Unemployment in Josephine

County remained consistently between 1 percent and 5 percent higher than Oregon or the U.S. during that time period. Unemployment in Josephine County was at its lowest point for that period in 2000, at 6.9 percent. Since 2000, unemployment in Josephine County has increased along with the rest of the U.S. and rose to 8.6 percent in 2002.

Figure 2-3. Unemployment Trends, US, Oregon, and Josephine County, 1990 to 2002



Source: Oregon Employment Department, 2003.

* OED estimate for 2002

Industry

Table 2-7 shows the number of employed persons in each type of industry. The top four industries in the Illinois Valley are education, health and social services; retail trade; manufacturing; and arts and entertainment. These industries employed 64 percent of the 397 people working in Cave Junction in April 2000. The Illinois Valley has a higher percentage of people employed in service industries such as retail trade, entertainment, and food services than Oregon or Josephine County. A higher percentage of area employees are employed in educational, health, and social services. The Illinois Valley includes lower percentages of people employed in higher paid industries such as professional services and construction than Josephine County or Oregon.

Table 2-7. Employment by industry, Oregon, Josephine County and Cave Junction, 2000

| Industry | Oregon | | Josephine County | | Illinois Valley | | Cave Junction | |
|---|-------------|---------|------------------|---------|-----------------|---------|---------------|---------|
| | Individuals | Percent | Individuals | Percent | Individuals | Percent | Individuals | Percent |
| | 3508 | | | | | | | |
| Agriculture, forestry, fishing and hunting, and mining | 52,069 | 3% | 1,040 | 4% | 254 | 7% | 9 | 2% |
| Construction | 112,726 | 7% | 2,338 | 8% | 296 | 8% | 20 | 5% |
| Manufacturing | 233,853 | 14% | 3,423 | 12% | 419 | 12% | 49 | 12% |
| Wholesale trade | 66,017 | 4% | 1,056 | 4% | 142 | 4% | 15 | 4% |
| Retail trade | 202,698 | 13% | 3,899 | 14% | 476 | 14% | 68 | 17% |
| Transportation and warehousing, and utilities | 77,122 | 5% | 1,286 | 5% | 163 | 5% | 12 | 3% |
| Information | 39,476 | 2% | 450 | 2% | 33 | 1% | 6 | 2% |
| Finance, insurance, real estate, and rental | 99,888 | 6% | 1,327 | 5% | 166 | 5% | 29 | 7% |
| Professional, scientific, management, administrative, and waste management services | 144,236 | 9% | 1,982 | 7% | 170 | 5% | 8 | 2% |
| Educational, health and social services | 313,884 | 19% | 5,868 | 21% | 688 | 20% | 89 | 22% |
| Arts, entertainment, recreation, accommodation and food services | 134,094 | 8% | 2,514 | 9% | 329 | 9% | 48 | 12% |
| Other services (except public administration) | 80,151 | 5% | 1,802 | 6% | 260 | 7% | 32 | 8% |
| Public administration | 71,555 | 4% | 1,279 | 5% | 112 | 3% | 12 | 3% |

Source: U.S. Bureau of Census, 2000.

Note: the Census counts employment at place of residence rather than place of employment. Thus, the percentages shown in Table 2-7 may not reflect the distribution of employees by industry in Cave Junction.

Income

Household income is one indicator of an individual's ability to afford housing. In 1999, the median household income in Cave Junction was \$17,161, compared with \$31,229 for Josephine County and \$40,916 for Oregon. Table 2-8 summarizes household income in Cave Junction, the Illinois Valley, and Oregon in 1999. Approximately 69 percent of the households in Cave Junction had incomes less than \$25,000 per year. Twenty-six percent of Cave Junction households earned less than \$10,000, compared to 17 percent in the Illinois Valley and 9 percent statewide.

Table 2-8. Household income, 2000

| Households Income | Oregon | Josephine County | Illinois Valley | Cave Junction |
|--------------------------|---------------|-------------------------|------------------------|----------------------|
| Total Households | 1,335,109 | 31,027 | 4,366 | 613 |
| Less than \$10,000 | 9% | 13% | 17% | 26% |
| \$10,000 to \$14,999 | 7% | 10% | 12% | 17% |
| \$15,000 to \$24,999 | 13% | 18% | 18% | 25% |
| \$25,000 to \$34,999 | 14% | 15% | 17% | 14% |
| \$35,000 to \$49,999 | 18% | 19% | 14% | 8% |
| \$50,000 to \$74,999 | 20% | 14% | 11% | 7% |
| \$75,000 to \$99,999 | 10% | 6% | 6% | 2% |
| \$100,000 to \$149,999 | 7% | 4% | 3% | 1% |
| \$150,000 to \$199,999 | 2% | 1% | 0% | 0% |
| \$200,000 or more | 2% | 1% | 1% | 0% |
| Median income | \$40,916 | \$31,229 | \$25,779 | \$17,161 |

Source: U.S. Census Bureau, 2000.

Source of Income

Table 2-9 summarizes sources of income reported by residents in 1999. These types of income are not mutually exclusive and households can have multiple types of income assistance. The most common income source in all four areas shown below were earnings, including wages and tips. However, lower percentages of Cave Junction and Illinois Valley households reported income from wages and tips than Josephine County and Oregon. Twenty-two percent of Illinois Valley residents reported receiving retirement income, compared with just 17 percent statewide.

Table 2-9. Sources of income, 1999

| Income Source | Oregon | Josephine County | Illinois Valley | Cave Junction |
|-----------------------|---------------|-------------------------|------------------------|----------------------|
| Earnings | 80% | 67% | 65% | 52% |
| Social Security | 26% | 39% | 35% | 43% |
| Supplemental Security | 4% | 5% | 6% | 11% |
| Public assistance | 4% | 5% | 7% | 12% |
| Retirement | 17% | 24% | 22% | 18% |

Source: U.S. Bureau of Census, 2000.

Poverty Status

Table 2-10 summarizes poverty status in 1999. The poverty rate in Cave Junction was 28.5 percent higher than the poverty rate in Oregon and 18 percent higher than the poverty rate in Josephine County. Cave Junction had 15.7 percent more families in poverty than Oregon and 12.3 percent more than Josephine County. The greatest difference in poverty rates was for families with children under 5 years old.

Those most likely to be in poverty across all geographic areas were female-headed households with children under 5 years old. In 1999, 72 percent of female-headed households in Cave Junction were in poverty, compared with 70 percent for Josephine County and 47 percent in Oregon. Those least likely to be in poverty were individuals 65 years and older. Twelve percent of these individuals were below the poverty line in Cave Junction, compared with 8 percent for Oregon and 7 percent for Josephine County.

Table 2-10. Population below poverty level, Oregon, Josephine County, Illinois Valley, and Cave Junction, 1999

| | Oregon | Josephine County | Illinois Valley | Cave Junction |
|---|--------|------------------|-----------------|---------------|
| Families Percent below poverty | 8% | 11% | 18% | 24% |
| With related children under 18 years | 12% | 20% | 27% | 33% |
| With related children under 5 years | 17% | 27% | 35% | 45% |
| Female householder, no husband present | 26% | 36% | 52% | 47% |
| With related children under 18 years | 33% | 45% | 63% | 53% |
| With related children under 5 years | 47% | 70% | 88% | 72% |
| Individuals Percent below poverty | | | | |
| 18 years and over | 11% | 13% | 19% | 26% |
| 65 years and over | 8% | 7% | 9% | 12% |
| Related children under 18 years | 14% | 21% | 29% | 36% |
| Related children 5 to 17 years | 13% | 19% | 26% | 30% |
| Unrelated individuals 15 years and over | 23% | 27% | 32% | 37% |

Source: U.S. Bureau of Census, 2000.

Key Findings

- The average household in Cave Junction is composed of two or fewer people with 46 percent having at least one person who is 60 years or older.
- Cave Junction and the Illinois Valley have a higher proportion of disabled adults and elderly than Oregon or Josephine County.
- Cave Junction and the Illinois Valley have a smaller proportion of people 16 years and older participating in the labor force than Oregon or Josephine County.
- Unemployment in Josephine County is consistently higher than Oregon or the U.S.
- Median income is significantly lower in Cave Junction than in Josephine County or Oregon.
- A higher percentage of people in Cave Junction and the Illinois Valley are employed by service jobs than in Oregon or Josephine County.

- A higher proportion of residents in Cave Junction and the Illinois Valley have incomes below the poverty line than in Josephine County or Oregon.
- A high percentage of people in the Illinois Valley report social security and retirement income than statewide.

Chapter 3

Housing Characteristics and Conditions

This chapter describes housing conditions in the Illinois Valley, including the number and type of housing units, structural characteristics, and other housing features. CPW gathered information from the U.S. Census Bureau, the Illinois Valley Housing Needs Assessment Survey, focus groups, and stakeholder interviews.

Housing characteristics provide a general indication of how the housing market is performing in an area. Housing condition can affect the cost of housing and indicate the quality of the housing stock. Ultimately, a housing condition analysis reveals the extent to which repair and rehabilitation programs should be considered.

Characteristics

More than two thirds of the 4,950 housing units in the Illinois Valley are single-family dwellings and manufactured homes. Table 3-1 shows the number and types of housing units in the Illinois Valley. The percentage of mobile homes in the Illinois Valley is double that of Josephine County and almost triple the percentage statewide. The Illinois Valley has a lower percentage of multi-family units than Josephine County and Oregon.

Table 3.1. Housing by type, Oregon, Josephine County and Illinois Valley, 2000

| | Oregon | | Josephine County | | Illinois Valley | |
|---------------|-----------|------|------------------|------|-----------------|------|
| Total Units | 1,452,709 | 100% | 33,239 | 100% | 4,950 | 100% |
| Single Family | 959,266 | 66% | 22,841 | 69% | 3,063 | 62% |
| Duplex | 44,298 | 3% | 994 | 3% | 40 | 1% |
| Multi-Family | 290,599 | 20% | 2,351 | 7% | 147 | 3% |
| Mobile Home | 149,732 | 10% | 6,602 | 20% | 1,593 | 32% |
| RV/Bus | 8,814 | 1% | 451 | 1% | 107 | 2% |

Source: U.S. Census Bureau 2000

Occupancy and Tenure

Table 3-2 shows a 12 percent vacancy rate in the Illinois Valley in 2000, which was almost twice as high as the vacancy rate in Josephine County and Oregon. Thirty-seven percent of vacancies in the Illinois Valley were classified as for seasonal or recreational use, while 26 percent were vacant rental units. In contrast, rental units accounted for almost 45 percent of the vacancies in Cave Junction.

Despite a relatively high vacancy rate in the Illinois Valley, findings from our stakeholder interviews and the Illinois Valley Housing Needs Assessment Survey suggest that there is a shortage of available rental units. The reasons for this relate primarily to the conditions and cost of available rental units.

Tenure refers to whether residents rent or own the dwelling in which they live. In Oregon, 59 percent of dwelling units are owner occupied, which corresponds closely to national ownership rates. Table 3-2 shows that home ownership rates were lower in Cave Junction than in Josephine County and the Illinois Valley. .

Table 3.2. Occupancy and Tenure, 2000

| | Oregon | | Josephine County | | Illinois Valley | | Cave Junction | |
|---------------------|-----------|---------|------------------|---------|-----------------|---------|---------------|---------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| Total Housing Units | 1,452,709 | 100% | 33,239 | 100% | 4,950 | 100% | 750 | 100% |
| Occupied | 1,333,723 | 92% | 31,000 | 93% | 4,353 | 88% | 633 | 84% |
| Owner | 856,890 | 59% | 21,713 | 70% | 3,114 | 72% | 335 | 53% |
| Renter | 476,833 | 33% | 9,287 | 30% | 1,239 | 28% | 298 | 47% |
| Vacant | 118,986 | 8% | 2,239 | 7% | 597 | 12% | 117 | 16% |

Source: U.S. Census Bureau 2000

Note: The total number of units is lower for tenure than it is for occupancy because the vacant units are subtracted from the total to get owner versus renter.

Table 3-3 shows results of the Illinois Valley Housing Needs Assessment Survey, which indicates rates of home ownership are similar to Oregon and in-between Census figures for Cave Junction and the Illinois Valley. Seventy-eight percent of survey respondents indicated a desire to own their next home. Despite this general desire for homeownership, 53 percent of housing units in Cave Junction are owner occupied.

Table 3.3. Tenure of Survey Respondents

| | Number | Percent |
|------------------------|--------|---------|
| Own | 189 | 64% |
| Rent | 86 | 29% |
| Occupy without payment | 20 | 7% |

Source: Illinois Valley Housing Needs Assessment Survey, 2004

Housing Condition

A dwelling is defined as having substandard conditions if a housing unit lacks a kitchen or an interior bathroom, sound foundation (code standard anchoring in the case of manufactured homes); weather-tight exterior, electricity, or heat. CPW used these and a variety of other

measures to evaluate the condition of housing units in the Illinois Valley. In addition to data gathered from the Census, CPW included information from the Illinois Valley Housing Needs Assessment and information from stakeholder interviews.

A review of general housing condition in the Illinois Valley reveals that substandard housing is widespread. Census data, survey results and interviews suggest that substandard conditions exist in all areas of the Illinois Valley and that renters are more likely to face the most severe conditions, such as poor insulation, structural problems, substandard plumbing, and water damage.

Source of Heat

Table 3-4 shows the primary source of heat for residents of the Illinois Valley. The most commonly used source of heat is electricity, followed by wood.

Table 3-4. Primary Source of Heat, US Census and survey respondents

| Source | Oregon | Josephine County | Illinois Valley | Cave Junction | Survey Respondents |
|--------------------------|--------|------------------|-----------------|---------------|--------------------|
| Utility gas | 34.5% | 21.8% | 0.4% | 1.4% | * |
| Bottled, tank, or LP gas | 2.0% | 4.5% | 7.6% | 5.7% | 14.0% |
| Electricity | 48.7% | 50.1% | 43.7% | 73.6% | 52.0% |
| Fuel oil, kerosene, etc. | 6.9% | 4.2% | 7.7% | 6.8% | 12.0% |
| Wood | 7.1% | 18.7% | 40.3% | 11.8% | 45.0% |
| Solar energy | 0.04% | 0.05% | 0.0% | 0.0% | 1.3% |
| Other fuel | 0.7% | 0.4% | 0.2% | 0.6% | 3.7% |
| No fuel used | 0.2% | 0.2% | 0.0% | 0.0% | 1.3% |

Source: U.S. Census Bureau 2000

Utility gas makes up a higher percentage of primary heat sources for Oregon and Josephine County than the Illinois Valley. This may be because the City of Cave Junction does not provide utility gas.

Age of structure

Table 3-5 shows that the housing stock in Cave Junction and the Illinois Valley is generally the same age as in Josephine County. The highest percentage of homes were built between 1970 and 1979. The figures shown in Table 3-5 include mobile homes as well as renter and owner occupied units.

Table 3-5. Age of Structure, Josephine County, Illinois Valley, and Cave Junction

| Year Structure Built | Josephine County | Illinois Valley | Cave Junction |
|---------------------------|------------------|-----------------|---------------|
| Built 1999 to March 2000 | 2.0% | 2.6% | 0.0% |
| Built 1995 to 1998 | 8.2% | 6.1% | 3.6% |
| Built 1990 to 1994 | 11.1% | 11.6% | 9.3% |
| Built 1980 to 1989 | 17.3% | 20.2% | 18.5% |
| Built 1970 to 1979 | 27.3% | 29.8% | 41.5% |
| Built 1960 to 1969 | 11.2% | 12.1% | 11.8% |
| Built 1950 to 1959 | 9.6% | 4.6% | 8.7% |
| Built 1940 to 1949 | 5.8% | 5.6% | 3.9% |
| Built 1939 or earlier | 7.6% | 7.6% | 2.5% |

Source: U.S. Census Bureau 2000

Housing Facilities

Housing facilities include appliances and amenities, such as kitchen and plumbing facilities. According to the U.S. Census, complete plumbing facilities must include hot and cold piped water, a flush toilet, and a bathtub or shower. All three facilities must be located inside the structure. Complete kitchen facilities must include a sink with piped water; a range, or cook top and oven, and a refrigerator. Again, all kitchen facilities must be located in the house, apartment, or mobile home, but they need not be in the same room.

Other examples of facilities include electricity, and telephone service. Table 3-7 shows that a higher percentage of residents of the Illinois Valley lack plumbing, kitchen, and telephone service than Josephine County and Oregon. Although a small percentage of homes in the Illinois Valley have substandard kitchen or plumbing facilities, the percentage represents a sizable number of homes. About four percent of all homes (almost 200) in the Illinois Valley lacked complete plumbing facilities in 2000.

Table 3-6. Housing Unit Facilities, 2000

| Facility | Oregon | Josephine County | Illinois Valley | Cave Junction |
|--------------------------------------|--------|------------------|-----------------|---------------|
| Median Number of Rooms | 5.3 | 5.1 | 4.95 | 4.7 |
| Lacking complete plumbing facilities | 1% | 2% | 4% | 0.3% |
| Lacking complete kitchen facilities | 1% | 2% | 3% | 0.3% |
| Lacking telephone services | 2% | 3% | 6% | 4% |

Source: U.S. Census Bureau 2000

Table 3-7 shows that three quarters of survey respondents use a septic system and almost 24 percent rely on well water. Approximately 10 to 13 percent who use water and septic reported problems with those facilities.

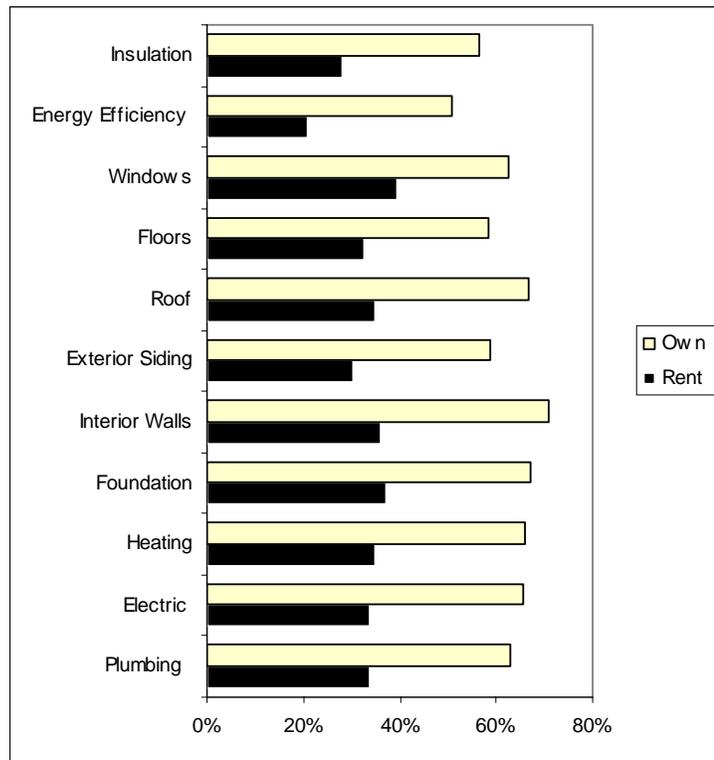
Table 3-7. Conditions of Well and Septic According to Survey Respondents

| Water and Septic Facilities | Percent |
|------------------------------------|----------------|
| Uses Well Water | 23.8% |
| Well frequently dries up | 10.3% |
| Uses Septic System | 77.8% |
| Problems with Septic System | 13.3% |

Source: Illinois Valley Housing Needs Assessment Survey, 2004

The Illinois Valley Housing Needs Assessment Survey provides a greater level of detail about the condition of housing in the Valley. To examine conditions in greater depth, CPW analyzed the differences in housing condition for owners and renters. While 70 percent of survey respondents said their current housing meets their needs, almost 9 percent reported that the physical condition of their housing was, in fact, “not adequate.” Perceptions of condition differed for owners and renters. Figure 3-1 shows that homeowners were more likely to express a need for structural improvements than renters.

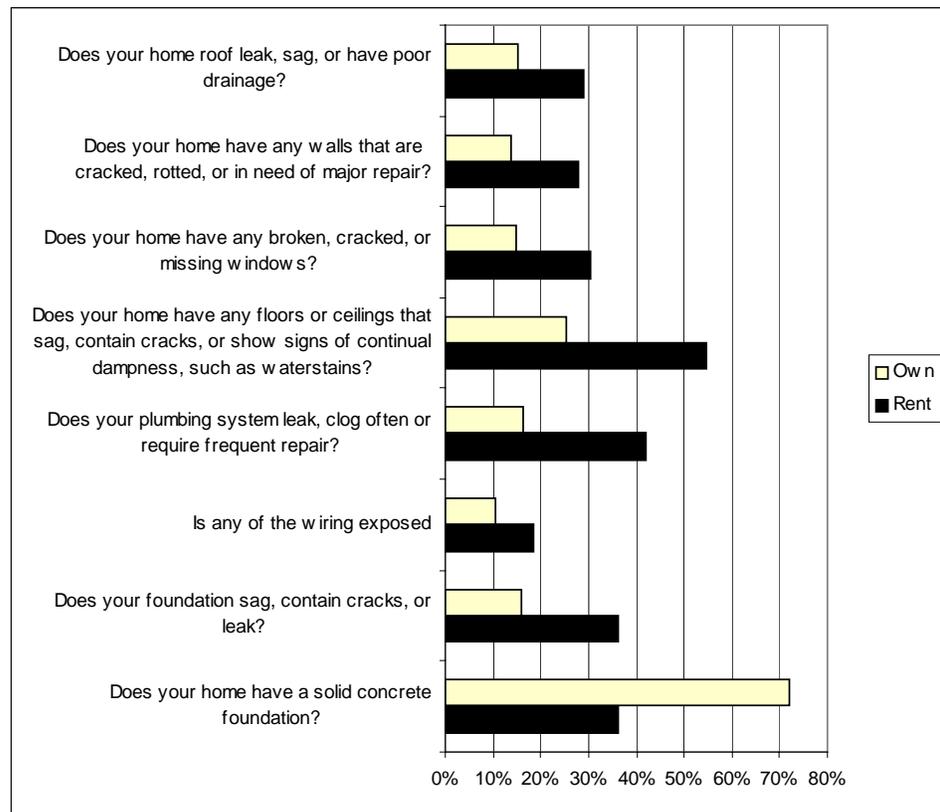
Figure 3-1. Housing elements that “need improvement” as reported by survey respondents, 2004



Source: Illinois Valley Housing Needs Assessment Survey, 2004

CPW asked residents to rate the condition of a variety of housing elements, such as foundation, roof, insulation, windows, and walls. Figure 3-2 illustrates that renters reported significantly more specific structural problems than owners did. The highest percentage of renters experience problems with cracked or water damaged floors, ceilings and walls, followed by problems with plumbing, foundations, and windows. Although owners were less likely to report substandard housing conditions, a significant percentage reported similar problems that face renters

Figure 3-2. Condition Ratings of Housing Components by Tenure as Reported by Survey Respondents in the Illinois Valley



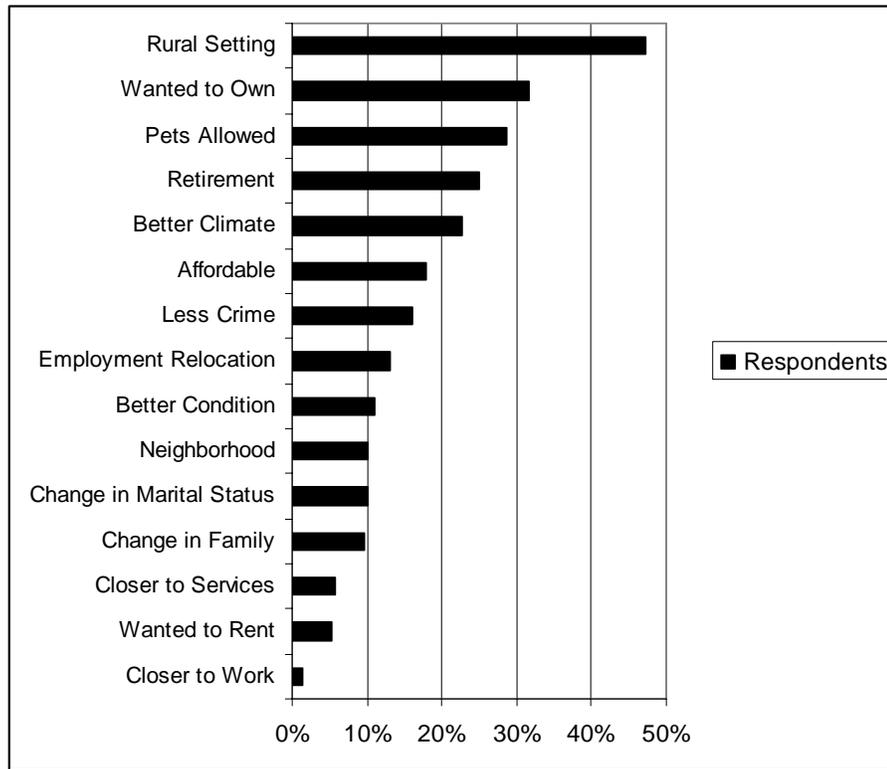
Source: Illinois Valley Housing Needs Assessment Survey, 2004

Housing Amenities

Figure 3-3 illustrates the reasons survey respondents moved to their current homes. Survey respondents were asked to rate the importance of amenities and features as unimportant, neutral, or important to their decisions. The top five most important reasons for moving to their current home were the 1) rural setting; 2) the ability to own a home; 3) the ability to have pets; 4) retirement; and 5) climate. Eleven percent

indicated that “better condition” was the reason they moved to their current home.

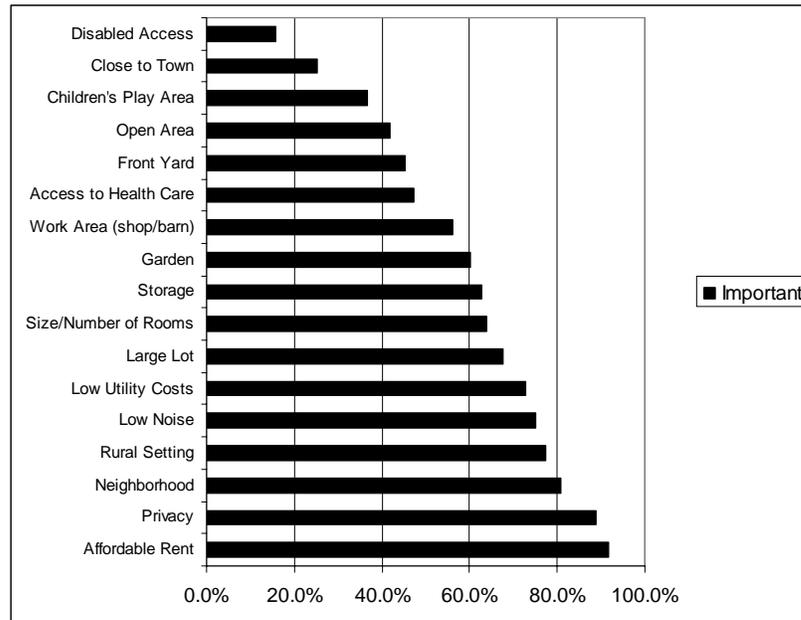
Figure 3-3. Reasons moved to present home as reported by survey respondents, 2004



Source: Illinois Valley Housing Needs Assessment, 2004

CPW asked survey respondents to rate the importance of specific housing features in general, including conditions, location, and affordability. Figure 3-4 shows that affordable rent, privacy, and a rural setting are among the most important housing features among Illinois Valley residents.

Figure 3-4. Features rated as “important” when choosing a place to live as rated by survey respondents, 2004



Source: Illinois Valley Housing Needs Assessment Survey, 2004

Of the 16 stakeholders CPW interviewed, 13 reported and confirmed a widespread problem with substandard housing conditions, which many believe is especially detrimental to renters. Some stakeholders suggested that substandard housing conditions, such as poor insulation and plumbing, actually add to the overall cost that renters incur for utilities and maintenance. Stakeholders also reported that widespread problems with conditions have decreased the number of safe and decent rental units available to low-income residents. In addition, substandard conditions significantly reduce the supply of homes that meet structural requirements of federal housing loan and repair programs.

Key Findings

- Thirty-two percent of housing units in the Illinois Valley are manufactured homes, compared to 20 percent in Josephine County and 10 percent in Oregon.
- The Illinois Valley had a 12 percent vacancy rate in 2000, while Cave Junction has a 16 percent vacancy rate. Both are higher than the statewide average of 8 percent.
- Residents of the Illinois Valley use electricity as the primary source of heat, whereas Oregon’s primary source of heat is utility gas.
- The rate of home ownership is lower in Cave Junction (53%) than in the Josephine County (70%) and Oregon (72%).

- The majority of dwelling units in the Illinois Valley were built between 1970 and 1979, which is the same time period that most homes were built in the state and the nation.
- Substandard conditions are prevalent in the Illinois Valley and affect renter households at a higher rate than owner households. The most common problems with conditions, according to survey respondents, are related to floors, ceilings, dampness, plumbing, broken windows, and cracked foundations.
- Illinois Valley residents value the rural setting and private nature of their homes. Almost 50 percent of respondents chose “rural setting” as one reason they moved to their current home.
- Survey respondents who own their own home were more likely to indicate that certain elements in their home “need improvement,” while renters were more likely to report specific substandard conditions.

Chapter 4

Housing Affordability

This chapter describes housing affordability in the Illinois Valley and Cave Junction. Like housing conditions, affordability is one indicator of housing need. Although the term “affordability” refers the ability of people in *all* incomes to find affordable housing, it is increasingly used when considering the ability of those with lower incomes to find and retain adequate housing that is within their financial means.

A common indicator of housing affordability is the percent of income a household spends on housing. To be considered “affordable,” housing costs (including utilities) should take up no more than 30 percent of a household’s total monthly income. Nevertheless, in 1999, almost 350,000 Oregonians paid more than 30 percent of their income for housing in 1999. Nearly 142,000 paid more than 50 percent of their income for housing.

This chapter uses a variety of financial indicators to evaluate housing affordability; household income, family income, poverty, and income spent on housing. This chapter also discusses the supply of housing and land available for residential use in the Illinois Valley.

Income Trends

This section examines income trends in the Illinois Valley and Cave Junction, including sources of income, household income, poverty, and the amount of income spent on housing.

Sources of Income

According to the U.S. Census, total household income is the sum of the amounts reported separately from a variety of sources, including wages, salary; self-employment income; interest, dividends, rental income, social security income, public assistance; retirement, and disability pensions.

Table 4-1 shows the source of income for households in the Illinois Valley. Results from the U.S. Census show that 55 percent of Illinois Valley households receive wage and salary income, while 37 percent reported receiving social security income. In contrast, 61 percent of Oregon residents reported wage and salary income and 26 percent reported receiving social security income. Seventeen percent of households statewide receive retirement income, compared with 23 percent of households in the Illinois Valley.

Table 4-1. Sources of income, 1999 and 2004

| Source | U.S. Census | | Survey Respondents | |
|---|-------------|---------|--------------------|---------|
| | Number | Percent | Number | Percent |
| With wage or salary income | 2,412 | 55% | 104 | 35% |
| With self-employment income | 752 | 17% | 54 | 18% |
| With interest, dividends, rental income | 1,453 | 33% | 36 | 12% |
| With Social Security income | 1,631 | 37% | 120 | 40% |
| With public assistance income | 347 | 8% | 19 | 6% |
| With retirement income | 1,005 | 23% | 67 | 22% |
| With other types of income | 756 | 17% | 39 | 13% |
| Farm Income | - | - | 9 | 3% |

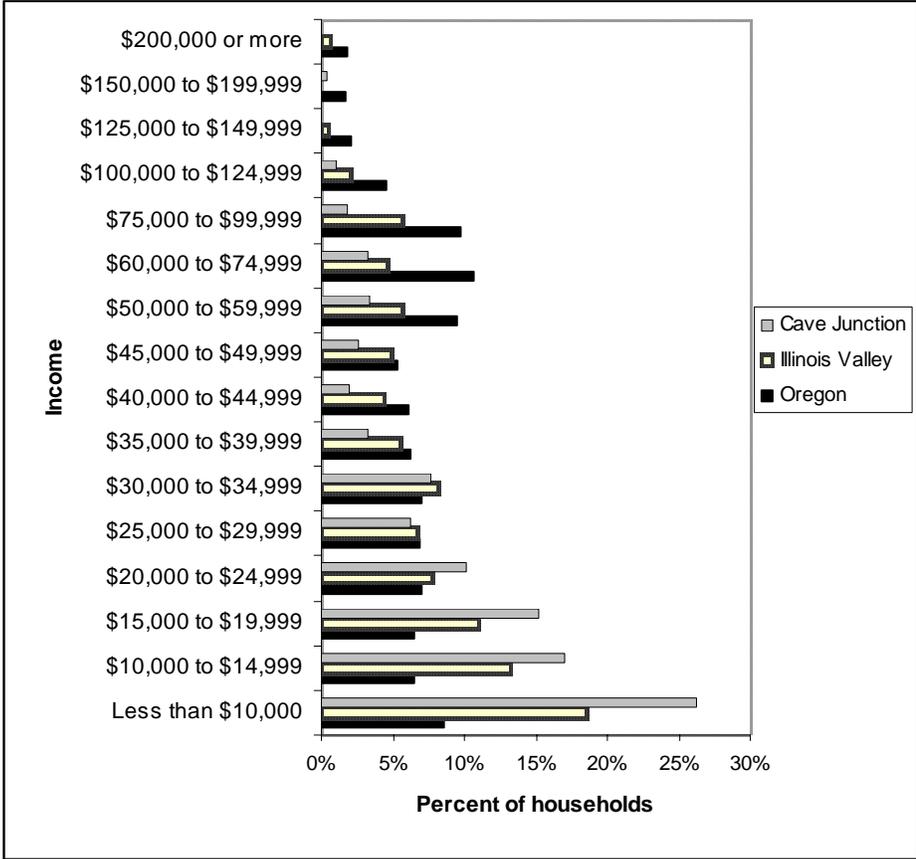
Sources: U.S. Census Bureau and Illinois Valley Housing Needs Assessment Survey, 2004

The results of the Illinois Valley Housing Needs Assessment Survey indicate that a lower percent of households (35%) receive wage or salary income and a slightly higher percent (40%) of households receive social security income and retirement income (22%).

Income Levels

The median income in 1999 for Josephine County was \$31,299 and for Oregon it was \$40,916. The median household income for Census Tract 3616, where the majority of residents live, was \$22,210. Cave Junction, located in Census Tract 3616, had a median household income of \$17,161, which is about \$14,000 lower than Josephine County's median household income and less than half of Oregon's median household income. The median household income in Census Tract 3615 was \$29,348. Figure 4-1 shows the income distribution for Cave Junction, the Illinois Valley, and Oregon.

Figure 4-1. Household income, Cave Junction, Illinois Valley, Oregon, 1999



Source: U.S. Bureau of Census, 2000.

In general, income levels are lower in Cave Junction than the rural areas of the Illinois Valley, which are in turn lower than Oregon. Sixty-eight percent of households in Cave Junction have incomes of \$25,000 or less, while only 14 percent have income of \$40,000 or more. In contrast, 51 percent of households in the Illinois Valley have incomes of \$25,000 or less and 29 percent have income of \$40,000 or more. Eighteen percent of Illinois Valley residents have incomes below \$10,000.

Table 4-2 shows the results of household income as reported by survey respondents in 2004. The results show similar income distribution as the reported by the U.S. Census in 2000.

Table 4-2. Household income as reported by survey respondents, Illinois Valley, 2004

| Income | Illinois Valley | |
|----------------------|-----------------|---------|
| | Number | Percent |
| Less than \$5,000 | 27 | 10% |
| \$5,000 to \$9,999 | 42 | 15% |
| \$10,000 to \$14,999 | 45 | 17% |
| \$15,000 to \$19,999 | 35 | 13% |
| \$20,000 to \$24,999 | 28 | 10% |
| \$25,000 to \$29,000 | 13 | 5% |
| \$30,000 to \$34,999 | 14 | 5% |
| \$35,000 to \$39,999 | 13 | 5% |
| \$40,000 to \$44,999 | 9 | 3% |
| \$45,000 to \$49,999 | 11 | 4% |
| \$50,000 to \$54,999 | 9 | 3% |
| \$55,000 to \$59,999 | 3 | 1% |
| \$60,000 to \$74,999 | 10 | 4% |
| \$75,000 to \$99,999 | 9 | 3% |
| \$100,000 or More | 3 | 1% |

Source: Illinois Valley Housing Needs Assessment Survey, 2004

The Department of Housing and Urban Development (HUD) uses a formula based on median family income to determine the number of low-income, very low-income, and extremely low-income families. These categories are used to determine eligibility for a variety of housing assistance programs. HUD income categories include:

- Low-income: 80% of the local median family income.
- Very low-income: 50% of the local median family income.
- Extremely low-income: 30% of the local median family income.

HUD's 1999 adjusted median family income for Josephine County was \$33,300. According to the standards above, a family in Josephine County making \$26,640 or less would be classified as low-income. One making \$16,650 or less would be classified as very low-income, and a family making \$9,990 or less would be extremely low-income.

Table 4-3 shows the percentage of families within each income range and the corresponding percentage of the median family income. Approximately 51 percent of families in the Illinois Valley were below HUD's median family income in 1999. Of those families, approximately 15 percent were considered low-income, and 35 percent were very low-income and 13.5 percent were extremely low-income.

Table 4-3. Income as a percent of HUD median family income, Illinois Valley, 1999

| Income range | Percent of MFI | Number of Families | Percent of Families |
|-----------------------------|----------------|--------------------|---------------------|
| Total: | | 2916 | 100% |
| Less than \$10,000 | 0-30% | 393 | 13% |
| \$10,000 to \$14,999 | 30-45% | 311 | 11% |
| \$15,000 to \$19,999 | 45-60% | 312 | 11% |
| \$20,000 to \$24,999 | 60-75% | 215 | 7% |
| \$25,000 to \$29,999 | 75-90% | 225 | 8% |
| \$30,000 to \$34,999 | 90-105% | 241 | 8% |
| \$35,000 to \$39,999 | 105-120% | 150 | 5% |
| \$40,000 to \$44,999 | 120-135% | 183 | 6% |
| \$45,000 to \$49,999 | 135-150% | 220 | 8% |
| \$50,000 to \$59,999 | 150-180% | 204 | 7% |
| \$60,000 to \$74,999 | 180-225% | 171 | 6% |
| \$75,000 to \$99,999 | 225-300% | 196 | 7% |
| \$100,000 to \$124,999 | 300-375% | 60 | 2% |
| \$125,000 to \$149,999 | 375-450% | 15 | 1% |
| \$150,000 to \$199,999 | 450-601% | 2 | 0% |

Source: U.S. Bureau of Census, 2000 and U.S. Department of Housing and Urban Development, 1999.

Poverty status

Like income, poverty status is an indicator of a household's ability to afford housing. The Census Bureau uses a set of income thresholds that vary by family size and composition to determine whether a household is below the poverty level. The 1999 Census poverty threshold for a one-person household was \$8,501 and a four-person household was \$17,029. In 2000, nearly 12 percent of Oregonians were at or below the poverty level.² Josephine County's poverty rate was 15 percent, which was the 5th highest poverty rate among counties in Oregon.³

Table 4-4 shows that the poverty rate in the Illinois Valley was between 15 and 20 percent. The poverty rate in Cave Junction was 29 percent, which was a higher rate of poverty than the rural areas of the Illinois Valley and Josephine County as a whole.

² Oregon Labor Market Information System "2000 Census Estimates of Poverty"

³ Oregon Labor Market Information System "2000 Census Estimates of Poverty"

Table 4-4. Percent of residents below the poverty level, Illinois Valley, 1999.

| | Tract 3615 | Tract 3616* |
|---|------------|-------------|
| Families under the poverty level | 15% | 21% |
| With related children under 18 years | 25% | 29% |
| With related children under 5 years | 29% | 40% |
| Families with female householder, no husband present | 57% | 48% |
| With related children under 18 years | 70% | 56% |
| With related children under 5 years | 100% | 76% |
| Individuals | 19% | 24% |
| 18 years and over | 17% | 22% |
| 65 years and over | 4% | 13% |
| Related children under 18 years | 26% | 32% |
| Related children 5 to 17 years | 24% | 28% |
| Unrelated individuals 15 years and over | 29% | 35% |

Source: U.S. Census Bureau, 2000.

* Tract 3616 includes Cave Junction , Selma and Kerby

Income Spent on Housing

The amount of income spent on housing is an indicator of housing affordability. According to HUD guidelines, a household that spends 30 percent or more of its income on housing costs is experiencing “cost burden.” Table 4-5 shows the percentage of household income that homeowners in the Illinois Valley spent on monthly housing costs in 1999. Forty percent of homeowners in the Illinois Valley and nearly 50 percent of homeowners in Cave Junction experienced cost burden. Not surprisingly, a higher percentage of homeowners with a mortgage experienced cost burden than homeowners without a mortgage. Less than 10 percent of homeowners without a mortgage experienced cost burden.

Table 4-5. Mortgage status and costs as a percentage of household income, 2000

| Owner Household Costs as a Percentage of Monthly Income | Illinois Valley | | Cave Junction | |
|---|-----------------|---------|---------------|---------|
| | Number | Percent | Number | Percent |
| <i>With a mortgage</i> | 835 | 100% | 100 | 100% |
| Less than 20 percent | 236 | 28% | 26 | 26% |
| 20 to 24 percent | 132 | 16% | 13 | 13% |
| 25 to 29 percent | 105 | 13% | 12 | 12% |
| 30 to 34 percent | 29 | 3% | 8 | 8% |
| 35 percent or more | 308 | 37% | 41 | 41% |
| Not computed | 25 | 3% | 0 | 0% |
| <i>Without a mortgage</i> | 658 | 100% | 63 | 100% |
| Less than 20 percent | 479 | 73% | 48 | 76% |
| 20 to 24 percent | 66 | 10% | 4 | 6% |
| 25 to 29 percent | 40 | 6% | 5 | 8% |
| 30 to 34 percent | 28 | 4% | 4 | 6% |
| 35 percent or more | 39 | 6% | 2 | 3% |
| Not computed | 6 | 1% | 0 | 0% |

Source: U.S. Bureau of Census, 2000.

Table 4-6 shows the percentage of cost burdened households for renter and owner households in the Illinois Valley. Higher percentages of Cave Junction residents experience cost burden than in the Illinois Valley. Renters and owners with a mortgage in Cave Junction experience cost burden at similar rates.

Table 4-6. Cost burden, Cave Junction and the Illinois Valley, 1999

| | Illinois Valley | | | Cave Junction | | |
|----------------------------------|-----------------|---------------|---------|---------------|---------------|---------|
| | Total | Cost Burdened | Percent | Total | Cost Burdened | Percent |
| Renters | 1051 | 445 | 42% | 298 | 147 | 49% |
| Owners with a mortgage | 835 | 337 | 40% | 100 | 49 | 49% |
| Owners <i>without</i> a mortgage | 658 | 67 | 10% | 63 | 6 | 10% |

Source: U.S. Bureau of Census, 2000.

Note: The U.S. Census does not include some types of households for the data in this table, including owner-occupied single family home detached from any other house or a single family house attached to one or more houses on less than 10 acres with no business on the property.

Housing Costs

Housing costs and value are related to the amount of income that a household spends on housing. Housing costs are the amount paid per month for the housing unit, on rent or mortgage, and the amount paid

for utilities, taxes, and housing insurance. Housing value is the amount of money that a house is estimated to be worth.

Table 4-7 summarizes housing cost and value in the Illinois Valley in 2000. Rents, mortgages, and home values were highest outside of Cave Junction, especially in Census Tract 3615. Home values were lowest in Cave Junction. Rent and mortgage costs in Cave Junction were similar to the Illinois Valley, while the median income in Cave Junction was significantly lower than the rest of the Valley.

Table 4-7. Summary of housing cost and value, Illinois Valley, 2000

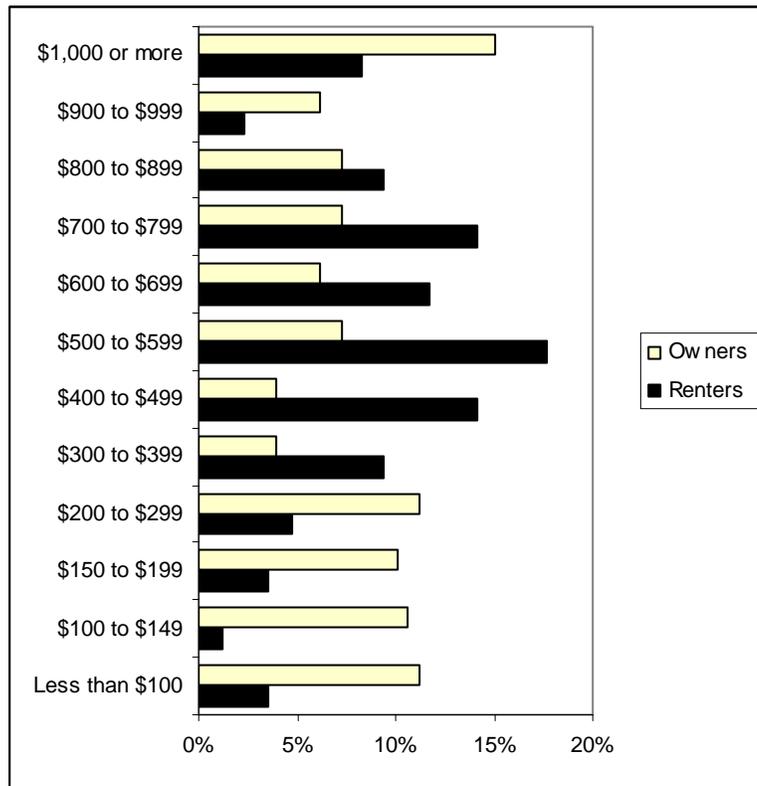
| | # of Households | Median Income | Median Home Value | Median Rent | Median Mortgage |
|---------------|----------------------------|--------------------------|------------------------------|------------------------|----------------------------|
| Cave Junction | 613 | \$17,161 | \$84,400 | \$464 | \$668 |
| Tract 3616* | 3,314 | \$22,210 | \$99,200 | \$473 | \$680 |
| Tract 3615 | 1,052 | \$29,348 | \$121,900 | \$490 | \$779 |

Source: U.S. Bureau of Census, 2000.

*Note: Census Tract 3616 includes Cave Junction, Selma, and Kerby

Figure 4-2 shows housing costs by tenure for the Illinois Valley as reported by Illinois Valley Housing Needs Assessment Survey respondents. Renters are more likely to pay between \$400 and \$800 per month, while owners are more likely to pay less, \$100 to \$300 per month.

Figure 4-2. Housing costs by tenure for survey respondents, 2004



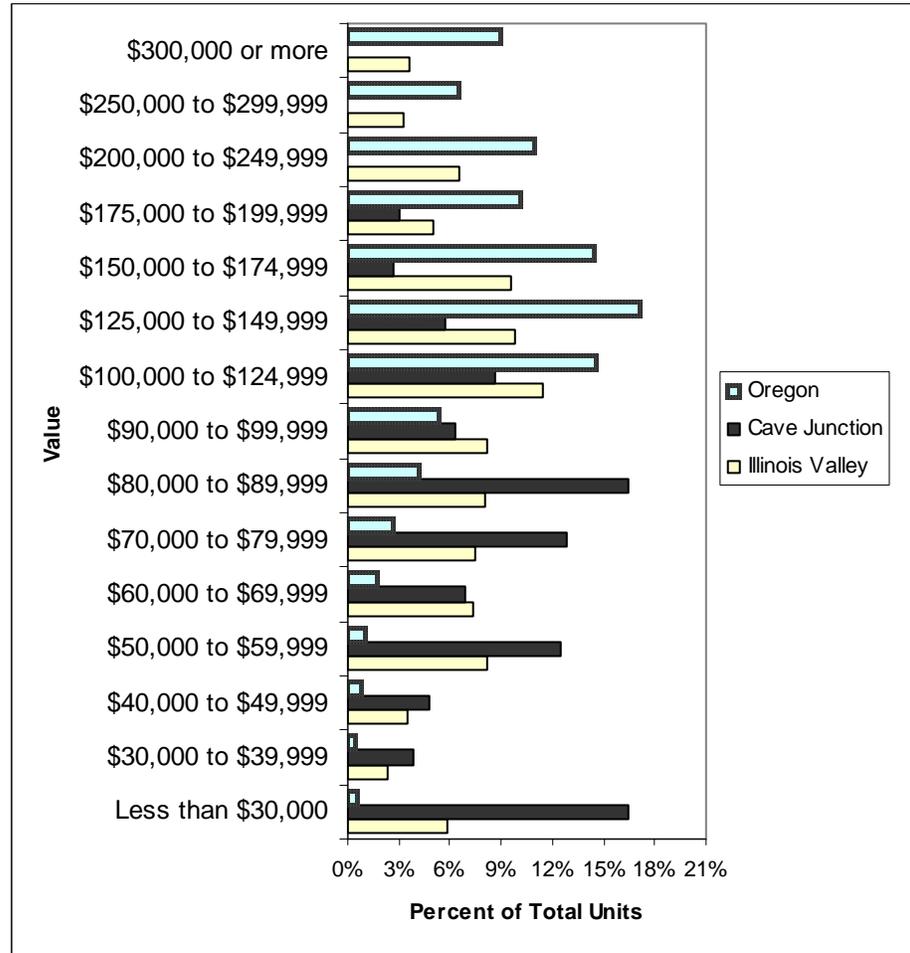
Source: Illinois Valley Housing Needs Assessment Survey, CPW, 2004.

Home Value

The median home value in Cave Junction was \$84,400 in 1999. The median home value in the Illinois Valley was between \$73,300 and \$123,900. Figure 4-3 shows the owner estimated value for all occupied housing units in Cave Junction and the Illinois Valley. Homes in Cave Junction generally had lower estimated values than homes in the Illinois Valley. For example, while three quarters of homes in Cave Junction were valued at \$90,000 or less, fewer than half of the homes in the Illinois Valley were valued in the \$90,000-or-less range. In contrast, almost a third of homes in the Valley were valued at \$150,000 or higher, while just 6 percent of Cave Junction homes fell into the \$150,000 or higher range.

Higher home values in the rural areas may be due to the cost of land. Homes in rural areas are more likely to be located on large lots of 5 acres or more, which can increase the value significantly.

Figure 4-3. Home value for all owner occupied units, Cave Junction, Illinois Valley, and Oregon, 1999



Source: U.S. Bureau of Census, 2000.

Affordability and Availability

We have discussed the relationship between income and housing costs and the occurrence of housing cost burden in the Illinois Valley. That leaves the question of what constitutes affordable housing and availability of affordable housing in the Illinois Valley. This section discusses the issues of housing affordability and availability in Cave Junction and the Illinois Valley.

Housing affordability is related to household income and the cost of housing. Table 4-8 shows the change in housing costs for the Illinois Valley between 1990 and 2000 adjusted for inflation-. During that time period in Oregon and Cave Junction, housing costs and home values increased at a higher rate than household income. Tract 3616 and Cave Junction experienced smaller increases in rents, mortgage payments, and home values than Tract 3615 and Oregon as a whole. Increases in

home value grew at a faster rate than income in all geographic areas represented in Table 4-8. The disparity between the increase in housing costs and household income is most apparent in Cave Junction where rent increased by 9 percent and home value increased by 15 percent, but household income actually decreased by 4 percent. .

Table 4-8. Change in income and housing costs, 1990 - 2000.

| | Oregon | Tract 3615 | Tract 3616 | Cave Junction |
|-----------------|--------|------------|------------|---------------|
| Median rent | 13% | -14% | 8% | 9% |
| Median mortgage | 29% | 10% | -6% | 0.3% |
| Median value | 69% | 35% | 26% | 15% |
| Median income | 12% | 16% | 9% | -4% |

Source: U.S. Bureau of Census, 2000.

* Census Tract 3616 includes Cave Junction, Selma, and Kerby

Note: All calculations made according to a U.S. Labor Statistics formula designed to account for inflation and changes in Consumer Price Index (which includes housing).

Table 4-9 summarizes housing affordability in the Illinois Valley based on income. Fifty-one percent of the households in the Illinois Valley make less than \$25,000 per year. This means that 51 percent of households can afford monthly costs of no more than \$521 or a house that costs no more than \$62,498. By these estimates, 80 percent of households in the Illinois Valley can afford to purchase a \$50,000 home without experiencing cost burden. Approximately 12 percent of homes in the Illinois Valley are within that affordable value range of \$50,000 or less.

Table 4-9. Crude estimate of affordability, Illinois Valley, 2000

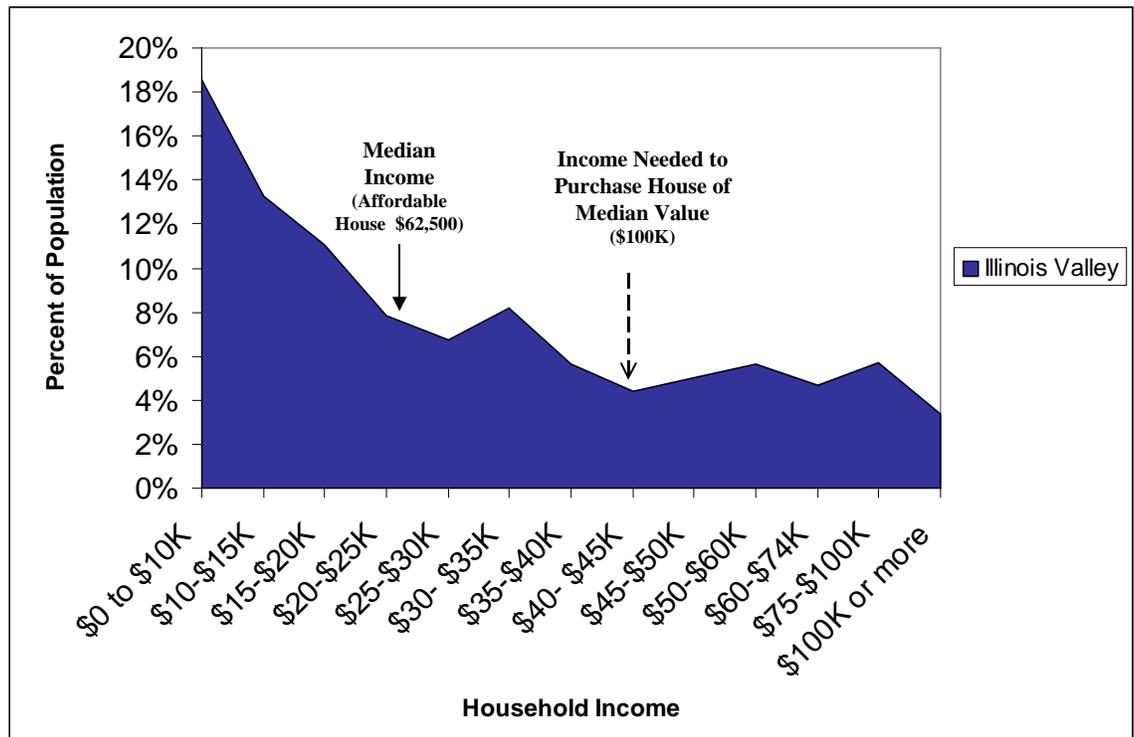
| Household Income | Total Households | % of Households | Estimated Affordable Monthly Cost | | Estimated Affordable Purchase Price | |
|----------------------|------------------|-----------------|-----------------------------------|---------|-------------------------------------|-----------|
| | | | From | To | From | To |
| Less than \$10,000 | 809 | 19% | \$0 | \$208 | \$0 | \$25,000 |
| \$10,000 to \$14,999 | 580 | 13% | \$208 | \$312 | \$25,000 | \$37,498 |
| \$15,000 to \$24,999 | 825 | 19% | \$313 | \$521 | \$37,500 | \$62,498 |
| \$25,000 to \$34,999 | 650 | 15% | \$521 | \$729 | \$62,500 | \$87,498 |
| \$35,000 to \$49,999 | 656 | 15% | \$729 | \$1,042 | \$87,500 | \$124,998 |
| \$50,000 to \$74,999 | 452 | 10% | \$1,042 | \$1,562 | \$125,000 | \$187,498 |
| \$75,000 to \$99,999 | 248 | 6% | \$1,563 | \$2,083 | \$187,500 | \$249,998 |
| \$100,000 or more | 146 | 3% | \$2,083 | | \$250,000 | |

Sources: U.S. Bureau of Census, 2000. Housing and Community Services *Housing Strategies Workbook: Your Guide to Local Affordable Housing Initiatives*, 1993.

There are a limited number of homes available in the range of affordability for many residents of the Illinois Valley. Figure 4-4 illustrates the relationship between income and home value. A rough

estimate of median household income for both Census Tracts in the Illinois Valley is \$24,000. A household making \$24,000 could afford to purchase a house valued at \$62,500. Only 20 percent of homes in the Illinois Valley are valued at \$62,500 or less. A rough estimate of the median home value for the Illinois Valley is \$100,000. A household with \$40,000 or more income could afford to purchase a house costing \$100,000. Only 29 percent of Illinois Valley residents have income of \$40,000 or more. There is a gap between what Illinois Valley residents can afford and the value of the existing housing stock.

Figure 4-4. Household income and affordable housing, Illinois Valley, 2000



Source: U.S. Bureau of Census, 2000.

Nearly all of the individuals we interviewed indicated that availability of affordable homes in good condition is a problem in the Illinois Valley. This is especially true for low-income residents and residents with special needs, which will be discussed in Chapter 5. According to one stakeholder "eligible borrowers can't find decent homes in Illinois Valley." According to another, "The Illinois Valley is starting to get more trophy houses because of people having out of state wealth and moving to the Illinois Valley. Median income earners can't afford the houses available."

Land Supply and Residential Development Activity

Seventeen percent of land in Josephine County is privately owned. The remainder is owned by the Forest Service and other Federal, State, and County agencies. Private land in the Illinois Valley surrounding Cave Junction is regulated by Josephine County rural land use ordinances. Approximately 1,123 acres are zoned Rural Residential 5 Acre. The remaining private land in the Illinois Valley is zoned to allow a variety of non-residential rural land uses. The Oregon Land Use System places restrictions on the use of agricultural and forest lands in rural areas. It generally requires large lot zoning on agricultural and forest lands. Rural zoning precludes most multi-family developments because multi-family housing developments require a higher density per acre than is allowed in rural areas.

According to the Cave Junction Comprehensive Plan (1997), there is an adequate supply of residential land within the City's planning area to accommodate housing through 2020. The City's planning area includes 2,236 acres. Cave Junction has 877 acres within the City limits and an additional 647 acres of urbanizable land outside the City limits but within the Urban Growth Boundary. Cave Junction includes 661 acres zoned residential. An additional 556 acres in the Urban Growth Boundary are designated residential with a 5-acre minimum and maximum density of 6 dwelling units per acre.

Future developments in Cave Junction may total 200 to 300 single-family homes, including an assisted living residence. The sale price on these homes will be approximately \$150,000 to \$250,000.

Key Findings

- Incomes in Cave Junction are lower than Josephine County and Oregon. Sixty-eight percent of households in Cave Junction and 51 percent of households in the Illinois Valley have incomes of \$25,000 or less.
- Home values in Cave Junction are lower than Josephine County and Oregon. Seventy-four percent of homes in Cave Junction and 43 percent of homes in the Illinois Valley have an estimated value of \$90,000 or less. Six percent of homes in Cave Junction and 28 percent of homes in the Illinois Valley have an estimated value of \$150,000 or more.
- Despite lower home values, homeownership is still largely unaffordable to many Illinois Valley residents because of the gap between income and home value.
- Housing costs have increased at a rate faster than household income between 1990 and 2000. This is especially true in Cave Junction, where rent increased by 9 percent and home value

increased by 15 percent, but household income actually decreased by 4 percent.

- Financial need is greatest for low-income residents. Sixty-three percent of renters and 34 percent of owners making \$20,000 or less per year experience cost burden. Households with higher incomes experience cost burden less frequently.
- Land supply does not appear to be a barrier to construction of new affordable housing units in Cave Junction. However, the Oregon Land Use System places restrictions on the use of agricultural and forest lands in rural areas. It generally requires large lot zoning on agricultural and forest lands. Thus, the cost of land can present a barrier to the construction of affordable housing in rural areas like the Illinois Valley, where much of the land is regulated by predominantly large-lot zoning standards.

Chapter 5

Housing Needs

Housing needs exist on multiple, albeit related levels. While housing needs are typically defined in terms of direct, financial need, other types of housing need exist in the Illinois Valley and are equally ubiquitous. The condition of a housing stock, variety and type of units available are issues that affect need. In addition, the demographic make-up of a community plays a large role in determining the overall housing need. This chapter reviews and further organizes information presented in previous chapters to illustrate the different kinds of needs that exist in the Illinois Valley and to show the relationships between those needs.

What is housing need?

Housing needs can be expressed as basic needs and special needs. *Basic needs* are the day-to-day life needs, such as shelter, food, clothing, and transportation. *Special needs* are for individuals or families with disabilities or unique circumstances. Their needs typically include support services, such as counseling, training, and assistance. For this analysis, CPW applied a framework based on the relationship between basic needs and special needs. To that end, we organized our analysis into the following components of need:

- **Financial needs.** CPW used a variety of indicators to evaluate financial need, including families below the poverty level, households considered to be low and very low-income by HUD, and the number of households experiencing cost burden.
- **Housing conditions.** Maintaining and rehabilitating the existing housing stock are crucial means to providing safe and affordable housing. The condition is influenced by the type of home, age, maintenance, climate, and other factors.
- **Housing and support service needs.** Many populations need assistance from support services to find and retain safe and affordable housing. Assistance can include financial subsidies, mental health counseling, emergency and temporary shelter, credit/financial advice, and education.

Financial Needs

CPW used the following key measures to assess financial housing needs in the Illinois Valley.

- **Poverty level:** The federal government uses a set of money income thresholds that vary by family size and composition to detect who is poor. These thresholds are adjusted each year. In

1999, the poverty threshold for a one-person family was \$8,501 and for a four person household was \$17,029.

- **Low and Very Low Income:** HUD determines eligibility for a variety of housing programs by defining income “low income” standards. A “low-income” family makes 80 percent or less of the median family income. A “very low-income” family makes 50 percent or less of the median family income.
- **Cost Burden:** Total housing costs include payments, interest, rent, utilities, and taxes. HUD guidelines indicate that households paying more than 30 percent of their income on housing experience “cost burden” and households paying more than 50 percent of their income on housing experience “severe cost burden.”

Table 5-1. Financial Housing Needs, Illinois Valley, 2000

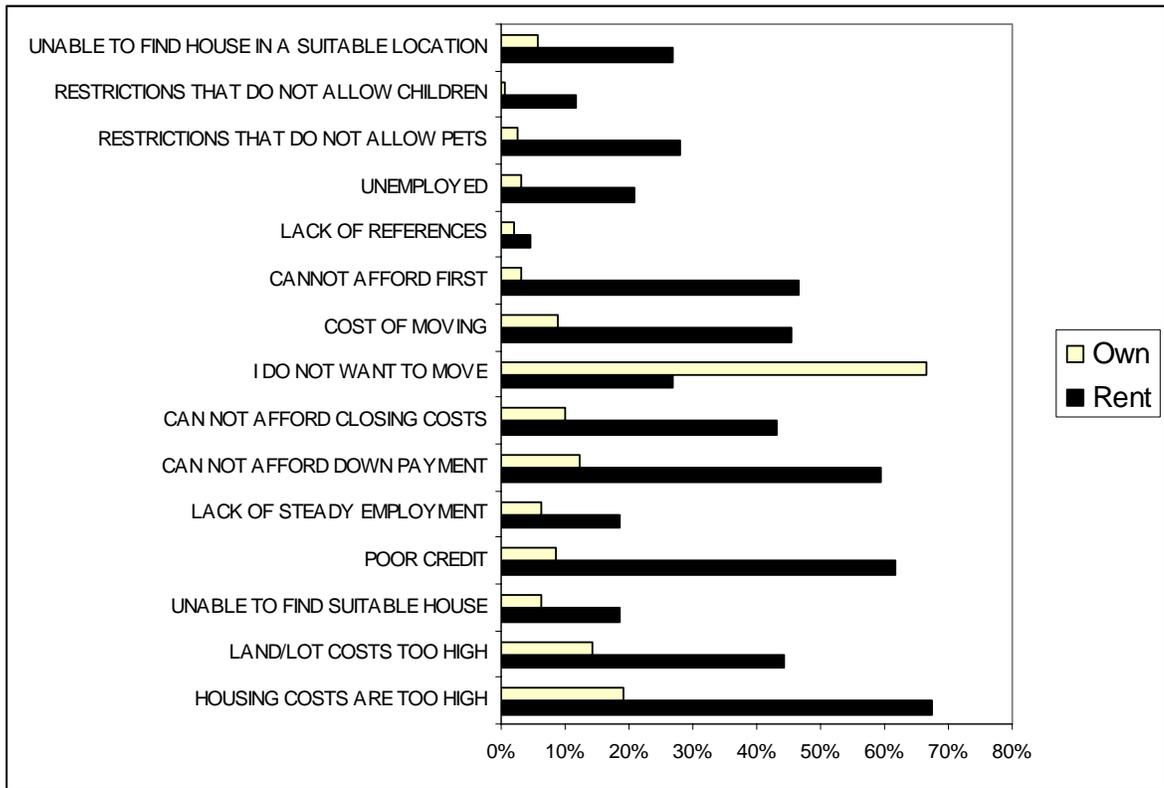
| Financial Measure | Total | Number | Percent |
|-------------------------------|--------------|---------------|----------------|
| Family Income | | | |
| Low-income families * | 2,916 | 440 | 15% |
| Very low-income families | 2,916 | 1,016 | 35% |
| Extremely low-income families | 2,916 | 393 | 13% |
| Cost Burden | | | |
| Owner households | 1,493 | 404 | 27% |
| Renter households | 1,051 | 445 | 42% |
| Poverty | | | |
| Individuals | 10,459 | 2,370 | 23% |

Source: U.S. Census Bureau, 2000.

Note: These figures are approximate because cut-off points for low-income families fall in between the median family income ranges.

CPW asked survey respondents to indicate barriers to moving and/or owning a home. Figure 5-1 illustrates the responses for renters and owners in the Illinois Valley. Higher percentages of renters reported facing all types of barriers. The most significant barriers facing renters are the cost of housing, poor credit, and an ability to pay initial costs, such as down payments and first/last month’s rent. Fewer owners reported barriers to moving. In fact, 67 percent of owners said they “do not want to move,” compared with 27 percent of renters who said they do not want to move.

Figure 5-1. Barriers to moving or owning a home as reported by survey respondents, 2004



Source: Illinois Valley Housing Needs Assessment Survey, 2004.

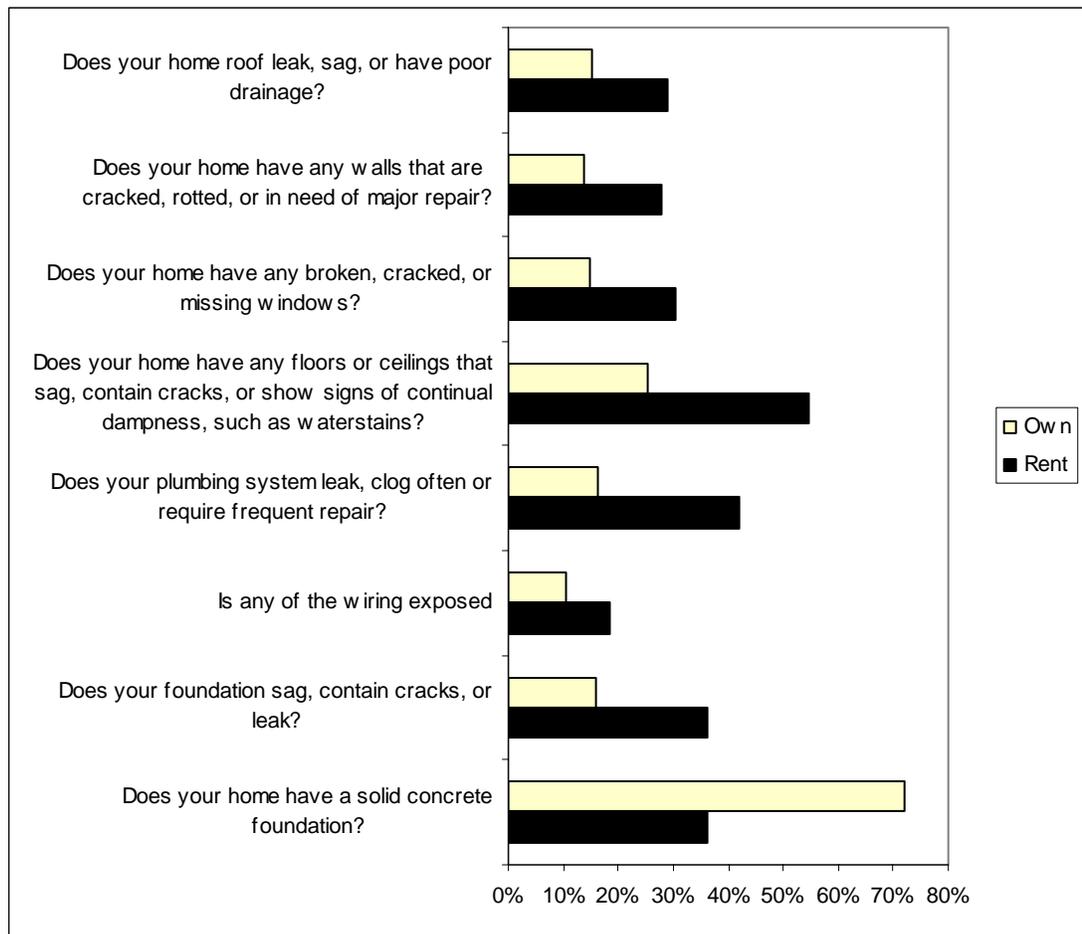
CPW asked survey respondents whether they would be willing to live in town if they found an affordable home in acceptable condition. While just over 50 percent of respondents indicated they did not want to live in town and 24 percent reported they already live in town, nearly 11 percent indicated they would live in an apartment or duplex in town. Fourteen percent said they would live in a manufactured home in town and 16 percent said they would live in a detached, single family home in town.

Conditions

The condition of the housing stock is one measure of how well a community meets the basic needs of its citizens. The condition of the housing stock can affect the availability and the cost of housing that is available to lower income residents. CPW derived information about conditions from the U.S. Census and the Illinois Valley Housing Needs Assessment Survey. Our findings indicate that residents' need for safe and decent housing is not fully met in the Illinois Valley. Figure 5-2 summarizes substandard housing conditions as reported by survey respondents.

CPW asked survey respondents a variety of questions about the condition of their housing. Figure 5-2 suggests that renters in the Illinois Valley face substandard conditions at higher rates than owners. Fifty-five percent of renters reported structural problems with floors, ceilings and dampness. Forty-two percent of renters reported problems with plumbing. Other issues facing higher percentages of renters are inadequate foundations, drainage, and windows.

Figure 5-2. Percent of survey respondents that indicated a problem with some element of their current housing



Source: Illinois Valley Housing Needs Assessment Survey, 2004.

Housing and Support Service Needs

The Illinois Valley Housing Needs Advisory Committee identified several populations with housing needs distinct from the general population. In addition, the Oregon Department of Housing and Community Services identifies similar “special populations” in the *Housing Strategies Workbook*, which includes persons with disabilities, victims of domestic violence, persons affected by drug and alcohol abuse, and homelessness.

CPW relied on a variety of sources for information on the populations listed above; U.S. Census data, interviews with informed stakeholders, and local and state service agencies.

Disabilities

Table 5-2 shows that 48 percent of Illinois Valley residents are disabled. This is a significantly higher percentage of persons with disabilities than in Josephine County and Oregon. Table 5-2 illustrates that, while the overall rate of disability is higher in the Illinois Valley, disabilities are spread evenly across age groups and types of disabilities. The aggregate of this trend manifests in a significantly higher percentage overall of persons with a disability. However, rates of mental and physical disabilities in the Illinois Valley and Cave Junction are significantly higher than Oregon as a whole. In fact, 2.9 percent of Oregon residents between 16 and 64 reported mental disabilities, while 4.4 percent of Illinois Valley residents and 5.1 percent of Cave Junction residents reported mental disabilities.

The higher percentage of disabled residents across all age groups and types of disabilities suggests that Illinois Valley residents need a variety of support services.

Table 5-2. Disabilities by type, Josephine County, 2000

| | Oregon | | Illinois Valley | | Cave Junction | |
|----------------------------|-------------|---------|-----------------|---------|---------------|---------|
| | Individuals | Percent | Individuals | Percent | Individuals | Percent |
| Total population | 3,421,399 | 100% | 10490 | 100% | 1,395 | 100% |
| Total disabilities tallied | 1,069,450 | 31.3% | 5,011 | 47.8% | 772 | 55% |
| People 5 to 15 years | 41,915 | 1.2% | 77 | 0.7% | 17 | 1.2% |
| Sensory disability | 5,231 | 0.2% | 15 | 0.1% | 5 | 0.4% |
| Physical disability | 4,750 | 0.1% | 12 | 0.1% | 2 | 0.1% |
| Mental disability | 27,646 | 0.8% | 46 | 0.4% | 8 | 0.6% |
| Self-care disability | 4,288 | 0.1% | 4 | 0.0% | 2 | 0.1% |
| People 16 to 64 years | 678,395 | 19.8% | 3,426 | 32.7% | 458 | 32.8% |
| Sensory disability | 57,786 | 1.7% | 352 | 3.4% | 38 | 2.7% |
| Physical disability | 148,831 | 4.4% | 860 | 8.2% | 117 | 8.4% |
| Mental disability | 99,147 | 2.9% | 458 | 4.4% | 71 | 5.1% |
| Self-care disability | 35,930 | 1.1% | 236 | 2.2% | 30 | 2.2% |
| Go-outside-home disability | 102,713 | 3.0% | 487 | 4.6% | 68 | 4.9% |
| Employment disability | 233,988 | 6.8% | 1,033 | 9.8% | 134 | 9.6% |
| People 65 years and over | 349,140 | 10.2% | 1,508 | 14.4% | 297 | 21.3% |
| Sensory disability | 65,507 | 1.9% | 254 | 2.4% | 58 | 4.2% |
| Physical disability | 122,161 | 3.6% | 606 | 5.8% | 121 | 8.7% |
| Mental disability | 47,254 | 1.4% | 172 | 1.6% | 32 | 2.3% |
| Self-care disability | 38,199 | 1.1% | 165 | 1.6% | 35 | 2.5% |
| Go-outside-home disability | 76,019 | 2.2% | 311 | 3.0% | 51 | 3.7% |

Source: U.S. Census

According to the *Housing Strategies Workbook*, seven percent of Americans suffer from serious mental illness, an estimated 14-40 percent are considered to be mentally disabled. Many people with mental illness rely on general assistance or social security disability benefits to meet living expenses. Many mentally ill people are especially prone to becoming homeless or living in public shelters. Basic support services, such as counseling, can help the mentally ill population live independently, while some afflicted people require special services and residential treatment facilities.

Of the 29,946 people in Josephine County who receive some kind of assistance from the Department of Human Services, 5,185 receive mental health treatment.⁴ Census figures suggest that the number of residents who are mentally disabled is approximately 5,000. This suggests that mental health service needs are currently being met in Josephine County. However, according to stakeholder interviews, there is a significant population of mentally disabled residents who have not been diagnosed or otherwise included in the mental health system.

Elderly/Frail

Elderly and frail are considered to be persons age 65 and above who are unable to perform certain daily living activities (eating, dressing, bathing, household management) and would like to remain in their home but are unable to do so without support services.

The Illinois Valley includes higher percentages of the elderly and disabled elderly residents than Oregon as a whole. Table 5-2 shows that physical and mental disabilities are higher within the Illinois Valley than in Oregon. The percent of elderly in poverty in the Illinois Valley is 9 percent (compared to 8 percent statewide), while the poverty rate among the elderly in Cave Junction is almost 12 percent.

Needs that are specific to the elderly and frail are typically a mixture of in-home care and community based care. The Illinois Valley Senior and Disabled Services provides in-home care to provide assistance with life needs, such as bathing, cooking, and housekeeping. Senior and Disabled Services also provides assistance for services such as health care and food stamps.

Senior and Disabled Services refers eligible residents to Valley Village, a 32-unit HUD subsidized apartment building in Cave Junction, which provides 50 percent of its units for the elderly and disabled population. There is currently a one-year waiting list. There are currently no assisted living centers or nursing homes in Cave Junction. Grants Pass provides the nearest care facility options for elderly residents of the Illinois Valley.

⁴ DHS Integrated Client Database 2002 - Josephine County Report

Victims of Domestic Violence

According to the OHCS *Workbook*, victims of domestic violence include persons who have been emotionally, physically, psychologically, or sexually abused by a spouse, ex-spouse, partner, or relative. Their specific needs include emergency shelters, transitional housing, and affordable housing.

The Illinois Valley Safe House provides services to women and children who are victims of domestic violence, services include intervention, self-sufficiency (housing), and children's programming. The Safe House's caseload is increasing. In fact, in 2003 the Safe House assisted an average of 27 clients per month. For 2004 so far, it has assisted an average of 41 clients per month. (Due in part to additional advocate staff and increased capabilities.) It is estimated that 90 percent of the Safe House's clients are in need of affordable housing and there is currently a waiting list for housing assistance.

Drug and Alcohol Abuse

Nationwide, almost 50 percent of adults who are homeless have substance use disorders, and many have "co-occurring" mental illnesses, as well.⁵ Drug and alcohol abuse problems are significant barriers to self-sufficiency and the ability to find and retain safe housing. Of the 29,946 Josephine County residents who receive assistance from the Department of Human Services, 1,923 receive treatment for drug and alcohol addictions.⁶ Determining the number of residents facing drug and alcohol addictions in the Illinois Valley is problematic. However, according to stakeholder interviews, drug and alcohol addiction is a widespread problem in the Illinois Valley. Nearly 30 percent of homeless survey respondents reported problems with substance abuse.

Residents with drug/alcohol addictions and related problems are no longer eligible for assistance from Illinois Valley Senior and Disabled Services. However, those residents often become eligible at a later date if disabilities arise due to drug and alcohol problems.

The closest treatment centers are located in Grants Pass, where there are 5 DHS approved drug and alcohol prevention and treatment centers. There are other approved centers in Central Point, Medford, Crescent City, and Brookings.

Homeless/at Risk of Homelessness

The homeless and at risk of homelessness include individuals and families that do not have the means to secure and maintain a fixed,

⁵ *Blueprint for Change Ending Chronic Homelessness for Persons with Serious Mental Illnesses and/or Co-Occurring Substance Use Disorders*. U.S. Department of Health and Human Services, 2003.

⁶ DHS Integrated Client Database 2002 - Josephine County Report

decent, safe, and adequate night-time residence. A homeless person may be characterized as being poor, living in the street, in cheaply rented rooms, or other temporary accommodations. According to the *Housing Strategies Workbook*, approximately one-third of homeless persons nationwide are single adults suffering from severe mental illnesses.

Though the homeless population is inherently difficult to quantify, it is estimated that there are as many as 1,000 homeless people living in the Illinois Valley. To examine the issue further, the Illinois Valley Housing Needs Advisory Committee conducted a Homelessness Survey, which generated more than 70 responses. The majority of survey respondents (55%) were single adults, followed by single parent families with children (17%). The following findings describe some characteristics of the homeless population in the Illinois Valley:

- Eighty four percent of respondents said they were continuously homeless or have had multiple episodes of homelessness for the last three years.
- There were high instances of substance abuse (27%), victims of domestic violence (20%), and people with mental disorder (16%) or a physical disorder (20%).
- Thirty-one percent answered “camping” to the question “where are you staying tonight?” Twenty-four percent said staying with friends, 17 percent said squatting, and 16 percent said living in a car.
- Majority of respondents said the reason they can’t acquire housing is lack of money for rent and move in costs, followed by poor credit and criminal history.
- Twenty seven percent of respondents said they are not interested in housing.
- Most commonly needed services include 1) low cost food services; 2) rental assistance; 3) health care; 4) drug and alcohol counseling; 5) and youth activities.
- Thirty-eight percent of homeless have no income (unemployed homeless). Fifteen percent earn wage or salary income (working homeless). Eight percent receive social security income (senior/disabled homeless)
- Respondents indicated that they need the following to keep them from being homeless: 1) a job; 2) a house; 3) transportation; 4) help with rental deposits; and 5) credit counseling.

Single Parent Households

Single-parent households include parents who live with and provide care and supervision to a child in the absence of a second parent.

Single women with children are the group most likely to require housing assistance. There are almost 600 single parent families in the Illinois Valley. Seventy percent (410) of those families are female-headed households and half of all female-headed households in the Illinois Valley (205) are below the poverty level (compared to just 27 male headed households below the poverty level).

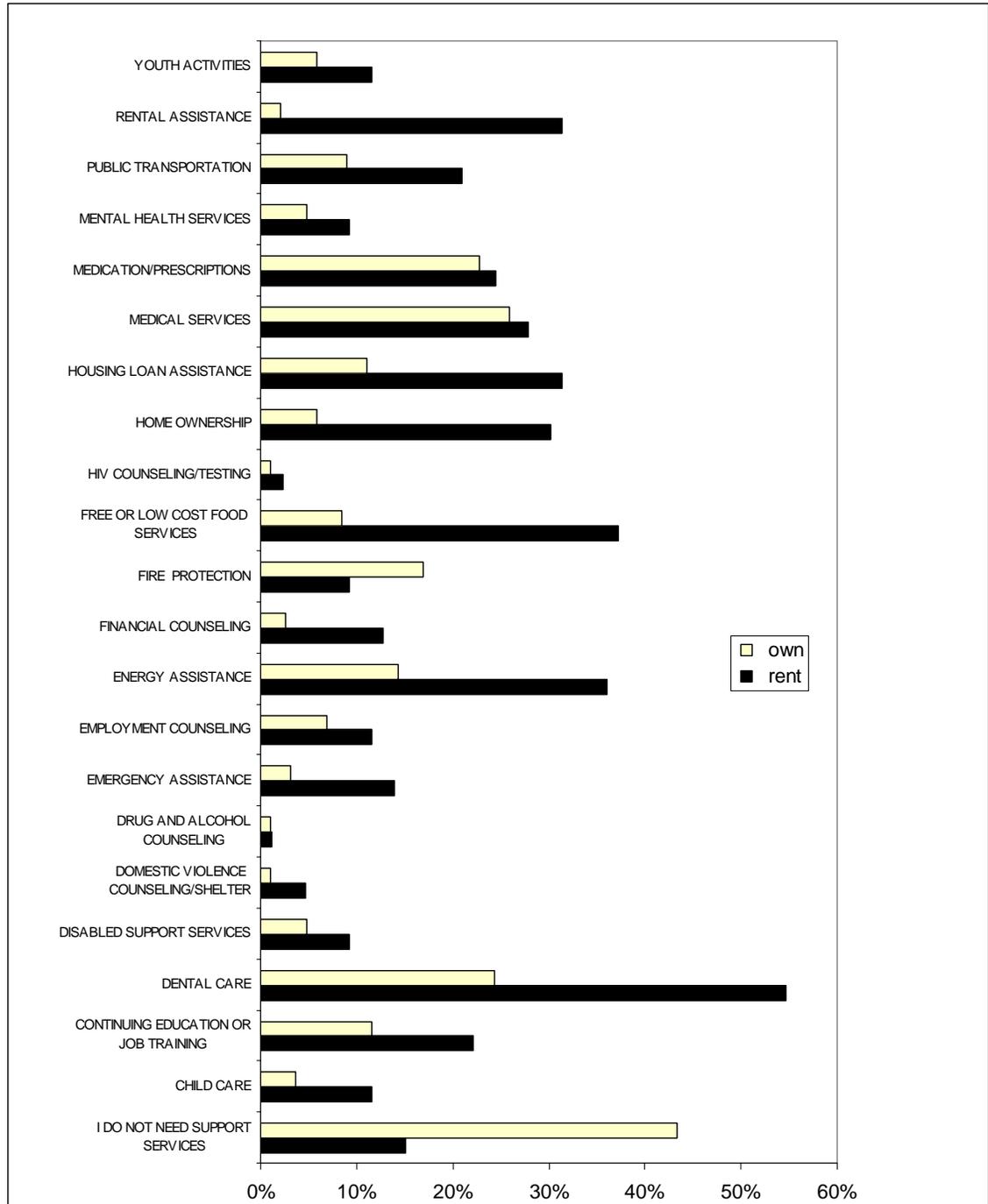
Single-parent families are at risk of becoming homeless, not only because of insufficient income to afford housing, but for other reasons, such as separation, divorce, domestic violence, and lack of childcare.

According to the *Housing Strategies Workbook*, support services, housing subsidies, self-sufficiency programs, training programs are of great benefit to single-parent households by helping them move out of poverty. The Illinois Valley Safe House Alliance provides intervention, self-sufficiency/housing services, and children's programs.

Support Service Needs of Illinois Valley Residents

CPW asked survey respondents to indicate which support services were needed by someone in their household. Figure 5-3 shows which services renters and owners in the Illinois Valley need. The most needed services include energy assistance, dental care, rental assistance, and home loan/homeownership assistance.

Figure 5-3. Needed housing support services as reported by survey respondents, 2004



Source: Illinois Valley Housing Needs Assessment Survey, 2004

In addition to identifying the service needs reflected in Figure 5-3, survey respondents reported interest in four USDA housing assistance programs. In fact, 40 percent of respondents said they would be willing to work 35 hours per week for one year in a self-help home construction

program. CPW asked survey respondents if they would like more information on USDA housing assistance programs. Table 5-3 shows the level of interest for each type of program.

Table 5-3. Interest in self-help housing programs

| USDA Program | Interested Respondents |
|---|-------------------------------|
| Mutual Self Help Housing and Loan Program | 26% |
| Direct Homeownership Loan Program | 25% |
| Single Family Housing home Improvement Loan Program | 17% |
| Home Repair Loan and Grant Program | 26% |

Source: Illinois Valley Housing Needs Assessment Survey, 2004

Key Findings

- Financial needs are the most prevalent housing need in the Illinois Valley. Financial barriers, such as first/last month's rent, security deposits, and down payments, represent the biggest hurdle for renters seeking to move or purchase homes.
- Substandard housing conditions affect renters at higher rates than owners. Significantly higher percentages of renters reported the existence of substandard housing conditions. For example, fifty-five percent of renters reported structural problems with floors, ceilings and dampness, compared to just 25 percent of owners. Likewise, 42 percent of renters reported problems with plumbing, versus 16 percent of owners. Other issues more prevalent among renters are inadequate foundations, poor drainage, and broken/cracked windows.
- The Illinois Valley includes a higher percentage of disabled residents than Josephine County or Oregon. While the overall rate of disability is higher in the Illinois Valley, disabilities are spread evenly across age groups and types of disabilities. However, rates of mental and physical disabilities in the Illinois Valley and Cave Junction are significantly higher than Oregon as a whole. In fact, 2.9 percent of Oregon residents between 16 and 64 reported mental disabilities, while 4.4 percent of Illinois Valley residents and 5.1 percent of Cave Junction residents reported mental disabilities.
- Renters and populations with special needs have the most pressing needs. All types of needs are amplified among renters and populations with special needs. Lower incomes, cost burden, and substandard conditions are more prevalent among renters.
- Populations experiencing the most need are concentrated in Cave Junction. For example, Cave Junction consists of higher percentages of populations with financial housing needs (such

as low and very low-income households, families below the poverty level and households experiencing cost burden) and special service needs (such as mentally and physically disabled populations.)

Chapter 6

Findings and Recommendations

This chapter summarizes CPW's findings and recommendations relating to the housing needs of Illinois Valley residents. CPW's conclusions and recommendations are based on the results of the Illinois Valley Housing Needs Survey, interviews with informed stakeholders, meetings with the Illinois Valley Housing Needs Advisory Committee, and our analysis of approaches that we think will be effective in addressing housing needs in the Illinois Valley.

Key Findings

- **The Illinois Valley experiences significantly lower incomes, higher rates of poverty and higher rates of unemployment than Josephine County or Oregon.** While home prices are generally lower than elsewhere in Josephine County and Oregon, lower wages and income represent the most significant barriers to renters and first-time homeowners in the Illinois Valley.
- **The economic and demographic realities facing residents differ significantly between Cave Junction and the surrounding rural areas.** While the cost of housing is lower in Cave Junction, low income and poverty are also concentrated in Cave Junction. Median rents, mortgages, and home values are lower in Cave Junction than elsewhere in the Illinois Valley. Yet, median income in Cave Junction (\$17,161) remains lower than the surrounding areas. In fact, since 1990, the median income in Cave Junction has actually decreased by 4 percent (adjusted for inflation). Alternately, median incomes in the surrounding areas have increased between 9 and 16 percent. Cave Junction households experience higher rates of poverty, more instances of cost burden, and a higher proportion of disabled individuals.
- **Population growth does not significantly affect the demand for housing or housing affordability in the Illinois Valley at this time.** The Illinois Valley has experienced a slow rate of population growth over the past decade; a trend that is expected to continue for the foreseeable future. As a result, population growth is a minor factor in the availability and cost of housing in the Illinois Valley.
- **Financial needs are the most prevalent needs related to housing in the Illinois Valley.** A higher percentage of Illinois Valley residents experience cost burden than in Josephine

County or Oregon. Approximately 30 percent of households statewide experience cost burden, compared to 33.5 percent in the Illinois Valley. Thirty-nine percent of Josephine County families are considered to be either low-, very low-, or extremely low-income, while almost 50 percent of Illinois Valley families are low-, very low- or extremely low-income.

- **Financial needs are a barrier for many households seeking better housing in the Illinois Valley.** Although high housing costs present the biggest barrier, other types of financial needs prevent residents from finding housing.. For example, renters reported that the top five financial barriers were 1) poor credit; 2) down payments; 3) first/last month's rent; 4) closing costs; and 5) moving costs Owners reported many similar barriers, albeit at lower rates than renters.
- **Residents place a high value on living in a rural setting.** Illinois Valley residents value the characteristics inherent in a rural setting and are sometimes willing to sacrifice conventional amenities to maintain a lifestyle in a rural setting. The Illinois Valley Housing Needs Assessment survey and interviews with informed stakeholders revealed that more than three quarters of respondents placed importance on rural setting and almost 50 percent reported that the rural setting was a reason they moved to their current home. Almost 70 percent said their housing meets their needs, yet 20 percent or more respondents reported numerous instances of substandard conditions. The survey results seem to suggest that a rural lifestyle is often a lifestyle choice that is more important to households than other factors such as housing condition.
- **Many Illinois Valley households live in substandard housing.** Seven percent of households lack either complete plumbing or complete kitchen facilities. More than 50 percent of survey respondents reported that two or more elements of their home "needed improvement." Yet, higher percentages of renters reported the existence of substandard housing conditions. For example, 55 percent of renters reported structural problems with floors, ceilings and dampness, compared to just 25 percent of owners. Likewise, 42 percent of renters reported problems with plumbing, versus 16 percent of owners. Other issues more prevalent among renters are inadequate foundations, poor drainage, and broken/cracked windows.
- **Few multiple family dwellings exist in the Illinois Valley.** Only 3 percent of dwelling units are multiple family housing types in the Illinois Valley. This is considerably lower than Josephine County (7 percent) and Oregon as a whole, which is almost 20 percent. The low percentage of multiple family dwellings is probably due to two factors: (1) lack of demand; and (2) limitations on where multiple family housing can be built

(generally only in the Cave Junction Urban Growth Boundary and the boundaries of other unincorporated communities)

- **Many populations with special housing needs exist in the Illinois Valley.** Issues that are not directly financial significantly affect residents' ability to find and retain housing. Populations that experience mental/physical disabilities, domestic violence, drug and alcohol abuse, and poverty are more likely to struggle with finding and retaining safe and affordable housing. In addition, special populations that reside in the Illinois Valley often require housing and support services, including counseling, direct financial support, outreach, and education.

Recommendations

Housing need in the Illinois Valley originates from a unique mixture of demographics, housing conditions, affordability, and resident preferences. Financial needs of Illinois Valley residents are among the most critical we have observed in Oregon and for the most part, are directly related to regional economic factors. Yet, our findings from the Needs Assessment suggest that there are many types of housing needs that can be addressed through local solutions. The Illinois Valley community possesses the capabilities and the local knowledge to address many of the significant housing needs facing Illinois Valley residents.

For this reason, the specific housing needs that exist in the Illinois Valley can be addressed through community-driven activities, solutions, and capabilities. The Illinois Valley Housing Needs Advisory Committee held numerous meetings to identify many existing capabilities within the Advisory Committee and the wider community. An outcome of Advisory Committee discussions was a general agreement that the group should develop and enhance community-based housing and support service capabilities in Cave Junction to better address the housing needs of the Illinois Valley. That sentiment acted as an underlying goal during subsequent Committee discussions and is reflected below:

Goal:

Develop and enhance community-based housing and support service capabilities in Cave Junction to better address the housing needs of the Illinois Valley.

Cave Junction is considered by many to be the focal point of the Illinois Valley community. Likewise, a multitude of community services, centers, and facilities are based in Cave Junction. Residents and members of the Advisory Committee have expressed a need for and a

desire to increase communication and collaboration among local stakeholders, including service providers, officials, developers, and community members. For those reasons, CPW recommends that the Advisory Committee conduct an asset-based planning process, designed to identify strengths, capabilities, skills, and talents within the community and to share information between community members and service providers.

The Advisory Committee has the opportunity to build on capabilities of its individual members, and ultimately draw on existing strengths through enhanced collaboration to help meet the housing needs in the Illinois Valley. Following numerous discussions among Advisory Committee members and the findings presented in the Needs Assessment, the Committee developed a variety of recommendations intended to build on existing expertise, strengths, and assets of the Committee and the wider community. CPW organized the Committee's recommendations and presents them below. The recommendations include six major components:

1. Short-term Advisory Committee activities;
2. Continuing grant support
3. Outreach and education;
4. Housing rehabilitation efforts;
5. Rental subsidies for move-in costs; and
6. Long-term housing unit construction/collaboration with private developers.

Recommendation 1: Sustain Advisory Committee activities

Options for Southern Oregon, Inc. formed the Illinois Valley Housing Needs Advisory Committee in Spring 2004 as part of a HUD capacity building grant aimed at building a partnership with the Josephine Housing and Community Development Council and the Illinois Valley Community Response Team. The Advisory Committee is comprised of staff or members of a variety of organizations and agencies in the Illinois Valley, including JHCDC, IVCRT, Siskiyou Community Health Center, Illinois Valley Real Estate, City of Cave Junction, and the USDA Rural Development office. The Committee has met regularly since Spring 2004 to discuss housing needs in the Illinois Valley and to coordinate educational/training activities.

CPW recommends that the Advisory Committee continue to meet throughout the duration of the HUD grant timeline. To ensure success of the Committee, CPW recommends that the Committee work to accomplish three short-term goals; 1) establish a formal committee structure; 2) clearly define membership and leadership roles; and 3) develop a one-year action plan.

Recommendation 2: Pursue continuing financial support

The various social service organizations working in the Illinois Valley should identify key housing need priorities based on the Action Plan developed as part of Recommendation #1. This should be followed by research on grant opportunities through federal and state agencies including HUD, the U.S. Department of Agriculture, the Oregon Department of Housing and Community Services, and others. This research should match funding sources with specific need priorities.

Recommendation 3: Enhance outreach and education efforts.

The Advisory Committee has significant outreach and educational capabilities. As part of the asset-based approach, CPW recommends that the Advisory Committee enhance its existing outreach activities. The Advisory Committee developed the following set of potential actions that relate to outreach and education:

- Advertise existing assistance programs (such as homeowner trainings, USDA Loan Assistance Programs, HUD Section 8 Assistance Programs) through, fliers in property tax bills, advertisements in newspaper, and bulletins at local agency offices.
- Explore enhanced outreach to special populations needs specific to each population.
- Conduct outreach efforts at the senior center and local schools.
- Develop educational programs focused on landlords.
- Generate consistent referrals from Committee member agencies to create comprehensive support groups.
- Plan and administer a Housing Fair for lenders, sellers, and residents to share information and connect with existing services.
- Provide basic services, such as haircuts and clothing

Recommendation 4: Continue to evaluate housing conditions in the Illinois Valley and identify units suitable for inclusion in a rehabilitation and weatherization program.

CPW's findings suggest that substandard housing condition in the Illinois Valley has significantly affected residents' ability to find and retain of safe, decent, and affordable housing units, especially rental units. For this reason, CPW recommends that the Advisory Committee explore housing rehabilitation programs, with special emphasis on outreach to landlords and renters.

- Engage a VISTA/RARE volunteer to conduct a windshield survey of conditions, using CPW methodology. Identify specific homes/landlords, renters, and earmark specific structure types for rehabilitation programs.

- Connect residents with existing repair and rehabilitation programs.

Recommendation 5: Investigate available financial subsidies for renters and first time homebuyers.

While substandard conditions represent a significant barrier to renters, lack of available funds for initial move-in costs, such as first/last month's rent, also present barriers to renters. CPW recommends that the Advisory Committee pursue opportunities to provide rental subsidies targeted towards renters in the Illinois Valley.

Recommendation 6: Seek opportunities to increase the supply of affordable housing

The housing needs analysis suggests that the private market is missing some segments of housing needs. This is not uncommon; developers typically find it difficult to make affordable housing projects financially feasible without some type of public subsidy. Options of Southern Oregon, Inc. and the other partners on the project Advisory Committee should explore approaches to increase the supply of affordable housing in the Illinois Valley.

One approach is to get involved in the development of housing. This could be accomplished by establishing a "self-help" housing program where households that participate are required to work a specified number of hours on building dwellings. Another approach would be more traditional—develop a project concept and apply for Consolidated Cycle grant funding through the Oregon Department of Housing and Community Services.

Finally, the partner organizations should explore the feasibility of public-private partnerships for the development of affordable housing.

Appendix A

Survey Methodology

The Illinois Valley Housing Needs Assessment Survey was designed to provide Options for Southern Oregon, Inc. and the Illinois Valley Housing Needs Advisory Committee with relevant information regarding housing characteristics and demographics in the Illinois Valley. The survey focused on 1) respondents' current housing conditions; 2) present and future housing needs; 3) barriers to housing affordability and attainability; 4) need for and use of social services; and 5) household demographics. We provide a copy of the survey instrument at the end of this appendix.

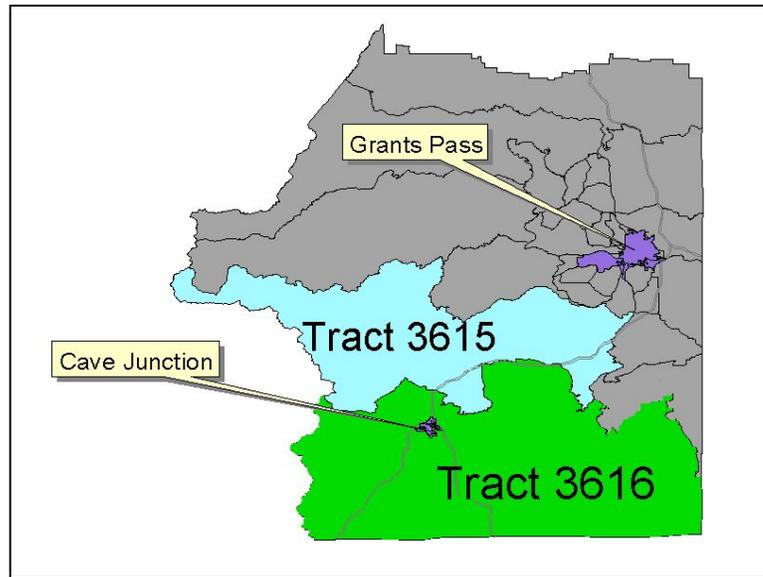
The survey also provided an opportunity for respondents to comment on and related issues in the Illinois Valley. A transcription of comments written by survey respondents is presented in this appendix.

The purpose of the survey was to supplement other data sources with current, primary information. CPW developed a survey questionnaire and methodology that was based on a similar survey administered to Josephine County residents by CPW in 1997. We used a combination of questions from previous housing surveys conducted by CPW as a “model” for the Illinois Valley Survey. The draft questionnaire was reviewed by Options for Southern Oregon, Inc., the Illinois Valley Community Response Team and Josephine Housing and Community Development Council representatives prior to finalizing the survey instrument.

One objective of the survey was to devise a sampling scheme that would allow analysis of various populations in the Illinois Valley, including low income and rural residents. CPW worked with representatives from Options for Southern Oregon to mail surveys to registered voters and housing assistance clients. CPW worked with the Illinois Valley Community Response Team to distribute surveys at various locations within the community. The Illinois Valley Community Response Team collaborated with local businesses to develop survey incentives for which respondents would be eligible.

The sample area included the Illinois Valley. Based on discussions with Options for Southern Oregon, CPW used Census Tracts 3615 and 3616 to approximate the boundaries of the Illinois Valley.

Figure A-1. Map of sample area, Josephine County



Source: U.S. Census Bureau Tiger Files via the Geography Network, 2000

CPW received approximately 300 responses, which constitutes a 25 percent response rate. A key concern of survey analysts is that of response bias. Response bias occurs when identifiable segments of the population are under- or over-represented in the sample. In the case of the Illinois Valley Needs Assessment Survey, we have one measurable area of response bias: female respondents. According to the 2000 Census, about 48.8 percent of Illinois Valley residents were female. About 66 percent of the survey respondents were female—thus over-representing this segment of the population. However, because the survey was designed to gather information on households and not individuals, we believe that this bias does not adversely affect the overall survey results.

ILLINOIS VALLEY HOUSING NEEDS

ASSESSMENT SURVEY

The Illinois Valley Community Response Team is conducting this survey in collaboration with the IV Family Coalition, the IV Safe House Alliance, Options for Southern Oregon, Inc., the Josephine Housing and Community Development Council, and the Community Planning Workshop at the University of Oregon. Funding is provided by a Rural Housing and Economic Development grant from the U.S. Department of Housing and Urban Development. Your input will help assess housing needs in the Illinois Valley.

Instructions: This questionnaire should be filled out by an adult in the household, someone 18 years of age or older. Please answer the questions on behalf of all members of the household. To be eligible for the drawing, please return the survey and the coupon in the enclosed postage-paid envelope by **April 30, 2004**. All responses will be kept confidential.

Your participation is voluntary. If you have any questions regarding the survey, please contact Robert Parker at the University of Oregon (541) 346-3801. If you have questions regarding your rights as a research participant, please contact the Office of Human Subjects Compliance, 5219 University of Oregon, Eugene, OR 97403, (541) 346-2510.

First we would like to ask you about your current housing.

Q-1 Do you rent or own the home you live in?

- 29.2% RENT
64.1% OWN (OR AM BUYING)
6.8% OCCUPY WITHOUT PAYMENT OF RENT

Q-2 What type of home do you live in?

- | | | | |
|-------|---|-------|---|
| 58.8% | <input type="checkbox"/> SINGLE FAMILY HOME | 28.4% | <input type="checkbox"/> MOBILE HOME/MANUFACTURED HOME |
| 1.0% | <input type="checkbox"/> DUPLEX (2 unit structure) | 2.8% | <input type="checkbox"/> APARTMENT (structure with 3 or more units) |
| 4.5% | <input type="checkbox"/> R.V./BUS CONVERSION | 2.4% | <input type="checkbox"/> RESIDING WITH ANOTHER FAMILY |
| 2.1% | <input type="checkbox"/> OTHER (please specify) _____ | | |

Q-3 How many rooms do you have in your home? (do **not** count bathrooms, utility rooms, porches, hallways, foyers, or half rooms)

4.75 ROOM(S) (please indicate the number of rooms, including bedrooms)
2.42 BEDROOM(S) (please indicate the number of bedrooms)

Q-4 Please estimate the year your home was built.

1972 YEAR

Q-5 How much is the house payment/rent **PER MONTH** for the residence you live in **not including** utilities (e.g., water, garbage, sewage, gas, electricity, heating fuel)? If you live in a mobile home park, please include the amount you pay for your space. Please write "0" if you pay nothing.

\$516 \$ PER MONTH ☞ Does this include taxes and insurance? NO YES

Q-6 Does your household receive rent subsidies?

- 94.2% NO
5.8% YES

Q-7 On average, how much is spent in your household **PER MONTH** for all utilities (e.g., water, garbage, sewage, gas, electricity, heating fuel -- do **not** include telephone or cable)? Please write "0" if you pay nothing.

\$176 \$ PER MONTH

Q-8 How much is your household's **total monthly income** from all jobs and other sources?

\$1,940 \$ PER MONTH

Q-9 What is the primary source of heat in your home? (Check all that apply)

- | | | | |
|------|---|------|--|
| 52% | <input type="checkbox"/> ELECTRIC | 1.3% | <input type="checkbox"/> SOLAR ENERGY |
| 12% | <input type="checkbox"/> OIL | 1.3% | <input type="checkbox"/> NO SOURCE OF HEAT |
| 14% | <input type="checkbox"/> PROPANE | 45% | <input type="checkbox"/> WOOD |
| 3.7% | <input type="checkbox"/> OTHER (please specify) _____ | | |

Q-10 Do you or any member of your family have a diagnosed mental or physical disability for which you receive federal or state disability compensation? (Check the appropriate box)

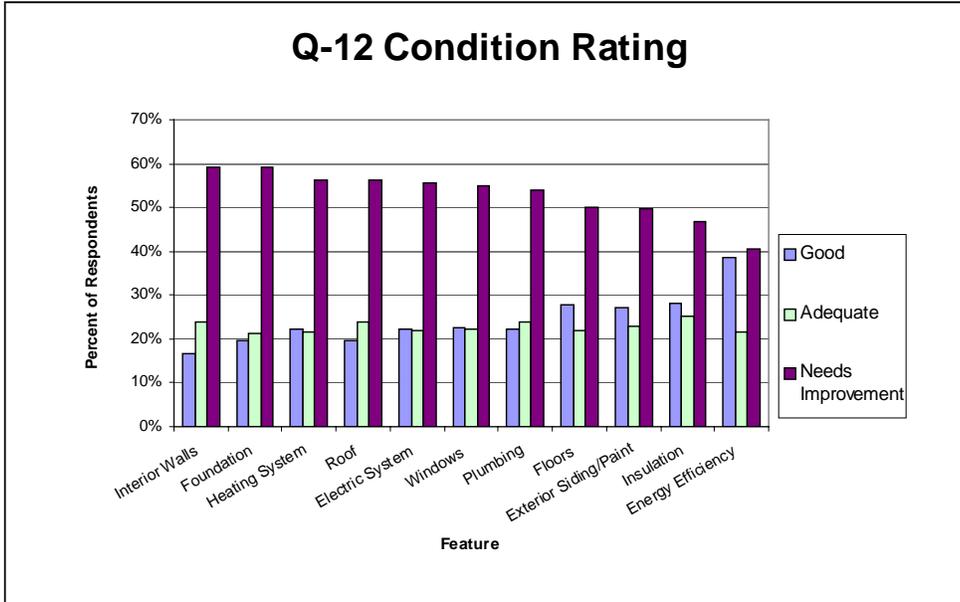
- | | | | |
|-------|--|---|------------------------------------|
| 75.5% | <input type="checkbox"/> NO DISABILITY | | |
| 2.5% | <input type="checkbox"/> MENTAL DISABILITY | | |
| 18.4% | <input type="checkbox"/> PHYSICAL DISABILITY | → If yes, does your home accommodate wheelchairs or other physical limitations? | |
| 3.5% | - BOTH | | |
| | | 72.5% | <input type="checkbox"/> NO |
| | | 13.2% | <input type="checkbox"/> YES |
| | | 14.3% | <input type="checkbox"/> PARTIALLY |

Q-11 Do you feel you have faced housing discrimination in the Illinois Valley region because of your: (check all that apply)

- | | | | |
|------|--|-------|---------------------------------------|
| 78% | <input type="checkbox"/> I HAVE NOT FACED DISCRIMINATION | | |
| 2.7% | <input type="checkbox"/> AGE | 11.3% | <input type="checkbox"/> PETS |
| 1.3% | <input type="checkbox"/> RACE | 1% | <input type="checkbox"/> DISABILITY |
| 5% | <input type="checkbox"/> CHILDREN | 13.7% | <input type="checkbox"/> INCOME LEVEL |
| 1.7% | <input type="checkbox"/> OTHER (please describe) _____ | | |

Next, we would like to ask you about the condition of your home.

Q-12 Please rate the general condition of **each** of the following elements in your home by circling the appropriate number.



Q-13 Please check the appropriate box for **each** of the following questions.

| Condition | Percent of "yes" respondents |
|--|------------------------------|
| Solid concrete or masonry foundation? | 60% |
| Sagging, cracking, or leaking foundation? | 23% |
| Exposed wiring? | 14% |
| Leaking or clogging plumbing system? | 25% |
| Floors or ceilings that sag, contain cracks, or waterstains? | 36% |
| Broken, cracked or missing windows? | 20% |
| Walls that are cracked, rotted, or need repair? | 19% |
| Roof that sags, leaks, or has drainage problems? | 21% |

Q-14 Do you obtain your water from a well?

- 1.7% DON'T KNOW
 23.8% NO
 74.5% YES → Does your well dry up frequently or fill with contaminated water?
 89.7% NO
 10.3% YES

Q-15 Does your dwelling have a septic system?

- 3.8% DON'T KNOW
 18.4% NO
 77.8% YES → Do you have problems with your septic system?
 86.7% NO
 13.3% YES

- 6.8% PREFER TO RENT → Skip to Q-20
- 78.2% PREFER TO BUY
- 15% UNCERTAIN

Q-21 If you prefer to *own your own home* but feel you are unable, what are the main reasons? (Check **all** that apply)

- 34.1% HOUSING COSTS ARE TOO HIGH
 - 23% LAND/LOT COSTS TOO HIGH
 - 9.7% UNABLE TO FIND SUITABLE HOUSE IN THE RIGHT LOCATION
 - 25.3% POOR CREDIT; WOULD NOT QUALIFY FOR A LOAN
 - 11.3% LACK OF STEADY EMPLOYMENT
 - 28% CAN'T AFFORD DOWN PAYMENT
 - 21% CAN'T AFFORD CLOSING COSTS
 - 5.3% OTHER (please specify) _____
-

Q-22 If you *want to move* but are unable, what are the main reasons? (Check **all** that apply)

- 51.7% I DON'T WANT TO MOVE
 - 21% COST OF MOVING
 - 18% CANNOT AFFORD FIRST/LAST AND SECURITY DEPOSIT
 - 3.3% LACK OF REFERENCES
 - 12.3% POOR CREDIT
 - 10% UNEMPLOYED
 - 11.7% RESTRICTIONS THAT DO NOT ALLOW PETS
 - 4% RESTRICTIONS THAT DO NOT ALLOW CHILDREN
 - 11.7% UNABLE TO FIND HOUSE IN A SUITABLE LOCATION
 - 3% OTHER (please specify) _____
-

Q-23 In **FIVE** years, what type of housing do you think will *best* suit your needs?

- 56% MY PRESENT HOME WILL MEET MY NEEDS IN FIVE YEARS
 - 19.7% LARGE SINGLE FAMILY HOME (3+ BEDROOMS)
 - 19.7% SMALL SINGLE FAMILY HOME (2 BEDROOMS OR FEWER)
 - 10.7% MOBILE HOME/MANUFACTURED HOME
 - 2.3% DUPLEX (2 unit structure)
 - 2% APARTMENT (structure with 3 or more units)
 - 2.7% RETIREMENT COMPLEX
 - 2.7% ASSISTED CARE/LIVING FACILITY
 - 4.3% OTHER (please specify) _____
-

Q-24 If you found an affordable home in town (e.g. Cave Junction, Kerby, or Selma) in acceptable condition, would you be willing to live in: (Check **all** that apply)

- 53.3% I DO NOT WANT TO LIVE IN TOWN
 - 24.3% I ALREADY LIVE IN TOWN
 - 16% A DETACHED SINGLE FAMILY HOME IN TOWN
 - 5.3% AN APARTMENT IN TOWN
-

- 5.7% A DUPLEX OR TRIPLEX IN TOWN
- 14% A MOBILE OR MANUFACTURED HOME IN TOWN

Q-25 Would you be willing to work 35 hours per week for one year with other families in a self-help home construction program to save \$25,000 on a \$125,000 home?

- 59.6 % NO
- 40.4% YES

Q-26 Would you like information on the USDA Housing Assistance Programs: (Check **all** that apply)

- 26.3% MUTUAL SELF-HELP HOUSING AND LOAN PROGRAM
- 24.7% DIRECT HOMEOWNERSHIP LOAN PROGRAM
- 17.3% SINGLE FAMILY HOUSING HOME IMPROVEMENT LOAN PROGRAM
- 25.7% HOME REPAIR LOAN AND GRANT PROGRAM

NOTE: Please contact the Illinois Valley Community Response Team (IVCRT) for information on any of these programs: 592-4440

Now we would like to ask some questions about your current and/or needed support services in Cave Junction and the Illinois Valley.

Q-27 Do you or someone in your household have a **NEED** for any of the following support services? (Check **all** that apply)

- | | |
|---|--|
| 32.7% <input type="checkbox"/> I DO NOT NEED SUPPORT SERVICES | 18.3% <input type="checkbox"/> FREE OR LOW COST FOOD SERVICES |
| 6.3% <input type="checkbox"/> CHILD CARE | 0% <input type="checkbox"/> GAMBLING COUNSELING |
| 15% <input type="checkbox"/> CONTINUING EDUCATION OR JOB TRAINING | 0.7% <input type="checkbox"/> HIV COUNSELING/TESTING |
| 33.3% <input type="checkbox"/> DENTAL CARE | 13.3% <input type="checkbox"/> HOME OWNERSHIP (FIRST TIME BUYER) |
| 6.7% <input type="checkbox"/> DISABLED SUPPORT SERVICES | 17.3% <input type="checkbox"/> HOUSING LOAN ASSISTANCE |
| 2% <input type="checkbox"/> DOMESTIC VIOLENCE COUNSELING/SHELTER | 26.3% <input type="checkbox"/> MEDICAL SERVICES |
| 1% <input type="checkbox"/> DRUG AND ALCOHOL COUNSELING | 23% <input type="checkbox"/> MEDICATION/PRESCRIPTIONS |
| 6.3% <input type="checkbox"/> EMERGENCY ASSISTANCE | 6.3% <input type="checkbox"/> MENTAL HEALTH SERVICES |
| 9% <input type="checkbox"/> EMPLOYMENT COUNSELING | 13.3% <input type="checkbox"/> PUBLIC TRANSPORTATION |
| 20.3% <input type="checkbox"/> ENERGY ASSISTANCE | 12% <input type="checkbox"/> RENTAL ASSISTANCE |
| 5.7% <input type="checkbox"/> FINANCIAL COUNSELING | 8% <input type="checkbox"/> YOUTH ACTIVITIES |
| 14% <input type="checkbox"/> FIRE PROTECTION | |

Q28 If you checked public transportation in Question 25, what are the reasons you need public transportation? (Check **all** that apply)

- | | |
|---|--|
| 7% <input type="checkbox"/> TO LOOK FOR WORK | 7.7% <input type="checkbox"/> TRAVEL TO/FROM WORK |
| 1.7% <input type="checkbox"/> DRUG OR MENTAL HEALTH COUNSELING | 9.3% <input type="checkbox"/> MEDICAL APPOINTMENTS |
| 0.7% <input type="checkbox"/> GO TO COURT | 9.7% <input type="checkbox"/> SHOPPING |
| 5% <input type="checkbox"/> AFTER SCHOOL/SUMMER ACTIVITIES FOR CHILDREN | 2.3% <input type="checkbox"/> OTHER |

Q-29 Which of the following support services that you **NEED** are easily **AVAILABLE** to you in the Illinois Valley? (check all that apply)

- | | |
|--|---|
| 27.3% <input type="checkbox"/> I DO NOT NEED SUPPORT SERVICES | 13.7% <input type="checkbox"/> FREE OR LOW COST FOOD SERVICES |
| 3.7% <input type="checkbox"/> CHILD CARE | 0.7% <input type="checkbox"/> GAMBLING COUNSELING |
| 3.7% <input type="checkbox"/> CONTINUING EDUCATION OR JOB TRAINING | 0% <input type="checkbox"/> HIV COUNSELING/TESTING |
| 16.7% <input type="checkbox"/> DENTAL CARE | 2.7% <input type="checkbox"/> HOME OWNERSHIP (FIRST TIME BUYER) |
| 2% <input type="checkbox"/> DISABLED SUPPORT SERVICES | |

- 3% DOMESTIC VIOLENCE COUNSELING/SHELTER
- 0% DRUG AND ALCOHOL COUNSELING
- 6% EMERGENCY ASSISTANCE
- 4% EMPLOYMENT COUNSELING
- 10.7% ENERGY ASSISTANCE
- 2% FINANCIAL COUNSELING
- 13.7% FIRE PROTECTION
- 5% HOUSING LOAN ASSISTANCE
- 20% MEDICAL SERVICES
- 16.3% MEDICATION/PRESCRIPTIONS
- 2% MENTAL HEALTH SERVICES
- 7% PUBLIC TRANSPORTATION
- 4.3% RENTAL ASSISTANCE
- 3.3% YOUTH ACTIVITIES

Q-30 What physical health care services does your household **NEED** and are **NOT AVAILABLE** to you? (Check **all** that apply)

- 38.7% NONE NEEDED
- 16% INSURANCE
- 11.7% PERSONAL PHYSICIAN
- 9.7% HOSPITAL
- 23% DENTAL CARE
- 0.3% HIV COUNSELING/TESTING
- 4.7% EMERGENCY SERVICES
- 6.3% FINANCIAL ASSISTANCE
- 1.7% CLINICS
- 0% SCHOOL NURSE
- 2.3% IN-HOME CARE
- 2.7% OTHER (please specify) _____

Finally, please tell us about your household.

Q-31 How many people that live in your household are? (Please indicate the **number** for each category; if none enter zeros.)

- 14% CHILDREN UNDER AGE 7
- 22% CHILDREN BETWEEN AGE 7 AND 17
- 30% BETWEEN AGE 18 AND 39
- 50% BETWEEN AGE 40 AND 59
- 38% 60 YEARS OF AGE OR OLDER

Q-32 With which city or community do you most closely affiliate yourself?

| | Percent |
|---------------|---------|
| CAVE JUNCTION | 66.7% |
| SELMA | 13.9% |
| GRANT PASS | 7.0% |
| O BRIEN | 4.8% |
| KERBY | 4.0% |
| TAKILMA | 2.9% |
| EUGENE | 0.4% |
| OTHER | 0.4% |

Q-33 What is your age? 52 YEARS

Q-34 What is your sex?
 34 % MALE
 66% FEMALE

Q-35 What is the highest level of education that you have completed?

- 1.4% GRADE SCHOOL
- 6.2% SOME HIGH SCHOOL
- 40.9% SOME COLLEGE
- 15.5% COLLEGE GRADUATE

27.8% HIGH SCHOOL/GED

8.2% POST GRADUATE WORK

Q-36 Please indicate the sources of income in your household. (Check all that apply)

34.7% WAGE OR SALARY INCOME

3% FARM INCOME

18% SELF-EMPLOYMENT INCOME

12% INTEREST, DIVIDEND, OR RENTAL INCOME

40% SOCIAL SECURITY INCOME

6.3% PUBLIC ASSISTANCE INCOME

22.3% RETIREMENT INCOME

13% OTHER INCOME

Q-37 Please indicate which of the following categories best describes your 2003 **TOTAL HOUSEHOLD INCOME**, before taxes:

| Income | Illinois Valley | |
|----------------------|-----------------|---------|
| | Number | Percent |
| Less than \$5,000 | 27 | 10.0% |
| \$5,000 to \$9,999 | 42 | 15.5% |
| \$10,000 to \$14,999 | 45 | 16.6% |
| \$15,000 to \$19,999 | 35 | 12.9% |
| \$20,000 to \$24,999 | 28 | 10.3% |
| \$25,000 to \$29,000 | 13 | 4.8% |
| \$30,000 to \$34,999 | 14 | 5.2% |
| \$35,000 to \$39,999 | 13 | 4.8% |
| \$40,000 to \$44,999 | 9 | 3.3% |
| \$45,000 to \$49,999 | 11 | 4.1% |
| \$50,000 to \$54,999 | 9 | 3.3% |
| \$55,000 to \$59,999 | 3 | 1.1% |
| \$60,000 to \$74,999 | 10 | 3.7% |
| \$75,000 to \$99,999 | 9 | 3.3% |
| \$100,000 or More | 3 | 1.1% |

Q-38 Is there anything else you would like to tell us about your present or future housing needs and housing support service needs? Use the space provided below.

Appendix C

Survey Qualitative Responses

The survey included an opportunity for respondents to provide additional written comments. Following is a transcript of written survey comments.

- Q-38. “Is there anything else you would like to tell us about your present or future housing needs and housing support service needs?”
- Frustrated at rent that is too high for a home without a bathroom. Qualified for a USDA loan and have been unable to find a home in Cave Junction that meets their criteria for the amount they have been approved for.
- No employment in area for homeless and transient. Do not want to live in town.
- A Heated pool helped to lessen my disability. It’s always cheaper to live if you own your own trailer.
- Desperately need a new floor, carpet, insulation and windows.
- There is a need for affordable retirement and assisted living. Affordable to those who have average social security income near grocery and medical.
- Illinois Valley doesn’t need more low-income housing. Need to raise the standard and quality of homes, not lower it with subsidized housing. We need people in the valley to be self-sufficient and the current grant and welfare system prevents these people from achieving this goal. Let’s raise the bar, not lower it.
- 1) Though we have clear water from our well, it is actually contaminated and I bring drinking water from Grants Pass. I am planning to have our well sanitized I hope within the next two weeks. 2) I might have to have our 40 ft. well deepened if we have a dry summer like last year. 3) My septic tank is falling apart and is needing to be replaced. We have had to improvise an outhouse system until this is fixed. The DEQ says that I am on a list for this being repaired and replaced. All of this is 1000 times better than living in LA, California.
- I live with two other households and it would be nice to have a place for ourselves.
- Need more control on trashy areas. No county standards- junk cars, people living with no well, electricity, septic. No incentive to keep property up.

- Badly need a septic tank.
- Services, such as farm home, were too domineering. I am the sole income for my home. It makes absolutely no sense requiring me to lose my hourly income several times to review paperwork such as W-2's, check stubs and bank statements I've already supplied. If I work 40 hours a week and cannot see several homes, landlords, loan officers in a period of time, will I be penalized by having to provide yet another stack of paperwork? Many people are impressed with how much I have, knowing how much I earn. I know what I can do, can you respect that?
- We need to find a bigger place with one more bedroom as my father is getting up there in years and has Parkinson's disease and needs to have help. We live in a small two bedroom trailer and a three bedroom would be good, but no money to buy a bigger one.
- I'd like to see programs provided for renters to inform them of their rights and responsibilities as a tenant. I've been told by my landlord that I could be sued by her if I tell any prospective buyers that come through the house and ask me questions about it. She says if I tell them anything that is negative she could sue me. Even knowing it is the truth. She also says that she has the legal right to enter my home when I'm not there if she gives me 24 hours notice. How am I supposed to protect my possessions and animals if she has this right? I've called several places and have not been able to find out the answer to these questions. The law needs to be more available.
- Would love to buy a home and would help to build other homes! Thanks!
- Not for me, but I feel there is a great need for housing for the working low-income with a rent price they can afford. With rent prices the way they are today, most can't afford them yet these people don't want to live in a dump. A lot of retired people on SS that have rentals ask a high rental price and seem to forget the working class and working low income are the ones paying for their SS.
- We bought our home with a USDA guaranteed loan through Home Valley Bank. It was in pretty good shape when we bought it almost 2 years ago. But the carpet and kitchen floor could use replacements. The carpet has stains and the linoleum in the kitchen has a big rip in it. So we have to cover it with a rug. USDA is great! We could have never bought a home without them!
- I wish we could get our roads graveled or paved- lots of dust in dry weather.
- Received pre-approval 6 months ago. Unable to find home in my price range that would meet bank approval. Solution is to leave for another state.

- While this house has plenty of space and lots of acreage behind it (at least 70 acres) I feel we are being overcharged. The acreage is not fenced or usable and the structure is declining in strength and weatherproof-ness. Also the condition of the property and building was very poor upon moving in in August. I hope this helps.
- With available work and current land and housing costs I see a bleak future in land and home ownership with only one salary income. (at my current career choice)
- 70- My husband died very unexpectedly 9/2/03 and I really do not know if I will remain here on the 1.5 acres or we'll someday move- no plans as of yet.
- An assisted living complex would be nice. Better medical facilities in the valley would be a plus.
- Am in the process of moving to Grants Pass in about one month.
- I need a home that is a 2 bedroom where the floors are not rotting and no busted windows and do not have to use the oven to stay warm.
- As my neighbors, it's cheaper to live in a trailer. As my neighbors we are Christians. Property is too expensive. You might find a place for under \$150K, but it will cost too much to bring it up to standards, no one will finance it.
- The community of CJ really needs something for the youth. It's needed this for a long time. Especially for the kids who have a less than adequate family life. I think some of the CRT money should be put towards the kids.
- Electrical repairs adequate for fire insurance.
- I'm hoping to find a livable wage soon. I definitely would like to find a permanent home for me and my son. We're both registered for college and things do appear grim. Hoping things will get better soon. Would like to settle somewhere in the valley because land seems much more affordable than other areas.
- What I was entitled to in rent portion under \$400 a month, through HUD is about right under the average cost of a 1 bedroom house which average about \$450 a month, and it's hard to find one bedroom houses here in the IV. I was on my third extension of HUD certificate before I found my housing. Almost lost my HUD.
- I would like to be able to afford my own habitat and be free of the problem of renting. If there was a way I could purchase a domicile, and have the payment extracted from my Social Security Check, that would make the problem of needing to remit a payment every month, one hundred percent, a relief, a burden that would not need to be incurred. Thank you for understanding.

- I would like to have housing that integrated the elderly and young families in a co-op owner occupied situation.
- I'd like to find a way to buy a 2 bedroom mobile and rent a space in Kerby Park to live. There's a mobile there for sale, next to my best friend that I'd buy if I could and live out there the rest of my days. I'd be able to plant flowers and have a dog and be much happier than where I now live. The mobile for sale I am told is a very good buy. The owner would take \$5,000 down I am told. I have excellent credit, just not enough money to make large payments.
- I have watched family members struggle to find affordable housing. The rent amount is too high for the dollar wage that is earned in this valley. The places I've seen rented are dumps and charge outrageous for them. There needs to be more focus on helping people who hold down 40 hour a week jobs at minimum wage. The people on welfare get enough help. If someone is out in the workforce – you find them struggling to make ends meet. Make too much to get help from FS, HUD, etc. but not enough to keep from having to decide, 'do we pay utilities or buy food.' More help for low- to middle-income families. They are the ones making it possible for all these other people to get welfare.
- The last thing we need is to encourage more who are not willing to work to move here. I'm all for providing more opportunity for people to earn what they need, but I'm really sick of paying increasingly higher taxes and asked for increasingly more donations to support the people I pass on the way to work sitting on their porch with a beer in one hand and a cigarette in the other, then on the way home, still with the beer and cigarettes in their hand. What's the plan for working 35 hour weeks in exchange for help and a home. I like that one!
- I need someone (a company) willing to employ an "old" college educated, former corporate executive!
- This house is a very old house the floors are caving in to the ground. I do mean ground. There is no foundation. We live in a small neighborhood on Kerby St. and there are no high fences for privacy. We have well water and it clogs up in the summer, making it very hard to shower or use the bathroom. We want to stay in this nice neighborhood, we just need better housing.
- Not for me, but for people I know: decent single family residences for low and very low income families and folks. Hopefully with low-cost heat.
- Due to a separation with my husband, I had to quit two jobs and move to a safe place. I am having a hard time with taking care of my girls, with financial stresses, and meeting our needs. I have always worked before and now I only wish there was some way I could provide a real home to my children.

- You could stop thinking up more hand outs for the non-workers and try to accommodate the worker. We are sick of them having things that are not available to us, like medical benefits.
- We are a family of 6. My husband is 100% disabled and I work two jobs to make ends meet. We live in a two bedroom mobile home and being home owners it seems there is not much out there to help us. We are trying to expand and build more rooms onto the mobile so all my kids aren't stuffed into one room. If there is any way you can help us with a loan, we would be grateful.
- Hopefully the IV will continue to maintain a small community feel. We need more social activities, singles, dancing, biking, hiking, etc.
- I would like to buy a home, so my son of 5 years can have a stable home and grow up in southern OR. I also would rather pay forward a home and I can fix my home up for my retirement years.
- Need more jobs in IV.
- Some of these services I didn't know existed.
- We are blessed to own our own home and to be healthy. Those conditions can change in a minute for anyone. We are grateful for all the services available for people who need them.
- I live in a school bus. I play music for tips. I'm seeking full time employment and need help from community based services. Affordable housing is needed for low income residents in Cave Junction.
- I don't personally have a need. But I know plenty of people in the CJ area who are having extreme difficulty finding affordable housing that doesn't discriminate against singles with children or young families.
- I live with my ex-husband. I don't know what he makes (\$\$) I have applied SSP/SS1. Recovering from hospital stay.
- I truly need some rental assistance. I have found a place cheap enough to rent but can't afford the first and last deposit. Who can I turn to? Please help ASAP. Thank you.
- It would be nice to have some loan potential that wasn't tied to the status quo..
- I believe I lucked out when I moved here three years ago. I came with my landlord from another state. She has since moved into a new unit on her property and my children and I get the older unit. But I know that there are lots of families out there who are not so lucky.
- Have been asked to move by my landlord and find that there is not sufficient low income housing for single adults with terminal illnesses, which makes it difficult to live in family oriented projects or senior complexes. There is a need for separate housing complexes

for people who are disabled yet not of senior age. And families with children in family complexes can be large nuisances to single adults with disabilities so there is a problem with stress for the disabled person, which is not healthy both around seniors as well as families.

- We have a broken garage door. It is closed and cannot be opened. We both have arthritis in our hands. When it did work, my wife could not open it. Is it possible to add repair to our present rural development 1% loan for our heat pumps? (no phone number provided)
- We are supposed be out of the residence by 4.30.04 we need emergency assistance now. Can you help? 541-592-2696
- You asked. ☺ In the country, maybe Mexico. I would like to move into a smaller, well maintained house with full insulation, a solid roof and ceilings, a warm floor, efficient heating, solid floors, with windows that let in light, gas appliances (or propane) 2.5-3 bathrooms with a tub and shower and no mold and solid around the toilet and tub. Clean, pure drinking wager out of my taps, hot water that flows to every sink, ceilings that don't leak like they may collapse with the weight of the rain water. I need a kitchen garden, attached partially underground greenhouses, no termites, no missing molding everywhere. No draughts across the floor. Sometimes I'm sure it has been colder here inside than outside and it takes so much wood to keep just the chill off. My current house feels like a dark, dreary morgue . There are electrical wires hanging in the water, the plumbing is from the 40s, the septic needs repair. Gray water is causing the house to sink on the south side. The water is contaminated and the main pump needs replacing.
- I just keep owing the landlady more money as I try to keep winter utilities paid. Maybe I'll catch up for I can do it again next year. Also my house I rent is for sale. That's scary.
- Sorry I couldn't answer to the best.
- The amount of work here does not cover the rising cost of property. People retiring from Calif. who have sold houses down there the property prices go way up and made our party time/ rural/ depressed economy jobs to Calif. retirement/ pesion checks. This wasn't always the case. Ten years ago our own. Now it is impossible to even rent a decent place-especially for a single person. The most I've made in 1yr. here was \$10,500. Last year \$3,900. You figure it out. I now live in a travel trailer on someone else's place. Thank you
- As a recent widow, my needs have changed. I need to refinance my home for lower payments, but my income probably wouldn't qualify me, till at least the age of 60 when I can qualify for social security windows benefits, to add to my income. That won't be for 27 months. I am going to try to hold on to my home though.

- Regarding Q23, I myself do not need a “retirement complex” or “assisted care/living facility” in five years, though I may need it later. But it is already needed now. This valley is full of retirees, elderly persons, many of whom have family here. When the family members are no longer able to care for their elderly loved one’s needed, they must put them in Grants Pass facility, especially if they need medical care (as Adult Foster home’s of ten won’t work as an option). I know several devoted sons and daughters in their 40s and 50s who then must fit commuting to G.P often to see their parents/loved one, while they are working full-time jobs with some whom stick here children at home to care for. Scheduling all the extra time to visit a sick relative, who really does need to see you, can be very difficult. I know one devoted daughter who drove to Grants Pass daily after a full day’s work in Cave Junction, and then home to a brief often ask visited her mother. She’d been told her mom would live only two weeks more where she put her in to the bad these facilities here, it would be so helpful to the elderly, who need more care than you can get at home, to be right here in the valley they loved and for those who care for them to have them nearby so they can visit them anytime without turning it into a long trip they have to schedule into their busy lives.
- The problem in Cave Junction is that there area bunch of welfare scam artists, people who are on welfare for years and years who drive beautiful cars, suvs and even mustangs .There are people who can work and choose not to .Because they are lazy. And the people who need it most cannot get welfare and if they do get anything it is not very much .If Oregon learned how to manage their money better, stop giving money to people do not need it. We would not have so many damn people who milk the system make it where they get off of their lazy asses and work for once in their lives! I am 21 years old, I own a new house and why? Because of worked for it.
- Would like some help starting after 18 years of a emotional abuse some physical, too. The folks (undetermined word) I rent on are fine folks. I need a way to make money to service those these next few years as and was in a car accident last fall. No medical insurance. Thanks.
- I do not pay for my housing. My friends are letting me stay until I can find my own place. Do need help getting a job and housing.
- (My larger family) our problem has been that OHP charged premiums to the homeless and low income families and some families could not pay the premiums consequently –no medical or dental insurance coverage-ouch

Appendix D

Focus Group Methods

Community Planning Workshop conducted two focus groups for the purpose of gathering in-depth input from the Illinois Valley residents and informed stakeholders about housing issues and barriers to housing in the Illinois Valley. Although CPW had previously identified some of the major issues related to housing need in the Illinois Valley, focus groups allowed us to examine certain issues or patterns in more depth.

CPW conducted two focus groups; one with the project Advisory Committee and one with Illinois Valley residents. Residents were contacted by CPW and the Josephine Housing and Community Development Council.

Appendix E

Stakeholder

Interviews/Interviewees

Barry Eames, Appraiser

Bev Hudson, National Pacific Mortgage

Brett Dixon, USDA

Bruce Bartow, Josephine County Planning Department

Chris Molette, Illinois Valley Safe House Alliance

Dick Converse, Rogue Valley Council of Governments

Doug Stohlman, Junction Realty

Harold Haugen, Josephine County Commissioner

Ian Crosby, Century 21

Renee Coopersmith, Senior and Disabled Services

Kathleen Doyle, Illinois Valley Family Coalition

Cilicia Philemon, Illinois Valley Real Estate

Jim Polk, City Recorder/Treasurer for City of Cave Junction

Larry Osborn, Manor Communities Development

Ed Brown, Valley Village Apartments

Kenny Houck, Business Owner

Appendix F

Glossary

Affordable Housing: Housing is affordable when households with incomes at or below 80% of the area median income pay no more than 30% of their gross income on housing costs, including rent or mortgage payment plus utilities and insurance.

Area Median Income: The income level in a study area of which half of the households are above and half are below.

Assessed Valuation: The market valuation estimated on real estate or other property by a government for the purpose of levying taxes.

At-Risk Youth: (Homeless and/or Runaway): Youth who, because of poverty, minority status, lack of family support or unemployment, are unable to achieve the educational, economic, or social expectations of their community.

Available Housing: The net number of existing housing units available to meet projected housing requirements.

Buildable Land: The number of acres that are actually available for designated use, when developed lands and lands subject to significant building limitations are subtracted.

Community Development Corporation (CDC): An organization meeting the statutory definition of a Community Development Corporation as recognized by the State of Oregon.

Comprehensive Plan Density Ranges: The lowest permitted density and the highest permitted density for each comprehensive plan designation.

Contract rent: The amount of rent specified in the contract between the renter and rental agent. Contract rent may include certain utilities and fuels, as specified in the contract. In order to eliminate differences resulting from whether or not some utilities are included with contract rent, the Census Bureau also collects statistics for gross rent.

Current Population: The most recent annual Portland State University population estimate of study area population.

Current Vacancy Rate: The actual vacancy rate of dwelling units in the study area, distinguished between owner occupied and rental properties.

Elderly, Frail Persons: Persons 65 years and older who wish to remain in their own home, but are unable to without supportive services. The Federal definition: a person 65 years and older who is unable to perform at least three (3) daily living activities (i.e., eating, dressing, bathing, grooming, and household management activities).

Existing Housing: The total number of housing units existing in the community at date of study

Families, Large Households: Households with more than 5 family members related by blood or marriage.

Family: A family consists of a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. All persons in a household who are related to the householder are regarded as members of his or her family. Not all households contain families since a household may comprise a group of unrelated persons or one person living alone.

Farmers Home Administration (FmHA): Either the U.S. Department of Agriculture Program of the same name or the programs it administers.

Farmworkers: Farmworkers are those persons employed for the growing and harvesting process on farm and forestry land, or fishing or food processing jobs. *Seasonal* farmworkers are people employed in agricultural employment of a seasonal or temporary nature. *Migrant* farmworkers are those who work in any given local areas on a seasonal basis and relocates his or her place of residence as farm work is obtained in other-areas during the year, usually without a constant year round salary. In Oregon, a large portion of this population is Hispanic. Persons over eighteen years of age who have earned at least 50% of their income or worked 50% of the time in agricultural work; 12 consecutive months in the last 4 months. Hypothetical work includes agricultural production (crops or livestock) and agricultural services; such as, forestry, fishing, hunting, and trapping.

Gross rent: The contract rent plus the estimated average monthly costs of utilities (electricity, gas, water, fuels) not included in the contract rent. Government agencies also look at gross rent as a measure of total housing costs, especially when comparing housing costs to household income.

Group Home Population: Persons residing in group living quarters of 6 or more persons, including dormitories, military barracks, mental hospitals, sororities/fraternities, penitentiaries, and other institutional living situations.

HOME: The HOME Investment Partnerships Act, which is Title II of the National Affordable Housing Act of 1990 as amended by the Community Development Act of 1992.

Homeless/At Risk of Becoming Homeless: An individual or family that does not have the means to secure and maintain fixed, decent, safe, adequate night-time residence. A HOMELESS PERSON may be characterized as being poor, living in the street, in cheaply rented rooms and/or other temporary accommodations.

Household: One or more persons residing together as a unit [e.g., a single person, married couple (with or without children), unmarried persons who share the same dwelling]. The National Affordable Housing Act of 1990 made the terms "household" and "family" almost synonymous though the U.S. Census Bureau still distinguishes between family and non-family households.

Household, Low-income: Households with annual income of 50-80% of median income for subject jurisdiction.)

Household, Minority: Households headed by a minority person including Black, Hispanic, Asian, American Indian.

Household, Moderate Income: Household with annual income of between 81-95% of median for subject jurisdiction.

Household, Family, Very Low-income: Household with annual income of less than 50% of median for subject jurisdiction.

Households, Single Parent: Parents who live with, and provide care and supervision to, a minor child (or children) in the absence of a second parent. Parents may be single because they were never married and are living apart from their child(ren)'s other parent, are temporarily or permanently living apart from their spouse, are divorced, or have been widowed.

Housing Costs For Homeowners: Includes the *principal payments* due on the mortgage, the *interest payments* due on the mortgage, the *property taxes* due to local governments, *property insurance* to protect the home in the event of fire or other casualties, and *basic utilities* (water, sewer, electricity, gas, and garbage, but not TV or phone).

Housing Costs For Renters: Includes *rent, utilities, and renters insurance*. Utilities include the cost of basic utilities (heating, electricity, water, sewer, and garbage disposal).

Housing, Permanent: Housing meeting land use and building code standards that is intended for occupancy on a year-round basis.

Housing Required by Structure Type: The projected amount of housing required to accommodate future population estimates, broken down by current ratios of single-family, multi-family, and manufactured home ratios.

Housing, Seasonal: Housing used for Less than nine (9) months occupancy at a single location; a structure meeting applicable building codes including a model unit used by an employed farm laborer.

Housing, Temporary: That which would accommodate shelter until the resident moved from the state or was assimilated into the permanent housing stock. Same as emergency housing. A structure meeting applicable building codes including a mobile unit used by the otherwise homeless until permanent or seasonal housing was available.

Housing required: The gross number of housing units needed to accommodate the population expected in the study area for the planning period.

HUD: The U.S. Department of Housing and Urban Development is a federal agency which provides funding for a variety of affordable housing activities across the country. HUD'S Estimate of Unmet Need The number of very low-income renters paying more than 30% of their annual income on housing costs and not receiving any type of housing assistance.

Large Family Unit: A dwelling unit containing at least three bedrooms.

Minimum Comprehensive Plan Density: The lowest number of units permitted per acre for development by a comprehensive plan designation.

Minimum Possible New Units by Comprehensive Plan Designation: The minimum number of residential units possible, determined by multiplying the gross vacant acreage of a comprehensive plan designation by the minimum comprehensive plan density.

Needing Rehabilitation: Dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation. Does not include units that require only cosmetic work, correction of minor livability problems, or maintenance work.

New Housing Required: The total number of NEW housing units required to accommodate the population expected in the study area for the planning period by structure type.

Number of Rooms In Dwelling Unit: The number of rooms in a residence, including living room, kitchen, dining room, bedrooms; but not including bathrooms, utility rooms, porches, hallways, and garages.

Owner-Occupied: A housing unit that is owned by the household living in it.

Overcrowded Condition: Household with more than one person per room ("room does not include interior spaces such as bathrooms, hallways, storage rooms, walk in closets, enclosed porches, foyers, and similar spaces).

Persons per Household: The average number of persons in each household, as determined by dividing the total population of persons in a jurisdiction's households by the number of households.

Person with a Developmental Disability: Persons with conditions such as mental retardation, cerebral palsy, Downs syndrome, autism, and other intellectual impairments occurring during childhood.

Person with a Physical Disability: Persons with substantial physical impairment limiting one or more life activities.

Person with a Psychological Disability: Persons with severe and persistent mental illnesses and/or other serious emotional disorders.

Persons Being (or already) Released From Correctional Institutions: Persons who have been sentenced to Department of Corrections institutions and are released back to the Community. By statute, the majority of these individuals return to their original county of residence.

Persons In Public and Assisted Housing: Persons receiving public housing assistance through Section 8 vouchers, 202, 236, 221(d)(3), and public housing.

Persons Recovering from Drug and/or Alcohol Abuse: Persons who are, awaiting residential treatment admission following detoxification; Completing residential treatment and needing transitional housing (majority are women with children); enrolled in and participating in outpatient services; and/or successfully completing transition from treatment but who require recovery supporting housing to stabilize their recovery (i.e., Oxford houses).

Population In Households: The total number of people living in households other than group quarters.

Projected Growth/Decline Rate: An estimate of the population change in the future.

Protected Households: an estimate of the total number of households expected in the planning period, determined by dividing the projected population by the current number of persons per household ratio of the applicable jurisdiction, as estimated by Portland State University. This is not statistically correct, but is biased to favor the supply side and so serves as a conservative estimate.

Protected Population In Households: The product of the existing household population times projected growth rates, as an estimate of future population.

Public housing: housing available only to low-income households which is owned and administered by a public or non-profit agency.

Renter Occupied: A housing unit that is owned by other than the household occupying the unit, including units rented for cash and those occupied without payments of cash rent.

Seasonal Housing Units: Housing units available only for temporary use through the year.

Section 8 Housing: A rental certificate and voucher program administered by HUD. In 1994, the Section 8 rental certificate and voucher programs provided rental assistance to approximately 1.3 million low-income families living in housing owned and managed by private landlords nationwide.

Structure Type Ratios: The ratio between a type of structure and the total supply of housing (single-family (attached or detached), multi-family (duplex, apartment) and manufactured home.

Substandard Condition: A unit identified using the methodology based on Assessor's information on Condition Code, Class Code, and Age; or, a unit that lacks any of the following (federal definition): a kitchen or an interior bathroom (complete indoor plumbing facilities for use of the household); sound foundation (Code standard anchoring in the case of manufactured homes); weather-tight exterior (roof, siding, windows, etc.); electricity; or heat.

Teen Parents: Females through age 19 who become pregnant, give birth, and decide to parent. May include male partners of the female parenting teens.

Tenure: Whether a housing unit is owner or renter occupied. Owner Household - A dwelling whose principal occupant is the owner of the dwelling. Renter Household - A dwelling that is not occupied by its owner.

Transitional Housing: Transitional housing means assistance that is designed to provide housing and appropriate services to homeless persons and that has as its purpose facilitating the movement of homeless individuals to independent living within 24 months or within a longer period determined as necessary to facilitate the transition.

Urban Growth Boundary (UGB): The area outside a community's city limit that is designated for future urban level development. The UGB is intended to provide a 20-year supply of buildable land.

Vacant Housing Units: Unoccupied year-round housing units that are available or intended for occupancy at any time during the year.

Victims of Domestic Violence: Persons who have been emotionally, physically, psychologically or sexually abused by a spouse, ex-spouse, partner, ex-partner, or relative.