

# **Housing Needs Assessment for Skamania County**

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# Executive Summary

## Background

Lack of adequate and affordable housing is a serious problem confronting many Northwest communities. This situation is not unique to Skamania County. Many current residents of the County lack the income to afford adequate housing. The estimated 1990 median household income in Skamania County was around \$38,000, compared with nearly \$48,000 for Washington as a whole. The County's home ownership rate was 74% in 1990--higher than the 63% for Washington as a whole, but lower than it could be given the lower housing prices in Skamania County. The 1990 median housing value for the County was \$68,000 compared with \$93,000 for Washington.

To address housing issues in the County, the County contracted with ECONorthwest and the University of Oregon's Community Planning Workshop to gather data on housing issues and assist in the development of a comprehensive housing needs strategy.

Community Planning Workshop administered a survey by mail to 4,130 postal customers in November and December 2000. We received a total of 975 valid responses for a 24 percent response rate.

## Findings

### Housing characteristics and conditions

- In 1990, roughly 78 percent of the 3,066 housing units in Skamania County were occupied; the remaining 22 percent were vacant. More than 74 percent of total units were owner-occupied.
- In 2000, nearly 83 percent of survey respondents in Skamania County own or are buying their home, while only 16 percent of those surveyed rent their home. Less than two percent of survey respondents indicated they occupy their housing without payment of rent.
- Nearly 69 percent of survey respondents indicated they live in single-family dwellings, while 23 percent indicated they live in a mobile or manufactured home. These results are consistent with 1990 Census data which indicated 92 percent of dwelling units were single-family or mobile/manufactured homes.
- In 2000, the majority of survey respondents (56 percent) lived in dwellings with between four and six rooms. The average number of rooms per dwelling was about six.
- The results indicate that over 65 percent of the housing occupied by survey respondents was built after 1970. Notably, nearly 25 percent of survey

respondents indicated living in a dwelling built since 1990. The median year built of housing occupied by survey respondents was 1976. The U.S. Census shows the County had a median housing year built of 1972 in 1990.

- Survey results indicate most households use multiple heat sources. Electricity was the most common heat source; more than 70 percent of the respondents reported using electricity. More than 40 percent use wood, while 18 percent use natural gas. No respondents reported having no source of heat.
- Survey results show that nearly 27 percent of survey respondents have concerns with water quality, while about 20 percent of survey respondents indicated they have concerns about water quantity.
- Good neighborhoods, low noise level, and privacy were ranked the most important features when choosing a place to live by survey respondents.
- The condition most frequently cited by survey respondents as needing improvement was energy efficiency at 24 percent, followed by insulation at 21 percent. The most frequent conditions cited as substandard were lack of a concrete or masonry foundation and floor/ceiling problems—a problem that was far more common in mobile and manufactured homes than other housing types.

### **Housing affordability and income**

- Nearly half of the survey respondents indicated receiving income from more than one source. The majority of households (78 percent) obtain income through wage and salaried employment, or self-employment income. A significant percentage of respondents indicated they receive social security income (30 percent) or retirement income (24 percent).
- According to the Washington Employment Security Department the per capita personal income in Skamania County in 1997 was \$18,785. This is significantly lower than the statewide average per capita income of \$26,451. Moreover, Skamania County's 1997 unemployment rate of 10.0 percent was significantly higher than the statewide average of 4.8 percent.
- The median household income for all survey respondents was about \$37,000. Slightly more than eight percent of survey respondents had incomes of less than \$10,000, while more than 34 percent indicated they have annual household incomes of over \$50,000.
- Survey results indicate that about 5.9 percent of Skamania County residents fell below the federal poverty guidelines in 1999. This compares to about 9.2 percent statewide in 1999, and 9.4 percent in Skamania County in 1990. These results suggest that the sample may under-represent low-income households.
- About 35 percent of survey respondents are considered low-income according to the 2000 HUD Home Program income limits. Smaller households are more likely to fall below the HUD income limits; about 54 percent of one person households fall below the income limits, compared to 27 percent of four person households. Nearly half of the one-person households that fell below the HUD income limit had a person over age 65.

- Several general trends emerged in our analysis of cost burden.<sup>1</sup> First, renters experience cost burden at rates far higher than owners. Second, and not surprisingly, lower income households are more likely to experience cost burden.
- The disparity between owners and renters is particularly evident in the survey responses. Fifty-two percent of survey households that rented reported they experienced housing cost burden. More than 18 percent experienced severe cost burden. These figures contrast sharply with homeowners, 26 percent of whom experienced cost burden and five percent of whom experience severe cost burden.
- The Census reported that median gross rent in 1990 was \$328—about \$475 in 2000 dollars. Our survey results indicate median gross rent in 2000 was \$575—a real increase of 21 percent increase over the past ten years. Owner costs have increased at a much slower rate. The 1990 Census reported a median owner costs (for units with a mortgage) of \$536—about \$777 in 2000 dollars. Our survey results show a median owner cost of \$896 for homeowners with a mortgage, a 15 percent increase over the inflation adjusted 1990 Census figure.
- The average household that responded to the survey could afford a \$925 per month payment, or a home valued at about \$92,500. Using the 2000 Skamania County HUD median income figure of \$38,500 yields a monthly payment of \$963 or a home valued at \$96,300.
- The percent of households that experience cost burden increases as incomes decrease. Over 93 percent of households that earned less than \$5,000 resided in housing that cost above \$125 per month. The percentage experiencing cost burden decreases to 57 percent for households that earn between \$5,000 and \$10,000 annually.

### **Housing needs**

- Homeownership, rural setting, and location were the top three considerations of respondents when choosing their present home. Wanting to rent was the least frequently cited reason by survey respondents.
- The vast majority of survey respondents (86 percent) indicated that their present housing meets their needs. Of those that indicated their housing does not meet their needs, distance from services and general location were the most frequently cited reasons.
- Respondents expressed a strong preference for owning their next home. Almost 78 percent of respondents indicated they prefer to own their future housing. This figure is lower than the percentage of households that presently own homes, suggesting that some households foresee a need for a different type of housing in the future. About 7 percent prefer to rent, while more than 15 percent indicated they were uncertain.
- The majority (58 percent) of survey respondents indicated they do not want to move.

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<sup>1</sup> Households are considered to experience cost burden if they pay more than 30 percent of their income for housing and utilities.

- The four most frequently cited barriers to moving were all financial barriers. About 24 percent of respondents indicated that housing costs were a barrier to moving. More than 11 percent indicated that moving costs were a barrier. Other financial barriers were other debts, and deposits and related move-in costs.
- Nearly 63 percent of respondents indicated their present home will meet their housing needs in five years, while 37 percent cited need for various other types of housing.
- The 1990 Census found about 7.0 percent of Skamania County households experienced crowded conditions. Slightly more than eight percent of survey respondents experienced crowded conditions in 2000. Nearly 12 percent of renters experienced crowding, compared to seven percent of homeowners.
- The average commute length was 22 miles, while the median was 13 miles. Nearly 25 percent of respondents indicated they travel more than 40 miles to work.

## Conclusions

The survey results have several implications for housing policy and programs in Skamania County:

- Housing condition is an issue, particularly for low-income households and renters. Between 7 percent and 25 percent of respondents identified concerns with various housing conditions such as wiring, plumbing, energy efficiency, and structural elements.
- Income is a problem. We found an overall poverty rate of about six percent, but it is most likely higher due to a lower response rate among low-income households.<sup>2</sup> Evaluation of the survey responses against the HUD Section 8 Program guidelines shows that nearly 16 percent of respondents are considered very low-income (e.g., they earn less than 50 percent of the median family income), and 35 percent are low-income (they earn less than 80 percent of the median family income).<sup>3</sup>
- Housing affordability is a problem, especially among renters. Survey results indicate that homeowners with mortgages pay an average of \$983 per month; renters pay an average of \$600 per month. Moreover, 26 percent of homeowners experienced cost burden; this figure increases to 52 percent for renters.

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<sup>2</sup> Our experience is that low-income households tend to respond at lower rates than higher income households. Moreover, comparison of survey results with other data sources confirm this bias.

<sup>3</sup> Both the Section 8 income limits and the poverty threshold vary by household size. The poverty threshold is lower than the HUD definition of very low-income households.

# Table of Contents

<b>CHAPTER ONE: INTRODUCTION.....</b>	<b>1</b>
BACKGROUND .....	1
PURPOSE.....	1
METHODOLOGY.....	2
ORGANIZATION OF THIS REPORT.....	2
<b>CHAPTER TWO: HOUSING CHARACTERISTICS AND CONDITIONS.....</b>	<b>4</b>
HOUSING CHARACTERISTICS .....	4
HOUSING CONDITIONS .....	5
<i>Age of Structure</i> .....	6
<i>Source of Heat and Plumbing</i> .....	6
<i>Source of Water, Water Quality, and Water Quantity</i> .....	7
<i>Specific Elements of Housing Conditions</i> .....	8
<b>CHAPTER THREE: HOUSING AFFORDABILITY AND INCOME.....</b>	<b>11</b>
INCOME TRENDS IN SKAMANIA COUNTY.....	11
<i>Source of Income</i> .....	11
<i>Income Trends</i> .....	12
<i>Household Income Levels</i> .....	12
<i>Poverty Status</i> .....	13
<i>Households Considered Low- or Very-Low Income</i> .....	15
COST OF HOUSING.....	16
INCOME SPENT ON HOUSING.....	18
HOUSING AFFORDABILITY .....	21
<b>CHAPTER FOUR: OTHER HOUSING NEED INDICATORS .....</b>	<b>23</b>
IMPORTANCE OF HOUSING AMENITIES .....	23
CURRENT AND FUTURE HOUSING NEEDS .....	24
HOUSING DISCRIMINATION.....	28
CROWDING .....	29
PROXIMITY TO EMPLOYMENT .....	29
SPECIAL NEEDS POPULATIONS.....	30
<b>CHAPTER V: CHARACTERISTICS OF SURVEY RESPONDENTS .....</b>	<b>32</b>
<b>APPENDIX A: SURVEY METHODS.....</b>	<b>37</b>
METHODOLOGY.....	37
<b>APPENDIX B: TRANSCRIPT OF SURVEY COMMENTS.....</b>	<b>47</b>
INTRODUCTION.....	47
TRANSCRIPT OF WRITTEN SURVEY COMMENTS .....	47

# Chapter One: Introduction

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## Background

Lack of adequate and affordable housing is a serious problem confronting many Northwest communities. This situation is not unique to Skamania County. Many current residents of the County lack the income to afford adequate housing. The estimated 1990 median household income in Skamania County was around \$38,000, compared with nearly \$48,000 for Washington as a whole. The County's home ownership rate was 74% in 1990--higher than the 63% for Washington as a whole, but lower than it could be given the lower housing prices in Skamania County. The 1990 median housing value for the County was \$68,000 compared with \$93,000 for Washington.

To address housing issues in the County, the County contracted with ECONorthwest and the University of Oregon's Community Planning Workshop to gather data on housing issues and assist in the development of a comprehensive housing needs strategy. The housing needs strategy consists of three main components:

1. Assessing the current housing situation for all income and housing need categories in Skamania County;
2. Identifying opportunities for increased levels of affordable rentals and owner-occupied single-family residences for low- and median-income buyers; and
3. Developing a short-term and long-term implementation strategy for providing affordable housing opportunities in Skamania County.

The goal is to develop a comprehensive housing strategy to ensure a stable supply of affordable housing for current and future residents of Skamania County at all income levels.

In addition to providing affordable housing opportunities, the County wishes the strategy to optimize conditions for attracting new business to the area. The County seeks identification of specific funding sources and institutional arrangements, perhaps including a housing authority or housing trust, to ensure effective implementation of the strategy. In developing the housing strategy, the County wants to attract and incorporate high levels of public participation.

## Purpose

This report is part of the larger project to develop an affordable housing strategy for Skamania County. The County desires sound data to use as the foundation of that strategy. However, the availability of current data on housing and household characteristics is limited. Data from Census 2000 will not be available until mid-2001; the STF-3A data that includes more detailed housing and household data will not be available until 2002. Even if current Census data were available, there are

many variables in a housing needs assessment that are not fully covered by the Census. Thus, the County commissioned a household survey to supplement available data. Specifically, the household survey gathered information on the following:

- Household demographics including age, employment, education, gender, and household size;
- Crowding;
- Length of residency;
- Age and condition of housing;
- Mortgaged or rental value of current housing;
- Household income and cost burden;
- Barriers to home ownership; and
- Present and future housing needs and locational preferences.

## Methodology

CPW designed the Skamania County Housing Needs Assessment Survey to provide relevant information regarding housing condition and housing needs. The survey focused on respondents' current housing and its condition, housing affordability, and present and future housing needs. Respondents were also asked a series of demographic questions which were used to provide a profile of respondents. A more detailed description of the survey methodology and a copy of the survey instrument are presented in Appendix A.

The survey was administered by mail to 4,130 postal customers on routes within Skamania County. This method ensured that surveys were delivered to all residences in Skamania County. We received 975 completed surveys, a response rate of 24 percent.

## Organization of this report

This report is organized into seven chapters including this chapter. The remainder of the report is organized as follows:

- **Chapter Two, Housing Characteristics and Conditions** describes the housing stock in Skamania County.
- **Chapter Three, Income and Affordability of Housing** provides a profile of income levels, poverty status, portion of income spent on housing, and the availability and cost of housing by community.
- **Chapter Four, Other Housing Needs Indicators** provides an analysis of housing needs in Skamania County based on major need indicators. We present an analysis of financial needs, crowding, substandard housing conditions, special housing needs, and current and future housing needs.



- **Chapter Five, Characteristics of Survey Respondents** summarizes demographic data on respondents gathered from the survey.

Two appendices provide more detailed information at the end of the report. These appendices include:

- **Appendix A, Skamania County Housing Needs Assessment Survey** describes the methodology of the CPW survey in detail and a copy of the survey instrument.
- **Appendix B, Transcript of Survey Comments**, lists comments that respondents provided to the CPW survey.

## Chapter Two: Housing Characteristics and Conditions

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This chapter describes survey results pertaining to characteristics and condition of housing in Skamania County. Housing characteristics are important because they allow an analysis of the existing housing stock and of households by housing type. Housing condition is important because it affects cost of housing and living conditions. Further, a housing condition analysis provides data on the quality of the housing stock, and whether rehabilitation programs have merit.

### Housing Characteristics

Table 2-1 shows that 83 percent of survey respondents in Skamania County own or are buying their home, while about 16 percent of those surveyed rent their home. Nearly one-third of survey respondents reported owning their home without a mortgage or loan. Less than two percent indicated they occupy their housing without payment of rent.

**Table 2-1. Housing tenure and mortgage status, survey respondents**

<b>Category</b>	<b>Number of Respondents</b>	<b>Percent of Respondents</b>
Owned by you or someone in this household with a mortgage or loan?	479	50.2%
Owned by you or someone in this household free and clear (without a mortgage or a loan)?	311	32.6%
Rented by you or someone in this household?	150	15.7%
Occupied without payment of cash rent?	14	1.5%
<b>Total</b>	<b>954</b>	<b>100.0%</b>

Source: Skamania County Housing Needs Assessment Survey, 2000

According to the Census, nearly 22 percent of dwelling units in Skamania County were vacant in 1990. Moreover, the Census shows that nearly 70 percent of vacant dwellings in 1990 were for seasonal, recreational, or occasional use.

Table 2-2 shows occupied units by type as reported by survey respondents. About 69 percent of all respondents indicated they reside in a single-family dwelling. Nearly 23 percent live in mobile or manufactured homes, while about five percent reside in a duplex or apartment.<sup>4</sup> Less than one percent of respondents indicated they live in an RV or van, and about one-half percent indicated they reside with another family.

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<sup>4</sup> According to 1990 Census data, about 26% of housing units were mobile or manufactured homes in 1990.

**Table 2-2. Type of Unit Occupied by Survey Respondents, 2000**

Housing Type	Number of Respondents	Percent of Respondents
Single-family	666	68.9%
Duplex	19	2.0%
Apartment	29	3.0%
Mobile Home	219	22.7%
RV, Van	7	0.7%
Residing with Other Family	5	0.5%
Other	21	2.2%
Total	966	100.0%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

Table 2-3 shows the number of rooms and bedrooms per unit as reported by survey respondents. The majority of respondents (56 percent) lived in dwellings with between four and six rooms. The average number of rooms per dwelling was about six. About one-third of the respondents reported living in dwellings with seven or more rooms.

Survey results indicate that dwellings with three or four bedrooms are most common; nearly 83 percent of survey respondents reported living in dwellings with three or four bedrooms. The average number of bedrooms reported by survey respondents was about four.

**Table 2-3. Number of Rooms and Bedrooms Per Unit As Reported by Survey Respondents, 2000**

Rooms	Number of Rooms		Number of Bedrooms	
	Number of Respondents	Percent of Respondents	Number of Respondents	Percent of Respondents
1	7	0.7%	2	0.2%
2	31	3.2%	59	6.5%
3	68	7.1%	225	25.0%
4	132	13.8%	460	51.1%
5	194	20.3%	125	13.9%
6	211	22.0%	26	2.9%
7	158	16.5%	2	0.2%
8 or More	156	16.3%	2	0.2%
Total	957	100.0%	901	100.0%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

## Housing Conditions

One of the goals of this study was to determine the condition of the existing stock of housing in Skamania County. Specifically, the focus was to examine the housing stock available to low- and very low-income residents as compared to the general housing supply county-wide. The *Skamania County Housing Needs Assessment Survey* gives a greater level of detail about the condition of housing occupied by low- and moderate-income residents. In addition to asking residents about the age of

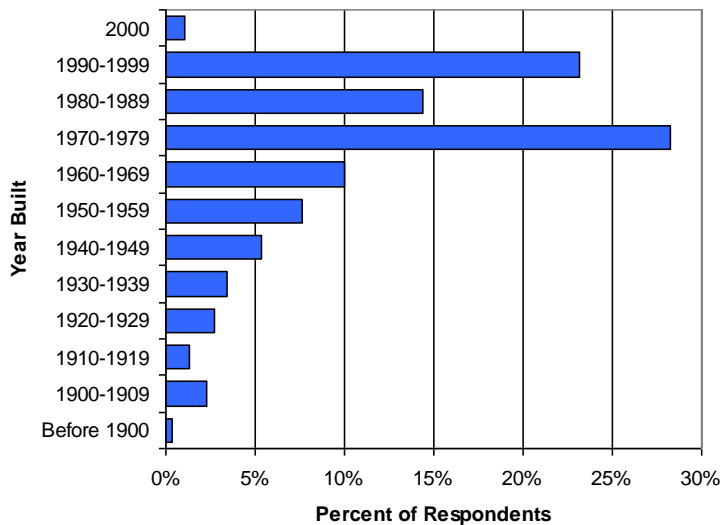
their residence and source of heat, respondents were asked to rate specific elements of their housing.

### Age of Structure

One of the fundamental standards for assessing the condition of housing units is the age of the structure. While this assessment does not take into account variations in upkeep and maintenance, the condition of housing units generally deteriorate over time from use. Additionally, newer units often reflect the use of improved products and tighter building regulations which translate into greater energy efficiency and discontinued use of some known noxious building materials such as lead-based paint or asbestos.

Figure 2-1 shows the age of dwelling units as reported by survey respondents. The results indicate that over 65 percent of the housing occupied by survey respondents was built after 1970. Notably, nearly 25 percent of survey respondents indicated living in a dwelling built since 1990. The median year built of housing occupied by survey respondents was 1976. The U.S. Census shows the County had a median housing year built of 1972 in 1990. These results suggest that the County has a slightly newer housing stock compared to the state which had a median housing year built of 1969 in 1990.

**Figure 2-1. Age of Dwelling Unit, as Reported by Survey Respondents**



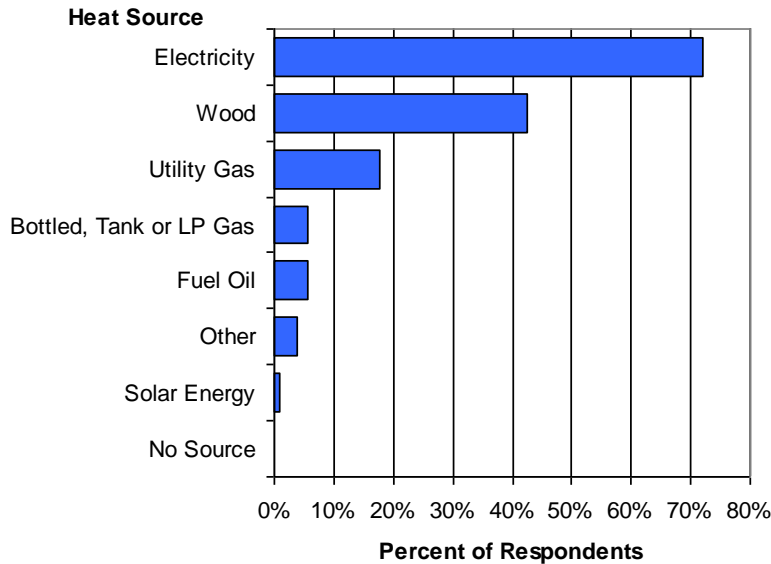
Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

### Source of Heat and Plumbing

The 1990 Census reported that 44 percent of Skamania County households used electricity as a source of heat, 44 percent used wood, four percent used gas, and five percent used fuel oil or kerosene. Twenty-one households, or 0.7 percent had no heat.

Figure 2-2 shows source of heat as reported by survey respondents. The survey instructed respondents to check all sources of heat they use. Not surprisingly, many households use multiple heat sources. Electricity was the most common heat source; more than 70 percent of the respondents reported using electricity. More than 40 percent use wood, while 18 percent use natural gas. No respondents reported having no source of heat.

**Figure 2-2. Source of Heat as Reported by Survey Respondents**



Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

**Source of Water, Water Quality, and Water Quantity**

Census data show that 60 percent of households obtained water from a private system or public company in 1990. About 23 percent obtained water from a well, while 18 percent obtained water from some other source.

We asked survey respondents three questions pertaining to water: source of water and whether respondents had concerns about *water quality* or *water quantity*.

Table 2-4 shows source of water as reported by survey respondents. Over 56 percent of survey respondents indicated obtaining water from a utility, while about 22 percent obtained water from a private well. Nearly 18 percent use a community well or small private system. Only five percent indicated using other water sources.

**Table 2-4. Source of Water as Reported by Survey Respondents**

<b>Source of Water</b>	<b>Number of Respondents</b>	<b>Percent of Respondents</b>
Water Main (utility company)	530	56.3%
Private Well	203	21.5%
Community Well or Small Private System	166	17.6%
Other	43	4.6%
Total	942	100.0%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

Survey results show that nearly 27 percent of survey respondents have concerns with water quality. Surprisingly, analysis of concerns about water quality by source of water shows that households that use public water systems have about the same level of concern about water quality as households that use wells or other water sources.

About 20 percent of survey respondents indicated they have concerns about water quantity. About 25 percent of households on community wells or small private systems expressed such concerns, while about 20 percent that used private wells or other sources expressed water availability concerns. About 16 percent of respondents using water utilities indicated they have concerns about water quantity.

### **Specific Elements of Housing Conditions**

Table 2-5 provides a summary of responses about the condition of certain structural elements of respondents' dwellings. The responses are ranked from highest to lowest by the "needs improvement" category. The condition most often cited as needing improvement was energy efficiency, followed by insulation.

**Table 2-5. Condition of Housing Components As Rated by Survey Respondents in Skamania County**

Element	Needs		
	Good	Adequate	Improvement
Energy Efficiency	43.9%	32.2%	23.9%
Insulation	49.4%	29.8%	20.7%
Windows	55.0%	25.9%	19.1%
Exterior Siding/Paint	58.0%	25.6%	16.4%
Roof	67.0%	20.0%	13.0%
Electrical System	64.1%	24.1%	11.8%
Heating System	60.7%	27.7%	11.6%
Plumbing	60.3%	28.1%	11.6%
Floors	61.5%	27.5%	11.0%
Foundation	66.1%	23.2%	10.7%
Interior Walls	68.6%	23.9%	7.5%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000.

Table 2-6 shows responses to specific questions about the condition of certain structural elements of dwellings. Problems with electrical systems received the least number of responses; less than 10 percent of survey respondents indicated having any electrical problems. Roughly 11 percent indicated roofs that sag, contain cracks, or leak, while 12 percent indicated having broken or cracked windows. Nearly 21 percent cited sagging, leaking, or poor drainage in their home's foundation. The most frequent conditions cited as substandard were lack of a concrete or masonry foundation and floor/ceiling problems.

Table 2-6 also shows responses by housing type. The data do not reveal any consistent trends that would suggest that one type of housing is in better condition than other housing types. For example, a much higher percentage manufactured and mobile homes do not have a concrete or brick foundation. By contrast, a much higher percentage of respondents in multiple family dwellings reported plumbing problems. Respondents in single-family dwelling units reported having exposed electrical wiring more than twice as frequently as those in multiple family dwellings and three times the rate of those in mobile and manufactured homes.

**Table 2-6. Housing Unit Conditions As Indicated By Survey Respondents in Skamania County**

Question	Owners		Renters		All Households	
	Yes	No	Yes	No	Yes	No
Does your home have a solid concrete or masonry foundation?	80.8%	19.2%	66.9%	33.1%	78.7%	21.3%
Does your home's foundation sag, contain cracks, or leak?	16.6%	83.4%	26.5%	73.5%	18.4%	81.6%
Is the electrical system (wiring, breakers or fuses, receptacles, switches, etc.) in good working condition?	93.8%	6.2%	76.7%	23.3%	91.0%	9.0%
Is any of the wiring exposed inside your home or at the electrical panel?	11.4%	88.6%	8.8%	91.2%	7.6%	92.4%
Does your plumbing system leak, clog often, or require frequent repair?	10.5%	89.5%	34.7%	65.3%	14.5%	85.5%
Does your home have any floors or ceilings that sag, contain cracks, or show signs of continual dampness, such as waterstains?	17.6%	82.4%	38.6%	61.4%	21.1%	78.9%
Does your home have any broken, cracked or missing windows?	10.5%	89.5%	20.1%	79.9%	12.3%	87.7%
Does your home have any walls that are cracked, rotted, or in need of major repair?	8.6%	91.4%	18.9%	81.1%	10.5%	89.5%
Does your home's roof sag, leak, or have poor drainage?	10.3%	89.7%	16.3%	83.7%	11.5%	88.5%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000.



## Chapter Three: Housing Affordability and Income

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In this chapter, we examine the issues of income and housing affordability in Skamania County. Although the term "affordability" is most precisely associated with the ability of people in all income levels to find affordable housing, it is increasingly used when considering the ability of those with lower incomes to secure adequate housing which is within their financial means.<sup>5</sup>

A typical "rule of thumb" used to determine housing affordability is that a household should pay no more than 30 percent of its total monthly household income for housing, including utilities.

### Income Trends in Skamania County

#### Source of Income

Table 3-1 shows sources of income as identified by survey respondents. The results show the majority of households (78 percent) obtain income through wage and salaried employment, or self-employment income. A significant percentage of respondents indicated they receive social security income (30 percent) or retirement income (24 percent). More than 17 percent indicated they receive interest, dividend, or rental income. Forty-eight percent of the respondents checked more than one income source. About two percent of respondents checked no boxes suggesting they have no source of income.

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<sup>5</sup> *Josephine County Housing Needs Assessment*, Community Planning Workshop, 1997.

**Table 3-1. Sources of Income of Survey Respondents, 2000**

<b>Income Source</b>	<b>Number of Respondents</b>	<b>Percent of Respondents</b>
Wage Or Salary Income	593	60.8%
Self-Employment Income	170	17.4%
Social Security Income	296	30.4%
Retirement Income	231	23.7%
Farm Income	24	2.5%
Interest, Dividend, Or Rental Income	168	17.2%
Public Assistance Income	23	2.4%
Other Income	79	8.1%
No Income Source	22	2.3%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

### **Income Trends**

According to the Washington Employment Security Department the per capita personal income in Skamania County in 1997 was \$18,785. This is significantly lower than the statewide average per capita income of \$26,451. Moreover, Skamania County's 1997 unemployment rate of 10.0 percent was significantly higher than the statewide average of 4.8 percent

### **Household Income Levels**

We asked survey respondents to indicate their total household income for 1999. Table 3-2 shows the income distribution for survey respondents (1999) and for data from Claritas, Inc (2000). While the two data sets do not exactly match, the distributions are reasonably close. Households that earn incomes below \$20,000 are somewhat under-represented in the survey sample.

The median household income for all survey respondents was about \$37,000. Data from Claritas, Inc. estimate median household income in 2000 was \$38,333. Slightly more than eight percent of survey respondents had incomes of less than \$10,000, while more than 34 percent indicated they have annual household incomes of over \$50,000.

**Table 3-2. Annual Household Income, Skamania County Survey and Claritas Data**

Household Income	Skamania Survey		Claritas, Inc.	
	Number of Respondents	Percent of Respondents	Number	Percent
Under \$5,000	20	2.3%	120	3.2%
\$5,000 to \$9,999	50	5.8%	229	6.1%
\$10,000 to \$14,999	65	7.5%	312	8.3%
\$15,000 to \$19,999	50	5.8%	336	8.9%
\$20,000 to \$24,999	63	7.3%	254	6.7%
\$25,000 to \$29,000	86	9.9%	244	6.5%
\$30,000 to \$34,999	65	7.5%	230	6.1%
\$35,000 to \$39,999	54	6.2%	225	6.0%
\$40,000 to \$44,999	53	6.1%	279	7.4%
\$45,000 to \$49,999	63	7.3%	270	7.2%
\$50,000 to \$54,999	55	6.4%	256	6.8%
\$55,000 to \$59,999	34	3.9%	205	5.4%
\$60,000 to \$74,999	91	10.5%	371	9.8%
\$75,000 to \$99,999	64	7.4%	287	7.6%
\$100,000 or More	53	6.1%	158	4.2%
Total	866	100.0%	3776	100.0%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

Note: The Skamania County Housing Needs Assessment Survey asked respondents indicate their total household income in 1999; the Claritas data provides income estimates for 2000.

### Poverty Status

The number of households that fall below federal poverty thresholds or guidelines provides one indicator of housing need and at-risk households. The federal government uses two slightly different versions of the poverty measure:

- the poverty thresholds, and
- the poverty guidelines.

According to the Office of Management and Budget's (OMB's) Statistical Policy Directive 14, the U.S. Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds **do not vary geographically**, but they are updated annually for inflation using the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and does not include capital gains and noncash benefits (such as public housing, medicaid, and food stamps). Poverty is not defined for people in military barracks, institutional group quarters, or for unrelated individuals under age 15 (such as foster children). They are

excluded from the poverty universe--that is, they are considered neither as "poor" nor as "nonpoor."<sup>6</sup>

The *poverty thresholds* are the original version of the federal poverty measure. They are updated each year by the Census Bureau. The thresholds are used mainly for statistical purposes—for instance, preparing estimates of the number of Americans in poverty each year.

The *poverty guidelines* are the other version of the federal poverty measure. They are issued each year in the Federal Register by the Department of Health and Human Services (HHS). The guidelines are a simplification of the poverty thresholds for use for administrative purposes—for instance, determining financial eligibility for certain federal programs.

The sample size of the Skamania Housing Needs Survey allows us to estimate poverty using the poverty guidelines. The sample size is too small to use the more detailed poverty thresholds. Table 3-3 shows the number of survey respondents that fell below the HHS 1999 poverty thresholds. The results indicate an overall poverty rate of 5.9 percent in Skamania County. One-person households experienced a 12 percent poverty rate, compared to less than four percent for two person households. The sample size for households of five or more persons is too small to consider accurate.

The overall survey rate of 7.3 percent is lower than the 9.2 percent poverty rate estimated by the 1999 Current Population Survey by the U.S. Census. The actual rate is probably somewhat higher; the survey results probably under-represent households with incomes under \$20,000.

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<sup>6</sup> Source: Dalaker, Joseph, U.S. Census Bureau, Current Population Reports, Series P60-207, Poverty in the United States: 1998, U.S. Government Printing Office, Washington, DC, 1999.

**Table 3-3. Survey Respondents Falling Below the HHS 1999 Poverty Guidelines**

Family Size	Poverty Guideline	Number of Respondents	Total Respondents	Percent of Respondents
1 Person	\$8,240	20	165	12.1%
2 Person	\$11,060	12	316	3.8%
3 Person	\$13,880	7	117	6.0%
4 Person	\$16,700	7	107	6.5%
5 Person	\$19,520	7	46	15.2%
6 Person	\$22,340	1	11	9.1%
7 Person	\$25,160	0	2	0.0%
8 Person	\$27,980	1	2	50.0%
9 Person	\$30,800	1	3	33.3%
Total		56	769	7.3%

Source: U.S. Bureau of Census (poverty guidelines); Skamania County Housing Needs Assessment Survey, CPW, 2000

### Households Considered Low- or Very-Low Income

The Department of Housing and Urban Development (HUD) uses a standard formula to determine the number of households considered “low income,” “very low income,” and “extremely low income” for purposes of program eligibility. The HUD standards define households as “low income” if total household income is 80 percent or less than the median income of the area; as “very low income” if household income is 50 percent or less than the median; and as “extremely low income” if household income is 30 percent or less than the median.

To determine program eligibility for different household sizes, HUD has established income levels for different household sizes ranging from one to eight persons **for every county in the United States**. This indicator is more useful than the poverty thresholds because it recognizes regional differences in income and cost of living.

Table 3-3 shows the Department of Housing and Urban Development’s 2000 Section 8 income limits for low and very low-income households for different household sizes in Skamania County. To qualify as a low-income household, a single person household must have an income less than \$21,600. A household of 8 persons must have an annual income that is less than \$40,750 to qualify. The median income for Skamania County based on HUD standards for 2000 was \$38,500.

We designed the Skamania County Housing Needs Assessment Survey in a manner that allowed us to calculate the number of respondents considered low-income under the HUD guidelines. Table 3-4 shows that about 35 percent of survey respondents are considered low-income according to the 2000 HUD Home Program

income limits.<sup>7</sup> Moreover, nearly 16 percent of survey respondents are considered very low-income.

Analysis of the results by household size generally suggest that smaller households are more likely to fall below the HUD income limits. For example, about 54 percent of one person households fall below the income limits, compared to 27 percent of four person households. Nearly half of the one person households that fell below the HUD income limit had a person over age 65.

**Table 3-4. Estimate of Low and Very Low Income Households Based on Survey Results**

Household Size	Total Respondents	Very Low-Income	Survey Respondents	Percent Very Low Income	Low-Income	Survey Respondents	Percent Low Income
1 Person	165	13,500	53	32.1%	21,600	89	53.9%
2 Person	316	15,450	35	11.1%	24,700	90	28.5%
3 Person	117	17,350	12	10.3%	27,800	36	30.8%
4 Person	107	19,300	10	9.3%	30,900	29	27.1%
5 Person	46	20,850	7	15.2%	33,350	15	32.6%
6 Person	11	22,400	1	9.1%	35,800	5	45.5%
7 Person	2	23,950	0	0.0%	38,300	0	0.0%
8+ Person	5	25,500	2	40.0%	40,750	4	80.0%
<b>Totals</b>	<b>769</b>		<b>120</b>	<b>15.6%</b>		<b>268</b>	<b>34.9%</b>

HUD FY 2000 Median Family Income:	\$38,500
Survey 1999 Median Family Income:	\$37,000

Source: Skamania County Housing Needs Assessment Survey, 2000

## Cost of Housing

In any given geographic area, a number of factors influence housing values and costs. These can include varied factors such as market trends, interest rates, external economic factors, and local land use policies.

Table 3-5 shows the gross housing payments for survey respondents in Skamania County.<sup>8</sup> Note the table does not include the “Occupy Without Payment” category. The data show owners spend significantly higher sums on housing than renters. The average owner paid about \$120 more per month than renters.

The results in Table 3-5 represent *total* housing costs: payments, interest, taxes, insurance, and utilities. The average housing cost, excluding taxes and insurance, was about \$540; the median was \$500. Survey respondents paid an average of \$152 per month for utilities. The median utility cost was about \$140.

<sup>7</sup> The totals are inclusive; 35 percent of survey respondents were considered low-income. This figure includes households that also were considered very low- and extremely low-income.

<sup>8</sup> Mortgage or rent plus utilities. Utilities include water, sewer, electricity, gas, heating oil, and garbage collection, but not telephone.

The Census reported that median gross rent in 1990 was \$328—about \$475 in 2000 dollars.<sup>9</sup> Our survey results indicate median gross rent in 2000 was \$575—a real increase of 21 percent increase over the past ten years. Owner costs have increased at a much slower rate. The 1990 Census reported median owner costs (for units with a mortgage) of \$536—about \$777 in 2000 dollars. Our survey results show a median owner cost of \$896 for homeowners with a mortgage, a 15 percent increase over the inflation adjusted 1990 Census figure. This is probably due to the fact that once an owner assumes a mortgage, the largest part of their housing payment does not change. Further, low interest rates over the past several years have led many owners to refinance their homes, thus lowering their overall payments. Finally, survey and Census results indicate that inflation adjusted costs for homeowners without a mortgage actually decreased in the past 10 years.

**Table 3-5. Gross Housing Payment for Survey Respondents  
Skamania County, 2000**

Total Housing Cost	Renters		Owners		Total	
	Number	Percent	Number	Percent	Number	Percent
Less than \$100	0	0.0%	42	6.5%	42	5.4%
\$100-\$199	5	3.8%	92	14.2%	97	12.4%
\$200-\$299	3	2.3%	61	9.4%	64	8.2%
\$300-\$399	13	9.8%	27	4.2%	40	5.1%
\$400-\$499	21	15.9%	25	3.8%	46	5.9%
\$500-\$599	28	21.2%	37	5.7%	65	8.3%
\$600-\$749	29	22.0%	67	10.3%	96	12.3%
\$750-\$999	25	18.9%	116	17.8%	141	18.0%
\$1000-\$1249	5	3.8%	85	13.1%	90	11.5%
\$1250-\$1499	1	0.8%	44	6.8%	45	5.8%
\$1500 or more	2	1.5%	54	8.3%	56	7.2%
Total	132	100.0%	650	100.0%	782	100.0%
Average Housing Cost		\$607		\$730		\$703
With a mortgage				\$983		
No mortgage				\$185		
Median Housing Cost		\$575		\$409		\$641
With a mortgage				\$896		
No mortgage				\$150		

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

The survey also inquired whether respondents received rent subsidies. About 4.5 percent of survey respondents indicated they received rent subsidies. The median amount of rent subsidies was \$275 per month.

<sup>9</sup> Gross rent includes utilities.

## Income Spent on Housing

The total amount a household spends on housing is referred to as “cost burden.” Total housing expenses are generally defined to include either rent or payments and interest, plus utilities and insurance. 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.”

We asked survey respondents about their income levels and housing costs. Table 3-6 shows the percentage of household income spent for housing by survey respondents. About 30 percent of households responding to the survey reported paying more than 30 percent of their household income for housing. Moreover, more than eight percent of respondents reported paying more than 50 percent.

The disparity between owners and renters is particularly evident in the survey responses. Fifty-two percent of survey households that rented reported they experience housing cost burden. More than 18 percent experience severe cost burden. These figures contrast sharply with homeowners, 26 percent of whom experience cost burden and five percent of whom experience severe cost burden.

**These results suggest that Skamania County has a housing affordability problem.** They do not, however, provide the full picture of households' ability to purchase housing. Survey results show that nearly one-third of respondents own their home free and clear without a mortgage. Moreover, we did not ask respondents questions about their overall financial situation; many retirees have substantial accumulated assets but little income.

**Table 3-6. Percentage of Household Income Spent for Housing Owners and Renters in Skamania County, 2000**

Percent of Income Spent on Housing	Owners		Renters		All Respondents	
	Number	Percent	Number	Percent	Number	Percent
<b>No Cost Burden</b>						
< 10%	121	22.0%	3	2.4%	124	18.4%
10%-19%	161	29.3%	17	13.6%	178	26.4%
20%-29%	126	23.0%	40	32.0%	166	24.6%
<b>Total No Cost Burden</b>	<b>408</b>	<b>74.3%</b>	<b>60</b>	<b>48.0%</b>	<b>468</b>	<b>69.4%</b>
<b>Cost Burden</b>						
30%-39%	80	14.6%	23	18.4%	103	15.3%
40%-49%	34	6.2%	19	15.2%	53	7.9%
<b>Severe Cost Burden</b>						
50% or more	27	4.9%	23	18.4%	50	7.4%
<b>Total With Cost Burden</b>	<b>141</b>	<b>25.7%</b>	<b>65</b>	<b>52.0%</b>	<b>206</b>	<b>30.6%</b>
Total Responses	549	100.0%	125	100.0%	674	100.0%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000.

Note: Table only includes records where housing cost, income, and utility data were provided. Housing costs were reported as total housing costs including payments and interest, utilities and insurance.



Taking the analysis in Table 3-6 one step further, we cross-tabulated income levels with housing cost. Table 3-7 shows the results. The shaded area represents households that pay more than 30 percent of their monthly income for housing. The results generally show an increase of households that experience cost burden as incomes decrease. For example, over 93 percent of households that earned less than \$5,000 resided in housing that cost above \$125 per month. This figure decreases to 57 percent for households that earn between \$5,000 and \$10,000 annually.

The figures in Table 3-7 show a lower percentage of households experiencing cost burden than the figures in Table 3-6. The reason for the discrepancy is that Table 3-6 presents actual cost burden calculations (total housing cost divided by total household income), while Table 3-7 shows groupings of housing costs and incomes. The difference is explained by households that fall within a group just left of the shaded area, but pay slightly more than 30 percent of their income for housing. About six percent of the respondents exist in these groups that are right at the fringe of cost burden.

The results underscore two other important trends. First, some households at all housing costs (with the exception of the less than \$125 category) pay more than the amount considered affordable for their income level. More importantly, at all income levels below \$75,000, some households are occupying housing that is below their affordable housing cost level. In other words, low-income households compete with higher income households for affordable housing. For example, a household earning \$35,000 a year might choose to live in a \$500 per month apartment—a housing cost that is nearly half of what they theoretically could afford. The data show six respondents that fell into this category. Because the County has a fixed number of units in the \$500 price range, these higher income households that choose to live in less expensive housing are competing with lower income households for the same housing.

An important implication of higher income households choosing lower cost housing is that they are inherently better able to compete for lower income housing. Households with higher incomes will be able to save up moving costs (typically first month's rent, last month's rent, plus a deposit).

**Table 3-7. Crosstabulation of Income and Affordable Housing Cost, Survey Respondents, 2000**

Household Income	Housing Cost															Total	Number above affordable amount	Percent above affordable amount
	<\$125	\$125- \$249	\$250- \$374	\$375- \$499	\$500- \$624	\$625- \$749	\$750- \$874	\$874- \$999	\$1000- \$1124	\$1125- \$1249	\$1250- \$1374	\$1375- \$1499	\$1500- \$1874	\$1875- \$2499	\$2500 or more			
Under \$5,000	1	2	-	-	1	-	-	-	-	-	-	-	-	-	-	4	3	75.0%
\$5,000-9,999	8	6	6	4	4	1	-	-	-	-	-	-	-	-	-	29	15	51.7%
\$10,000-14,999	12	10	10	9	8	2	1	-	2	-	-	-	-	-	-	54	22	40.7%
\$15,000-19,999	3	13	5	7	14	4	4	1	-	-	-	-	-	-	-	51	23	45.1%
\$20,000-24,999	5	9	7	11	8	12	9	4	4	2	1	-	-	-	-	72	32	44.4%
\$25,000-29,999	3	4	3	2	7	9	2	6	3	1	1	-	-	-	-	41	13	31.7%
\$30,000-34,999	6	8	3	2	6	8	11	1	5	-	5	1	-	-	-	56	12	21.4%
\$35,000-39,999	3	7	2	4	6	7	12	1	4	4	3	2	4	-	-	59	17	28.8%
\$40,000-44,999	5	-	-	-	5	6	4	8	2	2	-	-	1	-	-	33	3	9.1%
\$45,000-49,999	1	10	1	3	5	6	8	13	6	2	3	6	5	1	1	71	16	22.5%
\$50,000-54,999	1	3	-	1	-	3	7	2	5	3	1	-	3	2	-	31	5	16.1%
\$55,000-59,999	1	2	1	-	-	1	4	3	-	2	-	-	-	-	-	14	0	0.0%
\$60,000-74,999	7	5	3	3	6	12	8	6	8	8	8	2	14	3	-	93	3	3.2%
\$75,000-99,999	1	2	2	-	-	5	5	3	9	2	2	1	2	3	1	38	1	2.6%
\$100,000 or more	1	2	1	-	2	-	2	1	1	4	3	1	3	2	5	28	0	0.0%
<b>Total</b>	<b>58</b>	<b>83</b>	<b>44</b>	<b>46</b>	<b>72</b>	<b>76</b>	<b>77</b>	<b>49</b>	<b>49</b>	<b>30</b>	<b>27</b>	<b>13</b>	<b>32</b>	<b>11</b>	<b>7</b>	<b>674</b>	<b>165</b>	<b>24.5%</b>
<b>Number above affordable amount</b>	0	2	6	13	27	19	16	12	18	9	13	9	13	6	2	166		
<b>Percent above affordable amount</b>	0.0%	2.4%	13.6%	28.3%	37.5%	25.0%	20.8%	24.5%	36.7%	30.0%	48.1%	69.2%	40.6%	54.5%	28.6%	24.6%		

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

## Housing Affordability

The relationship between household income and housing cost determines cost burden—one measure of households' ability to afford housing. Many factors influence the two key variables of housing affordability; income and housing cost. While the scope of this report does not extend to evaluation of market conditions, the survey results provide the ability to estimate how much households can afford to pay for housing.

Table 3-8 shows the median income CPW survey respondents and the HUD median income. The data indicate that in 2000, the average household that responded to the survey could afford a \$925 per month payment or a home valued at about \$92,500 if their payment does not exceed 30 percent of their household income. Using the 2000 HUD median income figure of \$38,500 yields a monthly payment of \$963 or a home valued at \$96,300.

**Table 3-8. Estimate of Income and Affordability in Skamania County, 2000**

Income Level	Number of Respondents	Percent of Respondents	Estimated Monthly Affordable Housing Cost	Crude Estimate of Affordable Purchase Owner-Occupied Unit
Under \$5,000	20	2.3%	\$0 to \$125	\$0 to \$12,500
\$5,000-\$9,999	50	5.8%	\$125 to \$250	\$12,500 to \$25,000
\$10,000-\$14,999	65	7.5%	\$250 to \$375	\$25,000 to \$37,500
\$15,000-\$19,999	50	5.8%	\$375 to \$500	\$37,500 to \$50,000
\$20,000-\$24,999	63	7.3%	\$500 to 625	\$50,000 to \$62,500
\$25,000-\$29,999	86	9.9%	\$625 to \$750	\$62,500 to \$75,000
\$30,000-\$34,999	65	7.5%	\$750 to \$875	\$75,000 to \$87,500
\$35,000-\$39,999	54	6.2%	\$875 to \$1,000	\$87,500 to \$100,000
2000 Survey Median \$37,000			\$925	\$92,500
2000 HUD Median \$38,500			\$963	\$96,250
\$40,000-\$44,999	53	6.1%	\$1,000 to \$1,125	\$100,000 to \$112,500
\$45,000-\$49,999	63	7.3%	\$1,125 to \$1,250	\$112,500 to \$125,000
\$50,000-\$54,999	55	6.4%	\$1,250 to \$1,375	\$125,000 to \$137,500
\$55,000-\$59,999	34	3.9%	\$1,375 to \$1,500	\$137,500 to \$150,000
\$60,000-\$74,999	91	10.5%	\$1,500 to \$1,875	\$150,000 to \$187,500
\$74,000-\$99,999	64	7.4%	\$1,875 to \$2,500	\$187,500 to \$250,000
\$100,000 or More	53	6.1%	More than \$2,500	More than \$250,000
Total	866	100.0%		

Sources: Skamania County Housing Needs Assessment Survey, CPW, 2000. Methodology from Oregon Housing & Community Services. *Housing Strategies Workbook: Your Guide to Local Affordable Housing Initiatives*, 1993.

The data presented in this and previous sections suggest that if income were the sole criteria used to determine housing need, the need in Skamania County is substantial. Up to 30 percent of County households may experience cost burden for housing. Nearly 35 percent of County households are eligible for HUD Section 8 housing assistance.

However, this section did not include an analysis of other factors that place households at risk with respect to housing. A variety of economic, social, and personal factors serve to complicate housing needs. In its *Housing Strategies Workbook*, the Oregon Department of Housing and Community Services identifies several “special populations” that have housing needs distinctly different than the general population. These include at-risk youth, elderly and frail individuals, large families, farmworkers, the homeless, persons recently released from state institutions, and persons infected with the HIV virus.

While the survey did not specifically address these populations, consideration of these populations is important to a comprehensive housing strategy.

## Chapter Four: Other Housing Need Indicators

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While housing condition and cost and household income are key indicators of housing need, housing analysis typically consider other indicators in developing a comprehensive housing strategy. The evaluation of these other housing needs varies by agency. Household needs that affect housing needs can be described in two broad categories: basic needs, and special needs.

- *Basic needs* are day-to-day life needs such as shelter, food, clothing, and transportation.
- *Special needs* are for individuals with disabilities or unique circumstances and include counseling, training, assistance, as well as a broad range of other services.

Recognizing the relationship between basic and special needs, we applied a broad definition of housing needs for this study. For the purpose of this study, we analyzed the following housing issues:

- *Current and Future Housing Needs.* The survey asked a series of questions regarding the current and future housing needs of respondents.
- *Housing Discrimination.* We asked survey respondents to indicate if they felt they had faced discrimination for housing.
- *Crowding.* Crowding is another indication of housing availability and affordability. A unit is generally considered crowded when the number of persons per room exceeds one.
- *Transportation.* The distance workers must travel to get to their jobs has several implications for housing. While households consider a variety of factors when choosing where to live, cost of transportation can impact money available for housing.
- *Special Populations.* Persons with mobility limitations and mental or psychological disabilities may have special housing needs. We also evaluated availability of assisted living housing in Skamania County.

In this chapter we analyze these issues and identify housing needs with respect to each issue. We begin with an evaluation of the importance of various housing amenities to survey respondents and conclude with an evaluation of populations with special housing needs.

### Importance of Housing Amenities

Table 4-1 shows data from the needs assessment survey concerning the importance of features when choosing a place to live. Respondents were asked to rate amenities and features as unimportant, somewhat important, or very important. The

responses are ranked from highest to lowest by the “very important” category. Nearly 77 percent of Skamania County residents cited a good neighborhood as the most important factor when choosing a place to live, followed by low noise level with 72 percent, and privacy a close third with 71 percent. Factors rated as “unimportant” included children’s play area, fenced yards, and disabled access.<sup>10</sup>

**Table 4-1. Features When Choosing A Place To Live As Rated by Survey Respondents**

<b>Feature</b>	<b>Unimportant</b>	<b>Somewhat Important</b>	<b>Very Important</b>
Good Neighborhood	2.3%	20.8%	76.8%
Low Noise Level	2.6%	26.0%	71.5%
Privacy	2.1%	26.7%	71.3%
Affordable Rent	13.9%	22.1%	64.0%
Rural Setting	8.2%	27.9%	63.9%
Storage	4.4%	39.8%	55.8%
Low Utility Costs	3.7%	40.6%	55.8%
Large Lot Size	12.4%	33.3%	54.2%
Size/Number of Bedrooms	8.7%	40.6%	50.7%
Work Area/Shop or Barn	20.1%	36.1%	43.8%
Garden	24.6%	37.4%	38.0%
Good View	20.6%	42.9%	36.6%
Open Area/Parks Nearby	27.7%	40.5%	31.8%
Children's Play Area	43.9%	25.7%	30.4%
Fenced Yard	40.8%	35.8%	23.4%
Disabled Access	59.3%	29.5%	11.2%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000.

### **Current and Future Housing Needs**

A key objective of the Skamania County Housing Survey was to gather information concerning present and future housing needs. The survey results represent subjective evaluation of housing needs as expressed by survey respondents, and were designed to fill gaps in standard data sources. This information, combined with empirical data, provides a basis for initiating a dialog on strategies to address housing needs.

Table 4-2 shows reasons that survey respondents moved to their present home. While none of the reasons received a majority of responses, most respondents indicated they have multiple reasons they moved to their present home. Homeownership, rural setting, and location were the top three considerations of respondents when choosing their present home. Wanting to rent was the least frequently cited reason by survey respondents.

<sup>10</sup> Not surprisingly, disabled access is very important to households that have one or more members with mobility limitations.

**Table 4-2. Reasons Survey Respondents Moved To Present Home**

<b>Reason</b>	<b>Number of Respondents</b>	<b>Percent of Respondents</b>
Wanted To Own	464	47.6%
Rural Setting	419	43.0%
Wanted Better Location	359	36.8%
Neighborhood Conditions	171	17.5%
Less Crime	170	17.4%
Change In Employment (transfer, new job, etc.)	153	15.7%
Wanted A Home In Better Condition	138	14.2%
Wanted More Affordable Home	132	13.5%
Retired And Wanted Different Location	118	12.1%
Closer To Work	114	11.7%
Change In Family Size	110	11.3%
It Was The Only Thing Available	105	10.8%
Change In Marital/Relationship Status	104	10.7%
Wanted To Live In Different Climate	64	6.6%
Wanted A Home Closer To Services (e.g., shopping, medical, daycare, schools)	58	5.9%
Wanted To Rent	51	5.2%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

To supplement data on housing condition, we asked survey respondents to evaluate how well their present housing meets their needs (Table 4-3). A large majority (86 percent) of respondents indicated their present housing meets their needs. The most frequently cited needs were for locations more convenient to services and employment or for larger dwellings.

**Table 4-3. Evaluation of Current Housing By Survey Respondents**

<b>Category</b>	<b>Number of Respondents</b>	<b>Percent of Respondents</b>
Meets My Needs	834	85.5%
Location Inconvenient to Services (e.g., shopping, medical, daycare, schools, etc.)	126	12.9%
Location Inconvenient to Employment	124	12.7%
Too Small	100	10.3%
Other	75	7.7%
Physical Condition Not Adequate	73	7.5%
Too Expensive	53	5.4%
No Privacy	48	4.9%
Too Large	30	3.1%
Does Not Allow Children	4	0.4%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

We asked survey respondents to indicate whether they prefer to own or rent their housing in the future (Table 4-4). Almost 78 percent of respondents indicated they prefer to own their future housing. Because this figure is slightly lower than the current homeownership rate, increasing homeownership rates may not be a pressing need for the County. About 7 percent prefer to rent, while more than 15 percent indicated they were uncertain.

**Table 4-4. Preference of Tenure for Future Housing, Survey Respondents**

<b>Tenure</b>	<b>Number of Respondents</b>	<b>Percent of Respondents</b>
To Rent	62	6.8%
To Buy	705	77.6%
Uncertain	141	15.5%
Total	908	100.0%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

We asked respondents to indicate barriers to finding better housing (Table 4-5). While 86 percent of respondents indicated they were satisfied with their present housing, only 58 percent indicate they do not want to move. This suggests a difference between what households consider adequate housing and what type of housing they want. Many respondents indicated multiple barriers to moving.

The four most frequently cited barriers were all financial barriers. About 24 percent of respondents indicated that housing costs were a barrier to moving. More than 11 percent indicated that moving costs were a barrier. Other financial barriers were other debts, and deposits and related move-in costs.



**Table 4-5. Barriers to Moving as Reported by Survey Respondents**

<b>Reason</b>	<b>Number of Respondents</b>	<b>Percent of Respondents</b>
Do Not Want To Move	564	57.8%
Housing Costs Are Too High	232	23.8%
Cost Of Moving	110	11.3%
Other Debts (credit card payment, bills, child support, etc.)	89	9.1%
Cannot Afford First And Last Month Rent, Security Deposit	83	8.5%
Can't Find Housing In Preferred Location	74	7.6%
Difficulty Of Moving Personal Belongings	66	6.8%
Restrictions Which Do Not Allow Pets	62	6.4%
Can't Find Preferred Type Of Housing	58	5.9%
Lack Of Steady Employment Income	53	5.4%
Other	50	5.1%
Unable To Find House In Suitable Condition	38	3.9%
Lack Of Transportation	13	1.3%
Can't Find Housing For Household Member With Physical Or Mental Disability	10	1.0%
Lack Of References	9	0.9%
Restrictions Which Do Not Allow Children	8	0.8%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

Note: Percentages in table add to more than 100% because respondents could check more than one reason.

Table 4-6 shows respondents evaluation of their housing needs in five years. Nearly 63 percent of respondents indicated their present home will meet their housing needs in five years, while 37 percent cited need for various other types of housing.

Of those that indicated a different housing need in five years, about 26 percent said they will need some type of single-family home, and another 7 percent indicated they need a manufactured or mobile home. Over nine percent indicated they will need a retirement home or assisted living facility. Less than three percent indicated they will need an apartment or duplex.

**Table 4-6. Housing Needs in Five Years, Survey Respondents**

<b>Housing Need</b>	<b>Number of Respondents</b>	<b>Percent of Respondents</b>
My Present Home Will Meet My Needs In Five Years	611	62.7%
Large Single Family Home (three or more bedrooms)	143	14.7%
Small Single Family Home (two bedrooms or fewer)	106	10.9%
Mobile Home/Manufactured Home	66	6.8%
Retirement Complex	50	5.1%
Assisted Care/Living Facility	40	4.1%
Other	29	3.0%
Duplex (two unit structure)	14	1.4%
Apartment (structure with three or more units)	14	1.4%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

## Housing Discrimination

We asked survey respondents to indicate whether they felt they had experienced discrimination for a variety of reasons (Table 4-7). About 14 percent of all respondents reported experiencing some type of housing discrimination. While a relatively small percentage of respondents indicated having experienced any type of discrimination, the fact that any respondents felt they have experienced housing discrimination may still be a cause of concern.

**Table 4-7. Housing Discrimination as Experienced by Survey Respondents**

<b>Reason</b>	<b>Number of Respondents</b>	<b>Percent of Respondents</b>
Income Level	62	6.4%
Pets	50	5.1%
Other	36	3.7%
Employment Status	28	2.9%
Age	16	1.6%
Children	15	1.5%
Disability	14	1.4%
Race	6	0.6%
Experienced Any Type of Discrimination	133	14.1%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

## Crowding

Crowding is another common measure of housing needs. A dwelling unit is considered “crowded” if the household has more than one person per room. Spaces such as bathrooms, hallways, walk-in closets, storage room, and similar spaces are not included for the purposes of this evaluation.

Data on crowding gathered from the survey is presented in Table 4-8. The 1990 Census found about 7.0 percent of Skamania County households experienced crowded conditions. Slightly more than eight percent of survey respondents experienced crowded conditions in 2000. Nearly 12 percent of renters experienced crowding, compared to seven percent of homeowners.

**Table 4-8. Persons Per Room Per Housing Unit Skamania County, 2000**

Persons Per Room	Renters		Owners		Total	
	Number	Percent	Number	Percent	Number	Percent
<b>No Crowding</b>						
<.50	75	51.7%	492	63.9%	567	62.0%
.50-.99	53	36.6%	221	28.7%	274	29.9%
<b>Crowding</b>						
1.00-1.49	15	10.3%	48	6.2%	63	6.9%
1.50-1.99	0	0.0%	4	0.5%	4	0.4%
2.00 or more	2	1.4%	5	0.6%	7	0.8%
Total	145	100.0%	770	100.0%	915	100.0%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

## Proximity to employment

Housing location affects access to employment and services. Disadvantaged populations may have special access needs. Access issues are even more important in rural areas like Skamania County.

Table 4-9 shows the location of employment of survey respondents. Only 36 percent of survey respondents indicated having jobs in Skamania County (Stevenson, Carson, other Skamania County). Slightly more than four percent worked in Hood River. Nearly 20 percent of respondents indicated they worked in either Vancouver or the Portland area.

The fact that 22 percent of the respondents indicated they worked in "other" places suggests that many may have misinterpreted or misread the "other Washington" or "other Oregon" categories. It is unlikely that 22 percent of the respondents worked outside Washington or Oregon.

**Table 4-9. Location of Employment of Survey Respondents**

<b>Work Location</b>	<b>Number of Respondents</b>	<b>Percent of Respondents</b>
Stevenson	160	21.4%
Carson	64	8.6%
Other Skamania County	48	6.4%
Vancouver	70	9.4%
Jobsite Moves to Various Locations	71	9.5%
Other Washington	33	4.4%
Portland Area	87	11.7%
Hood River	31	4.2%
Other Oregon	18	2.4%
Other	164	22.0%
Total	746	100.0%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

Table 4-10 shows the length of commute (one-way) to work by survey respondents. Consistent with the results presented in Table 4-9, about 40 percent of survey respondents indicated they commute less than 10 miles to work. Another 15 percent commute less than 20 miles. Many households, however, indicated they have much longer commutes. Nearly 25 percent of respondents indicated they travel more than 40 miles to work. The average commute length was 22 miles, while the median was 13 miles.

**Table 4-10. Length of Commute of Survey Respondents**

<b>Distance</b>	<b>Number of Respondents</b>	<b>Percent of Respondents</b>
Less than 5	170	25.6%
5-9	104	15.7%
10-14	64	9.7%
15-19	36	5.4%
20-24	48	7.2%
25-29	24	3.6%
30-39	61	9.2%
40-49	62	9.4%
50-74	71	10.7%
75 or more	23	3.5%
Total	663	100.0%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

## Special Needs Populations

Many populations have special housing needs. The *Housing Strategies Workbook* developed by the Oregon Department of Housing and Community Services identifies more than a dozen populations that may have special housing needs.

Table 4-11 shows the housing needs of selected special populations. Survey results indicate that nearly eight percent of households include an individual with a mental or psychological disability. More than 16 percent of households indicated they have a person with a physical or mobility limitation. Of those households, 16 percent indicated their housing does not accommodate their needs, and nearly 30 percent said their housing only partially accommodates their needs. Finally, six percent of the respondents indicated that they or a member of their family had to move outside the County to find assisted living facilities.

**Table 4-11. Special Needs Populations as Identified by Survey Respondents**

<b>Special Need</b>	<b>Number of Respondents</b>	<b>Percent of Respondents</b>
Persons with Mental or Psychological Disability	71	7.6%
Persons with Physical Disability or Mobility Limitation	154	16.4%
If Physical or Mobility Limitation, Does Housing Accommodate?		
Yes	82	54.7%
No	84	16.0%
Partially	44	29.3%
Respondent or Household Member Required to Move Outside County to Receive Nursing Home or Assisted Living		
Yes	642	69.5%
No	55	6.0%
<b>No Applicable (No Seniors In Household)</b>	<b>227</b>	<b>24.6%</b>

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

## Chapter V: Characteristics of Survey Respondents

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This chapter presents characteristics of survey respondents. It is standard procedure among survey analysts to ask a set of demographic questions. These questions, when compared to standard data sources, allow evaluation of whether demographic bias exists among the survey respondents. Where appropriate we make such comparisons and comment on whether response bias exists.

Table 5-1 shows the household size of survey respondents. The average household size for all survey respondents was 2.48 persons. Owner-occupied households averaged 2.54 persons, while renters averaged 2.20 persons per household. More than 64 percent of the respondents lived in households with two or fewer persons. About one-third of households had three to five persons, while only two percent had six or more persons.

**Table 5-1. Household Size**

<b>Household Size</b>	<b>Number of Respondents</b>	<b>Percent of Respondents</b>
1 Person	197	20.7%
2 Person	415	43.7%
3 Person	137	14.4%
4 Person	126	13.3%
5 Person	53	5.6%
6 Person	15	1.6%
7 Person	2	0.2%
8 Person	2	0.2%
9 Person	3	0.3%
Total	950	100.0%
Average Household Size		
Owners		2.54
Renters		2.20
All Households		2.48

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

Table 5-2 shows household composition by age group. The results show that about one-third of households have children under the age of 18, while 26 percent of households have adults age 65 or older. About 95 percent of households had individuals between the age of 18 and 64.

Table 5-2 also summarizes the percent of individuals in households by age. About 20 percent of persons in responding households were under the age of 18. Sixty-two percent of persons in responding households were between 18 and 64, while 16 percent were age 65 or over.

**Table 5-2. Household Composition**

<b>Age Group</b>	<b>Number of Persons</b>	<b>Percent of Persons</b>	<b>Number of Households with Persons In Age Group</b>	<b>Percent of Households with Persons In Age Group</b>
Children Under Age 7	169	7.3%	112	11.5%
Children Between Age 8 and 17	340	14.6%	199	20.4%
Adults Between Age 18 and 39	501	21.5%	334	34.3%
Adults Between Age 40 and 64	946	40.6%	579	59.4%
Adults Age 65 or Older	374	16.1%	257	26.4%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

Table 5-3 shows the ethnicity of survey respondents. About 92 percent of survey respondents were White. Of the 8 percent of people of other ethnicity, about three percent were American Indian, while other ethnic groups each comprised less than two percent of the survey respondents. Comparing

**Table 5-3. Ethnicity of Survey Respondents and 2000 Claritas Data**

<b>Ethnicity</b>	<b>Number of Respondents</b>	<b>Percent of Respondents</b>	<b>2000 Claritas Estimate</b>
American Indian	31	3.3%	2.4%
Black	5	0.5%	0.1%
White	859	92.2%	93.1%
Asian/Pacific Islander	9	1.0%	0.9%
Hispanic	14	1.5%	3.5%
Other	14	1.5%	0.0%
Total	932	100.0%	100.0%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

Table 5-4 shows the place of residence of survey respondents. About 55 percent of the respondents were from Stevenson or Carson. North Bonneville and Underwood each accounted for about nine percent of respondents, while Skamania accounted for about six percent of survey respondents. Each of the other communities accounted for less than five percent of respondents; but together they accounted for 21 percent of the survey respondents.

**Table 5-4. Place of Residence**

<b>Community</b>	<b>Number of Respondents</b>	<b>Percent of Respondents</b>
Carson	258	27.5%
Stevenson	251	26.8%
N. Bonneville	92	9.8%
Underwood	88	9.4%
Skamania	58	6.2%
Washougal	46	4.9%
Home Valley	35	3.7%
Stabler	24	2.6%
Mill A	21	2.2%
Other	15	1.6%
Willard	14	1.5%
Cooks	9	1.0%
White Salmon	8	0.9%
Prindle	7	0.7%
Skamania Landing	6	0.6%
Bingen	4	0.4%
Mt. Pleasant	2	0.2%
Total	938	100.0%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

Table 5-5 shows length of residence in Skamania County and in respondents' present home. Respondents have lived in Skamania County for an average of 21 years and a median of 16 years. About seven percent of respondents have lived in the County for one year or less. Slightly more than half of the respondents indicated they have lived in Skamania County more than 15 years.

Respondents have lived in their present home for an average of 12 years, and a median of eight years. More than 40 percent of respondents have lived in their present home five or fewer years, while 23 percent have lived in their present home for more than 20 years.

**Table 5-5. Length of Residence**

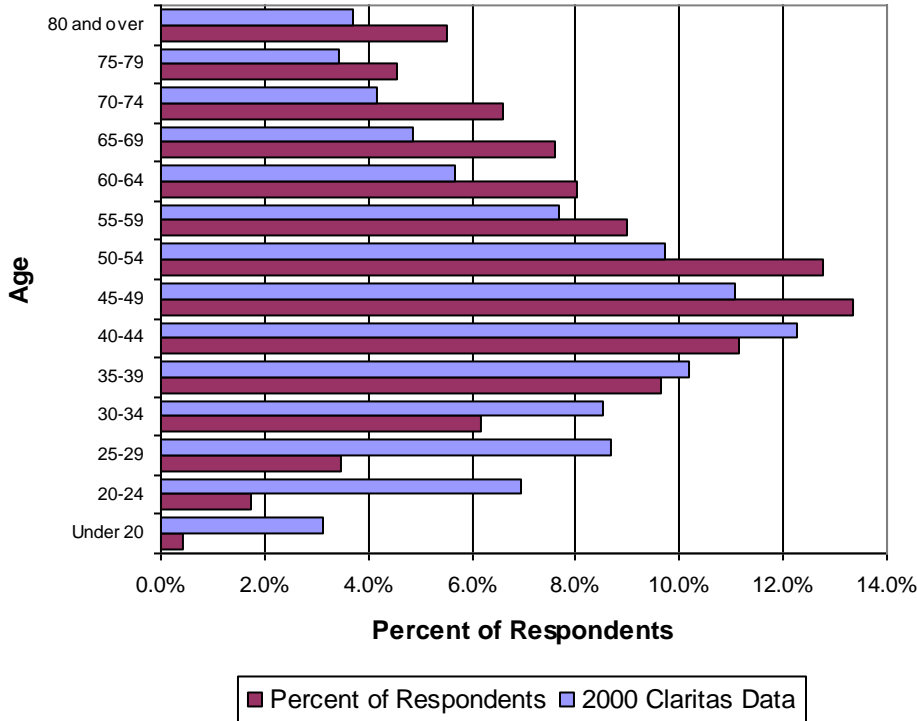
<b>Years</b>	<b>In County</b>		<b>In Present Home</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
1 or less	66	7.0%	125	13.2%
2-5	151	16.0%	267	28.3%
6-10	155	16.5%	166	17.6%
11-15	88	9.3%	105	11.1%
16-20	83	8.8%	64	6.8%
21 or more	399	42.4%	218	23.1%
Total	942	100.0%	945	100.0%

Source: Skamania County Housing Needs Assessment Survey, CPW, 2000



Figure 5-1 shows the age distribution of survey respondents and for persons 18 and over as reported by Claritas, Inc. No respondents were under the age 18. The gender of respondents was relatively evenly split: 52 percent were female, 48 percent were male. Comparing the two data sources, it is evident that the survey results are more heavily weighted to age groups of 45 years and over.

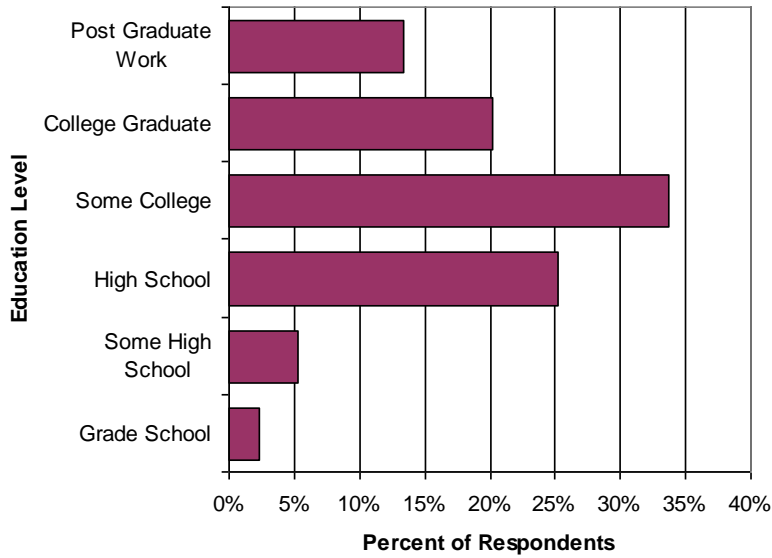
**Figure 5-1. Age of Survey Respondent**



Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

Figure 5-2 shows the educational attainment of survey respondents. The results show that about one-third of survey respondents have a college degree. An additional 34 percent indicated having some college training but not college degree. These results show a significantly higher level of education than reported in the 1990 Census, suggesting some response bias or an extraordinary improvement in the level of educational attainment. According to the Census, about 16 percent of persons over age 25 had college degrees in 1990.

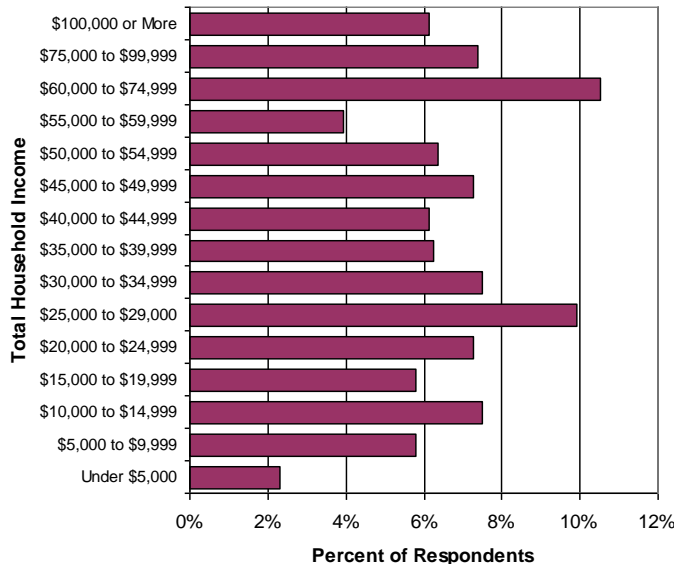
**Table 5-7. Educational Attainment, Survey Respondents**



Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

Table 5-8 shows total household income in 1999 of survey respondents. The average household earned about \$37,000 in 1999. The survey results show an average household income that is slightly lower than the \$38,333 reported by Claritas.

**Table 5-8. Total Household Income, 1999**



Source: Skamania County Housing Needs Assessment Survey, CPW, 2000

## Appendix A: Survey Methods

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The Skamania County Housing Survey gathered data on the opinions, attitudes, and preferences of County residents. This appendix describes the methodology CPW used in developing, administering, and analyzing the survey.

### Methodology

A typical survey project begins with determination of the population of interest (the sample frame). Once the sample frame is identified, members of the sample frame are randomly selected to receive surveys. For this survey the sample frame was households in Skamania County. Because no reliable mailing list was available to draw a sample from, we delivered surveys to all 4,130 postal customers in the County.

For this project CPW used the mailed survey technique for the following reasons:

- Mail surveys allow the surveyor to ask more difficult questions than can be answered via other techniques;
- Survey respondents are able to reflect upon their answers, thus providing more informative and accurate responses;
- Since survey respondents answer questions at their convenience, not the interviewer's, responses tend to be less hurried and more accurate; and
- Survey respondents are more willing to answer potentially embarrassing or revealing questions, especially regarding income. This type of information would be more difficult to obtain through a telephone survey.

CPW developed the survey instrument, with input from County staff, and others knowledgeable about housing issues in the County. The survey instrument is included at the end of this appendix. It was designed to produce information about housing condition, housing costs, and housing needs. Specifically, the household survey gathered information on the following:

- Household demographics including age, employment, education, gender, and household size;
- Crowding;
- Length of residency;
- Age and condition of housing;
- Mortgaged or rental value of current housing;
- Household income and cost burden;
- Barriers to home ownership; and
- Present and future housing needs and locational preferences.

To refine the survey, we went through several rounds of survey review with County staff and conducted a pre-test. To administer mailed surveys, we use a process called “the total design method” developed by Dr. Don Dillman at Washington State University. The total design method increases response rates, and consists of the following steps:

1. Mail a postcard to a household 7-10 days prior to mailing the survey. The postcard notifies the household that it will be receiving a survey and provides a brief summary of the purpose of the survey. The initial postcard was mailed during the second week of August, 2000.
2. Mail the survey. The survey was four pages in length, and was accompanied by a newsletter with background information. The survey was mailed during in mid-August 2000.
3. Follow up postcard. A follow-up postcard was mailed seven days after the initial mailing to encourage non-respondents to complete the survey.
4. Follow up with a second survey mailing. A second survey was sent to non-respondents about 14 days after the initial mailing.

We received a total of 895 valid responses by the survey response deadline; a 24% response rate. The sample size allows inference of the results to all households in the district at a 95% confidence level with a  $\pm 5\%$  margin of error. What this means is that if we conducted the survey 100 times, we would expect to obtain results within  $\pm 5\%$  of the results from this survey 95 of those times.

The confidence level is for the overall survey results. As with all surveys, many questions received less than a 100% response (i.e., not all respondents answered the question). However, we designed the survey instrument so that some questions to be completed by a subset of the population. For example, a series of questions were intended to gather information about housing costs. We asked a follow-up question to determine if their housing costs included taxes and insurance.

Completed surveys were be coded and analyzed by CPW using the computer program Statistical Package for Social Sciences (SPSS) for Windows. This program provides the capability to cross-tabulate survey responses of two or more questions to facilitate analysis.

October 2000

Dear Skamania County Resident,

We need your help! Skamania County is in the process of conducting a housing study of the County. The results of this study will help county planners better address housing needs in Skamania County.

We are asking Skamania County residents to provide their opinions on this important matter. Please take a few minutes to complete the enclosed survey. **If you are not a Skamania County resident, or are a business, please disregard this survey.** Please return the survey in the enclosed, postage paid envelope by **November 15, 2000.**

The survey should take 10-20 minutes to complete and will provide valuable information. The Skamania County Department of Planning and Community Development and the Community Planning Workshop will use the information to understand the condition of existing housing units and identify the areas of unmet housing needs in Skamania County. The findings will be used to create a report that will address housing issues and make recommendations to increase the availability of affordable housing in Skamania County.

**Eight respondents will be chosen to receive a \$25 gift certificate to a local Skamania County business.** If you are interested in being eligible for the random drawing, please enclose the slip with your name and address in the postage paid return envelope along with the completed survey.

ALL SURVEY RESPONSES AND INFORMATION ARE STRICTLY  
CONFIDENTIAL.

If you have any questions regarding this study, please contact Kathy Pierson at Skamania County (427-9458) or Robert Parker at the Community Planning Workshop (541-346-3801).

Thank you for your participation and assistance.

Sincerely,



Edward A. McLarney  
Chairman  
Skamania County Board of Commissioners

# SKAMANIA COUNTY HOUSING NEEDS ASSESSMENT SURVEY

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## Instructions:

Your household has been randomly selected to participate in this survey. This questionnaire should be filled out by an adult in the household, someone 18 years of age or older. Please answer the questions for **all** members of the household. If a particular question does not apply to you, simply skip to the next question or section. **To be entered in the drawing, please return the survey in the enclosed postage-paid envelope by November 15, 2000. All responses will be kept confidential.**

---

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

Q-1 Is your house, apartment, or mobile home:

- OWNED BY YOU OR SOMEONE IN THIS HOUSEHOLD WITH A MORTGAGE OR LOAN?
- OWNED BY YOU OR SOMEONE IN THIS HOUSEHOLD FREE AND CLEAR (WITHOUT A MORTGAGE OR A LOAN)?
- RENTED BY YOU OR SOMEONE IN THIS HOUSEHOLD?
- OCCUPIED WITHOUT PAYMENT OF CASH RENT?

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

- SINGLE FAMILY HOME
  - DUPLEX (2 unit structure)
  - RESIDING WITH ANOTHER FAMILY
  - OTHER (please specify) \_\_\_\_\_
  - MOBILE HOME/MANUFACTURED HOME
  - APARTMENT (structure with 3 or more units)
  - R.V., VAN, OR BUS CONVERSION
- 

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

\_\_\_ ROOM(S) (please indicate the number of rooms, including bedrooms)  
\_\_\_ BEDROOM(S) (please indicate the number of bedrooms)

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

\_\_\_ 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.

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

Q-6 Is your rent subsidized?

NO

YES ☞ If yes, what is the amount of the subsidy? \_\_\_\_\_ \$ PER MONTH.

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)? Please write "0" if you pay nothing.

\_\_\_ \$ PER MONTH

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

\_\_\_ \$ PER MONTH

Q-9 How do you heat your home? (check all that apply)

ELECTRIC

SOLAR ENERGY

FUEL OIL OR KEROSENE

WOOD

GAS, FROM UNDERGROUND PIPES

NO SOURCE OF HEAT

GAS, FROM A BOTTLE OR TANK

OTHER (please specify) \_\_\_\_\_

Q-10 Do you feel you have faced discrimination in the Skamania County housing market because of your: (check all that apply)

AGE

EMPLOYMENT STATUS

RACE

DISABILITY

CHILDREN

INCOME LEVEL

PETS

OTHER (please specify) \_\_\_\_\_

Q-11 Have you or any member of your family been required to move outside the County to receive nursing home or assisted living services?

NO

YES

NOT APPLICABLE (NO SENIORS IN HOUSEHOLD)

Q-12 Do you or any member of your family have a mental or psychological disability?

NO

YES

Q-13 Do you or any member of your family have a physical disability or mobility limitation?

NO

YES ☞ If yes, does all or part of your home accommodate wheelchairs or other physical limitations?

NO

YES

PARTIALLY

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

**Q-14** Please rate the general condition of **each** of the following elements in your home by circling the appropriate number.

<b>Element</b>	<b>Good</b>	<b>Adequate</b>	<b>Needs Improvement</b>
Plumbing	3	2	1
Electrical System	3	2	1
Heating System	3	2	1
Foundation	3	2	1
Interior Walls	3	2	1
Exterior Siding/Paint	3	2	1
Roof	3	2	1
Floors	3	2	1
Windows	3	2	1
Energy Efficiency	3	2	1
Insulation	3	2	1

**Q-15** Please check the appropriate box for **each** of the following questions.

<b>Question</b>	<b>Yes</b>	<b>No</b>
Does your home have a solid concrete or masonry foundation?		
Does your home's foundation sag, contain cracks, or leak?		
Is the electrical system (wiring, breakers or fuses, receptacles, switches, etc.) in good working condition?		
Is any of the wiring exposed inside your home or at the electrical panel?		
Does your plumbing system leak, clog often, or require frequent repair?		
Does your home have any floors or ceilings that sag, contain cracks, or show signs of continual dampness, such as waterstains?		
Does your home have any broken, cracked or missing windows?		
Does your home have any walls that are cracked, rotted, or in need of major repair?		
Does your home's roof sag, leak, or have poor drainage?		

**Q-16** What is the current source of water for your home?

- WATER MAIN (utility company)
- PRIVATE WELL
- COMMUNITY WELL OR SMALL PRIVATE WATER SYSTEM
- OTHER (specify) \_\_\_\_\_



Q-17 Are you concerned about the *quality* of your home water source?

- YES
- NO

Q-18 Are you concerned about the *quantity* (amount) of water available to your home?

- YES
- NO

**Now we would like to ask you about your present and future housing needs.**

Q-19 How long have you lived in your present home?

\_\_\_ NUMBER OF YEARS

Q-20 How long have you lived in Skamania County?

\_\_\_ NUMBER OF YEARS

Q-20 What are the reasons you moved to your present home? (please check **all** that apply)

- WANTED TO OWN
- WANTED TO RENT
- WANTED MORE AFFORDABLE HOME
- WANTED BETTER LOCATION
- CHANGE IN EMPLOYMENT (transfer, new job, etc.)
- RETIRED AND WANTED DIFFERENT LOCATION
- CHANGE IN FAMILY SIZE
- CHANGE IN MARITAL/RELATIONSHIP STATUS
- NEIGHBORHOOD CONDITIONS
- WANTED A HOME IN BETTER CONDITION
- WANTED A HOME CLOSER TO SERVICES (e.g., shopping, medical, daycare, schools)
- WANTED TO LIVE IN DIFFERENT CLIMATE
- RURAL SETTING
- LESS CRIME
- CLOSER TO WORK
- IT WAS THE ONLY THING AVAILABLE

Q-21 Check **all** statements that describe your current housing.

- MEETS MY NEEDS
- PHYSICAL CONDITION NOT ADEQUATE
- LOCATION INCONVENIENT TO EMPLOYMENT
- LOCATION INCONVENIENT TO SERVICES (e.g., shopping, medical, daycare, schools, etc.)
- DOES NOT ALLOW CHILDREN
- TOO SMALL
- TOO LARGE
- TOO EXPENSIVE
- NO PRIVACY
- OTHER (please describe)\_\_\_\_\_

**Q-22** Please **RATE** the importance of the following features to you when choosing a place to live (please circle the appropriate number)

<b>Feature</b>	<b>Unimportant</b>	<b>Somewhat Important</b>	<b>Very Important</b>
Low Utility Costs	1	2	3
Privacy	1	2	3
Affordable Rent	1	2	3
Large Lot Size	1	2	3
Low Noise Level	1	2	3
Children's Play Area	1	2	3
Garden	1	2	3
Open Area/Parks Nearby	1	2	3
Size/Number of Bedrooms	1	2	3
Storage	1	2	3
Fenced Yard	1	2	3
Rural Setting	1	2	3
Good Neighborhood	1	2	3
Work Area/Shop or Barn	1	2	3
Disabled Access	1	2	3
Good View	1	2	3

**Q-23** Would you prefer to buy or rent your next residence?

- PREFER TO RENT
- PREFER TO BUY
- UNCERTAIN

**Q-24** If you want to move but feel you are unable, what are the main reasons? (Check **all** that apply)

- DO NOT WANT TO MOVE
- HOUSING COSTS ARE TOO HIGH
- OTHER DEBTS (credit card payment, bills, child support, etc.)
- COST OF MOVING
- CANNOT AFFORD FIRST AND LAST MONTH RENT, SECURITY DEPOSIT
- DIFFICULTY OF MOVING PERSONAL BELONGINGS
- CAN'T FIND HOUSING IN PREFERRED LOCATION
- CAN'T FIND PREFERRED TYPE OF HOUSING
- UNABLE TO FIND HOUSE IN SUITABLE CONDITION
- RESTRICTIONS WHICH DO NOT ALLOW CHILDREN
- RESTRICTIONS WHICH DO NOT ALLOW PETS
- LACK OF STEADY EMPLOYMENT INCOME
- LACK OF REFERENCES
- LACK OF TRANSPORTATION
- CAN'T FIND HOUSING FOR HOUSEHOLD MEMBER WITH PHYSICAL OR MENTAL DISABILITY
- OTHER (please specify)\_\_\_\_\_

Q-25 In FIVE years, what type of housing do you think will best suit your needs?

- MY PRESENT HOME WILL MEET MY NEEDS IN FIVE YEARS
- LARGE SINGLE FAMILY HOME (THREE OR MORE BEDROOMS)
- SMALL SINGLE FAMILY HOME (TWO BEDROOMS OR FEWER)
- MOBILE HOME/MANUFACTURED HOME
- DUPLEX (two unit structure)
- APARTMENT (structure with three or more units)
- RETIREMENT COMPLEX
- ASSISTED CARE/LIVING FACILITY
- OTHER (please specify)\_\_\_\_\_

**Finally, please tell us about your household.**

Q-26 Including yourself, how many persons are in your household?\_\_\_\_\_

Q-27 How many people that live in your household are in each of the following age groups?  
(Please indicate the number for each category; **if none enter zeros.**)

- \_\_\_ CHILDREN UNDER AGE 7
- \_\_\_ CHILDREN BETWEEN AGE 8 AND 17
- \_\_\_ BETWEEN AGE 18 AND 39
- \_\_\_ BETWEEN AGE 40 AND 65
- \_\_\_ 65 OR OLDER

Q-28 Of the total number of adults and children living in your household, how many are included in each of the following categories? (your response is optional)

- \_\_\_ AMERICAN INDIAN
- \_\_\_ BLACK
- \_\_\_ WHITE
- \_\_\_ ASIAN/PACIFIC ISLANDER
- \_\_\_ HISPANIC
- \_\_\_ OTHER (please specify)\_\_\_\_\_

Q-29 What city or community do you live in or live closest to?

CITY OR COMMUNITY \_\_\_\_\_

Q-30 How far do you generally travel to work?

\_\_\_ MILES

Q-30 Where do you work?

- STEVENSON
- CARSON
- OTHER SKAMANIA COUNTY
- VANCOUVER
- JOBSITE MOVES TO VARIOUS LOCATIONS
- OTHER WASHINGTON
- PORTLAND AREA
- HOOD RIVER
- OTHER OREGON
- OTHER (Specify)\_\_\_\_\_

Q-31 What is your age? \_\_\_ YEARS Gender?  MALE  FEMALE

Q-32 What is the highest level of education that you have completed?

- GRADE SCHOOL
- SOME HIGH SCHOOL
- HIGH SCHOOL/GED

- SOME COLLEGE
- COLLEGE GRADUATE
- POST GRADUATE WORK

**Q-33** Please indicate the sources of income in your household. (Check all that apply)

- WAGE OR SALARY INCOME
- SELF-EMPLOYMENT INCOME
- SOCIAL SECURITY INCOME
- RETIREMENT INCOME
- FARM INCOME
- INTEREST, DIVIDEND, OR RENTAL INCOME
- PUBLIC ASSISTANCE INCOME
- OTHER INCOME

**Q-34** Please indicate which of the following categories best describes your 1999 **TOTAL HOUSEHOLD INCOME**, before taxes:

- |                                               |                                               |                                               |
|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|
| <input type="checkbox"/> UNDER \$5,000        | <input type="checkbox"/> \$25,000 to \$29,000 | <input type="checkbox"/> \$50,000 to \$54,999 |
| <input type="checkbox"/> \$5,000 to \$9,999   | <input type="checkbox"/> \$30,000 to \$34,999 | <input type="checkbox"/> \$55,000 to \$59,999 |
| <input type="checkbox"/> \$10,000 to \$14,999 | <input type="checkbox"/> \$35,000 to \$39,999 | <input type="checkbox"/> \$60,000 to \$74,999 |
| <input type="checkbox"/> \$15,000 to \$19,999 | <input type="checkbox"/> \$40,000 to \$44,999 | <input type="checkbox"/> \$75,000 to \$99,999 |
| <input type="checkbox"/> \$20,000 to \$24,999 | <input type="checkbox"/> \$45,000 to \$49,999 | <input type="checkbox"/> \$100,000 or More    |

**Q-35** 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.

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*Thank you. We appreciate your time and opinions. The information you have provided will help make a difference in identifying solutions for better and more affordable housing in Skamania County.*

**YOUR RESPONSES WILL REMAIN CONFIDENTIAL.**

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Skamania County Planning Department  
Community Planning Workshop

## Appendix B: Transcript of Survey Comments

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### Introduction

Typically, survey instruments attempt to bound responses into a set of fixed categories to make data entry and analysis more manageable. Because the majority of questions are closed-ended (i.e., the respondent is provided a limited number of options to select), we always invite respondents to share any other comments with us. The survey instrument CPW administered included such a question. Specifically, question 35 asked:

"Is there anything else you would like to tell us about your present or future housing needs and housing support service needs?"

About 30% of the respondents provided written comments. The remainder of this appendix provides a verbatim transcript of respondents' comments.

### Transcript of written survey comments

- 1. We are very concerned about rising property taxes – over the past 5 years our taxes have gone up over 50%. 2. Also we have had our property rezoned & devalued by the county without notification to use the landowner & without recourse. It is imperative that any affected landowner receive formal notification on land use changes or rezoning.
- #1. More water pressure in Carson. Sprinklers can't even go around or back & forth. #2. Fire Dept. received \$ from an agency for a fire siren which was installed – then later had trouble with it so instead of fixing it, just disconnected the sirens thru out town. Response time to fires could be quicker if sirens were hooked back up. Might even get more \$ from grants or agencies for other things within Carson- Stabler- #3. Adopt a highway program to keep roads cleaner. Helps beautify our community. #4. More duplexes would be nice for renters in Stevenson-Carson area.
- I appreciate the concerns the Planning Commission has for development in the county but it would seem that many restrictions for short plots are cost prohibitive for some and that it shouldn't take so long to do one. We are a small semi-rural county – not downtown Seattle.
- I know there is a need for adequate housing and hope this survey helps identify the most needed areas.
- I am frustrated at my inability to afford to bring my house to safe standards. I have managed (over the 10 yr period) to do some plumbing, small remodeling & new roof, but the electrical is a hazard, the foundation is crumbling & I have no insulation at all. Plus, windows (double hung wood) are rotten & broken (cords). 10 windows need replacing – I have replaced 4 over the years. As my house stands now, I cannot sell it as a bank will not loan on it. I qualify for a home improvement loan, but would not be able to afford payments.
- Until county solidifies its economic development direction, the housing market will remain in flux. Homeowners/Renters need to know the long range forecast for economic stability to make a concerted & concrete decision to housing needs. Keep up the hard work & a direction will come.
- -hope the planning dept. will employ cluster development that incorporates “common areas” or green areas such as pond or wetland sites w/ simple walking paths shared by home owners. – hope that planning depart. will continue to require/encourage home sites to be 100 ft(+) from

riparian zones. –We Encourage Skamania Co. to install Fiber optics To Service As Wide an area as possible & believe it is very important to our future prosperity.

- When we were renting 2 years ago, there were no affordable houses or duplexes in decent livable condition. All were moldy with water damage or otherwise unhealthy. Heating sources were not adequate. My son was sick most of the time from so much mold. We are very lucky we inherited property to put a manufactured home on.
- We moved from Clark County because of the disregard for our property concerns. We lived in a supposedly rural area and within 4 years that was entirely changed. Privacy, peace & quiet are extremely important to us and so far Skamania Co. & the community we live in have been wonderful!
- Moving to Portland to cut down on fuel expense.
- My husband is now working in the Portland area so we will probably be moving closer into Vancouver soon. Not enough good jobs to keep us here.
- Skamania County needs to stop subsidizing the entire county with overly inflated appraised values in Underwood. We are going to have to sell our home if our taxes continue to go up as we can't afford the taxes. Our taxes are currently equal to our house payment. The biggest issue is that we would be lucky to get 60-65% of our appraised value if we sell. Yes, a couple homes have sold for high prices to people moving from California, this doesn't mean all homes are worth these overly high prices.
- Please continue to spray away the MOSQUITOS! When we moved here, we thought we'd never get to enjoy summer again! Thanks for this past summer & the mosquito freedom we experienced!
- We really enjoy living in Skamania Co. We would like to buy land and build a home in the future, but are concerned with the rising cost of real estate.
- I think Skamania Co. needs some affordable housing for seniors that is close to stores and churches and is not used also by young people on welfare with children.
- I'm satisfied with what I have!!
- After being widowed, I moved here to be near family. My house is designed to feel my needs as long as I am able to live alone.
- Our house was given home occupancy while in violation of county planning codes in 1998. County Inspectors need to know what planning dept. rules are. Support: Nobody wants to take responsibility for our house being in violation.
- Been trying to sell place this year but know luck. Too much for me since I'm alone since April 1995 and 75 now. Have 1 cat and places for rent (no animals allowed) then they say a pet keeps you living longer.
- Please don't destroy the Gorge with increased Building outside of city limits. Please support the Gorge Commission. I like it better when there were less people and less cars. Highway 14 is now a nightmare of semis and motorists.
- I just moved here from Wyoming. I broke my neck in 12/99 and am disabled. My wife works but only earns \$1500 (Gross). We've maxed out credit cards and haven't qualified for any help from the state or federal programs because we made too much money last year or have more than \$2000 worth of personal property we'd like to buy a home but even a small lot and manufactured home (used) is over \$65000 so if you have 10% down its still \$700 a month w/utilities over half of what we make. With 3 kids who can afford that?

- IF YOU ARE ON WELFARE YOU GET FULL MEDICAL, FOOD STAMPS HOME SUBSIDITY OR PUBLIC ASSISTANCE. “HOW MUCH WAGES WOULD YOU HAVE TO MAKE TO EQUAL THE ABOVE AMOUNT IN DOLLARS”. I DON’T SEE A UNION BUG ON ANY OF THIS PRINT?
- We need a department store and good restaurants in the Stevenson-Carson area.
- Do a better job of inspecting new construction.
- Back off on some of the permit fees you need a permit to blow your nose!!!
- I owe clearly giving \$500.00 for this information if you use this paper send me \$500.00 Tony Alby P.O. Box 191 Carson, WA 98610 427-8509
- Make housing more affordable, property taxes are outrageous! I think people value their homes, properties way to high and drive prices way up so no one can afford them – real estate needs to get a handle on the true value of things!
- How about sweat equity opportunities? Or at least a down payment assistance program. Make sure that the help goes to those who need it & not to greedy speculators. I thought the De Groot Trailer Court, was originally a temporary deal, with the understanding people would have a chance to eventually own their own lots? If the county got grants we would need, outside, impartial oversight to make sure it (money) goes to the right places. Please keep the carpertbaggers out of SKA.Co.
- Mitigating the power of the Gorge Commission in regards the use of our privately owned properties would have the greatest impact on our economics & there fore on our housing needs
- Need an inspector to inspect old homes and trailers and mobile homes for wiring, etc. Some are unlivable and need to be demolished.
- Housing space could be promoted by less restrictive policies in the planning commission and a more expedient processing of short plot and subdivision applications. Acquiring government subsidies for low-income housing would be good.
- Community needs buyer education classes or workshops. We had to go outside area to get info. Need to take the monopoly from Windemere. Offer low interest home improvement loans- other rural areas do so. That’s it.
- 1. Moderate housing affordable to young families 2. houses to expand to young family needs 3. low income housing and support
- Public transportation, More variety of stores, Cleaner sidewalks in Neighborhoods, Better Policing in Neighborhoods
- I think there should be some 3 room apartments- kitchen with stack washer & dryer, dishwasher, range and refrigerator- living room, bedroom, bath with showers only. They need to have a washer & dryer so elderly people do not have to take their laundry to Laundromat. I would like to see low rent- possibly as low as \$250.00 a month. I have to live on my social security and small pension. Lois M. Bert P.O. Box 963, Stevenson, WA 98648
- People should be more open to pets, Pets like children, are how you raised them, because of bad experiences previously with pets, generally Skamania County is not open to those with pets. Rents are too high on a lot of places, need more assistance & openness with those wanting to relocate here, it would really improve the quality of the area.
- I would like to see the young people more exposed to recreation, taken on hikes- canoes trips- all those things tourists come to Skamania for. To realize malls and electronics are not the only thing in life. To see first hand, forest service excursions, fishing trips that many have never experienced. There is a life in Skamania County besides drugs and alcohol but they have to have

hands on experience- families seem to be too busy working to expose kids to possible goals- my thoughts. College is great but not for everyone- give a man a fish- he'll be hungry again- teach him how to fish- never go hungry. Plan young people's future- tour heavy equipment schools-talk up CDL's – how to obtain.

- 1. Get Federal Government Out of Gorge 2. Reduce Taxation on Properties 3. Reduce Size of County Bureaucracy 4. Get Government Out of County Residents Lives i.e. Building Permits, Burn Permits, Etc...
- Yes! A Tax Break When House & Property Is Improved – Such As; My New Steel House Roof At A Toon of \$12,000.00!!
- I would like to see fewer trashy trailers in the community.
- Carson needs a public sewer system and some upgrades to the current water system. The PUD, which operates the water system, needs a plan to install fire hydrants in existing neighborhoods that lack them.
- Services we consider important: fire protection, (which we believe is somewhat lacking at present), and police/sherriff protection....
- I will need work with dignity to support the small living I need. Basic Health & Social Security are indispensable for present and future security. Energy and property tax costs must be kept low for low impact shelter. It's been fun.
- I'd like Skamania County & the Gorge commission to stay the hell out of our business & let us do what we want to w/ our property!
- None at this time on housing needs. Concerned about future increasing property tax rates. New jobs in community very important.
- 1.) Like Our Neighbors, We Are Seasonal Residents Of Underwood, Listing This As Our Primary Residence But Living Elsewhere Five Months A Year At This Time 2.) My Only Concern About Living In Underwood Is Environmental. I Do Not Worry About Water Quality As I Have Faith In The P.U.D. My Concern Is With Industrial Pollution And Air Quality, As Our Home Overlooks The Massive Logging Operations At SDS/Bingen And The Gravel Pits In Hood River And Bungen. I Understand The Necessity Of These Industries And The Economic Impacts. I Worry About Property Values Should Our Air Quality Diminish. Thank You.
- We Plan to Build a house in the next 5 years on so on the Property next to this Piece. Don't know just what to build But Will Build. The Problem with Building anymore is all the permits you have to go through to get something done. Our place we are in now is Very nice and we did not have to go through all you do today ½ mobile ½ house stick this summer. We put in Water, Elect. Sewer & Phone it was about 100% up from 22 years ago with a tun of BullShit to go through to just get the land Ready.
- Public transit to Vancouver and Portland
- Probably, my next home will either be a nursing home or grave.
- We are fine! The only thing we don't like is the whistle of the train. It makes so much noise.
- At some point in the future will need to accommodate elderly parent living in our home full time.
- We need separate living quarters (like a mobile home) for our caregiver
- I NEVER INTEND TO FROM MY HOME UNLESS I'M TAXED OUT. My HOME IS NOT FOR SALE AND SHOUDNLT BE TAXED ON A RATE BASED ON WHAT MY NEIGHBORS BUY OR SELL FOR. I SHOULD BE ABLE TO IMPROVE THE QUALITY OF MY HOUSE AND PROPERTY TO KEEP IT PRESENTABLE, LIVABLE, AND ENJOYABLE WITHOUT FEAR OF BEING TAXED OUT OF MY HOME.



- KEEP THE PROPERTY TAXES DOWN!
- We are very dissatisfied with Skamania County Building inspectors he allowed our manufactured home to be built over a 25 year old existing septic tank, and according to state health codes this should never have been allowed. It has also put our family in some danger as the methane gas and natural gas could mix and possibly be an explosion. I think this is a great travesty. As we can't sell or get a second mortgage with our house over a septic tank.
- Do Not punish us with increased property tax when improvements are made in our home and our property. Our homes, property taxed paid, why must we get approval to build out-building, or choose a color for our house?? etc. etc..... We understand the need to prevent industries and certain developments in the rural areas. But to rule private property owners from building garages, shops, or storage units has become too much government intervention!!
- We appreciate the idea but we do not at all like having to get permission from you to plant on our acreage, build a fence, remove dead trees, or build small out buildings, etc. This is our property not yours. What we do with it is our decision not yours.
- I would love to own my own home. Better yet a job in this area to support a home would be better. I have very good credit, a satisfactory job (income) for a modest home, but no way to save a "down payment" on a one income resident.
- Would like to see Stevenson expand its water coverage
- Skamania County PUD provides the Electrical Power and Water to the Underwood Community. It is my hope that these services will continue to be affordable. We still have soon problems with electrical power. (Too many power disruptions for the year 2000)
- Help on Electric & Heating Costs & Taxes To Higher on House
- Love the county, city and people here!
- 1) Senior Services Should Be Expanded, 2) Because of Political and Economic Unstability in the county I will be looking for a Future Residence for Retirement Outside Skamania County.
- My next house will be in a county that cares enough about people to have a noise ordinance. Barking dogs and indifferent owners have robbed this county of the peaceful serene surroundings that attracts people here. Other than the barking dogs – we love this area.
- Maintaining the Gorge rural & scenic aspects is critical to our family. If the Scenic Act were to be negatively impacted or reduced, we would probably move elsewhere. We chose Skamania County because of the land use protection offered by the Scenic Act.
- The current housing stock that's for sale needs too much work. The prices high for the quality of homes. Most homes cost \$50,000 - \$200,000 and they need \$50,000 worth of remodeling, once you purchase them. The average house has between 1,600 – 2,000 square feet, so after you purchase & remodel a home, one pays about \$100.00 - \$125.00 per square foot. That's too much for this area. Plus I don't have time to deal with a remodel job, I work for a living.
- If my income changes because of my health I won't be able to afford to live in my home. On SSI I would receive less than \$1,000.00 a month. Although it would break my heart to leave my home, I would like to live in Carson. There isn't enough subsidized housing for seniors (senior citizens) in Skamania County.
- May want to put a mobile home on 2 acre lot as rental.
- It would be wonderful to have transportation to hospital, grocery store, etc. when unable to drive.
- As an analyst, you may be missing the most vulnerable (eg, seniors who can't read the small font, folks who are semi-literate) if your only method is this written questionnaire. Are you conducting the study in other formats (eg, helping seniors fill out?) Personally, I love living in the county!

- The money you paid for this study could have went toward the school. Think About It \$20,000.00
- I wanted to buy a used mobile home recently, but because of its age, was unable to obtain a bank loan, although my credit is good. I cannot afford to build or put down a big down payment or spend \$100,000+ for a home and make \$600+ monthly payment. So I rent.
- My house meets my current needs however I feel the property taxes may force me to sell and relocated to a less desirable location.
- Property taxes are too high.
- Real Estate taxes are too high. You ask too many nosy questions.
- I think I fall into the middle category where I am not considered low-income however do not make enough to purchase anything. Seems as if there is no help either way for middle income families.
- You need industrial jobs in Skamania county. Until you have industry, you are on a steady economic decline.
- Surveys such as these are a waste of taxpayer's money.
- Property taxes are too high. Most of these questions were asked on the recent Census form. I understood that this information would be compiled so that cities, counties, etc. could use the info for future studies such as this. Why didn't Skamania County use this available info instead of the expense of another study?
- Leave it to the Private Sector!
- I am reaching the age where yard work is a huge chore. I would like to see 2/3 bedroom condo units built in the county that are in the \$100-\$150,000 price arena & I truly believe there is a need for this type of housing in the area. But do not want to leave home unattended in winter. Solution! Condo living... I would sell my property in a heart beat if I had someplace other than assisted living to go to. Please give some thought to nice, quality & affordable condo's in the general area. Thanks.
- I need someone to clean house once a week & someone to do yard work.
- Would like to see tax freeze @ age 60 to include all land, not just one acre.
- The only thing I would like would be to have a garage or work shop to do woodworking or various repairs or building, & storage.
- (1) I would like to see burning of materials in the county or city by residents or businesses disallowed in the near future. We must get to work on other means of disposing of such things as yard & shrub trimmings. (2) I would like to see Laws "enforced" That prevent people from accumulating vehicles that do not run & other piles of unused materials, scrap, etc. That ruin the appearance of neighborhoods. We need to figure a way to pay for the enforcement of these laws.
- I would like to see the P.U.D. to come out with there low interest loan so we can put in new window's, and I know a lot of people that would jump on the wagon in our area. Also I wish they would start a program for metal or tin roof due to snow load's in our area at the same low rates. I know I would be game.
- I would like to move out to a large piece of property, way from the drugs & god only knows what else, that are being sold down our street, but taxes are outrageous, and the county feels it is not necessary to increase my husbands salary at this time! Furthermore- the headache involved in jumping through all your bureaucratic hoops is not at all appealing to me!

- Would like to see a more stream lined Gorge Commission Approval Process and better definition of what is allowed to build.
- I am living alone. My wife is in Hood River Care Center Alzheimers Unit.
- Poor water pressure, no garbage service – as we get older we may need that.
- Nice to see my tax dollars to hard at work!!! Welfare recipient = County Employee. Think about it.
- Oklahoma
- We have lived on our farm over 2 years and retired a few years ago. We enjoy the privacy and rural life. Our main concern is the influx of people moving from Clark County and Portland area. We live on the Gorge because it's a beautiful area and would like to see buildings restricted. Not become the mess as seen next door in Clark County.
- No facilities (also no recreation facilities for teens) in area to help teens earn money. need to bring jobs into area & a way for people on low income to get to work – Cars & Ins. Cannot be paid for on minimum wage so getting to and from work a problem for those people. Why not build an area where people can windsurf to bring in income to area.
- We built a very nice home & absolutely love it here. This will be our retirement home. But several home sites down from us that we drive by daily sits an old mobile with tons of trash outside – their roof leaks but they don't even seem to care. They started cleaning up their property once months ago but now it's worse. All over the county are beautiful new homes along side dilapidated homes. I wish that would improve – but owners make no effort.
- With the present tax rate it will be difficult to find developers to build any housing except that which is subsidized. The average income level of most renters in this county is not sufficient to pay adequate rents.
- Would love the county to rezone my property from commercial to residential.
- Fuck Greedy Landlords. My present landlord is not greedy, hence, here I am. There is more to life than Profitability. G.
- Property taxes are too high. In 1974 they were \$358/yr., now they are \$2300. There is also a need for low-income housing in Western Skamania County. My daughter makes 8.00/hr. & cannot afford her own place for herself & her baby.
- General Gorge. Special Gorge (my note: drawing indicates that individual lives next to the border on the Special Gorge next to the General Gorge) I live an edge on 43 acres and would like to build a retirement home 600 feet off closets road, but there is not a chance for a review.
- The trend is to okay new development of acreage in 1-5 or 10 acres with access to be made at ridiculous grades should be prohibited- Resulting in sluff offs & disappearing roads & flooding including river pollution.
- Nursing home services are needed in addition to the assisted living services already provided.
- Property taxes too high. It would help if the county would take rental payments through the year rather than expect one lump 2x a year.
- I was fortunate to have bought my acre an have a house built on it while housing in Skamania County was still affordable. I worry for my children and all young families first starting out. The choices are becoming increasingly limited. I also worry about the socio-economic chasm the housing market is creating between Carson and Stevenson, between the have and have-nots. There needs to be a balance of good, affordable housing in all of Sk. Co.

- There is a lack of good quality homes at an affordable price in Skamania County. Overall, I feel the housing here is overpriced and most neighborhoods are run down and undesirable places to live. Many care very little about the appearance of their homes and the impact their has on their neighbors.
- Get rid of the Gorge Commission! (They destroyed the value of my property – and have not compensated me for the loss!). Possible subsidies for handicapped/disabled doing new Internet businesses? People taking my land, trees, etc. without paying me for it – need subsidized legal defense!
- Would like to maintain Washington Residence, but not in present location. Telephone lines contain lots of static & are not good for computer internet service. We will relocated in next 6 mos.
- I don't feel the taxes I pay are reasonable for the home I have. Too high cost for what is available.
- This county & the City of Stevenson make it hard to get things done – they seem to make up rules as they go. Taxes are way too high. If we own the property, why is it we have to have permission to do what we want on that property? So much for ownership!
- - I live less than 5 blocks from Skamania County Courthouse but there are no sidewalks on my part of Mckinely St. – I wish the City water utility was based on actual usage. So we aren't punished for vegetable gardening.
- Expansion of housing facilities in the future should address careful infrastructure planning. Roads/sewer/water/garbage removal. My own personal plan is to build a home on my property larger than I currently have as part of my consideration for doing that would be a desire to access natural gas as well as my current Electric heating & wood as alternate heat sources. For the county I would discourage rapid expansion without a plan for developing longterm road/sewer/heating/water/garbage needs and in cooperation of open space vegetation in a 4 to 1 ration: Example 4 acres development 1 acre of open space, this would potentially retain a rural character to the county.
- Within the last 2 years we've had several changes in the amount of people living in this house. So I tried to answer your questions best I could but some were a little confusing, sorry. Secondly, I love where I live and would never want to move anywhere else.
- Skamania County is a shithole. Poor people around here live like rats and there's not much for nicer homes.
- A new back porch and stairwell.
- Lower land taxes, so you won't lose the place you live in, and have for years. Land taxes are too high. This survey, too nosey, just get to the point! We're all "so poor, anyhow!" Half the time, you can't afford any new houses, and have to live in an old "rundown shack," that's falling apart around you. Everything, costs too much! In this area, we need to have more affordable "nice" senior housing, or a senior complex just for seniors. Not the assisted living place either, that we have.
- The lack of quality homes in the West Columbia Gorge (Underwood/Hood River Area) for reasonable prices! I appreciate the Road Crew Service! Community Center in Underwood is well taken care of & is an asset to our sense of community! Recycle- Transfer Center- great access! Please continue to support these areas with funds!
- Would like tax values & sale values to be more in sync. Homes/property should be able to sell for appx. 20% more than tax value & that doesn't appear to be the case in this area. The junky, trashy residences should be required to clean up garbage, old cars & junk laying around.

- I was unable to afford any other housing except where I currently live. Cascade Village Apts. When I ended my 10 year relationship with my significant other. Now, working 2 jobs, I can afford to rent a house if I had saved some money to pay the first and last months rent & cleaning deposit required to move into a house. Now, I'm forced to pay \$823.00 (for a minimum of 3 months while I save some money to move) per month for rent because my income increased & this is subsidized housing so the rent is calculated on your income. It seems almost impossible to ever get out of this rut.
- For future housing needs. We own 20 acres we had hoped to build another house or give some land for this purpose to our child. We are only allowed one residence and a 20 acre minimum. We bought this land before the Gorge Act was initiated. Around us are parcels of 14, 5, and 10 acres. What does this result in? Combined with limited jobs; that our (and others) will find it difficult for their children to live near by.
- (1) Parks in East End of County are poor. No bathroom available unless you rent community center – It would be nice if there was something children could do to encourage exercise i.e. skateboard park with ramps, etc. No pools available near (2) We have very high property taxes and very few county parks services.
- I think we pay too much for water and electricity. The minimum payment for water and electricity are almost half what my total bill is. I am very careful about conserving energy and there seems to be no benefit as they charge you regardless of use.
- Get property taxes under control
- Need better storm water runoff management. City water is too expensive!!!
- Do you think this survey asks the right questions to determine just what is the “affordable housing problem” in Skamania County? No! Why don't you just ask the question?
- We would like to buy a new home in the area, but with the average cost being \$155,000, it is just impossible. The housing prices are way too high. Also, all the land use restrictions make it very difficult to build a house in this area. Because of this we will probably leave the area when we retire in 5 years.
- After family is raised and you want to down size house and yard work there isn't anything affordable to down size to. Traylor parks are affordable right now- but they can keep raising in the future. Too risky. If you only have 50,000 equity in your home, you can't find anything for that. Should be something affordable for fixed income folks.
- Would very much like to have natural gas as an option for heat and appliances.
- Boundary disputes, in gorge are frustrating.
- If I could buy my own home at a rent to own contract with no money down, I would certainly buy my own home, I have good renting history just not enough money to put anything down on a place. I would like to discuss this with someone! Ellen S. Rose P.O. Box 608, Carson, WA 98610 427-5893 Early evenings
- Our community desperately needs something/anything for our kids. Theater, bowling, skating. something.
- No one will spend money on property on my section of Rollock Knopp because the county will not enforce the rules and laws to clean up the property across the street no matter how many complaints are made. We have a rental mobile home instead of a lovely home next door because of this and even home owners a block away have offered to sign something if it need be. The place and commission know all about his but do nothing. BJ Essex
- My husband has been in a foster home for 1.5 years, I can stay in my home for a few years, but realize the need for senior transportation out here rurally when I can no longer drive. Also there

is a need I see for more senior affordable housing. My husbands pension pay for his care, but leaves me without the things I will need as I age. Please consider those senior citizens in Skamania County who need good housing. Thank you.

- Where will my kids live and work? It seems Jobs are the first problem we soon won't need to worry about Housing if the next generation all moves away.
- Lower taxes, Land taxes are horrible, and hard to pay! Need affordable senior housing – very important!
- Change the land minimum to 10 acres per single family dwelling instead of 20!
- The Gorge Scenic Act has put a damper on building in the G.M. area such as we are in. Need to expand our urban boundaries. We do not need federal intervention telling us where we can build. Lets resort back to local control. The way it looks down the road the Gorge will not be an affordable area in which to live unless we get some type of industry in here to support our tax base.
- More industry for Skamania County to support our tax base. We need more jobs made available in our local area, good paying jobs- \$25,000 - \$35,000 per year.
- The cost of housing is high, too high.
- Would like to build a new home in Skamania County closer to Washougal Metro and work but services are scarce outside OR S.R. 14, and Gorge, and we all know you can't build in the Gorge so I am presently looking to land in Camas Washougal to purchase and build.
- Carson needs a waste treatment facility to grow
- Bigger volume & pressure of water at our place
- As long as you have a Gorge Commission (who are from Oregon not even our own state) this is going to do you "no good". There are too many you can't do that or you can't build that. As long as you have people telling you what you can and cannot do who do not even live in this County new programs of any kind will never work here! Will only cause more problems.
- I would rather have less zoning that could give the neighbors a right to tell me what I can or can't do with my own property.
- I less government in our lives the better.
- Skamania County sucks. The apt. complex I live in are so poor, no place for kids to play besides the parking lot. The teenagers are always partying, parents don't care, peeling out in their cars breaking glass, speed through apartments, but hey your rich ass wouldn't know about our slum ghetto apts, would ya, ya wanna help? Come live in the apartment for 1 week! Then tell me what my future living needs are!!
- I feel lucky to own a home. I feel bad when I think of the many young families that need adequate housing in this area, but because of much high land prices, they cannot even get a start. Wages in this area are much too low!
- Need better utilities such as cable t.v., and faster phone lines. Power goes out many times in winter. The response of road crews during winter storms has been exceptional! We are off the "beaten path", yet our road is always plowed quickly and often.
- -we feel the scenic restrictions are very important to this area and hope that in the future are not changed. – we feel it is important to maintain the "small town" feeling when working/and or developing relationships between the building department, building inspectors and home builders.
- Have only been a resident for 1 month

- While I understand the needs for affordable, low income housing, our area/neighborhood is in terrible need of “urban renewal”. I grew up near the ghettos of Detroit that looked better than this area.
- We are very concerned about Funding for Skamania County and how that money is being spent. For example, the schools had to be bailed out by Federal money, but our politicians spent \$5,000,000 on a jail!
- (1) I really think Skamania County needs to look at personal property taxes. – the steady yearly increase is pricing home ownership right out of reach especially for seniors living on fixed incomes. If we didn’t have a little extra income (small business etc.) we would not be able to pay our yearly taxes. Senior citizens should have more tax breaks. They should not have to lose their homes, that they worked hard for in their golden years.
- The ability to build a large home to meet the needs of High Income families that require Larger homes with many amenities is important.
- Need help with transportation to city when we get older-
- I would like to install my own hydro/power system speed back into the grid for credit, with support & cooperation of P.U.D. I would like 10% open experiment- not building code regulated – alternative building materials – barn, **(note: need to ask, unlegible)**
- The local jobs don’t pay enough to allow the purchase of a home in the area. Either the cost of living must go down or the pay must go up. I guess another option would be for my family to seek employment and housing outside the area.
- We lack water pressure in Carson
- The Scenic Act is too invasive for private, well kept homes.
- Cost buying houses is very high!
- All of these questions are no ones or the government business. This is the reason people don’t take time to send back. Don’t trust how this information is going to be used or by whom!! How much is this costing us??
- There needs to be a loan program for first time home buyers where the county is involved similar to other states (grant) S.H.I.P (State Housing Initiative Program) where buyer is assisted as long as they live in house 5 years.
- Would like to see Rebates or assistance through P.U.D., for water heaters, windows and/or siding provided, like we once had available.
- The Columbia River Scenic Act makes is hard to live in Skamania County. You always have somebody trying to take your rights & freedom away. It is a shameful thing to say the least.
- My only need is to not be taxed out of my house!!! Land taxes have risen too high & too fast.
- We are currently looking to move into a bigger house and closer to work – no jobs here, tired of the commute.
- It needs a lot of work. I have no time to work on our Land. Cannot afford to pay for repairs.
- I am concerned that property taxes will force us to sell this place when we don’t want to. That little weasel in the assessor’s office keeps jacking them up. Folks who just want to live in their home shouldn’t have to move just because their neighbor sold out high!
- Need assistant with: (1) holes in rotted floor, (2) Installation, (3) help with property cost, (4) locks for my doors, (5) applicants for washer & dryer so they work.

- As I age it is more important to have good public transport. I taught at a major University and I'm used to a rich cultural life. From here I have to be able to get to that. Since losing my husband 5 years ago – I'm always on my own and that 50 or 100 miles gets longer with every drive and job. I see no way to afford a city move anywhere so am trying to get to a city each winter from now on and live here only summers & fall. Its sad the leaders of this community don't get us a bus or train. I have been working for an bus with Greyhound but I cannot accomplish this on my own. I ask for community help- but never get it. This is terribly frustrating & gas prices are so high!! Over 5 million dollars was just spent on a larger jail- and not a penny for a bus or train. The Commissioners here never help me.
- I have written this elsewhere but will say again that there needs to be more low income housing in this area, that there needs to be less discrimination against People on Public assistance as long as they can prove they can pay their rent, that acceptance/denial of an applicant should be based on rental history (does the rent consistently get paid?) and that it should be illegal to deny someone housing based on their credit history when their rental history is good. This is especially offensive to me because the only low-income apartments in the community deny low-income people for poor credit even if their rental history is good. Many low income people need less costly housing so that they can actually afford to pay other bills, and it just seems wrong to me that they could deny housing to those that need it most
- I think there needs to be limits set for manufactured homes. They will be like the old style trailers in 5-10 years. They lack quality construction of stick frame homes and need more maintenance to keep them up.
- Stagnant real estate market. Can't get a decent appraisal due to lack of sales. Really hurts trying to re-finance or sell.
- More affordable land to put older but in good condition mobile homes on, without discrimination of home because of its age. A lot of people my age can't afford to go out and spend \$80,000 to \$200,000 to just have a new home or any nice home to live in. Cost of living is much higher than wages.
- We would like to build, but are scared to do so in the gorge because of the gorge commission – the Friends of the Gorge.
- Too many Laws & Restrictions about what I can n can't do with our property. Too much government interference – Regulations won't allow me to build another house on my property – Thus fewer houses, however I've not been compensated for these ill placed restrictions. When I bought the property I could have put 6 houses on it. With gov't help like this, I don't need anymore enemies. Reduce the number of government employees in the county and there will be more affordable housing & houses when the Leeches have moved.
- I am looking for a wheelchair accessible greenhouse with raised flower beds and vegetables – fruits
- Lots of room for Horses & Cattle
- Needed in Stevenson Area: - low maintenance housing for singles or retired couples with limited income (ex.: condo's, duplexes, quadplexes) below \$80,000 prices – affordable homes, etc. to purchase not to rent- able to be homeowners – with community building to allow for support setting for meetings, family visits, etc.
- It was hard to find a place because the state would not help me with anything, even though there was zero income, because of my car. I owe as much as my car is worth so how is it a resource??
- I have been trying for 10 years or more to get help for my home thru KSDC or somewhere as it needs repairs. I can paint & facelift things but it needs help. There seems to be no help so in 2



years my roof will be in my living room. I know there are government grants & funding but I don't know who or where to turn to. I feel if I were Vietnamese I'd get help!

- Traffic on Hwy. 14, primarily truck traffic, needs better management for those of us who commute everyday. These heavy trucks cause a great deal of stress on the old bridges on cape horn. This will eventually cause the closure of this bridge and will cause a great deal of hardship for the local citizens. These trucks trying to bypass Oregon fuel taxes, must use I84 instead of clogging Hwy.14 both with long lineups of cars and crashes.
- Fees for permits – getting too costly. The gorge commission needs to stay out of the process
- We need to not have to deal with the scenic gorge & environmentalist telling us what we can't do with our own property. We pay for it, It's ours not theirs.
- We have been wanting to move or add on & remodel, but the payments on a new loan would just be too high. The housing market is too high for wages. A family can't spend half their wages on a house payment
- Would like to see a 55 & over mobile home court where the residents own their own lot. I believe more seniors would stay in the area. Retirement homes are too expensive and there is no ceiling on rentals. We need something in between our present home and a nursing home. Something with low maintenance and yard care.
- This survey is stupid. If you people would do planning for job opportunities, it would be a lot more productive. If there are good paying jobs, developers would build the necessary housing.
- Skamania Co. needs more affordable housing. The price of houses is out of line of what jobs pay here.
- (1) Property tax rates based on estimated current market value are grossly unfair to low-income persons, especially those living on small family farms, ranches, and other properties. (2) Skamania Co. P.U.D. is doing an excellent job with service, but a poor job in providing low cost energy. (3) Skamania Co. Building dept. services interested only in collecting fees.
- We strongly disapprove of any additional mobile home units in the Underwood area. Large lot size restrictions must be implemented and adhered to.
- I am in the process of buying older mobile home in a park. By the time I am retirement age (11 more years) I hope to own a mobile or small house on about an acre somewhere in the Stevenson/Carson area. I love Skamania Co. and the Columbia Gorge Area. It is much more affordable than Clark. Co.
- High speed internet connection via utility service
- I, personally, do not need housing that is handicap accessible but I know there is a need in our community for housing support for people with disabilities. There is a need for supported housing (ITS) so young people with disabilities can move out of their family homes into their own housing and be successful in that endeavor. Transportation is another difficulty for these people!
- P.U.D. rates are so high. Almost unaffordable during winter. I've never lived in a area with such high rates. Wage is so low in this area its no wonder its such a depressed community. People have to move away to better themselves.
- The housing & rental prices are comparable to Portland/Vancouver Area houses. But are less accessible to stores, medical, etc. & cost more to get to work, gas, tires & lube changes etc. I wish living here was more affordable like it was 10 years ago.
- I have lived here 35 years. First with my mother and now alone. I love it here; however, this place has been bought by the forest service and I will probably have to move in about a year. I

need a home, or want a home, secluded, even remote, where I can have a few animals and a garden. Fancy, no, but warm and hopefully sound.

- I wish there were programs available to help weatherize older homes such as mine. The programs through Northwest Natural Gas (my supplier) are available only to Oregon residents. Past PUD programs have been unavailable to me because my heat source is not electric. However I still have energy loss due to uninsulated floors and single pane windows. Private rates are too prohibitive at this point in my child raising!!
- The Stevenson area is lacking in housing in the \$400-\$550 price range with a clean and quiet environment. I am constantly disappointed in the trash and broken down cars that are allowed to accumulate. There's even one house almost totally covered by weeds and overgrown blackberries- there is no city pride. With all the talk about trying to create more jobs in the area I think good housing should be a priority too.
- Enjoy living in Skamania County. Needs public transportation. I take advantage of senior trips and medical transportation.
- Skamania County is not know for keeping information confidential! Therefore, we will not fill out this questionnaire! Your questions are too personal and are none of Skamania County employees , nor the survey's business. This is also the opinion of many residents in Skamania County!
- We are quite happy to help fund the provided county services.
- Would like to see some kind of HMO for Senior Citizens that's affordable. My husband and I have live on Social Security and cannot afford any medical. Stevenson Washington has nothing that we can get and its wrong. In California we had Blue Cross Senior Secure as HMO it was fantastic. When we moved up here we had to drop it. We've checked Kaiser but payment for the 2 of us is over \$170.00 per month. We don't get that much on Social Security. My husband has Emphasema.
- I have applied for HUD housing. The waiting list is so long. I would like to move because I'm sure there is mildew and mold here which is bad for my health. I would like to move but need financial assistance from HUD.
- Skamania County is the best community I have ever lived in. There are some gaps and needs not supplied but all in all there is physically a beautiful place and the people are wonderful. I am thankful to be living here.
- We can't understand why the PUD is so high especially when we live so close to the dam. In other areas you can get PUD on a monthly budget at 50 to 60 dollars. Plus the employment is scarce for loggers so when there's no work we have to decide whether we eat of pay bills on certain months.
- I would like to be able to build a home on my property and use my mobile home as a rental, but am unsure of this goal because of the Gorge Commission.
- Reduce taxes!!!
- We do not feel is it fair that our taxes keep on going up and up when we haven't done improvement to the home or property that justifies them being raised!! We are very upset about it!
- This is dumb.
- If I was a young person. My answer would be much different. It's very hard for them- to live anywhere-
- I believe rentals are too high. Not taken good enough care of and need new carpets.

- There are a lot of rat holes for rent in Skamania County, that are unsafe or unsanitary and cost around 400/a month or more. My landlord owns a lot of rentals but he's so tight you couldn't pull a dime out of his ass. I don't think the laws are being used to protect tenants in Skamania County from cheap bastards like George DeGroote who won't even furnish a gallon of white paint. 600.00 month rent lived here 1 ½ years X 18 + 4800 + 600= 10,800. 1 gallon of paint cost 20.00? No Justice in Skamania white Hang yourlandlord.com
- Property taxes are too high!
- We need housing in Skamania Co. for those who commute to the city for employment, for those who want to suck from the system for \$'s and housing needs let them look elsewhere or offer to contribute something in return for their handouts.
- The houses that are affordable are below standard. People cannot afford decent housing.
- I'll be lucky if they don't breach the Columbia dams so my house does not float away.
- Rents are high. Many houses are raggedy assed.
- My biggest problem is the city's water system. We have 3 showers, but can only use 1 at a time because of low pressure. We run out of water in summer occasionally, but the cost is high – it is very costly to water in summer.
- I would like to see mobile parks with reasonable space rent available.
- It is nice to have a quality assisted living facility in the area.
- Yes, we own almost 5 acres and would like to sub-divide or be able to build another place of residence on it. That would be very helpful if we were allowed to have more than one residence on our acreage.
- Great to live next to Gifford Pinchot. Hemlock Lake/swimming area = big asset. Plowing of Hemlock Rd. very helpful.
- Too many sheriffs for such a small area. Deputies cops
- -While I don't mind helping Skamania County with their planning efforts, I don't appreciate this survey being introduced as "providing opinions" while in fact I provided a lot of data (numbers, specific details), more than opinions. – The county should also consider the cost of things in the Columbia River Gorge National Scenic Area that county residents incur if their property is within the Scenic Area boundary. Property owners incur significant costs when building a residence (even modest ones) or make improvements to existing buildings (residences, garage) or even building a garage, for the purpose of maintaining visual objectives. And I'm not referring to court costs. I'm referring to the cost of landscaping, light fixtures, & fire protective and prevention measures that must be just so.
- If in the future I would need low income housing there is not enough. IN the past or present to meet our need as it is. We need more to fit our area. Thank you
- Appreciate the assisted living for seniors now in our county.
- Would like to be hooked up to city sewer system.
- A senior living center
- It would be nice if we had someone to help us with our roof. With our current circumstances its out of the question for us to afford to fix it ourselves.