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INTRODUCTION

The 2010-2014 City of Medford Consolidated Plan (“the Plan”) provides a framework for action to meet the needs of residents of the City, with emphasis on assisting its populations with greatest need. The needs assessment section of the Consolidated Plan captures those housing and community needs identified throughout the public participation efforts and research. The five-year strategic plan outlines the City’s needs, goals and strategies for assisting low- and moderate-income households. The plan also provides the basis for allocating U.S. Department of Housing and Urban Development (HUD) funds under the Community Development Block Grant Program (CDBG). During each year of the five-year plan, the City prepares an Annual Action Plan that outlines the specific program activities to be carried out in meeting the Consolidated Plan strategies.

An extensive citizen participation process and an in-depth analysis of community needs provide the basis for the strategies developed under the plan. Key community leaders were interviewed, focus groups of providers were conducted, a survey of neighborhoods was undertaken, neighborhood groups participated in meetings to identify issues, a hearing on needs was held, citizens were given an opportunity to review the draft plan and the Housing and Community Development Commission was engaged throughout the process.

Low- and moderate-income families and individuals (defined as households with incomes at 80% or less of area median income) are the primary beneficiaries of the activities in the plan. There is a wide range of eligible activities under the CDBG Program: included are housing-related activities such as assistance to rehabilitate, acquire, and develop housing for low- and moderate-income households, and assistance for homebuyers. Community development activities include public facilities, public improvements and a variety of neighborhood improvements. Also eligible are economic development activities, planning activities and public services that target the needs of low- and moderate-income households.

HUD annually allocates approximately \$644,000 in CDBG funds to assist Medford with these programs. Over the term of the five-year plan, slightly under \$4,000,000 is expected to be available for project activities identified in the Annual Action Plans. Based upon past experience, it is anticipated that essentially all of these CDBG funds will primarily benefit low and moderate income people. In addition to the CDBG Program (which is a direct HUD grant to the City of Medford), HUD provides grant assistance to the State of Oregon that can assist low- and moderate-income persons in Medford. Among these programs are the HOME Investment Partnerships, Housing Opportunities for Persons with AIDS, McKinney-Vento Continuum of Care Grants and Emergency Shelter Grants.

The Consolidated Plan was prepared by PMC, consultant to the City, in close cooperation with the staff of the City Manager’s Office, the Medford Housing and Community Development Commission and the City Council.

EXECUTIVE SUMMARY

The City of Medford Consolidated Plan is a five-year strategic plan to provide an outline of action for the community as it works toward meeting the housing and community development needs of its low- and moderate-income households. The Plan's development includes a profile of the community and its economy, an assessment of housing and community development needs, and the development of long-range strategies to meet those needs.

COMMUNITY PROFILE

Population

Population growth is a key factor in determining the current and future community and economic needs of Medford. Everything from housing to public facilities to employment is directly affected by the population growth of a community. The City has experienced a rate of growth over past decade that exceeds state and national average growth rates.

Medford grew 90 percent in its population between 1980-2007.

Recent estimates place the City's population at approximately 76,000 and growing at a rate of more than 2.4 percent annually.

A strong contributing factor to the recent growth is the in-migration of the Hispanic population. Between 2000 and 2006, the Jackson County Hispanic population grew by 35 percent and accounted for 8.3 percent of the county's population. It is estimated that Medford's population has followed a similar trend and consists of an Hispanic population ranging from 8.5-9.2 percent.

The median age of Medford residents according to the U.S. Census 2006 American Community Survey is 33.6 years. The median age for the state of Oregon in 2006 was 37.6 years and 40.8 years for Jackson County.

Economy and Employment

Medford is experiencing similar economic trends that are being seen on a national level. Both small and large businesses have struggled or closed due to the economic recession. Currently, local government, healthcare services, agriculture, forest products, retail and service industries make up a majority of the workforce in the City of Medford.

Medford unemployment rates are estimated to be around 9 percent, which is slightly below the national and state average. However, one of the most significant issues that have been facing this community for several years is that most new jobs added to the labor force have been largely lower wage jobs.

Household Income

Understanding Medford's average household income is critical to understanding the housing affordability status of the community. Following the national trend, the median household income has followed a slight, yet steady incline over time.

The median household income in 2006 was estimated at \$41,029.

Medford's household income is 11.3 percent below the state median household income of \$46,230.

It is estimated that 14 percent of the City's population is living below the poverty level.

EXECUTIVE SUMMARY

A concerning trend includes a rise in children living in poverty which in 2006 was estimated to be 36.5 percent.

While the median household income increased by 42 percent from 1990-2000, Medford did not keep pace with the nation. According to the 2000 U.S. Census, median incomes for Hispanic households, the community's largest minority group, has lagged behind the City-wide median as much as 20 percent.

NEEDS ASSESSMENT

Housing

The number, age, condition and type of housing within a community must be understood in order to adequately meet the housing needs of the community. Like most communities, identifying housing units that require rehabilitation or emergency repair to ensure long-term safe, sanitary and decent housing is an on-going effort. In addition to maintaining the community's housing stock, Medford looks to address issues of lingering over-crowding as housing affordability declined severely during the housing boom in 2005 and 2006.

As of 2006, the City of Medford consisted of 31,25 total housing units.

Only 10 percent of homes were built before 1940.

More than 30 percent of the current housing stock was constructed after 1990.

In 2000, a housing survey was conducted and concluded that approximately 20 percent of the City's housing stock were in need of some form of repair to ensure long-term viability as safe, decent and sanitary housing.

Homeownership is at 55 percent with rental units accounting for the remaining 45 percent.

Single-family units represent 64 percent of the total Medford housing stock.

Homeowner Households

Homeownership has become extremely more affordable as compared to the peak of the housing market in 2006 when Medford home values reached approximately \$280,000. Recent median home sales prices have fallen down to less than \$200,000. Despite the downturn, in 2007, the American Community Survey estimated that 25 percent of all homeowners have housing costs that are "unaffordable" (30% or more of income).

Renter Households

There is a significant gap in affordability and availability of housing for renters in Medford. Approximately 48 percent of all renters have a rental housing cost burden, meaning they are paying more than 30 percent of their income for rent.

There is also a lack of available units with affordable rents for the lowest income households. There is just one affordable apartment for every three households with incomes of 30% of median income or less.

Homeless and Special Needs Populations

Homelessness persists as a significant community problem. The City of Medford has seen a recent spike in homelessness as a result of the lagging economy. According to the Annual One Night Homeless

EXECUTIVE SUMMARY

Count, it is estimated between 800 to 900 persons are homeless in Jackson County, with a majority located in or originating from Medford.

Nearly 83 percent are homeless adults, many with mental illness and substance abuse problems.

Nearly 50 percent of those surveyed reported being a United States Veteran.

There are approximately 1,709 homeless youth in Jackson County with 1,126 of these in the City of Medford. In addition, it is estimated that an additional 75-100 homeless youth are not counted due to high mobility or school drop outs. Medford ranks second only to Portland for the highest number of homeless youth.

The lack of affordable housing and/or loss of income fosters homelessness for many, and serves as barriers for those homeless people who are otherwise prepared to become self-sufficient. Additionally, unemployment, domestic violence, mental illness, and chronic substance abuse are major factors in causing homelessness. To meet these needs, a variety of shelter and services providers in the community coordinate a variety of housing and specialized services. While these resources have proven effective in returning many homeless people to homes and employment, they remain insufficient to effect major reductions in the extent of homelessness.

In May 2009, Jackson County released its Ten-Year Plan to End Homelessness. The City of Medford supports the efforts and strategies identified in the County's Ten-Year Plan.

Community Development Needs

The community development needs of Medford are not uncommon for a city its size and age. City infrastructure is in need of improvement and community facilities are in need of upgrading. Past surveys of Medford's low- and moderate-income neighborhoods have indicated needs for housing rehabilitation and neighborhood revitalization, street and sidewalk improvements, park improvements, and neighborhood cleanups. The Downtown Medford business corridor is undergoing a long-range revitalization effort and continues to be a point of community concern.

FIVE YEAR STRATEGIC PLAN

The following strategies will guide the community over the next five years to meet the three priorities of expanding workforce housing, revitalizing neighborhoods and assisting the City's low- and moderate-income households to achieve independence and economic opportunity:

Affordable & Workforce Housing

VISION: Medford has an abundant variety of attractive, safe, clean housing choices that suit a range of lifestyles, ages, and income levels without discrimination.

GOAL 1: INCREASE THE AVAILABILITY OF AFFORDABLE HOUSING FOR THE CITY'S WORKFORCE, LOW/MODERATE-INCOME, AND SPECIAL NEEDS HOUSEHOLDS

Strategy 1-1. Improve the quality and long-term affordability of existing rental and/or homeowner housing occupied by low/moderate-income households.

Strategy 1-2. Increase the supply of affordable, safe and decent rental and/or homeowner housing for low/moderate-income households.

EXECUTIVE SUMMARY

Strategy 1-3. Reduce barriers to affordable housing by developing a Housing Affordability Plan for Medford, which will include planning for alternative modes of transportation and connectivity with public transportation.

Strategy 1-4. Expand homeownership opportunities for low/moderate-income households.

Strategy 1-5. Affirmatively further Fair Housing choices.

Neighborhood Revitalization

VISION: A suitable living environment is a neighborhood characterized by a healthy real estate market, attractive public amenities, a sense of safety and security, and where residents are actively engaged in neighborhood concerns.

GOAL 2: IMPROVE THE QUALITY OF LIFE OF LOW/MODERATE-INCOME RESIDENTS THROUGH NEIGHBORHOOD REVITALIZATION

Strategy 2-1. Preserve and restore existing housing resources in target neighborhoods.

Strategy 2-2. Build community through origination of Neighborhood Associations.

Strategy 2-3. Improve the community infrastructure of predominately low/moderate-income neighborhoods.

Independence and Economic Opportunity

VISION: Medford's low/moderate income citizens will receive the services and family wage employment they need to reach their full potential and to improve their quality of life.

GOAL 3: IMPROVE THE ABILITY OF LOW/MODERATE-INCOME HOUSEHOLDS TO BECOME SELF-SUSTAINING

Strategy 3-1. Pursue strategies to improve opportunities of low/moderate-income households to obtain and retain family wage employment.

Strategy 3-2. Assist public services agencies to provide safety net services to persons in need.

Strategy 3-3. Provide opportunities for homeless persons and those at risk of becoming homeless to achieve self-sufficiency.

FRAMEWORK FOR IMPLEMENTATION

SUMMARY OF CITIZEN PARTICIPATION PLAN

The City of Medford provides citizens and interested parties an opportunity to become involved in the development of the Consolidated Plan, the Annual Action Plans and the City's performance in implementing planned activities. A formal Citizen Participation Plan provides guidance in how citizens may be involved.

The Citizen Participation Plan calls for several steps to inform and provide opportunities for input into the Consolidated Plan and any amendments to it. Citizens are provided information on the amount of assistance that is expected to be available to carry out activities, the range of activities possible, the estimated amount of the Annual Action Plans that is to benefit low- and moderate-income persons and efforts to minimize displacement or persons if displacement should occur. It also calls for opportunities for citizens to review and comment on the draft Consolidated Plan, conducting at least one hearing during the development of the Plan, and a commitment on the part of the City to consider all comments submitted on the draft Plan.

Information gathered through all steps of the Citizen Participation Plan is implemented in identifying the community and economic needs of Medford and are considered in the development of the goals, strategies and programs presented in the Consolidated Plan and Annual Action Plans.

OUTREACH AND CONSULTATION

In May 2009, the City conducted an extensive outreach effort to obtain the views of citizens and stakeholders in the development of the Consolidated Plan. This effort involved several methods including key informant interviews, multiple conference calls, focus groups, public workshops and an online community survey.

Input from stakeholders and key community leaders was obtained early in the process. At the end of May 2009, two public workshops, one focusing on local service providers and one for the general public, were conducted in order to focus on key issues facing the community and identify priority areas for future actions. During these workshops, information on the performance of the CDBG Program, the amount of funds available, and the type of activities possible under the CDBG Program were discussed. Community leaders and service providers who participated included representatives from the Housing Authority of Jackson County, the Jackson County United Way, ACCESS, Inc and City Council members. In addition, to the workshops, an informational presentation was delivered at a City Council Meeting on May 28, 2009. Valuable information was both delivered and captured during this meeting. Furthermore, multiple interviews were held with representatives of private and government agencies as well as housing and services providers obtain more detailed information and data on community needs and priorities.

Beginning in July 2009, an online survey, in English and Spanish, was made available for local community members, service providers and any other interested parties to provide feedback regarding community and housing needs within Medford. The survey was made available through the City of Medford website, hard copies available at the City of Medford Neighborhood Resources Department and advertised through email notices, city water bills and local publications. Over a one-month period, more than 100 responses were gathered through the online survey delivering a detailed look into needs and priorities of the public.

The City conducted the 30-day public review period beginning February 19, 2010 through March 19, 2010. After the public review period, the Consolidated Plan was approved by the City Council during a formal public hearing Council session on April 1, 2010.

FRAMEWORK FOR IMPLEMENTATION

INSTITUTIONS & COORDINATION

The City of Medford plans and carries out the strategies of the Consolidated Plan through a variety of networked organizations and entities. This institutional framework includes citizens and citizen groups, businesses, non-profit organizations, regional organizations, City departments, boards, commissions, and committees, and the Medford City Council.

Institutional Framework

The strength of the system rests in the close working relationships between the entities and their commitment to constantly improving services and housing for residents of Medford. Working under the policy guidance of the City Council, staff in the Office of the City Manager is responsible for neighborhood and community liaison, on-going planning and management/oversight of funded activities. Key to the planning and on-going management of the Plan is the role of the City of Medford Housing and Community Development Commission, a citizen-based entity formed to serve as the primary advisory group to the City Council on housing and community development issues.

Coordination

The City works in close coordination with the Housing Authority of Jackson County (HAJC) to help maintain and expand housing for low- and moderate-income residents of the City. HAJC Board members are appointed by the Jackson County Commissioners. HAJC has utilized funds provided through the Consolidated Plan to repair and improve low-income housing in the City through a homeowner rehabilitation loan program.

A continued priority of the City is to improve coordination between the City departments and programs and the community's housing and services providers. The strategic location of staff working on the *Consolidated Plan* and the CDBG Program in the Office of the City Manager, allows for effectively coordinating programs and activities throughout the community. Staff conducts outreach to neighborhood organizations, assisting them in organizing and strengthening their capacity. The City seeks to bolster coordination among the community's housing developers and public housing operators, as well as among private and government health, mental health, and public services providers.

A major step in further improving coordination was taken in 2002, with the formation of the Medford Housing and Community Development Commission. This nine-member body of citizens has proven to be an effective means of assuring that the housing and community development needs of the community are carefully considered in the decisions of the City.

POLICIES

NATIONAL

The U. S. Department of Housing and Urban Development (HUD) has established three broad national program goals for the CDBG Program and the Consolidated Plan:

- Decent housing
- A suitable living environment
- Expanded economic opportunities

In addition, HUD has added areas of emphasis:

Ending chronic homelessness;

Expanding home ownership; and

Neighborhood stabilization

Program activities funded with the CDBG Program must primarily benefit low- and moderate-income persons (defined as 80% of the median area income of families). Other eligible categories include the elimination of slums and blight, and urgent community needs.

LOCAL

Two primary documents provide a vision and guidance to the community in matters of housing and community development.

The City of Medford in the 21st Century – *Vision Strategic Plan* provides a long range vision to guide community decisions and planning. This plan was adopted by the City Council in October 2002 following an extended community involvement and planning process. It is used as a broad guide for actions to meet the visions outlined in the plan. The overall vision of the plan follows:

“We envision Medford as an outstanding livable community-the financial, medical, tourist, and business hub of Southern Oregon and Northern California. Blending family lifestyles, educational, artistic and cultural resources and a strong sense of environmental stewardship with robust economic activity to create a vibrant place for people to live, work, learn, invest, grow, play, and visit.”

The Council vision for human services and housing activities are detailed in the plan.

Human Services Vision - All Medford’s citizens receive the services they need to reach their full potential and to improve their quality of life.

Housing Vision - Medford has an abundant variety of attractive, safe, clean housing choice that suit a range of lifestyles, ages and income levels without discrimination.

The Housing Element (updated in May 2009) establishes a framework of goals and policies for decisions and action steps related to land use. The Housing Element contains eight broad policies:

POLICIES

- To promote the preservation of the existing housing stock and existing neighborhoods through continued support of programs related to housing rehabilitation and neighborhood revitalizations.
- To plan for multiple family development encouraging that which is innovative in design and aesthetically appealing to both the residents and the community
- To provide a compact urban form that provides efficient use of public facilities and protects adjacent resource lands.
- To designate areas for residential that are or will be conveniently located close to pedestrian, bicycle, and transit or high capacity transportation routes, community facilities and services, and employment.
- To ensure opportunity for the provision of adequate housing units in a quality living environment, at types and densities that are commensurate with the financial capabilities of all present and future residents of the City of Medford.
- To assist regional housing agencies, nonprofit organizations, private developers, and other entities in their efforts to provide affordable housing.
- To provide and support opportunities for alternative housing that reduces development costs and increase density.
- To cooperate in the development of regional urban land use policy and public investment strategies regarding the provision of housing for anticipated population growth.

POPULATION AND ECONOMY

BACKGROUND

Medford occupies 23 square miles of the Bear Creek Valley in Southern Oregon and is the County Seat of Jackson County. It was established in the early 1880s, as a “Middle Ford” for the new Oregon and California Railroad line, which ran through the center of the Bear Creek Valley. The name was soon shortened to Medford, and the town incorporated in 1885.¹ By 1896 the population grew to 2,000 – miners arrived seeking gold and farmers soon followed.² During the “Pear Boom” between 1900 and 1910, Medford was the third fastest growing City in the United States, nearly quadrupling its population.³

After World War II, demand for housing boosted timber sales and timber soon surpassed agriculture as the area’s biggest industry. However, in the last twenty years, timber harvests have declined as supplies have diminished throughout the entire Pacific Northwest. There has been a shift toward a more service- and retail-oriented economy in recent years. While this has been a national trend, this trend in Medford has also been impacted by the migration of middle- and upper-income retirees from California and the Midwest to Southern Oregon, attracted by the mild climate and the relatively more affordable cost of living,

Figure 1 on the following page shows the location of Medford within Jackson County. This will serve as a reference for the correlation between Medford, surrounding communities and the County when mentioned throughout the Consolidated Plan.

POPULATION

Population Growth

Population is a critical indicator of current and future needs within Medford. As Medford has continued to grow at a pace more rapid than the state average, the City has experienced many of the needs associated with that level of growth. Over the last couple of decades, Medford has experienced rapid growth.

Medford’s population grew 35 percent between 1990 and 2000, growth substantially higher than that of the State and Jackson County as a whole (24 percent and 20 percent respectively).

In 1990, 32 percent of the County’s population lived in Medford; by 2000, Medford’s share had risen to 35 percent.

¹ City of Medford.

² Medford Visitor’s Bureau.

³ Medford Chamber of Commerce.

POPULATION AND ECONOMY

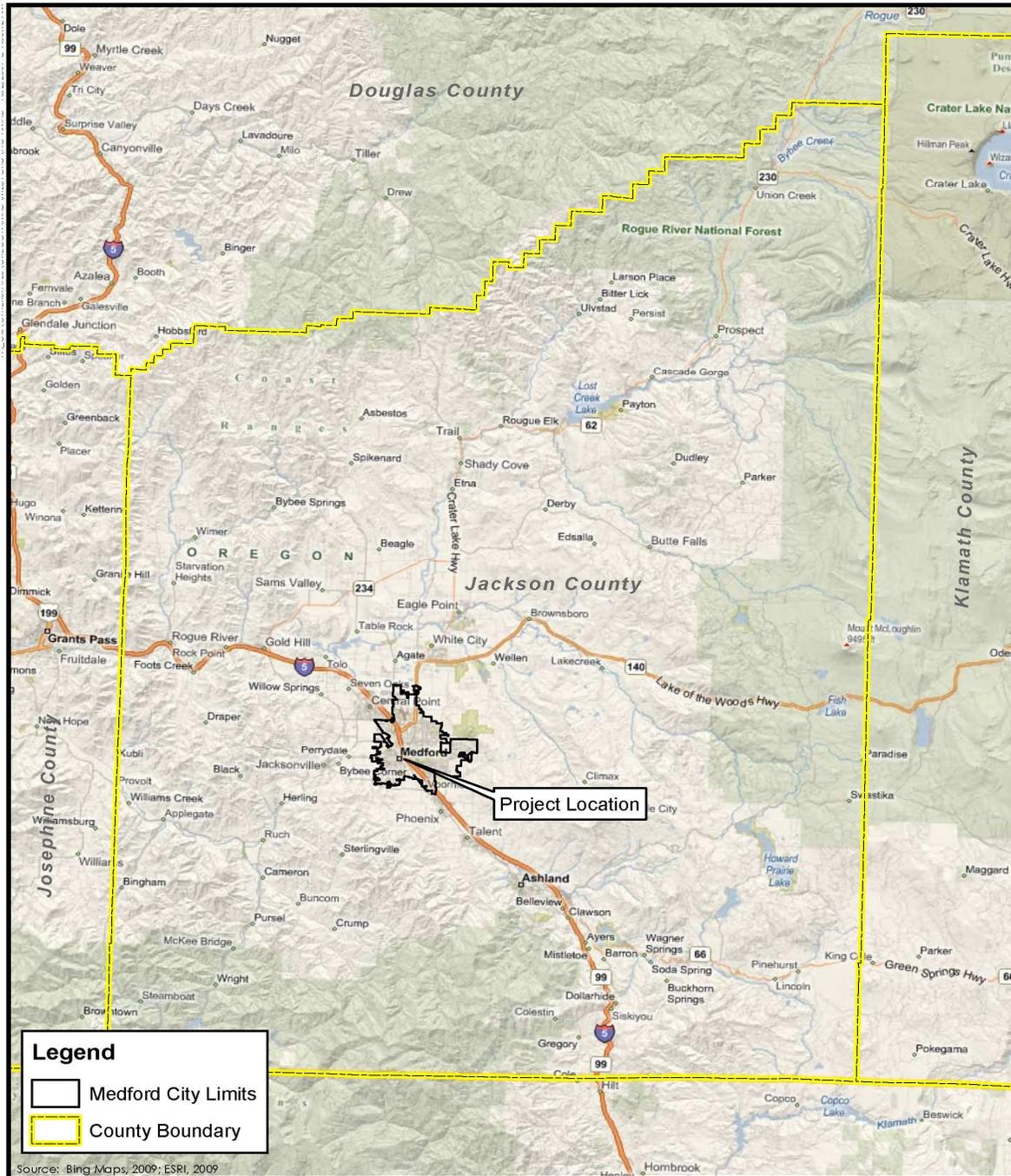


Figure 1
Project Location



POPULATION AND ECONOMY

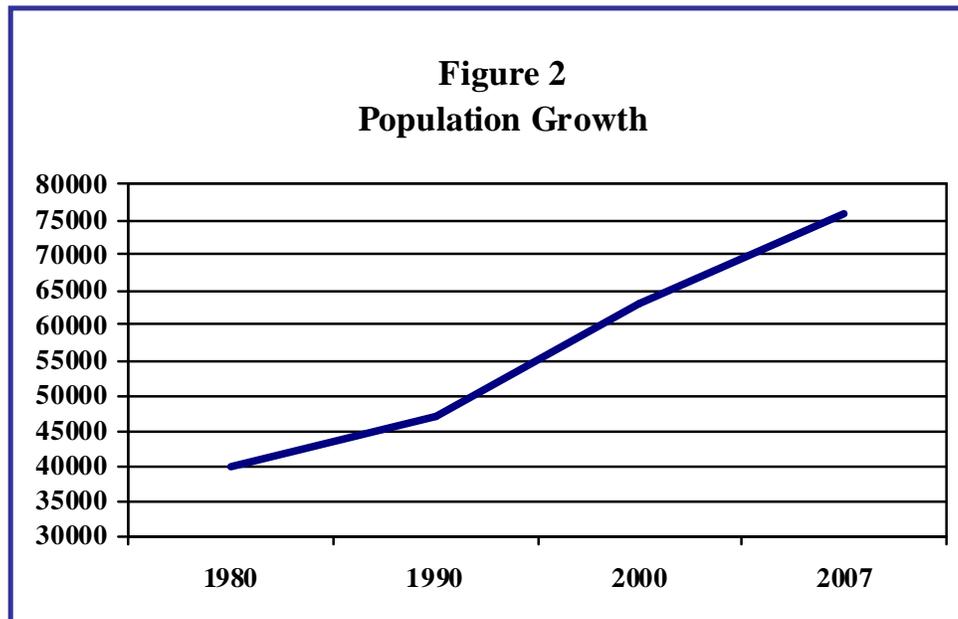
Table 1
Population 1990 and 2000

Location	Year		Change
	1990	2000	1990-2000
Medford	46,951	63,154	35%
Jackson County	146,389	181,269	24%
Oregon State	2,842,321	3,421,399	20%

Source: US Census.

By 2007, the City's population had increased to an estimated 75,700 (see Figure 2).

Jackson County's population as a whole grew to approximately 201,000 as estimated by U.S. Census QuickFacts.



People moving into Medford and into Jackson County make up a large percentage of this continual growth pattern. Net migration accounted for the majority of the population increase in Jackson County since the 1970s, when the bulk (85%) of the total growth was due to in-migration. Two sub-populations that have strongly added to the growth in Medford are retired persons and Hispanics.

In 1999, the top three reasons for moving to the Rogue River Valley were to be with friends and family, quality of life, and retirement.⁴ The influx of retirees is changing the demographics and the economy of Medford – from earlier days of more resource-dependent industry, to a service oriented economy, supplemented with light industry and agriculture.

⁴ Oregon Employment Department, 1999.

POPULATION AND ECONOMY

Age

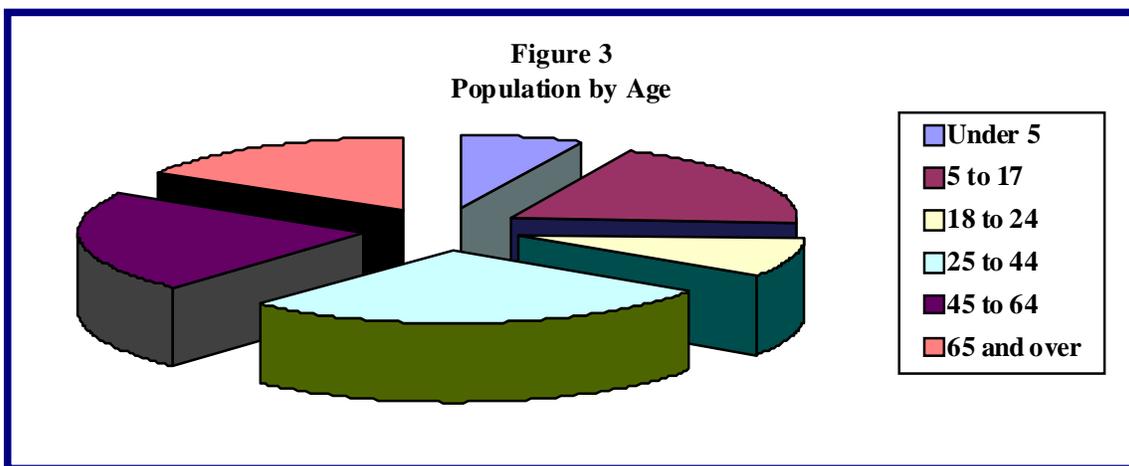
Over the last couple of decades, Medford has seen a shift in the median age of its residents. The median age of the population in Medford rose about two years between 1990 and 2000, reaching 37.0 in 2000. Jackson County had a median age 39.2 years according to the U.S. Census. One of the fastest growing age groups in Medford's population are those between 45 and 64 years. This age group rose from 18 percent of the total in 1990 to 22 percent in 2000. The percent of people 65 and older is higher in Medford than in Jackson County and Oregon. According to the Medford Comprehensive Plan, the trend is "primarily the result of retirement activities within this area, increased longevity, and immigration of retiring people from other locations."⁵

Table 2
Age of Population, 2000

Age	Medford	County	State	US
Birth to 17 years	26%	24%	25%	26%
18 to 44 years	36%	34%	39%	43%
45 to 64 years	22%	25%	24%	19%
65 and older	17%	16%	13%	13%
Median Age	37.0	39.2	36.3	35.3

Source: US Census

The number of elderly in Medford is growing at a faster rate than other populations. Between 1990 and 2000, the number of persons 85 years and older living in Medford increased by 59 percent, compared to the overall population growth of 35 percent (see Figure 3). In addition, Medford's older populations are growing faster than the statewide rate.



While retirees are affecting the median age and population age distribution in general, the percent of children from birth to 17 years of age (26 percent in Medford) was comparable to Oregon State (25 percent) and to the United States (26 percent) in 2000.

⁵ Medford Consolidated Plan 2000-2005.

POPULATION AND ECONOMY

Race and Ethnicity

Medford is less racially diverse than the United States and a little less diverse than Oregon State as a whole. However, it is slightly more racially diverse than Jackson County. In terms of ethnicity, Hispanics make up a larger percent of the population in Medford than in the County or Oregon State (see Table 3). Whites represent 90 percent of the population.

Table 3
Population by Race and Ethnicity, 2000

Race	Location			
	Medford	County	State	US
White alone	90%	92%	87%	75%
Black or African-American alone	1%	0%	2%	12%
American Indian or Alaska Native alone	1%	1%	1%	1%
Asian or Pacific Islander alone	1%	1%	3%	4%
Other race alone	4%	3%	4%	6%
Two or more races	3%	3%	3%	2%
Ethnicity				
Hispanic (of any race)	9%	7%	8%	13%

Source: US Census

When looking at Medford's ethnicity, 9.2 percent of the population was Hispanic in 2000, an increase of 3,454 people from 1990. It is estimated that Medford added more than 2,000 Hispanic persons between 2000 and 2006 (see Figure 4).

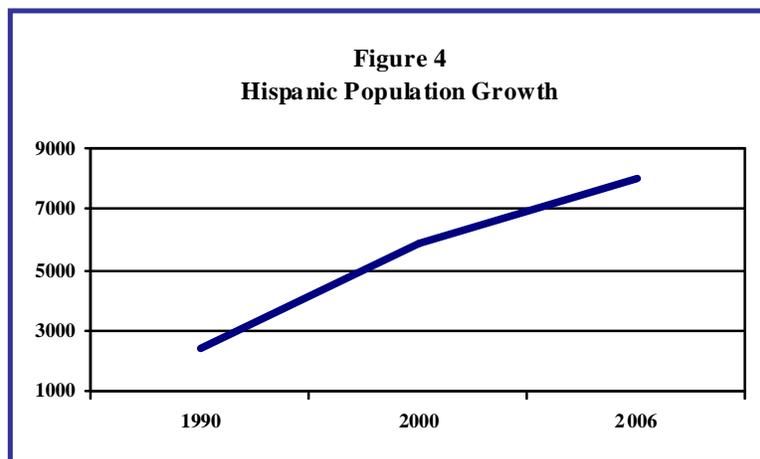


Figure 5 on the following page shows percent non-Hispanic white population by block group, which is a relatively unambiguous way to consider the areas of the City with concentrations of racial or ethnic minority populations. For purposes of this Consolidated Plan, areas of minority concentration are defined as census tracts where 20 percent or more of the population is racial or ethnic minority. In terms

POPULATION AND ECONOMY

of the map, these are areas in which 80 percent or more of the population is non-Hispanic white. By that definition, all of census tracts 1 and 2.01 have a disproportionate share of minority population, as do portions of census tracts 2.02 and 2.03.

Languages Spoken and Linguistic Isolation

In Oregon, 8 percent of the population was born outside the United States in 2000, compared to 5 percent in Jackson County and 6 percent in Medford. Two percent of the population in Medford was recent immigrants (entry since 1990), compared to 2 percent in the County and 4 percent in the State of Oregon.

Immigrants in general face significant disadvantages when entering the country. Among these are weak to no English language skills, adjusting to a different role of government and the difficulties of adapting to a new culture, lifestyle, food, climate, customs – all of which can be daunting. Furthermore, recent immigrants often find their job skills incompatible with the local job market.

POPULATION AND ECONOMY

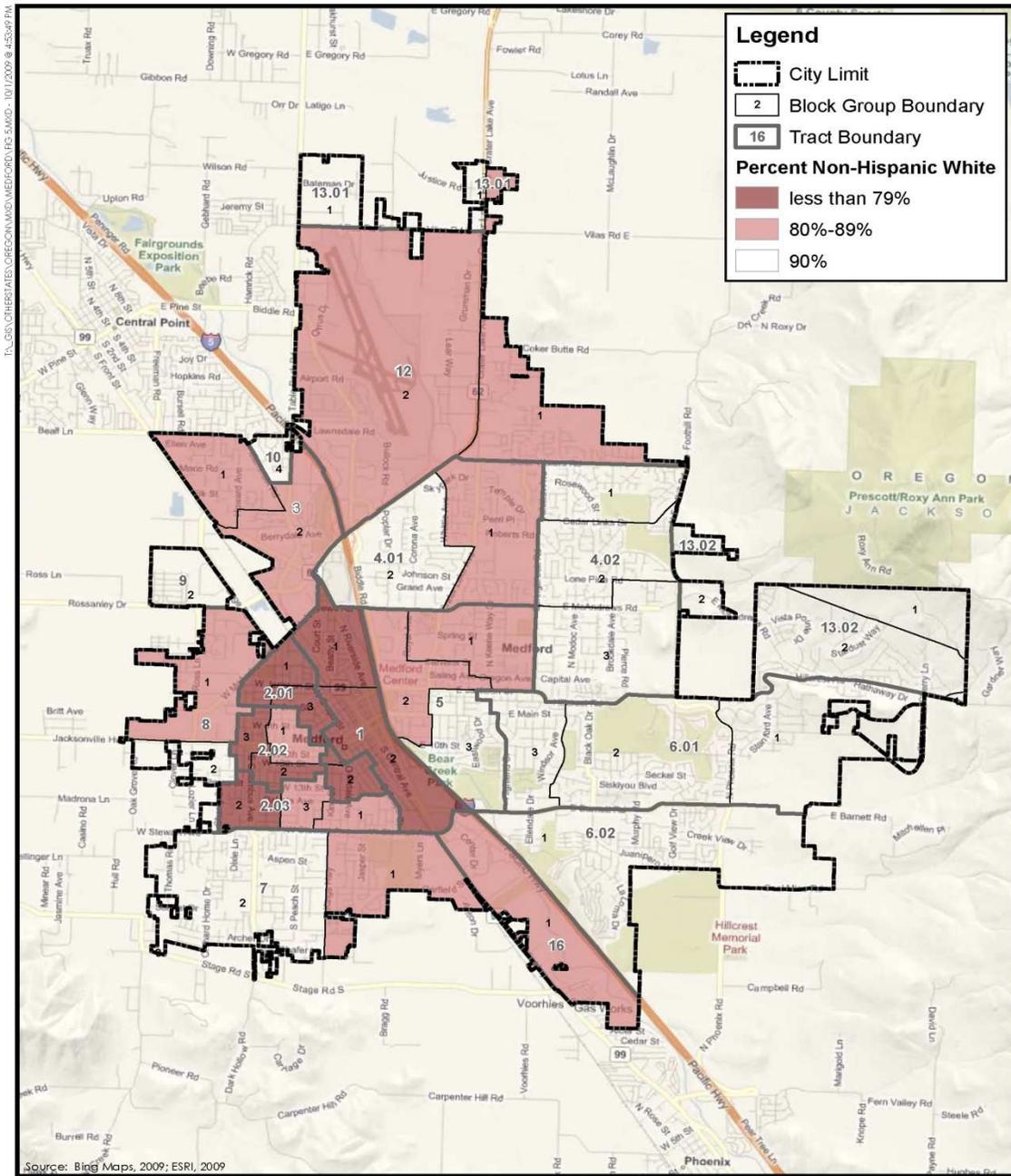


Figure 5
Percent Non-Hispanic White by Census Block Group



POPULATION AND ECONOMY

Whether new to the country or longer-term residents, people with limited English-language skills face barriers in accessing services and understanding important life transactions. This includes such things as comprehension of legal rights, how to qualify for and buy a home, communicating with health-care professionals, and more routine day-to-day activities. Linguistic isolation can be a critical barrier in emergencies. Almost 10 percent of the population in Medford over 5 years of age spoke a language other than English in the home, and about half of them spoke English “less than well,” which implies some degree of difficulty. The predominant language reported was Spanish.

The census identifies “linguistic isolation” as the case when no person in the household (14 years old and over) speaks only English, or speaks a non-English language and speaks English “very well.” In other words, all persons in the household 14 plus years old have at least some difficulty with English. In 2000, 1,589 people (or 3 percent of the population of Medford) were considered linguistically isolated. This is a slightly lower percentage than the State as a whole (4 percent) and the nation (5 percent).

Households and Household Composition

The total number of households in Medford increased by 33 percent between 1990 and 2000, compared to a 35 percent increase in the total population during the same period. In 2006, according to the American Community survey, total households reached 29,446. Family households comprised two-thirds of the total households in 2000 (see Figure 6), which was a slight decline since 1990. Comparing Medford with the county, state and the nation, the split between family and non-family households was about the same in each location – one-third non-family households and two-thirds family.

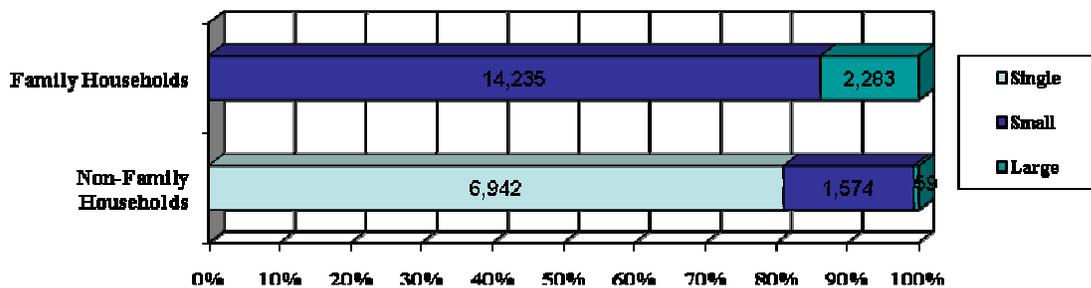
Table 4
Medford Households 1990 and 2000

Type of Household	1990		2000	
	Number	%	Number	%
Non-family households	6,228	33%	8,575	34%
Single	5,054	27%	6,942	28%
(Elderly Single)	(2,308)	(12%)	(3,158)	(13%)
Small (2-4 people)	1,135	6%	1,574	6%
Large (5+ people)	39	<1%	59	<1%
Family households	12,639	67%	16,518	66%
Small (2-4 people)	11,157	59%	14,235	57%
Large (5+ people)	1,482	8%	2,283	9%
Total households	18,867	100%	25,093	100%
Average household size	2.44		2.47	

Source: US Census

POPULATION AND ECONOMY

**Figure 6
Medford Households**



Household size increased slightly from 2.44 in 1990 to 2.47 in 2000. Again in 2006, household size grew to 2.50 according to the American Community Survey (see Table 5). The average household size in the United States in 2000 was 3.14 persons per household. Even with the modest increase in average household size in Medford between 1990 and 2000, it was still substantially lower than the US average, the state (3.02 persons per household) and the county (2.95).

**Table 5
Medford Household Size 1990, 2000 and 2006**

	1990	2000	2006
Average household size	2.44	2.47	2.50
Owner-occupied units	2.62	2.52	2.67
Renter-occupied units	2.33	2.39	2.30

Group Quarters

Two percent of Medford’s population in 2000 lived in group quarters - about the same as Jackson County and the state. This is split between institutionalized and non-institutionalized quarters. Among the institutionalized population, the highest is nursing homes at 22 percent (double that of the state). Sixteen percent of the institutionalized population lives in correctional institutions.

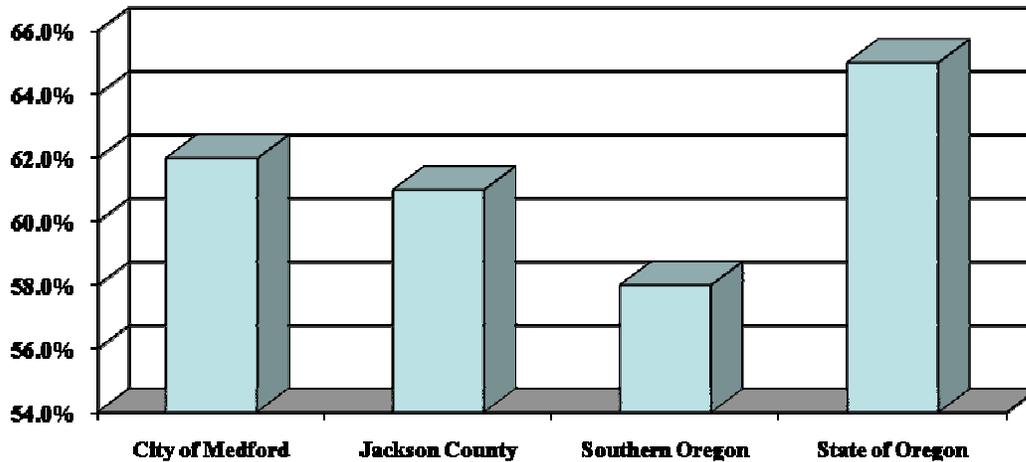
ECONOMY AND EMPLOYMENT

Employment Trends

According to the 2000 U.S. Census, rates of labor force participation are slightly lower locally than statewide. In Medford, 62 percent of residents 16 years and older are participating in the labor force. Jackson County and the region of Southern Oregon have rates of 61 percent and 58 percent respectively. The State carries a higher rate of 65 percent of the total population participating in the labor force (see Figure 7).

POPULATION AND ECONOMY

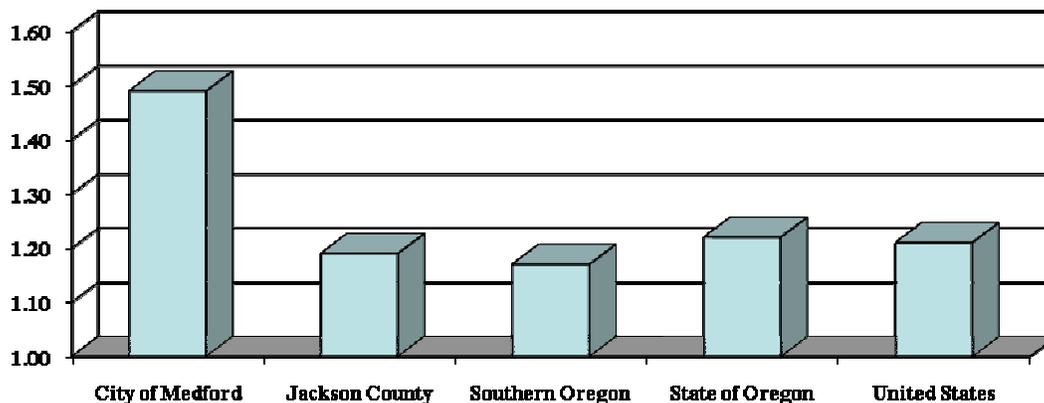
Figure 7
Labor Force Participation Rates (2000)



The service and retail trade industries have out paced the historical strong industries of manufacturing, agriculture and timber. More specifically, higher-paying manufacturing jobs have declined overall, comprising just 11 percent of total employment in Jackson County (timber now comprises less than half that).

Medford has an average of 1.5 jobs per active member in the work force, which is significantly higher than that in the region, state and nation (see Figure 8). This number suggests that Medford both attracts workers from outside of the City, and has a substantial number of two-income households.

Figure 8
Jobs per Available Worker (2000)



While unemployment rates decreased from 1990 to 2000, jobs added during that period were lower-paying service and retail positions. While median family income and median household income increased during that time, they did not increase as rapidly as those of Oregon State or the nation. Due to the trend in lower-paying non-manufacturing jobs, a relative decrease in annual pay may be expected to continue in Medford.

POPULATION AND ECONOMY

Major employers in Medford are shown in Table 5 below. The largest employers include auto-dealers, Harry and David Operations, Corp., health service providers and local government agencies.

**Table 5
Largest Employers in Medford**

Employer	Industry	# of Employees
Lithia Motors Inc.	Auto-Truck Dealers	3,500
Asante Health System	Health System	3,000
Harry & David	Direct Mail Merchandisers	2,000
Rogue Valley Medical Center	Hospitals	1,638
Providence Health System in Southern Oregon	Health Systems	1,300
Medford School District 549C	Schools	914
Boise	Plywood Mills	875
Jackson County	County Government	874
Southern Oregon University	Colleges & Universities	600
Amy's Kitchen	Food Manufacturer	450
Rogue Valley Manor	Retirement Communities	450
Wal-Mart Stores	Department Stores	450
Cascade Wood Products	Lumber Mills	425
VA Southern Oregon Rehabilitation Center	Government & Government Agencies	418
City of Medford	Government & Government Agencies	405
Knife River Materials	General Contractors	400
Sherm's Market/Food 4 Less	Grocers	360
Big R Stores	Farm & Ranch Supply	350
Rogue Community College	Colleges & Universities	309
Costco Wholesale	Wholesalers	305
Embarq	Communications	275
Jackson County Health and Human Services	Health Care Clinics/Facilities	270
Southern Oregon ESD	Education	260

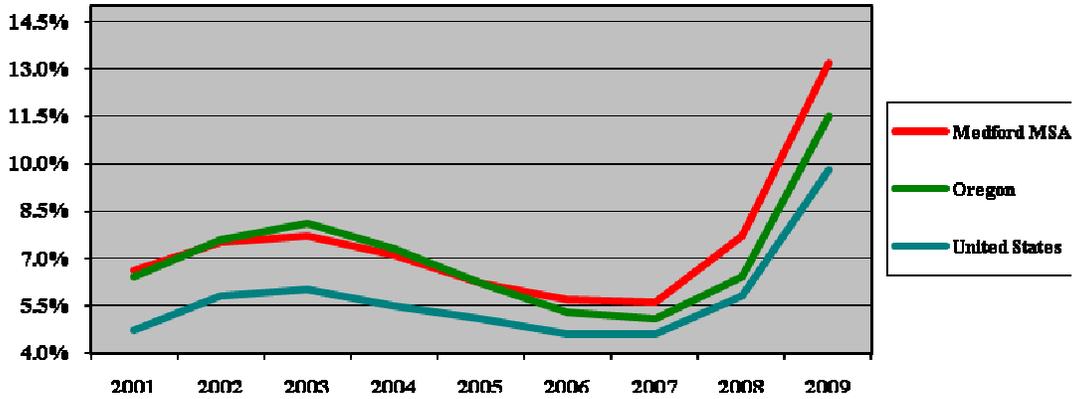
Source: City of Medford

Unemployment

Recent estimates provided by the Oregon Employment Department set the unemployment rate between 13 to 13.5 percent in 2009. This is dramatically higher than the National average of 9.8 percent and the state average of 11.5 percent (see Figure 9). This sudden upswing in unemployment is a direct result of the national economic recession.

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**Figure 9
Annual Unemployment Rates**



Between 2000 and 2008, the unemployment rate in Medford was higher in each biennial period than the state, and slightly lower than the unemployment rate in the county.

**Table 6
Unemployment Rates, 2000-2008 (Biennial)**

Location	Year				
	2000	2002	2004	2006	2008
Medford	5.0	6.8	7.1	5.7	7.7
State	4.9	7.5	7.3	5.3	6.4

Source: Bureau of Labor Statistics.

Education and Workforce Development

Medford's population has an average education level a little lower than that of the state. Just 27 percent of the population in Medford holds an associate college degree or higher, compared to 29 percent in the county and 31 percent in the state. A slightly higher percent of Medford's residents 25 and older lacked a high school diploma or the equivalent than was true of the county and the state.

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Table 7
Highest Education Levels, 2000 (Population Aged 25 Years and Older)

Highest Education Level Attained	Medford	County	State	US
No high school diploma or equivalency	17%	15%	15%	20%
High school diploma or equivalency	30%	30%	26%	29%
Some college	27%	27%	27%	21%
Associate degree	6%	6%	7%	6%
Bachelor's degree	14%	15%	16%	16%
Master's degree or above	7%	8%	9%	9%

Source: US Census.

According to the Bureau of Labor Statistics, education levels are proportional to both unemployment rate and median weekly earnings. While the unemployment rate in the U.S. for a high school dropout was 7.3 percent in 2001, it was 4.2 percent with a high school diploma, 2.5 percent with a bachelor's degree, 2.1 percent with a master's degree, and 1.1 percent with a doctoral degree.⁶ Furthermore, for all college degrees from an associate to doctoral, earnings exceed the median wage.⁷ In 1996, those without a high school diploma or equivalency earned 60 percent less than those with some college, and 120% less than those with a bachelor's degree.⁸

Table 8
Median Weekly Earnings, 2009, by Level of Educational Attainment

Highest Education Level Attained	Median Weekly Earnings*
High school drop-out	\$448
High school graduate	\$621
Some college	\$720
Associates degree	\$720
Bachelor's degree	\$1,026
Master's degree	\$1,145
Doctoral degree	\$1,336

*Based on those 25 or more years of age who are working full-time.

Source: Bureau of Labor Statistics.

Household Income

From 1990 to 2000, Medford median household income rose by 42 percent (compared to 45 percent in the county and 50 percent in the state.) Both Medford and Jackson County's median household income

⁶ Bureau of Labor Statistics, 2009.

⁷ OLMIS. (1998). The Value of a College Degree.

⁸ Bureau of Labor Statistics, 2009.

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were substantially lower than the state and national median income in 2000 and 2006. While income measures shown in Table 9 below for Medford exceeded those in the county, all measures were below those in the State of Oregon.

Table 9
Household and Family Income, 2006

Income Measure	Medford	County	State
Median household income	\$41,029	\$40,606	\$46,230
Per capita income	\$22,506	\$22,546	\$24,418
Median family income	\$47,530	\$47,417	\$55,923
Persons below poverty level	11.3%	11.9%	13.3%
Children below poverty level	36.5%	28.3%	29.3%

Source: US Census.

Median family income in Medford in 1999 was higher than median household income, which is generally the case. There are fewer families than households, many including more than one wage earner. (Households include single individuals living alone.)

Figure 10, further in the document, shows the 1999 median household income in Medford by block group. Areas with lowest median household income are located in central Medford and highest in east Medford.

In Medford, according to the 2006 American Community Survey, approximately 25 percent of households make less than \$25,000 per year and more than 60 percent make less than \$50,000 annually. Less than five percent are in the top income bracket, making \$150,000 or more per year. In the state, nearly 15 percent of the population makes \$100,000 or more, and only approximately 54 percent of households make less than \$50,000 per year.

Table 10
Median Household Income Range, 2000

Income Range	Medford		County	State
	Number	%	%	%
Under \$15,000	4,413	17%	17%	15%
\$15,000 to \$24,999	4,118	16%	16%	13%
\$25,000 to \$34,999	3,485	14%	15%	14%
\$35,000 to \$49,999	4,355	17%	17%	18%
\$50,000 to \$74,999	4,697	19%	18%	20%
\$75,000 or more	4,182	17%	16%	20%

Source: US Census.

The median income for Hispanic households in Medford mirrors the disparity at the national level of 20-25 percent lower than the median household income for all households. The trend was similar in Jackson County and the State of Oregon.

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Population Below Poverty

Table 11
Percent of Population Living in Poverty, 1999

Population Group	Medford	County	State	US
Individuals	14%	13%	12%	12%
Individuals 18 or older	12%	11%	11%	11%
Individuals 65 and older	7%	7%	8%	10%
Families	10%	9%	8%	9%
Families with children <18	17%	15%	12%	14%
Families with children <5	26%	20%	17%	17%
Females alone with children <18	42%	37%	33%	34%
Females alone with children <5	64%	56%	47%	46%

Source: US Census.

According to the 2000 Census, 14 percent of Medford's population was living in poverty in 1999, compared to 13 percent in Jackson County, and 12 percent in the state. In 2006, the American Community Survey reported 10.1 percent of all families in Medford were living in poverty. More critically, the survey found that an estimated 36.5 percent of all children in Medford are living in below-poverty conditions.

Households composed of female head of household were most likely to live in poverty: 42 percent of those households with children under 18, and 64 percent of those households with children under the age of 5. Both categories of female householders were considerably above the state and national averages. The percent of the population in Medford living in poverty was higher, for most population groups, than the county and the state.

The percentage of population in poverty by block group is captured in Figure 11 further in the Consolidated Plan. Areas of highest concentrations of the households in poverty are in central and west Medford and in north Medford.

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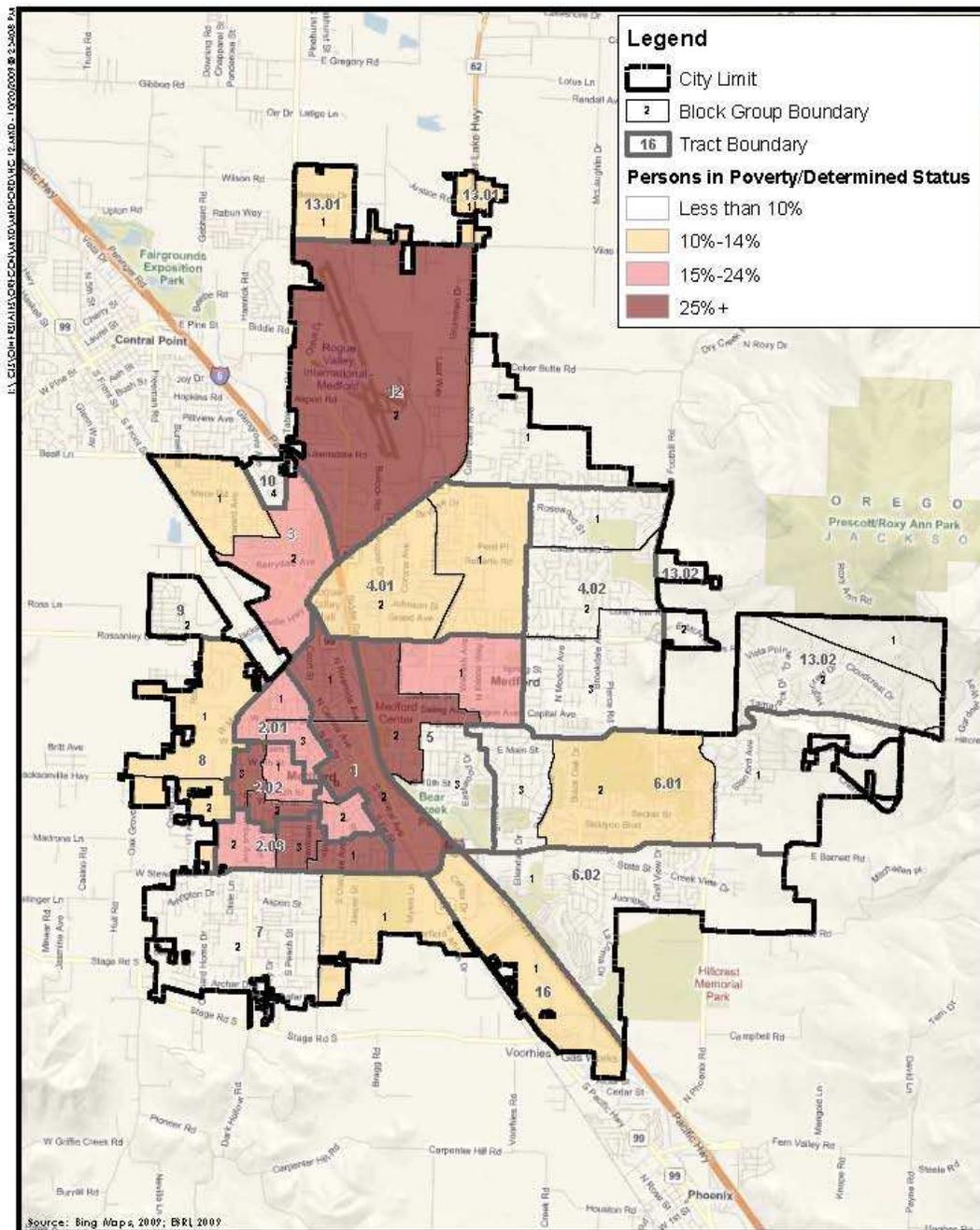


Figure 11
Percent of Population in Poverty by Census Block Group



POPULATION AND ECONOMY

Low and Moderate Income Neighborhoods

For purposes of the Consolidated Plan, areas of low/moderate-income concentration are defined as areas in which 51 percent or more of the households have incomes at or below 80 percent of HUD-defined area median income. Figure 12 on the following page shows the block groups in which the majority of households are low- or moderate-income. Consistent with other indicators of poverty, central and west Medford contain the majority of low- and moderate-income areas.

Both block groups in census tract 1 contain the highest percent of households below 80 percent of area median – 85 percent in block group 1 and 79 percent in block group 2. Nearby tract 2.02, block group 1 and tract 2.03, block group 3 contained the next highest percent of low-mod households (75 percent in both).

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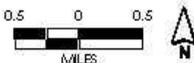
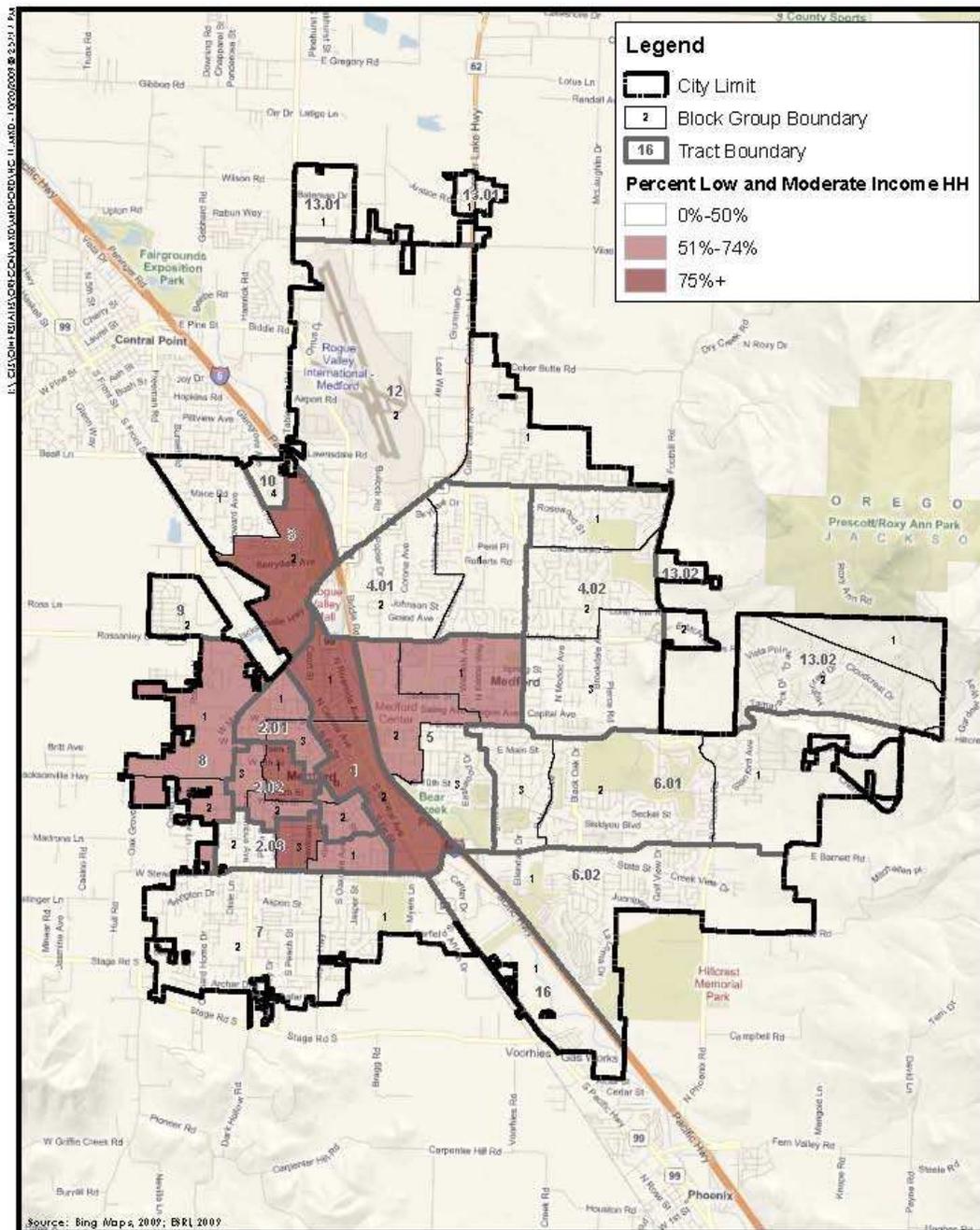


Figure 12
Low and Moderate Income Households by Census Block Group



HOUSING NEEDS AND MARKET ANALYSIS

HOUSING TRENDS

Number of Units

The number of housing units grew by 34 percent to 26,310 between 1990 and 2000, similar to the overall population increase of 35 percent in the same period. As of 2006, it was estimated that the City of Medford contained a total of 31,205 housing units. This spike of nearly 5,000 units (15.7 percent) between 2000 and 2006 is due largely to the housing boom during the early and mid-part of the decade. The peak of the construction was in 2003 when 1,080 permits were issued.

From 2000 to 2006 a slight shift in owner occupied units occurred as it dipped from 57 percent in 2000 to 55 percent in 2006. The market share of single-family units remained the same from 2000 at approximately 66 percent. Conversely the percentage of multifamily units was unchanged at 32 percent when compared to 2000. The greatest net gain in number of units between 1990 and 2006 belongs to single-family with 6,664, while manufactured units had the largest percentage increase of 78 percent (555 new units between 1990 and 2006).

Table 12
Medford Housing Units 2000 and 2006

Type of Unit	2000		2006		Change 2000-2006
	Number	%	Number	%	
Single family	16,790	64%	19,816	64%	15.5%
Multifamily	8,505	32%	10,126	32%	16%
Manufactured units	1,015	4%	1,263	4%	20%
Total	26,310	100%	31,205	100%	15.7%

Source: US Census.

When compared to Jackson County and the State of Oregon, slightly less of the housing in Medford is single-family (64 percent in Medford compared to 66 percent in both the County and State). At the same time, there is a greater share of multifamily housing and a substantially lower percentage of mobile homes in Medford.

Table 13
Housing Type by Location, 2000

Type of Unit	Medford	County	State
Single family	64%	66%	66%
Multifamily	32%	18%	23%
Manufactured homes/other	4%	16%	11%

Source: US Census.

Manufactured Homes

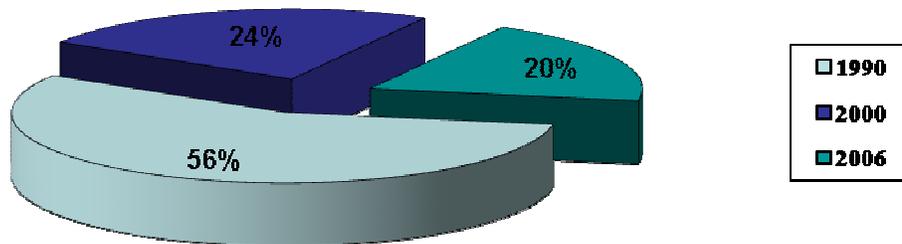
Manufactured homes represent 4 percent of the total housing units in Medford. Manufactured homes can be one of the most affordable ownership options. This is a primary reason why, between 1990 and 2006, manufactured have seen an increase of nearly 80 percent (see Figure 13). At the same time, occupants are not guaranteed space and are vulnerable to redevelopment and zoning changes.

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Housing Density

Figure 14 on the following page shows housing density in terms of units per acre mapped by census block. Medford is predominantly single family. Areas of high-density housing and large multi-family complexes are the exception.

Figure 13
Manufactured Unit Development
(1990-2006)



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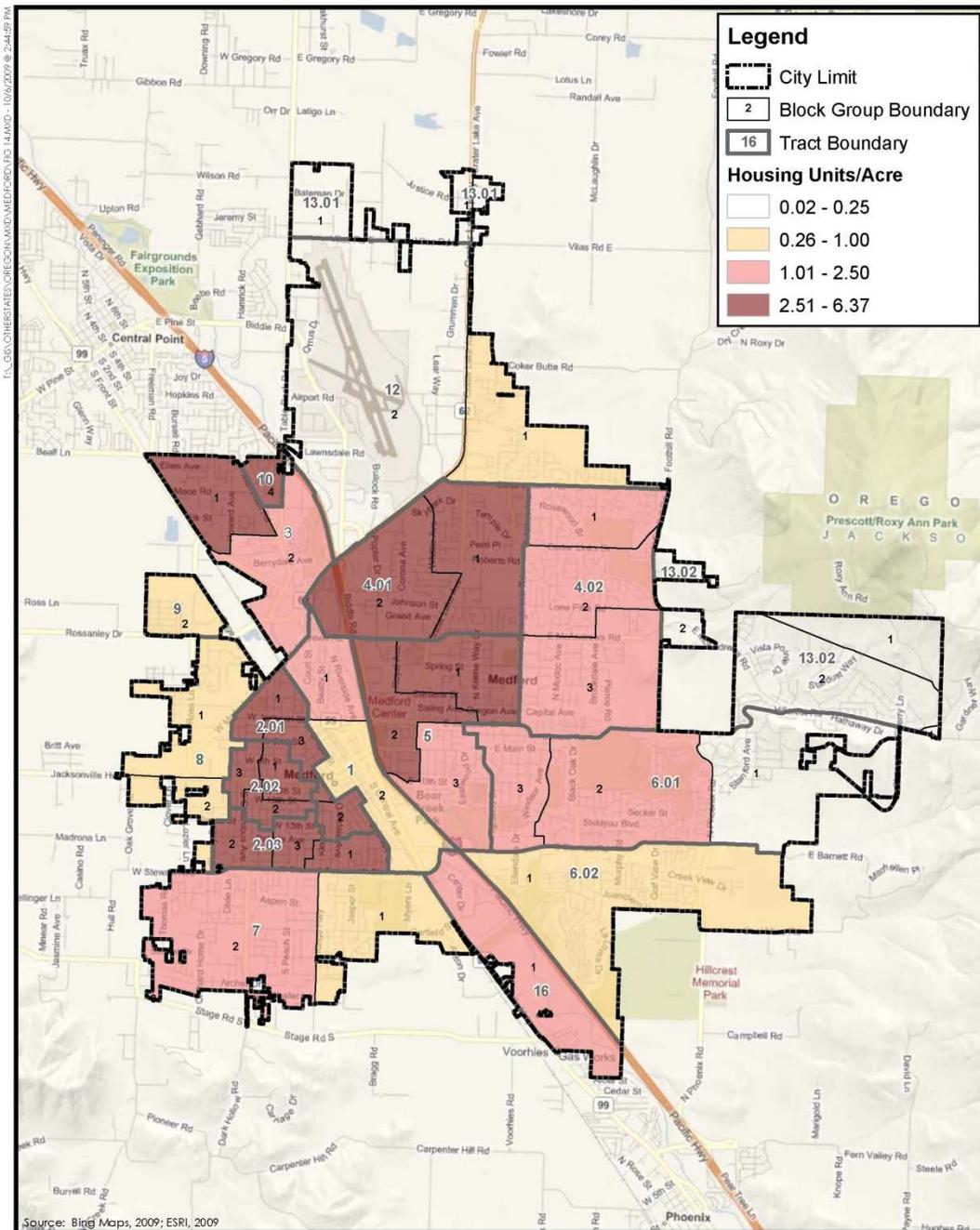


Figure 14
Housing Units per Acre by Census Block Group



HOUSING NEEDS AND MARKET ANALYSIS

HOUSING CONDITION

Age of Units

Units in Medford are a little newer than in Oregon in general. Just 10 percent of the housing in Medford was built prior to 1940. The age of housing units is sometimes an indication of condition, depending on how well the units are maintained. On the other hand, well-maintained housing in older neighborhoods can be highly valued. Often centrally located, it can become prime property for redevelopment. Preservation of older units is one of the best strategies for preserving affordable housing. There are a number of neighborhoods in which strategies to rehabilitate older housing could be implemented effectively.

Table 14
Age of Housing Units, 2000

Year Built	Medford		County	State
	Number	%	%	%
Before 1940	2,588	10%	9%	13%
1940 to 1959	4,366	17%	15%	17%
1960 to 1979	8,887	34%	36%	35%
1980 to 2000*	10,469	40%	39%	34%
Total	26,310			

*March 2000.

Source: US Census.

Housing Condition Survey

Methodology

A “walk by”, street view survey of the housing conditions in several neighborhoods of the City was completed in May 2004. The areas surveyed contain almost 2,600 single-family units in residential neighborhoods generally located west of the I-5 freeway and north and west of downtown. (One small neighborhood was located just east of I-5.) City staff selected the areas based on their potential need for housing improvements.

The person who completed the condition survey (surveyor) visually inspected each structure from the street, using a 5-point scale to assess overall exterior condition. The primary elements rated were roofs, foundations, porches, windows, chimneys, fascia, and siding. Only residential structures of 3 or fewer units were included in the survey. The surveyor viewed the structure, recorded specific deficiencies/conditions and provided a rating for each of the 734 single-family residential structures included in the sampling.

The sample for the survey included 25 percent of the structures in most neighborhoods. In two areas, half of the units were included because the areas were too small to obtain an adequate assessment based upon only a 25 percent survey sample.

The following primary housing components were surveyed. The garage and other improvements were surveyed only if they were attached to the residence.

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- Roof (including moss build-up, patching evidence or soffit deterioration)
- Siding
- Exterior paint
- Chimney
- Gutters/downspouts
- Window frames/doors
- Porch and balcony
- Steps/railings
- Foundation damage (or settling)
- Fire damage

Criteria and Rating Used in Survey

Excellent (Sound) – Well maintained, without visible deterioration or observable failings.

Good (Basically Sound) – House exhibits easily correctable wear that is within the range of ordinary maintenance. (Example: roof will not need partial repair or replacement for at least 5 years. At most partial painting and minor repairs needed.)

Fair (Needs Maintenance/Repair) – House is basically sound but has defects reflecting deferred maintenance. (Example: paint exhibits widespread peeling, roof needs replacement, some minor window repairs, and/or porch problems evident.)

Deteriorated (Substantial Repair Needed) – Home shows major defects which compromise safety or weather fitness of the structure. Structure requires replacement of materials and/or repair well beyond ordinary maintenance. Multiple or major integrity problems evident. (Example: roof replacement and another major component, such as foundation needs repair or siding needs partial replacement.)

Poor (Dilapidated) – Structure does not provide safe and adequate shelter. Several critical and major deficiencies are evident, particularly structural components. The building has deteriorated to point that substantial rehabilitation may not be financially feasible. (Example: major components are failing as evidenced by roof sag, major foundation cracking, etc.)

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Table 15
Housing Conditions Survey Results by Block Group

Tract/Blk Grp	Excellent		Good		Fair		Deteriorated		Poor		Total Units
	No.	%	No.	%	No.	%	No.	%	No.	%	
T 1/BG 1	39	35%	39	35%	20	18%	14	12%	1	1%	113
T 5/BG 2	47	55%	23	27%	14	16%	1	1%	0	0%	85
T 2.01/BG 1	46	57%	24	30%	9	11%	2	2%	0	0%	81
T 2.01/BG 2	42	50%	22	26%	17	20%	3	4%	0	0%	84
T 2.01/BG 3	34	41%	28	34%	15	18%	5	6%	0	0%	82
T 2.02/ BG 1	57	58%	28	28%	12	12%	1	1%	1	1%	99
T 2.02/BG 2	34	49%	24	35%	11	16%	0	0%	0	0%	69
T 2.02/BG 3	41	53%	17	22%	18	23%	2	3%	0	0%	78
T 2.03/BG 3	25	58%	15	35%	3	7%	0	0%	0	0%	43
Total Sample	365	50%	220	30%	119	16%	28	4%	2	0%	734

Source: Housing Condition Survey May 2004.

Note: Totals may not add due to rounding

Findings

The areas surveyed reflect a homeownership of from 14 percent to 42 percent compared to the overall Medford rate of 57 percent. The percent of persons living in poverty in the selected block groups ranged from 18 percent to 58 percent. The typical home in the area was somewhat over 55 years old.

Single family housing in the areas surveyed was found to be in generally sound condition. Fully 50 percent of all structures were found to be in excellent condition and another 30 percent were categorized as being in good condition, meaning that 80 percent of the housing required only modest repairs to maintain integrity and ensure long-term use. On the other hand, there are a significant number of homes that require repair and rehabilitation to maintain their long-term viability as decent, safe and sanitary housing. Approximately 20 percent of the structures (representing over 500 residences) were found to need attention (scoring at fair or worse condition).

A positive sign is that the number of structures beyond repair (or of questionable feasibility) is limited – only 4 percent of the structures fell into the deteriorated or poor condition categories, which would be approximately 100 units (based on the sample surveyed). These structures had major structural components in disrepair. There was evidence of deferred maintenance to key building components that, if left unresolved, could jeopardize safety or structural integrity. If left unchecked, buildings in need of substantial repair create a depressing effect on investment in the area and can lead to overall reduction of values and livability of the neighborhoods.

Housing conditions across the nine block groups in the survey were similar but far from uniform. The percent of housing in excellent to good condition ranged from 69 percent in CT 1/BG 1 to 93 percent in CT 2.03/BG 3. Overall, 20 percent of the structures in the survey areas were in need of rehabilitation. At least 24 percent of the units in four block groups were in need of rehabilitation (CT 1/BG 1, CT 2.02/BG 3, CT 2.01/BG 2 and CT 2.01/BG 3). There were a number of common deficiencies found in the houses. The most common was poor roof condition (28 percent – including the need for

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replacement within 5 years). Other common deficiencies were problems with paint (21 percent), fascia (21 percent), railings (19 percent), and siding (18 percent).

All of these tracts would benefit from housing rehabilitation assistance. Loan or grant assistance could help stimulate private investment and have a positive impact on the long-term stability of the area.

CT 1 Block Group 1: This area, located north of downtown in the Liberty Park Neighborhood, contained the highest percentage of housing in need of rehabilitation. Thirty-one percent of the 224 structures were rated in fair or worse condition. The homes in the area are among the newest of those surveyed with the median age only 46 years. Not surprisingly, the area had the highest poverty rate (58 percent) and the second highest percentage of renters (73 percent). The primary issue with housing in this neighborhood was paint (31 percent), followed by fascia, and roof problems.

CT 5 Block Group 2 (partial): This was the only area surveyed east of the Interstate. It is bounded by the Interstate, Main, Portland and 10th Street. Only 17 percent of the 187 homes were found to need rehabilitation. The area contained the newest housing stock (44 years old) but also had the highest percent of renters among the areas surveyed (86 percent). Homes to the east of Portland Ave appeared to be better maintained. Roof problems were most common (32 percent), followed by paint and fascia.

CT 2.01 Block Group 1: The area, located north and west of downtown and bounded by McAndrews Road, Western Avenue, West Jackson and Holly/Welch, exhibits one of the better housing stocks, with only 13 percent of the housing in need of rehabilitation. As might be expected, the area had fewer persons living in poverty than most areas surveyed (23 percent). This neighborhood is somewhat split. To the southwest, a trailer park and surrounding houses were rated as being in only fair to poor condition. To the northeast, housing conditions improved – most of the structures were rated as being in excellent and good condition.

CT 2.01 BG2: The area is located just south and west of downtown and is bordered by Holly, Dakota Avenue and 10th Street. The median age of the housing was 57 years. Poverty rates were low at 22 percent. A high percent (24 percent) of the housing is in need of rehabilitation. The most common problems noted were paint, fascia and roofs.

CT 2.01 BG3: Just to the north of the previous area is a long, narrow area that is roughly bounded by Jackson, downtown 10th Street and Orange Street. The median age of housing is 66 years. Only 21 percent of residents in this area lived in poverty. Over 24 percent of the housing in this area of over 300 homes needed rehabilitation. Roofs, fascia, paint and siding were the most common problems found. It was evident that improvements to buildings in this neighborhood were underway.

CT 2.02 BG1: Bounded by Plum, 10th, Orange and 2nd, this area has over 50 houses that need rehabilitation (14 percent of the total). This is somewhat surprising given the median age of housing is 68 years, older than all other areas. The relatively good condition of the housing may be partly explained by the fact that this area has the fewest persons living in poverty (18 percent) and has one of the highest owner-occupancy rates (41 percent). The most prevalent issues found were roofs and railings.

CT 2.02 BG2: The area is bounded by 10th, Columbus, Orange and 12th Streets. Only 16 percent of the housing needs rehabilitation, yet the ownership rates were the lowest of all block groups (22 percent). The poverty rate was the second highest (40 percent). On the average, units were slightly over 50 years old. The most common housing issues found were roofs (31 percent) and fascia.

CT 2.02 BG3: The area lies between Western/Jeanette, 8th, 2nd and 11th and contains a large number of homes needing rehabilitation – estimated at approximately 80 homes. The median age of housing is

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almost 60 years. The homeownership rate was 41 percent and poverty rate 35 percent. Most common conditions were roofs (39 percent), siding (24 percent), fascia and siding.

CT 2.03 BG3: This area is bounded by Stewart Avenue, Grant Avenue, 12th and Hamilton. In spite of a poverty rate of 34 percent, housing in this area is in the best condition of areas surveyed (only 7 percent of the 170 buildings need rehabilitation). This may in part be due to the fact that the area includes the youngest inventory of housing (44 years) and one of the highest ownership rates (41 percent). Roofs, siding and railings were cited as equally common issues (each in only 13 percent of the units).

The City defines “substandard” buildings using the 1997 Uniform Housing Code as a base. In summary, a substandard dwelling is one in which a condition exists that “.....endangers life, limb, health, property, safety or welfare of the public or the occupants....” This definition of substandard includes: inadequate sanitation; structural hazards; nuisances; hazardous electrical wiring, plumbing or mechanical equipment; faulty weather protection; fire hazards; faulty materials of construction; hazardous or unsanitary premises; inadequate exits; inadequate fire-protection or firefighting equipment; and improper occupancy. Housing which is substandard but suitable for rehabilitation is any dwelling that has defects (including dilapidated dwellings, having one or more critical defects or inadequate construction) that are economically feasible to correct through repairs or reconstruction.

Lead-based Paint and Lead Hazards

The Residential Lead-Based Paint Hazard Reduction Act of 1992 seeks to identify and mitigate sources of lead in the home. A high level of lead in the blood is particularly toxic to children aged 6 and younger. Childhood lead poisoning is the number one environmental health hazard facing American children. Lead can damage the central nervous system, cause mental retardation, convulsions and sometimes death. Even low levels of lead can result in lowered intelligence, reading and learning disabilities, decreased attention span, hyperactivity and aggressive behavior.

Children who live in homes with lead-based paint can become exposed by inadvertently swallowing lead contained in household dust. This is particularly a problem when houses are remodeled using practices such as scraping or sanding of old paint. Lead-based paint is not the only culprit. Lead has also been identified in many other sources, including some vinyl blinds, pottery, lead in water pipes, lead in dust brought into the home from work sites, some hobbies (like lead solder in stained glass work), and some herbal remedies.

The Centers for Disease Control and Prevention (CDC) recommends that children ages 1 and 2 be screened for lead poisoning. CDC also recommends that children 3 to 6 years of age should be tested for lead if they have not been tested before and receive services from public assistance programs; if they live in or regularly visit a building built before 1950; if they live in or visit a home built before 1978 that is being remodeled; or if they have a brother, sister, or playmate who has had lead poisoning.

In the 4-year period 2000 through 2003, 33,025 children under the age of 6 were tested in Oregon and 425 had confirmed elevated blood-lead levels. CDC provides funding for testing for children who are not eligible for Medicaid or who do not have private insurance. Most of the testing is performed by private physicians and clinics, at the request of parents. The Oregon Department of Human Services maintains a web site with instructions for lead testing, an indication of hazards, lists of resources and links to other sites.

The State of Oregon Lead Poisoning Prevention Program compiles data on testing statewide and results of those tests. Testing data are not tracked by location unless the children are Medicaid-eligible. Results that are confirmed positive for elevated blood-lead levels are tracked by location. The information is reported to the County health department for follow-up. Between January 2000 and December 2003,

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there were 2 confirmed findings in Medford. There were 257 Medicaid-eligible children tested, with 1 positive confirmed finding in Medford. Since CDC recommends testing all children between 1 and 2 years of age, and only 257 Medicaid-eligible children were actually tested in a 4-year period, there may be an opportunity for increased education on lead-hazards in Medford.

Earlier general testing found elevated blood-lead levels in Jackson County. In May, 1995, the Jackson County Health and Human Services Department completed a state-funded two and one-half year pilot program which tested the lead levels in approximately 380 children in the County. Blood-lead levels of between 10 and 19 are 'reportable', while levels greater than 20 are considered poisonous. Of the 380 children tested, 12 had levels above 10, and 5 had levels greater than 20.

The age of the housing unit is a leading indicator of the presence of lead-hazard, along with building maintenance. Lead was banned from residential paint in 1978. The 1999 national survey found that 67 percent of housing built before 1940 had significant LBP hazards. This declined to 51 percent of houses built between 1940 and 1959, 10 percent of houses built between 1960 and 1977 and just one percent after that.⁹ Based on those estimates, almost 5,000 homes pose potential lead-based paint hazards in Medford. However, the Clickner study also noted that there were regional differences in the probability of a hazard; the risk was more prevalent on the east coast (43 percent) than on the west coast (19 percent).

Table 16
Potential Lead-Based
Paint (LBP) Hazards in Medford

Date Built	Total		Potential Hazards
	Units	%	Number
Before 1940	2,588	67%	1,734
1940 to 1959	4,366	51%	2,227
1960 to 1979	8,887	10%	889
1980 to 2000	10,469	1%	105
Total	26,310		4,955

Source: US Census. Clickner, et al.

Using the above percentages of potential hazards by date of construction and then applying the CHAS tables (see Tables 26 and 27) percentages of low and moderate income households by tenure, it is estimated that 1,250 low and moderate income renter households and 690 low and moderate income owner households in Medford are living in potential hazard.

The Housing Authority of Jackson County has a lead-based paint risk assessor and inspector on staff. "Working Safe with Lead" trainings have been provided to reduce the risk of hazards to the workers and releasing contaminated dust. The City of Medford keeps a list of all certified lead-based paint risk assessors and inspectors in Southern Oregon on file.

⁹ Clickner, R. et al. (2001). *National Survey of Lead and Allergens in Housing, Final Report, Volume 1: Analysis of Lead Hazards*. Report to Office of Lead Hazard Control, US Department of Housing and Urban Development.

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HOUSING TENURE

In 2000, 57 percent of the occupied housing in Medford was owner-occupied. In 2006, the number of owner-occupied units dropped to 55 percent. This level is far below those seen in Jackson County (64 percent) and the State of Oregon (65 percent owner-occupied).

Table 17
Medford Housing Tenure, 1980 - 2006

Year	Renter-Occupied		Owner-Occupied		Total
	Number	%	Number	%	
1980	6,499	42%	9,060	58%	15,559
1990	8,160	43%	10,707	57%	18,867
2000	10,721	43%	14,372	57%	25,093
2006	13,295	45%	16,151	55%	29,546

Source: US Census.

Figure 15 shows the percent of renter-occupied units by block group in Medford. While overall 43 percent of the units were renter-occupied in 2000, this varies by neighborhood. For example, 83 percent of the occupied housing units in census tract 1 were renter-occupied, as were about two-thirds of the housing units in tracts 2.01 and 2.02.

Tenure varies in Medford by type of unit, type of household, household income, and other factors. For example, multifamily housing is usually built for the rental market, so substantially more multifamily than single-family units are renter-occupied. More single-family (detached and attached) units are owner-occupied – 77 percent of occupied single-family units in Medford in 2000 were owner-occupied and 23 percent were renter-occupied.

More family households live in houses they own or are buying. More single individuals rent, except for the elderly, as is shown below in Table 18.

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Table 18
Tenure by Household Type, Medford 2000

Type Household	Living in units they:	
	Owned	Rented
All households	57%	43%
Family households	65%	35%
Non-family households	43%	57%
Single individuals	45%	55%
Elderly (65+) singles	55%	45%
Average household size	2.52	2.39

Source: US Census.

Tenure by Race and Ethnicity of Householder

Tenure also varied in 2000 by race and ethnicity of the householder. As seen in Table 17, 57 percent of all households owned the house in which they were living at the time of the 2000 census. Owner-occupancy was higher for white householders (59 percent lived in housing they owned or were buying) than non-white householders (38 percent lived in housing they owned or were buying). Owner-occupancy also varied by ethnicity – just 34 percent of Hispanic householders owned the home in which they were living in 2000.

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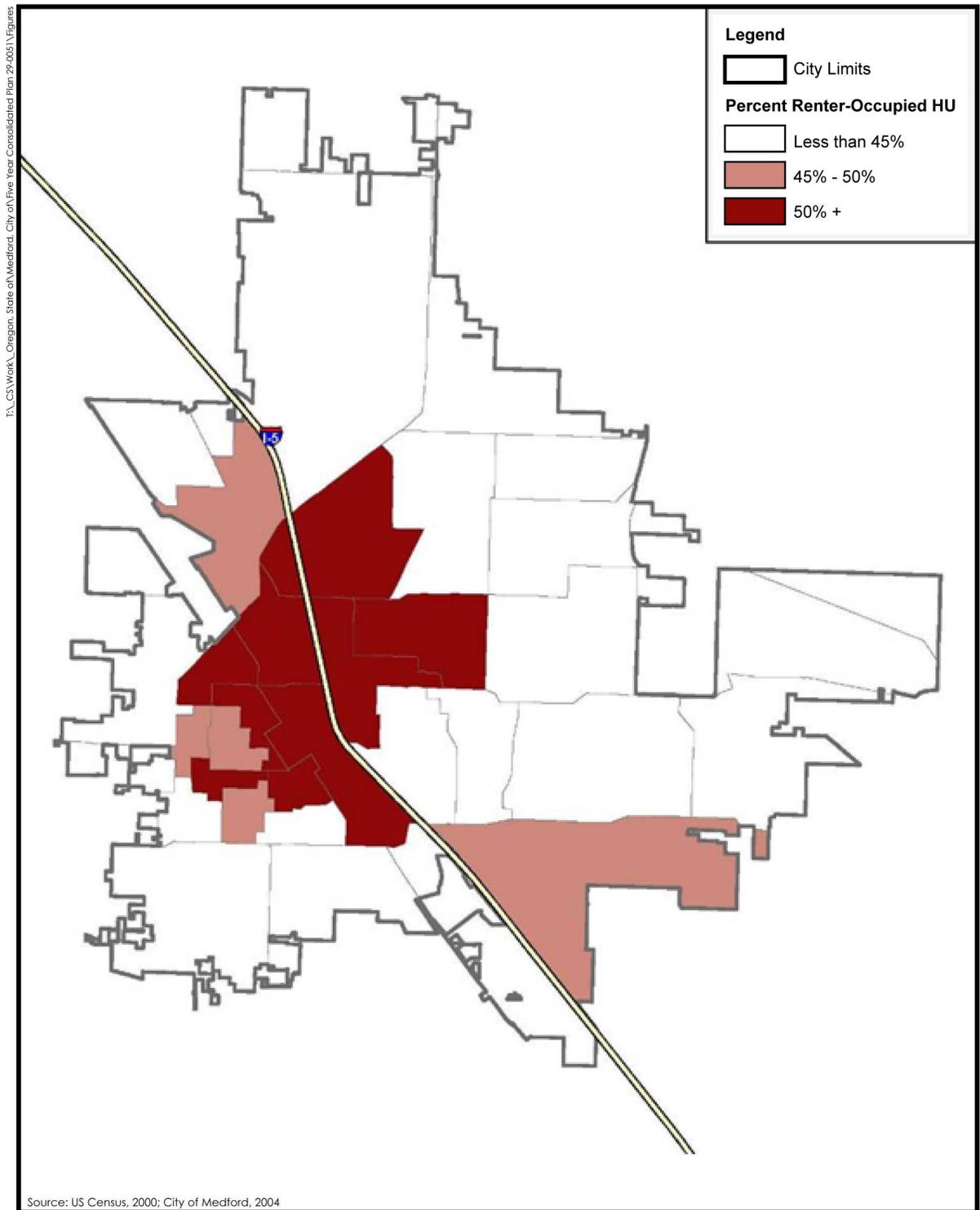


Figure 15

Percent Renter-Occupied Housing Units by Block Group



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MARKET ANALYSIS

Housing Costs

As of the 2000 census, the median value of all owner-occupied housing in Medford was \$132,400 – lower than the median value in Jackson County and Oregon State. As of 2009 estimates, Medford home prices have a median value of approximately \$189,000 with Jackson County slightly higher at \$191,500 and Oregon at approximately \$225,000.

The median values and the corresponding estimated monthly owner costs are shown below in Table 19.

Table 19
Estimated Housing Costs, 2009

Type of Cost	Medford	County	State
Median value owner-occupied	\$189,00	\$191,500	\$225,000
Median monthly owner costs			
PITI	\$1,035	\$1,050	\$1,232

Source: Zillow.com and Jackson County Assessor's Office. Owner costs assume a fixed 5.5% interest rate on 96.5% LTV and fixed taxes and insurance.

Housing costs have dropped dramatically since the housing boom peaked during 2005 and 2006. Over the last two to three years prices have declined to levels not seen since earlier in the decade. From 2006, Medford has seen home values depreciate more than a 30 percent from their peak value of approximately \$275,000.

Rental Costs and Vacancies

The 2000 census found the City of Medford rental vacancy rate to be 4.9 percent. As of 2007, the Medford vacancy rate dropped to 2.7 percent, far below the county and state rates of 6.5 percent and 8.6 percent, respectfully.

The current low vacancy rates underscore the need to consider affordable rental opportunities in housing planning. The 2002 Housing Study for Downtown Medford emphasized that there were no new or newer market-rate apartment buildings in the downtown core. There are some subsidized apartments, but tenancy is restricted to households with incomes at or below 60 percent of median income. The average monthly rent in Medford in 2007 for a two-bedroom apartment was \$752. This is a 24 percent increase from the 2000 average monthly rent of \$605 for the same type of unit.

HOUSING AFFORDABILITY

The cost of housing is generally considered to be affordable when it equals no more than 30 percent of household income. While housing costs have backed away from the peak in 2006, incomes have still not been able to keep up with housing costs. The following cost comparison was prepared by HUD using the 2000 census. (All costs are adjusted to 1999 dollars.) The table reflects a major drop in values in the 1980s and early 1990s caused, in part, by the impact of Federal environmental policies on the logging industry. It also demonstrates the significant increases in housing values that most communities in Oregon experienced in the late 1990s.

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Table 20
Median Income and Housing Costs, Medford (1999 Dollars)

Year	Median Income		Median Housing Measures	
	Household	Family	Gross Rent	Owner's Value
1970	\$33,629	\$41,182	\$451	\$64,407
1980	\$35,830	\$42,494	\$532	\$118,682
1990	\$34,498	\$42,096	\$549	\$90,374
2000	\$36,481	\$43,972	\$585	\$128,094
Change 1970-2000	8%	7%	30%	99%

Source: US Census, HUD.

As is evident, the increase in the median cost of housing between 1970 and 2000 exceeded median family and median household income in Medford during the same period. Median household income grew by 8 percent, median family income grew by 7 percent, median gross rent grew by 30 percent and the median owner's value (with considerably fluctuation) grew by 99 percent. Clearly income did not keep pace with the value of housing.

The following table shows the relationship between modest housing costs (Fair Market Rents set by HUD based on actual area housing costs) and the income required to afford that housing in the Medford-Ashland area. These estimates are prepared annually by the National Low Income Housing Coalition (NLIHC).

Table 21
Housing Costs and Income, Medford-Ashland Area

Housing/Income Factor	Number of Bedrooms				
	Zero	One	Two	Three	Four
Fair Market Rent (FMR)*	\$499	\$593	\$745	\$1,084	\$1,127
Income needed to afford	\$19,960	\$23,720	\$29,800	\$43,360	\$45,080
Hourly wage required to afford (working 40 hours/week)	\$9.60	\$11.40	\$14.32	\$22.28	\$21.67
Hours per week at minimum wage (\$8.40) in Oregon)	46	55	69	100	104

*HUD 2009 FMR.

Source: National Low Income Housing Coalition.

With minimum wage at \$8.40 an hour, a single person household would have to work 55 hours a week to afford a one-bedroom apartment. If a single-parent household needed to rent a two-bedroom unit, they would have to work nearly 70 hours a week to afford an adequate unit. Even two members in a household working full-time at minimum wage would barely be able to afford the cost of the two-bedroom unit.

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In 2009, the National Low Income Housing Coalition determined the “housing wage” in the Medford area to be \$14.54 an hour. This is the amount a full-time (40-hour per week) worker would have to earn to afford a 2-bedroom apartment at the area’s fair market rent. That is 174% of minimum wage.

The Median Household Income in Medford in 2007 was \$45,200. Clearly, housing becomes less affordable as income falls. The following are designated low-income levels and the corresponding income for a family of four in relation to the Area Median Income.

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Table 22
2009 Low Income Ranges and
Affordable Housing Costs Jackson County

Definition	Percent of AMI	Income Limit	Maximum Monthly Housing Costs
Extremely low income	to 30% of AMI	\$16,600	\$415
Very low income	to 50% of AMI	\$27,700	\$693
Other low income	to 80% of AMI	\$44,300	\$1,008

Notes: HUD estimated AMI (Area Median Income).

Extremely low-income households (those with incomes at or below 30 percent of area median income) who struggle to find affordable housing, are more likely to live in unsuitable housing or in overcrowded conditions, and are at risk of homelessness. Meeting the cost of housing leaves little for child care, medical insurance or basic health care, adequate food, and other necessities.

After the last several years, local jobs have been shifting from goods production, with relatively higher wages, to service sector positions, with relative lower wages. Table 23 demonstrates how difficult it is for the lowest income households (those living in poverty) to budget for daily expenses. This was taken from an analysis of national costs and expenditures prepared by the Catholic Campaign for Human Development.¹⁰ The budget starts with an annual income of \$18,392 per year – a national figure for a household of four living in poverty. As the table shows, families living in poverty have insufficient income to meet their daily living expenses.

¹⁰ www.usccb.org/cchd

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Table 23
Budgeting for Poverty in the United States

Item	Source	Amount
Annual income	For a family of 4 living in poverty	\$18,392
Rent	HUD 2002 FMR for 2-bedroom unit in major metropolitan area	-8,256 \$10,136
Utilities	DOL, Bureau of Labor Statistics, Consumer Expenditures Survey, 2001	-1,944 \$8,192
Transportation	2 persons commuting daily to work in a major metropolitan area (Chicago Transit)	-1,500 \$6,692
Food	Consumer Expenditures Survey, 2001 (assuming food stamps for the majority)	-1301 \$5,391
Health care	Agency for Healthcare Research and Quality, Center for Cost & Financing Studies (assumes health insurance through employer)	-1347 \$4,044
Child care	Bureau of Labor Statistics, "Comparison of Average Annual Child Care Costs" (assumes subsidy of ¾ of real cost)	-4,200 \$-156

Source: Catholic Campaign for Human Development.

The expenditures noted above assume a substantial subsidy in the form of food stamps and child care as well as employer-paid health insurance. The list leaves out toiletries, school supplies, shoes, clothes, holiday gifts, education life insurance, furnishings, recreation, cleaning supplies, entertainment, birthdays, and so on.

Affordability Mismatch

Comparing the cost of housing and the ability of households to meet the cost is one measure of mismatch in supply and demand. Another is the actual allocation of those units. Using the 2000 census, HUD provided an analysis of the availability of units priced within range of low-income households and compared that with the income of the occupants. Just over half of the rental units within the appropriate affordability range were actually occupied by households with incomes in that range in 2000. For example, there were 1,084 rental units with rents affordable to households with incomes at or below 30 percent of Area Median Income. Of those units, 52 percent were occupied by households with incomes in that range.

Far fewer owner-occupied units were actually available and occupied by households within the appropriate income ranges. There were no owner-occupied units valued within range of households with incomes at or below 30 percent of Area Median Income. There were just 953 units with values within range of households with earnings below 50 percent of AMI, and just 43 percent of those were actually occupied by households with incomes below 50 percent of AMI. The others were occupied by households with higher incomes.

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Table 24
Affordability Mismatch, Medford 2000

Housing Units by Affordability	Rentals	Owned
Rent/price affordable at <30% AMI		
Units in price range	1,084	N/A
Occupants at <30% AMI	52%	
Vacant units for rent/sale	4	
Rent/price affordable at 31%-50% AMI		
Units in price range	1,525	953
Occupants at <30% AMI	52%	43%
Vacant units for rent/sale	195	24
Rent/price affordable at 51%-80% AMI		
Units in price range	6,120	2,688
Occupants at <30% AMI	59%	43%
Vacant units for rent/sale	255	25

Source: HUD 2000 CHAS data.

Affordability and Persons with Disabilities

Among people at the lowest levels of household income are persons with disabilities who have only federal SSI income for support. According to 2000 Census statistical data, in the Medford-Ashland Metropolitan Statistical Area, it would have taken 88 percent of the monthly SSI benefit to rent a 1-bedroom apartment.

A significant proportion of the Medford population is living with disabilities. The 2000 census found a total of 11,513 people aged 16 or older in Medford with disabilities. That information is shown in Table 25 below.

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Table 25
Persons with Disabilities, Medford, 2000

Age	Male	Female	Total
16-20	262	266	528
21-64	3,527	3,143	6,670
65-74	698	746	1,444
75+	1,071	1,800	2,871
Total	5,558	5,955	11,513

Source: US Census.

BARRIERS TO AFFORDABLE HOUSING

Medford has seen a substantial increase in population in recent years as people relocate to the area, attracted by the mild climate and quality of life – often for the purpose of retirement. This influx of people, many with equity from sales of homes in other areas of the country in hand, has contributed to the rise in price of both land and housing in Medford. Much of the new development anticipated in the coming years will be in subdivisions on the periphery of Medford, up to the identified urban growth boundaries, mostly devoted to higher-end single-family housing. This pressure provides less incentive for development of affordable housing, either on the periphery or in central Medford.

Barriers to affordable housing identified in Medford include:

- Lack of land suitable and zoned for multifamily housing in central Medford.
- High system development charges.¹¹
- Lack of land in central Medford within reach of non-profit developers of affordable housing.
- Lack of inclusionary zoning in the State of Oregon.
- Extended review times for permitting approvals.
- Confusion about the standards for the development of infill projects and the definition of neighborhood compatibility.
- Minimum parking space requirements can significantly increase the cost of housing.
- Height limitations unnecessarily limit one of the dimensions where additional housing could be built without adding to the cost of land acquisition.
- Density maximums limit the number of units buildable on a given parcel of land, thereby increasing the land acquisition cost attributable to each unit built.
- Unfamiliarity with the city's development process leads to confusion and expensive delays as plans are deemed incomplete and returned to the developer for changes.

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- Lack of uniformity among land use ordinances, including lack of consistency in the interpretation of these ordinances adds time, and therefore, increases the overall costs to developers.
- The difficulty of doing a mixed use development using the current land development code.
- There is considerable confusion over when Prevailing Wage Rates apply to mixed use commercial/residential projects.

First-time homebuyer and credit counseling for both buyers and renters with poor rental histories are assisting low- and moderate-income households obtain suitable housing. However, these initiatives are insufficient to meet the need in the face of soaring housing costs.

The Housing and Community Development Commission, a citizens advisory committee, continues to be a community leader in reviewing problem properties, reviewing strategies and incentives for first-time homebuyers (including employer-assisted initiatives), and strategies to preserve housing stock. The work of the commission is an essential element in developing a vision and strategies for provision of affordable housing in Medford.

NEED FOR HOUSING ASSISTANCE

Renter Households with Problems

The following table shows renter households in Medford by size and composition, by household income as a percent of median family income, and the percent of households in each category with housing problems. Housing problems are defined as a cost burden (paying over 30 percent of income for rent and utilities), overcrowding, and/or lack of complete kitchen and plumbing facilities. RVs and other impermanent quarters were excluded. Also shown is the percent of households paying 50 percent or more of family income for housing costs.

Table 26
Medford Renter Households (2000) and Percent with Housing Problems

Household (HH) Income Level	Household Size and Composition				Total Renters
	Elderly (1-2 people)	Small Related (2-4 people)	Large Related (5+ people)	All Others	
HHs at 0% to 30% MFI	415	735	160	689	1,999
% with housing problems	67.5	89.1	100.0	71.0	79.2
% cost burden >30%	67.5	87.8	93.8	71.0	78.2
% cost burden >50%	50.6	76.2	78.1	63.9	66.8
HHs at 31% to 50% MFI	635	780	220	424	2,059
% with housing problems	65.4	85.3	86.4	87.0	79.6
% cost burden >30%	63.8	81.4	72.2	86.1	76.0
% cost burden >50%	48.8	21.8	15.9	31.8	31.6
HHs at 51% to 80% MFI	434	1,030	280	714	2,458

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% with housing problems	65.4	52.4	82.1	42.6	55.2
% cost burden >30%	63.1	41.3	19.6	40.6	42.5
% cost burden >50%	35.5	1.5	0.0	2.8	7.7
HHs at 81% of more MFI	1,009	1,620	435	1,225	4,289
% with housing problems	42.5	11.4	32.2	6.5	19.4
% cost burden >30%	40.0	4.3	2.3	4.5	12.6
% cost burden >50%	19.2	0.0	0.0	0.0	4.5
Total Renter Households	2,493	4,165	1,095	3,052	10,805
% with housing problems	56.5	49.1	65.8	40.7	50.1
% cost burden >30%	54.7	42.6	34.2	39.3	43.6
% cost burden >50%	34.8	17.9	14.6	19.5	21.9

Notes: MFI is median family income. Housing problems include cost greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. Cost includes rent and utilities. Totals may vary slightly from census data.

Source: HUD 2000 CHAS tables.

Half of all renter households in Medford had housing problems, most because they were paying more than 30 percent of their income toward rent and utilities. The extent of households with housing problems increased markedly as family income decreased. Almost 80 percent of renter households at the lowest income levels were paying more than 30 percent of their income for housing and nearly 2/3 were spending more than half of their income for rent and utilities.

Most severely burdened were large households (five or more related people). They were also most likely to be overcrowded. While a factor for all households, the problem of overcrowding naturally increased with household size. Overcrowding persisted with larger households, even when the cost burden was alleviated. Only two percent of large renter households with incomes at or greater than 81 percent of MFI had a 30 percent cost burden and yet 32 percent are shown with housing problems, which is mostly attributable to overcrowding.

Many elderly renters, even at higher income levels, were still burdened by the cost of housing. Overall nearly 35 percent of elderly renter households are paying 50 percent or more of their income for housing costs. Housing costs that outpace incomes, especially fixed-incomes for the elderly, will result in an increased burden, which could jeopardize access to needed services and requirements of daily living.

Disproportionate Housing Problems by Race/Ethnicity – Renter Households

Racial and ethnic minority households are often more cost-burdened or more likely to experience other housing problems, including over-crowding or substandard conditions. For example, in Medford, 100% of African-American/Black, non-Hispanic renter households with incomes below 50% of area median experienced housing problems, according to the HUD analysis (CHAS tables). This statement applies to a total of 18 households. With such small numbers, valid comparisons based on census data alone may not show the true extent of housing problems. Racial and ethnic minority households most certainly experience problems as well, but the numbers of households were so low that HUD was unable to even calculate a percentage for comparison.

A greater percentage of the total Hispanic renter households, at all income levels, had housing problems than renters as a whole in Medford.

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- A total of 92 percent of Hispanic households at or below 30 percent of median family income had problems, compared to 79 percent of all households at that level.
- Approximately 84 percent of Hispanic households between 31 percent and 50 percent of median family income had problems, compared to 80 percent of all households at that level (though less than a 10 percent variance).
- A total of 67 percent of Hispanic households between 51 percent and 80 percent of median family income had problems, compared to 55 percent of all households at that level.
- Approximately 35 percent of Hispanic households at or above 81 percent of median family income had problems, compared to 19 percent of all households at that level.

HOUSING NEEDS AND MARKET ANALYSIS

Owner Households with Problems

Table 27
Medford Owner Households (2000) and Percent with Housing Problems

Household (HH) Income Level	Household Size and Composition				Total Owners
	Elderly (1-2 people)	Small Related (2-4 people)	Large Related (5+ people)	All Others	
HHs at 0% to 30% MFI	380	175	40	124	719
% with housing problems	71.1	85.7	100.0	68.5	75.8
% cost burden >30%	71.1	85.7	75.0	68.5	74.7
% cost burden >50%	46.1	80.0	75.0	56.5	57.7
HHs at 31% to 50% MFI	575	143	114	134	966
% with housing problems	47.8	79.0	100.0	88.8	64.3
% cost burden >30%	47.8	76.2	96.5	85.8	63.0
% cost burden >50%	25.2	49.0	65.8	33.6	34.7
HHs at 51% to 80% MFI	1,095	654	120	310	2,179
% with housing problems	31.5	67.9	58.3	64.5	48.6
% cost burden >30%	31.5	65.6	41.7	64.5	47.0
% cost burden >50%	15.5	29.8	16.7	14.5	19.7
HHs at 81% of more MFI	2,799	5,684	900	1,105	10,488
% with housing problems	9.3	12.6	25.0	17.6	13.3
% cost burden >30%	8.9	11.8	13.3	17.6	11.8
% cost burden >50%	0.5	0.8	0.0	2.3	0.8
Total Owner Households	4,849	6,656	1,174	1,673	14,352
% with housing problems	23.7	21.3	38.2	35.8	25.2
% cost burden >30%	23.5	20.4	26.4	35.6	23.7
% cost burden >50%	10.4	6.8	10.6	11.1	8.8

Notes: MFI is median family income. Housing problems include cost greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. Cost includes mortgage payment, taxes, insurance and utilities. Totals may vary slightly from census data.

Source: HUD 2000 CHAS tables.

Fewer owner households have housing problems as defined by HUD in the CHAS tables, than do renter households (25 percent overall compared to 50 percent of renter households). As with renter households, the percent with problems increases as median family income decreases. The lowest income households are most burdened by cost, particularly family households.

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Disproportionate Housing Problems by Race/Ethnicity – Owner Households

As with renter households, a greater percentage of racial and ethnic minority households are likely to experience housing problems. The numbers of low-income racial minority owner households was small. There were either no disparities noted in the CHAS analysis or the number of households was too small to permit calculation of differences.

The number of Hispanic owner households is larger and did permit an analysis of differences. As with renter households, a greater percentage of the total Hispanic owner households, at all income levels, had housing problems than owners as a whole in Medford.

- A total of 100 percent of Hispanic households at or below 30 percent of median family income had problems, compared to 76 percent of all households at that level.
- All Hispanic households between 31 percent and 50 percent of median family income had problems, compared to 64 percent of all households at that level.
- Approximately 73 percent of Hispanic households between 51 percent and 80 percent of median family income had problems, compared to 49 percent of all households at that level.
- A total of 25 percent of Hispanic households at or above 81 percent of median family income had problems, compared to 13 percent of all households at that level.

Overcrowding

Table 28
Overcrowded Conditions, 2000

Persons per Room	Medford		County	State
	Number	%		
1.00 or less	23839	95%	95%	95%
1.01 – 1.50	726	3%	3%	3%
More than 1.50	576	2%	2%	2%

Source: US Census.

Another indication of housing problems is the extent of overcrowding. The 2000 census found 1,302 households, or 5.2 percent of the units, in Medford overcrowded as defined by the presence of more than one person per room. The indicators of overcrowding in Medford were identical to those in the county and the state. In 2006, overcrowding reduced to 3.2 percent in Medford, and went from 4.6 percent in 2000 to 2.8 percent in 2006 in Jackson County.

Renters experience more overcrowding than owners. More than two-thirds of the overcrowded households in 2000 and 2006 were renters.

HOUSING RESOURCES

Table 29 summarizes the subsidized rental housing units and general sponsorship of those programs in Medford.

HOUSING NEEDS AND MARKET ANALYSIS

Table 29
Medford Assisted/Subsidized Housing: Families, Seniors/Disabled

Name	Target Population	Units	Comments
Housing Authority of Jackson County			
Royal Apartments	Family	86	Bond project
Southernaire	Family	58	Bond project
Lilac Meadows	Farm Laborers	40	20 migrant, 20 permanent
Lilac Meadows	Family	42	Tax credit
Medford Hotel	Singles/disabled	74	Mod Rehab
Grand Hotel	Singles/disabled	26	Mod Rehab
Autumn Glen	Family	16	Public housing
Scattered site, single family	Family	22	Public housing
Scattered site, small multifamily	Family	40	Public housing
Table Rock Apartments	Family	30	HOME
Scattered sites	Family	26	HOME
Scattered sites	Family	750	Section 8 Certificates
Other Assisted Housing			
Arc	Disabled	6	Mod Rehab
Barnett Town homes	Family	82	ACCESS, Inc.
Birch Corners	Disabled	8	ACCESS, Inc.
Four Oaks	Disabled	7	ACCESS, Inc.
Holly Court	Senior/disabled	8	ACCESS, Inc.
Lion's Cottage	Disabled	4	ACCESS, Inc.
Miller House	Devlmtly Disabled	5	ASH
Pinel House	Devlmtly Disabled	10	ASH
West Main Apartments	Chemically dependent	6	On Track
Alan's House	HIV	3	On Track
Fairfield Place	HIV	4	On Track
Stevens Place	Family	50	On Track
Project-Based Section 8			
Bartlett Street Apartments	Senior/disabled	16	Arthur Ekerson
Catalpa Shade	Mobility impaired	22	ACCESS, Inc.
Conifer Gardens I & II	Senior/disabled	50	ACCESS, Inc.
Eastwood Living Group I	Family	24	Medford Better Housing
Eastwood Living Group II	Family	16	Medford Better Housing

HOUSING NEEDS AND MARKET ANALYSIS

Name	Target Population	Units	Comments
Glen Ridge Terrace	Family	46	Pacific Retirement
Julia Ann Apartments	Family	43	Medford Better Housing
Larson Creek Retirement	Senior/disabled	40	Pacific Retirement
Mulberry Court	Family	30	Cascade Management
Northwood Apartments	Senior/disabled	36	Medford Better Housing
Quail Ridge Retirement	Senior/disabled	60	Pacific Retirement
Rogue River Estates	Elderly	92	Housing Authority
Ross Knotts Retirement Center	Senior/disabled	50	Pacific Retirement
Springdale Terrace	Senior/disabled	17	Bob Hunter
Spring Street Apartments	Senior/disabled	56	Cascade Management
T-Morrow for the Elderly	Senior/disabled	36	Medford Better Housing
Valley Pines	Family	120	GSL Properties
Total Units		2,157	

Housing Authority of Jackson County

The Housing Authority manages Section 8 certificates and vouchers in Jackson County. There are currently approximately 750 Section 8 vouchers associated with Medford addresses (out of 1,415 vouchers in the County). There is currently little turnover. People are holding on to the vouchers, which add to the time on the wait list for new applicants. There is very good acceptance of Section 8 vouchers among landlords in Medford.

Project-Based Section 8

In addition to units managed by the Housing Authority, there are 754 units in Medford built primarily with Section 202 and 236 programs, and are tied to continued support with Section 8 funds. Of the total, 279 are family housing and 475 housing for elderly and/or people with disabilities. Leases with owners have been renewed, so there is no anticipated loss of these assisted units.

Southern Oregon Housing Resource Center

The Southern Oregon Housing Resource Center (SOHRC) is a State designated Regional Housing Center. ACCESS, Inc. is the managing agent for the SOHRC. The SOHRC Advisory Committee is a partnership consisting of the Housing Authority of Jackson County, ACCESS, Inc., Jackson County, Josephine County, City of Talent, City of Medford, City of Grants Pass, City of Ashland, and the Josephine Housing and Community Development Council. The SOHRC, under the umbrella of ACCESS, Inc., is a HUD certified housing counseling and HUD certified secondary financing agency. The SOHRC is located in the offices of ACCESS, Inc. and meant to be a “one-stop-shopping-center” for housing information and assistance, including:

- Counseling for budget, default and foreclosures, including loss mitigation with lenders and services.
- Administers the Individual Development Accounts (IDA)

HOUSING NEEDS AND MARKET ANALYSIS

- Refers clients to all public service agencies including the Housing Authority Home repair and Subsidized Housing Programs.
- Energy conservation information.
- First-time homebuyer information and training.
- Counseling on reverse mortgaging.
- Information on grants, loans, and down payment assistance.

ACCESS, Inc.

ACCESS, Inc. has been designated a Community Development Organization (CDC) and a Community Housing Development Organization (CHDO), both of which result in eligibility to furnish low-interest HUD loans and other housing assistance. ACCESS, Inc. offers housing assistance in several ways:

- Subsidized rental properties (listed in section on special populations).
- ABC's of Homebuying: State approved homeownership education curriculum is taught in both English and Spanish.
- Refundable Security Deposit Program helps low and moderate-income renters with the up-front costs of obtaining rental housing.
- Rental Subsidy Program provides up to 6-months subsidy on rent for low and moderate-income households.
- Rental counseling and referrals (not restricted on the basis of income).
- Home weatherization program, with priority for seniors and persons with disabilities for rental and owner-occupied units.

City of Medford

The City of Medford provides direct housing assistance through the Emergency Home Repair Loan Program and the First-Time Homebuyers Program.

The Emergency Home Repair Loan Program, administered by the Housing Authority of Jackson County, funds emergency repairs under an interest-free deferred loan program. Applicants must meet income requirements and repairs must be required for health and safety of the occupants (such as roof, electrical or heating). Funding is also available for low-income homeowners with disabilities for assistance with removal of architectural barriers and modifications to improve access and livability.

The First-Time Homebuyers Program assists low-income residents with up to \$15,000 towards the down payment and closing costs. Loans are interest free and payment is deferred until refinance or sale of the unit. The program is administered by the Southern Oregon Housing Resource Center, through ACCESS, Inc.

HOUSING NEEDS AND MARKET ANALYSIS

Rogue Valley Habitat for Humanity

Habitat for Humanity/Rogue Valley develops single-family owner-occupied housing and town homes for low-income households using volunteers, contributions, and the “sweat equity” of prospective owners. They have built 35 homes in Jackson County and 25 homes specifically in Medford since 1989. Future plans include an additional four single-family housing units in Medford in 2010.

Other Homeownership Assistance

The Oregon Bond Residential Loan Program, administered through local participating financial institutions, provides assistance for first-time homebuyers who qualify on the basis of income and purchase price. In addition the Home Purchase Assistance Program, administered by the Oregon Bankers Association, provides up to \$1,500 in down payment and closing cost assistance to qualified applicants.

The Oregon Housing and Community Services Department offers homeownership assistance programs depending on available funding.

HOMELESSNESS AND SPECIAL NEEDS

HOMELESSNESS

As the nation continues to struggle out of a recession, more and more individuals and families are fighting to avoid homelessness. Homelessness was once thought to be just a big city issue, but increased housing costs, unemployment and cutbacks in many safety net programs have made homelessness evident in small communities such as Medford.

Overview of Homelessness

Extent of Homelessness in Jackson County

The Jackson County Homeless Task Force performed a one-night homeless count in January 2009 that captured nearly 900 homeless persons in the County. More than 140 families were identified among the homeless. Over 80 percent of the county's homeless are single individuals: single men make up the largest segment; many others are youth who have left home for a wide variety of reasons. Leading reasons include unemployment/lack of affordability, mental or emotional disorder and substance abuse. It is estimated that more than 400 of homeless persons are the "chronic homeless" persons who have a pattern of cyclical homeless or have been homeless in and out of shelter for more than a year.

Causes of Homelessness

The underlying causes of homelessness are many; often an individual homeless person will experience multiple issues leading to their homelessness. A single event often catalyzes homelessness: an eviction, a release from jail or domestic violence. A recent national survey of homeless providers indicated the following four ranked, primary causes of homelessness:¹²

- Lack of affordable housing
- Inadequate income
- Substance abuse and/or mental illness
- Domestic violence

The one-night Jackson County Homeless Task Force survey of all homeless persons encountered during a one-week period. These homeless respondents gave similar reasons to those of the national providers:

- Loss of income/employment
- Substance abuse
- Couldn't afford rent
- Mental/emotional disorder

Homeless Needs

The needs of homeless persons also vary and are usually multiple. National data on the homeless reveal that about 35 percent to 40 percent of the homeless suffer from mental illness and approximately 30 percent have chronic substance abuse problems. Many of the homeless with these conditions require

HOMELESSNESS AND SPECIAL NEEDS

long-term housing with supportive services. Mental health counseling and substance abuse treatment and counseling are also necessary, as are housing and services for the victims of domestic violence. Case management services are needed by all homeless people to assure they are provided the services they require.

The Homeless Task Force has established several priority needs that they will seek to meet, including transitional housing and shelter, outreach services and shelter for youth, homelessness prevention, and permanent supportive housing for the disabled.

Homeless persons view their needs from a somewhat different perspective. The January 2009 Jackson County survey of the homeless revealed the following needs ranked by order of most frequent response:

- Employment
- Affordable housing
- Alcohol and/or drug treatment
- Assistance with rental housing deposits
- Transportation

Resources for the Homeless

To meet the needs of the homeless in Medford and the County, a wide variety of services and housing, operated by several non-profit agencies, has been developed over the years. As of 2008, there were 465 transitional and shelter beds in the county and another 242 permanent supportive housing beds for the disabled homeless. The following summarizes available housing resources (a complete list of facilities may be found in the Appendix):

**Table 30
Housing Resources for the Homeless**

Housing Type	Beds for Singles	Beds for Families	Beds for Youth	Total Beds
Emergency shelter	143	36	17	196
Transitional housing	106	163		269
Permanent supportive housing	195	47		242

Both housing-based services and free-standing services are available to the homeless. Churches, non-profits and governmental agencies cooperate to provide an array of services. While there are not enough staff and services to meet the needs of the homeless, there are several agencies that provide case management services, life skills training, employment skills, substance abuse counseling, food, mental health counseling, and child care services.

Continuum of Care

The Continuum of Care organization, of the Jackson County Homeless Task Force, is a major community asset in planning for meeting the needs of the homeless and coordinating efforts in the community to make systems changes within the homeless provider community. The Homeless Task

HOMELESSNESS AND SPECIAL NEEDS

Force holds regularly-scheduled planning/coordinating meetings focused on finding resources and developing partnerships to fill gaps in a continuum of housing and services for the homeless. Membership includes non-profit homeless providers, governmental agencies, City government staff, faith-based organizations as well as private and homeless individuals. They utilize a Five-Year Strategic Continuum of Care Plan to serve as a guide to plan and implement new homeless projects and activities.

Continuum of Care Strategies

The Jackson County Homeless Task Force has established plans to work towards the meeting the needs of the homeless and ending chronic homelessness. The City of Medford, as an active partner in the Task Force, supports the plans and has been involved in implementation of the plan as a means of reducing homelessness in the City.

**Table 31
Unmet Housing Needs for the Homeless**

Housing Type	Beds for Singles	Beds for Families	Total Beds
Emergency shelter	143	36	179
Transitional housing	166	104	270
Permanent supportive housing	205	47	252
Including chronic homeless	50	NA	NA

To accomplish these goals and meet other social services needs of the homeless to assist them back to self-sufficiency, the Continuum of Care Plan establishes the following six strategies:

- Increase the stock of permanent, affordable and supportive housing for individuals and families that earn <30 percent of Area Median Income.
- Increase agency coordination and service integration at all levels.
- Provide case management to help people maintain stable rental housing.
- Provide financial assistance and life skills training to help people move into stable housing.
- Develop and increase sustainable emergency / transitional shelter options for youth.
- Create and establish an annual report card on ending homelessness in Jackson County.

In addition, the community has established goals for ending chronic homelessness as follows:

- Establish baseline figures for chronically homeless persons (through homeless counts and analysis of data on the homeless).
- Complete a County-wide Affordable Housing Needs Assessment and Housing Inventory.
- Enhance street outreach for chronically homeless persons.
- Create an “Urban Rest Stop”.

HOMELESSNESS AND SPECIAL NEEDS

- Support development of a non-profit campground.
- Increase the number of treatment beds for substance abuse and mental illness.
- Increase the number of permanent supportive housing options available, possibly including single room occupancy units, for people with disabling conditions or recovering from addiction.

POPULATIONS WITH SPECIAL NEEDS

Frail Elderly

In 2008 a more than 2,200 seniors received some form of physical, mental and/or medical assistance.

Many seniors over 85 years of age are among the frail elderly. This population is growing at a rate above the state rate. As of the 2000 census, there were 1,635 residents 85 years and older living in Medford compared to 1,026 in 1990, a 59% increase. This compares with an increase of 52% for the state as a whole. As retirees continue to move to the Medford areas to live, the numbers will continue to grow at a high rate; and the need for supportive services will increase.

Services and Assistance for the Frail Elderly

ACCESS, Inc. Family and Senior Services Department provides a senior outreach program to assess the daily survival needs of senior and disabled individuals, and links them with agencies and community resources as appropriate. Other programs of assistance to the frail elderly are utility assistance, emergency food and rental assistance.

Senior and Disability Services Program of the Rogue Valley Council of Governments provides state services for seniors and adults with disabilities. These services include: eligibility determinations and case management for Medicaid long term care (in-home, in community based settings and in nursing homes); Oregon Project Independence assistance for seniors who are not income-eligible for Medicaid; and Oregon Health Plan assistance with Medicare premiums, food stamps. Family care-giver support, abuse protection, medical transportation, and information and referral.

- The Medford Senior Center provides opportunities for socialization, meals and activities for seniors.
- The Rogue Valley Medical Center and Providence Hospital both offer in-home health services to the frail elderly.
- The Food and Friends Program delivers food to home-bound seniors and operates lunch time meal programs throughout the county.
- The Center for Non-Profit Legal Services operates a special legal assistance programs for seniors.

According to the Oregon Network of Care, there are nearly 40 licensed adult care facilities within Jackson County providing approximately 2000 beds.

Persons with Disabilities

The census found that there were 34,031 persons 5 years and older with disabilities living in Jackson County in 2000. In 2008, there were 794 people with developmental disabilities in Jackson County who

HOMELESSNESS AND SPECIAL NEEDS

received services from County Development Disability Programs. More than 17,000 Oregon residents received some form of development disability service throughout 2008. Nearly 1,800 persons with physical disabilities received services in Jackson County, such as community care, in-home care services, nursing home care and services under the Older Americans Act and Project Independence.

Services and Assistance for Persons with Disabilities

Several organizations provide housing and services in Medford for persons with disabilities:

- The Southern Oregon Rehabilitation Center & Clinics (SORCC) has 600 residential rehabilitation beds and a Primary Care/Mental Health outpatient department.
- Disability Advocacy for Social Independent Living provides assistance to those who are disabled, homeless, and disadvantaged by poverty with resources that lead to self-sufficiency and personal independence.
- The Center for Non-Profit Legal Services assists individuals and families who are struggling with problems such as domestic violence, homelessness, and hunger.
- Living Opportunities, Inc. has 5 houses serving 29 developmentally disabled adults. The organization provides supportive services to 35 additional people who are living in apartments.
- Alternative Learning Services, Inc. has four 5-bed group homes. In addition, the organizations provide supportive services to 21 disabled persons living in apartments.
- Southern Oregon Training and Rehabilitation, and Alternative Services, Inc. have a 5-bed group home and serve an additional 6 persons living in apartments.
- The Arc of Jackson County has a HUD-subsidized independent living facility with 1-bedroom apartments for persons with developmental disabilities.
- Manor Community Services manages several senior housing complexes, including some for persons with disabilities.
- ACCESS, Inc. Family and Senior Services Department provides an outreach program to assess the daily survival needs of senior and disabled individuals, and links them with agencies and community resources as appropriate. The agency also provides Medicaid services to persons with disabilities. ACCESS, Inc. also operates four single family residences as transitional housing for persons living with psychiatric disabilities.
- Services for people with Developmental Disabilities are coordinated by Creative Supports, Inc.
- The Medford Disability Services Office provides people with disabilities between the ages of 18-64 with many of the services listed under the Senior Services Office above.
- Catalpa Shade, managed by ACCESS, Inc. provides supportive housing for 21 persons with brain injury and mobility-related injuries.
- Lions Cottage, owned by Lions Sight and Hearing and managed by ACCESS, INC. provides 4 units for elderly persons with disabilities.

HOMELESSNESS AND SPECIAL NEEDS

Persons with Mental Illness

In 2008, more than 40,000 Oregon residents received mental health services through county mental health programs. According to the Jackson County Health and Human Services Department, there are approximately 3,470 persons with severe mental illness in the county. They have major mental illnesses, such as schizophrenia, bi-polar disorders, and other organic brain disorders. The majority of the county's psychiatrically disabled persons live in Medford, which is the center for social and medical services for persons with mental illness in the county.

Services and Assistance for Persons with Mental Illness

Jackson County Mental Health offers case management, out-patient psychiatric services, mental health treatment, medication management and life skills training. The Department of Veterans Affairs provides outreach and case management services as well as out-patient and in-patient medical and psychiatric services to veterans. Disability Advocates for Social and Independent Living (DASIL) provides crisis intervention services for persons with disabilities. DASIL also provides case management and rent payee services.

Victims of Domestic Violence

Victims of domestic violence have significant immediate needs for shelter and crisis services, and ongoing needs for support to overcome the trauma they have experienced in order to move on with their lives. In 2008, there was a 36 percent increase in requests for shelter and crises services from 2007. About 30 percent of Crisis Line calls involve requests for domestic violence housing or services. However, these calls represent only a fraction of the domestic violence calls, because referrals come through the Help Line and other sources throughout the county. In 2008, approximately 2,767 calls reporting domestic violence and/or sexual assault originated from Jackson County. In the same year, 323 persons received shelter services in the county, with children under the age of 18 making up nearly 44 percent.

Several organizations coordinate services for victims of domestic violence, including the Community Works Dunn House, Jackson County Sexual Assault Response Team, Children's Advocacy Center, Court Appointed Special Advocates, and Hearts With a Mission. Assistance includes emergency housing, medical assistance, and counseling.

Persons with HIV/AIDS

As of December 31, 2008, there were 135 cases of AIDS/HIV in Jackson County. Of this total, six were new cases of HIV in 2008. Persons living with HIV/AIDS vary in their needs for housing and housing-related services. The effects of HIV/AIDS range from loss or reduction of income to functional changes in ability to live independently due to declining health. A range of housing options is needed, including options that allow for in-home caregivers at certain points. Housing linked to mental health and chemical dependency case management is needed for persons who are dually or triply diagnosed – a growing portion of the HIV/AIDS population. Housing and care needs can extend to assisted living support such as in-home medical services, nursing services, and hospice care.

Services and Assistance for Persons with HIV/AIDS

OnTrack operates two homes for persons with HIV/AIDS. Fairfield Place is a 4-unit independent supportive housing, funded by CDBG and HOME funds, and an Elderly and Disabled loan. OnTrack also operates Alan's House, a home for persons with AIDS who are unable to live independently. In addition, State of Oregon Health Division utilizes funds from a Housing Opportunities for Persons with

HOMELESSNESS AND SPECIAL NEEDS

AIDS (HOPWA) grant, in partnership with five local agencies, provides tenant-based rental assistance as well as housing coordination and housing information services.

Substance Abuse

Substance abuse is implicated across a wide range of human service needs. It complicates treatment of mental health problems in persons who self-medicate with drugs and/or alcohol. It contributes to family conflict and dysfunction. It is frequently a factor in homelessness in both single transients and families in crisis.

The Southern Oregon Quality of Life Index notes that substance abuse is a pediatric disease: almost all substance abuse begins between the ages of 10 and 15 years. Substance abuse among teens is a significant factor in criminal behavior, employability and job retention. In 2008, the Oregon State Department of Human Services released an annual report showing eight percent of persons at the age of 12 years and older had a dependency on or abused alcohol within the past year.¹³ In the 2006 Oregon Healthy Teen Survey, approximately 31 percent of 8th graders surveyed reported drinking alcohol on one or more occasions in the past 30 days.

The following are 2006 DHS estimates of the number of adults in Jackson County who abuse or depend on alcohol and/or illicit drugs:

- Alcohol and illicit drugs – approximately 10 percent
- Alcohol alone – 7 percent
- Illicit drugs alone – approximately 6 percent

Services and Assistance for Persons with Substance Use/Abuse Issues

- Rogue Valley Addiction Recovery Center: 23 beds for adults providing both residential treatment and outpatient treatment.
- Rogue Valley Serenity Lane: 36 beds for adults, half of which are typically occupied.
- Addiction/Recovery: A detox center
- OnTrack: Low cost and second chance housing; transitional housing.
- West Main Apartments, a 6-plex with supportive services funded by CDBG and HOME funds and a state loan (OAHTC).
- Franquente, a 10-unit congregate living facility with supportive services for chemically dependent fathers with their children; funded by HOME funds conventional loan and Oregon Housing Trust Funds.
- Delta Waters, a 27-unit congregate living facility with supportive services for chemically dependent pregnant and parenting women with children. Funded through conventional loan, CDBG for rehabilitation, City general funds, and Oregon Housing Trust.

¹³ Rogue Valley Civic League, et. al. (2003). *Southern Oregon Quality of Life Index*.

HOMELESSNESS AND SPECIAL NEEDS

- Grape Street, 8-units of transitional housing with supportive services for women in recovery; funded through the Oregon Housing Trust and a conventional loan.
- Stevens Place, a tax credit project consisting of 51 one to four bedroom apartment units targeted to low and very low income families with 24 set aside for persons/families who could not meet tenancy requirement under normal criteria. A full time Family Advocate is on site.
- Three buildings on long-term leases from the City of Medford for transitional housing for chemically dependent women.
- Teen CIRT, an 8-unit residential treatment facility for chemically dependent adolescents.
- Living On Track Project, 62 units are currently being developed of low income service enriched supportive apartment housing. These scattered site projects will also serve a mixed population of the fragile and vulnerable including persons with alcohol and drug related problems, developmental disabilities, psychiatric disability and domestic violence.

COMMUNITY DEVELOPMENT

NEIGHBORHOOD REVITALIZATION

While there are many neighborhoods in need of improvements, the majority of CDBG-qualified neighborhoods are located in the west and central areas of Medford. A wide range of needs have been identified. Sidewalks, streets, curbs, gutters and storm drain are the dominant needs. The “Safe Sidewalks” program focuses on substandard facilities along routes to City elementary schools. Street beautification with tree planting has been a popular tool in some neighborhoods. Code enforcement activities have been a powerful tool to eliminate unsafe and unsightly conditions in revitalizing neighborhoods.

In addition to residential neighborhoods that are working toward revitalizing their communities, the Medford Urban Renewal Association (MURA) is focusing on the revitalization of the downtown commercial/retail core. Medford’s downtown is the mixed-use urban center in the Rogue Valley region. The *City Center 2050 Plan* and Urban Renewal Plan provide the community with a vision and the policy framework for planning and revitalization of the downtown neighborhood core.

COMMUNITY ASSETS

PUBLIC FACILITIES

Senior Center

Built in the mid- 1970s, the Medford Senior Center was formerly owned by the City of Medford. It is now owned and managed as a nonprofit agency. Located two blocks from the downtown and across the street from Hawthorne Park, it serves individuals over 55 years and older who reside in Medford. The Senior Center offers meals onsite, feeding an average of 115 persons daily. It also offers educational classes, a legal clinic, exercise classes, health clinic, internet Access, lending library, tax help and social activities.

Community Center

The City of Medford has one community center, the Santo Community Center, managed by the Parks and Recreation Department. The City had rented the Santo Community Center for two years prior to acquiring the property via the Federal Lands to Park Program. The facility is located in an economically disadvantaged area. Sixty nine percent of families are low income, forty six percent of adult males are unemployed and eighty eight percent of the students attending Jackson Elementary School (within one block of the facility) receive free or reduced lunches. The facility is a distribution point for an agency providing surplus food supplies to the needy. Classes are held there daily in languages, exercise, dog obedience, art classes and financial management. Meeting space and community dances are offered as well. The City also utilizes the Jackson County library that was completed in 2004.

Youth Centers

The City operates The Youth Activity Center as a place for afternoon activities for youth. It offers video games, air hockey and pool tables. It also offers a Computer and Homework Assistance Center.

Kids Unlimited, a nonprofit Youth Center, serves approximately 1,000 children a week throughout the year. They offer an after school partnership program with the Medford School District in elementary schools located in Medford's low/moderate income neighborhoods. Over 50 percent of the children served are Spanish-speaking. Kids Unlimited has been housed in a former bank building in the downtown since the late 90s but purchased an Old Bowling Alley in Liberty Park which they are almost done remodeling into a Youth Center. They currently provide educational, sports, arts and social opportunities to Medford's children in this new facility.

Child Care Centers

The Jackson County Commission on Children and Families Comprehensive Plan estimated that 22 percent of children under the age of 13 are in paid child care arrangements for an average of 31.3 hours per week in Jackson County. The county has a long standing and effective early childhood collaboration network. Early childhood services targeted for the Hispanic population are strong, diverse and well-supported.

The Southern Oregon Child and Family Council provides Head Start, comprehensive early childhood education and other social services to more than 550 low income children ages 3-5 and their families. This does not include children enrolled in the Early Head Start or Migrant Education (LISTO) programs.

Child Development Services

Asante Child Development Services provides services for young children (birth-to-five years of age) who have special needs, disabilities or developmental delays. A variety of services are provided: a high-risk

COMMUNITY ASSETS

infant follow-up program to monitor for potential developmental delays, a feeding clinic (evaluating and providing recommendations to families who have young children with feeding concerns), and early intervention/early childhood special education. The intervention/special education program provides an array of services such as preschool, home consultation, speech, language and occupational therapies, behavior consultation and autism services. Each year the program serves over 800 children in Jackson County.

Parks and Recreation Facilities

There are seven City of Medford parks located in the low income areas of the City. Two of these parks, Hawthorne and Jackson, have outdoor swimming pools, two are co-located with elementary schools, one is downtown and the other two, Union Park and Lewis Street Park, are a small neighborhood parks. The City is also seeking to acquire land and develop a neighborhood park in the Liberty Park neighborhood.

INFRASTRUCTURE

Streets

Most of the CDBG eligible census block groups are located in West Medford and in old East Medford, the oldest parts of the City. Many of these streets remained unpaved until the mid-1980s when the City began a systematic program of street improvements using CDBG funds.

The City of Medford has been annexing portions of Jackson County to the west. Many of these newly annexed areas also have substandard streets lacking curbs and gutters. Annexation of these new areas means that the City has inherited several miles of substandard “oil mat” surfaces streets. These consist of a thin asphalt surface which has been placed over a thin base. They have gravel shoulders, no curbs and no sidewalks.

Sidewalks

The City has had an on-going program of sidewalk restoration since the mid-1980s as well. West Medford and parts of East Medford have many blocks of old, deteriorated sidewalks which are in poor condition. There are also many areas which have no sidewalks. Safe Routes to School continues to be a major priority with the Medford City Council. Citizens passed a bond to put sidewalks around schools and the City has put in sidewalks in neighborhoods around several schools including those in low income census tracts.

Street Lighting

As new subdivisions are added to the City of Medford, street lighting is systematically installed along the streets. In older parts of the City, street lights exist but in a much more haphazard manner. Many neighborhoods have but a single set light for an entire block. The Neighborhood Resource Division works with targeted neighborhoods in CDBG-eligible census tracts to ascertain where placement of street lights would have the greatest impact on crime prevention and safety.

Public Services

The City of Medford is the largest City in Jackson County and Southern Oregon and as such, serves as a regional commercial and medical center. There are approximately 50 public service agencies located in the City, both non-profit and governmental. Most serve the entire county as well as the City of Medford.

FIVE YEAR STRATEGIES

PRIORITIES

Through the compilation of a market analysis, needs assessments and public participation, the City of Medford has established three primary housing and community development goals that will guide its efforts over the next five years:

Goal 1: Support the affordability and sustainability of safe, sanitary and decent housing for low- and moderate-income households.

The lack of affordable housing is a critical issue which adversely affects all residents but is particularly devastating to low- and moderate-income households. Expanding the availability of decent, safe and affordable housing for members of the City's workforce is a primary goal in the City's effort to assist families and individuals to achieve their full potential. The removal or mitigation of lead based paint hazards in existing residential structures will be an integral part of the City's assisted rehabilitation programs. In the past, the City has used CDBG funds to improve publicly owned housing and it plans to continue to do so in the future. The characteristics of the current housing market, such as the high cost of constructing housing, have influenced how the housing priorities have been established. The market conditions have led to an emphasis on use of CDBG funds for capital improvement projects such as rehabilitation of existing units.

Goal 2: Provide basic improvements to targeted low- and moderate-income neighborhoods that will maintain or enhance the quality of life.

A number of the City's neighborhoods are in need of improvements to provide or continue to provide their families with a suitable living environment. A priority will be to undertake basic improvements that increase the quality of life in targeted low- and moderate-income neighborhoods. The non-housing community development objectives of this plan are described primarily in the Neighborhood Revitalization strategies below. Short-term objectives involve continuing to foster the organization and strengthening of neighborhood associations, while the longer term objectives will undertake comprehensive improvement strategies in selected neighborhoods.

Goal 3: Improve the ability of low- and moderate-income households to achieve long-term self-sustainability.

Many Medford residents lack the basic services needed to help them return to fully independent lives. A focus will be to implement strategies aimed at increasing the number of households with living wage jobs and provide safety net services to assist the very low income of the City with their basic needs.

The City will pursue a variety of supportive objectives to achieve these priorities. In addition, a wide range of financing mechanisms will be utilized to undertake activities implementing the objectives. Among the mechanisms that may be used are loans for housing activities, direct financial support to organizations undertaking selected activities, the use of Section 108 loans and the use of "float" loans. The City, at this time, plans to continue its support of social and health services through its general fund grant program. ACCESS, Inc. receives approximately \$300,000 annually through State HOME funds for tenant based rental assistance. ACCESS and other nonprofit housing developers have been able to pull down nearly \$1 million dollars annually from the State HOME program for housing development.

There are several obstacles the City will face in implementing the five year strategies. The limited amount of funds available to meet the many needs of the City will be a significant barrier. The high cost of developing housing, lack of available land for development and rapidly rising housing costs in the region as well the recent Federal and State cutbacks in social services programs will limit the amount of assistance that can be provided through the Plan. In spite of these limitations, the City has established

FIVE YEAR STRATEGIES

the following strategies and objectives to focus the use of CDBG funds for maximum impact in the meeting the priorities of the community.

Each of the City's three goals are presented in greater detail below, with specific objectives and strategies identified that will be implemented over the next five years.

FIVE YEAR STRATEGIES

VISION: Medford has an abundant variety of attractive, safe, clean housing choices that suit a range of lifestyles, ages, and income levels without discrimination.

GOAL 1: INCREASE THE AFFORDABILITY OF HOUSING FOR THE CITY'S WORKFORCE, LOW/MODERATE-INCOME AND SPECIAL NEEDS HOUSEHOLDS.

Strategy 1-1. Improve the quality and long-term affordability of existing rental and/or homeowner housing occupied by low/moderate-income households.

Objectives

- Maintain housing currently owned or rented by low/moderate-income households through rehabilitation and/or weatherization assistance.
- Improve housing safety through reduction of lead based paint hazards.
- Continue to support efforts to improve the maintenance and habitability of rental properties, including publicly owned housing.
- Improve the ability of homeowners to maintain their properties.

Strategy 1-2. Increase the supply of affordable, safe and code compliant rental and/or homeowner housing for low/moderate-income households.

Objectives

- Provide assistance to acquire land and/or improve infrastructure in support of new affordable housing.
- Support regional efforts to increase the supply of workforce housing.
- Support the creation of higher density, mixed-income and mixed-use housing in the redevelopment of the downtown.

Strategy 1-3. Reduce barriers to affordable housing by developing a plan to address the Regulatory Barriers Report for Medford, which will include plans to reduce these barriers.

Objectives

- Revise City policies and/or procedures to encourage long-term affordability of housing in Medford
- Support efforts to make more land available for affordable housing, such as land set-asides, land trusts, land aggregation for housing purposes, and the development of an urban reserve.
- Maintain and update the Housing Element and the Neighborhood Element of the Comprehensive Plan.

Strategy 1-4. Expand homeownership opportunities for low/moderate-income households.

Objective

FIVE YEAR STRATEGIES

- Assist prospective low/moderate-income homebuyers to obtain affordable housing through programs such as down payment assistance and other forms of assistance. Target under served populations through outreach efforts.
- Encourage public/private partnerships to bundle Individual Development Accounts (IDAs) to assist potential homebuyers to save for home purchases.

Strategy 1-5. Affirmatively further Fair Housing choices.

Objectives

- Assist residents, particularly minority and other households who are traditionally underserved, to remain in affordable housing by improving their budgeting and life skills.
- Support programs that provide assistance to address & prevent discrimination in housing and lending practices and provide educational opportunities for improving household credit ratings.
- Neighborhood Revitalization

VISION: A suitable living environment is a neighborhood characterized by a healthy real estate market, attractive public amenities, a sense of safety and security, and where residents are actively engaged in neighborhood concerns.

GOAL 2: IMPROVE THE QUALITY OF LIFE OF LOW/MODERATE-INCOME RESIDENTS THROUGH NEIGHBORHOOD REVITALIZATION.

Strategy 2-1. Preserve and restore existing housing resources in key neighborhoods.

Objectives

- Actively enforce City codes to improve the habitability and safety of housing and eliminate blighting influences in neighborhoods.
- Maintain housing currently owned or rented by low/moderate-income households in targeted neighborhoods through rehabilitation and/or weatherization assistance.

Strategy 2-2. Build community through strengthened Neighborhood Associations.

Objectives

- Continue to support the development of strong community-based organizations to organize and plan community events and improvement programs.
- Encourage volunteerism to build neighborhood capacity.

Strategy 2-3. Improve the community infrastructure/Facilities and reduce blighting influences in predominately low/moderate-income neighborhoods.

Objectives

- Provide assistance to targeted neighborhoods.

FIVE YEAR STRATEGIES

- Provide assistance to improve basic neighborhood infrastructure such as water and sewer improvements, sidewalks, street improvements, lighting and street trees utilizing several funding mechanisms, including paying local improvement district assessments of low/moderate-income households.
- Provide assistance to develop neighborhood facilities such as youth centers, parks/recreational facilities, open space and community centers.

VISION: Medford's low/moderate-income citizens will receive the services and family wage employment they need to reach their full potential and to improve their quality of life.

GOAL 3: IMPROVE THE ABILITY OF LOW/MODERATE-INCOME HOUSEHOLDS TO BECOME SELF-SUSTAINING

Strategy 3-1. Pursue strategies to improve opportunities of low/moderate-income households to obtain and retain family wage employment.

Objectives

- Support community strategies and programs that prepare low/moderate-income and special needs populations to access family wage jobs.
- Support the development of mechanisms for encouraging micro-enterprises such as the creation of small business incubator facilities.
- Support and promote independence and economic opportunity.

Strategy 3-2. Assist public services agencies to provide safety net services to persons in need.

Objectives

- Support programs that provide healthy youth activities, such as youth and family programs, youth shelter and after school programs.
- Support programs that provide basic health care services to people in need.
- Support programs to reduce dependency on drugs and alcohol.

Strategy 3-3. Provide opportunities for homeless persons and those at risk of becoming homeless to achieve self-sufficiency.

Objectives

- Support the efforts of the Jackson County Continuum of Care to plan and implement activities reducing homelessness in the community.
- Support activities that expand service-enriched housing for the homeless and other special needs populations, including increased shelter, transitional and permanent supportive housing resources.

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- Assist non-profit service providers to deliver effective supportive services for homeless persons and those at risk of homelessness.

ANTI-POVERTY STRATEGY

The strategies under Goal 3 of the Plan represent the strategies the City will employ to improve the independence and economic opportunity of its residents. These strategies are aimed at improving the ability of low/moderate-income households to achieve self-sustaining, economic independence. The City will seek ways to enhance low/moderate-income households' ability to obtain and retain family wage jobs, will support non-profit and governmental agencies efforts to provide critical services to those most in need and will assist those who are homeless or at risk of homelessness to become self-sufficient.

PERFORMANCE MEASUREMENT FOR FIVE YEAR STRATEGIES

The City has established a system of measuring the performance of its programs, activities and strategies to determine how well they are meeting the priorities of the plan and, particular, the needs of low/moderate-income households. The following performance measurements will be used to gauge progress in achieving the desired outcomes:

GOAL 1: INCREASE THE AFFORDABILITY OF HOUSING, PRIMARILY FOR LOW/MODERATE-INCOME HOUSEHOLDS

Performance Outcome:

- Low/moderate-income households are able to obtain or remain in decent, affordable housing.

Performance Measures:

- Low/moderate-income households with improved housing.
- New housing units affordable to, and occupied by, low/moderate-income households.
- Low/moderate-income homebuyers that have purchased a home following homebuyer assistance classes including number of minority and female heads of households.
- Properties with code violations that have been brought into compliance.
- Households assisted whose properties have had Lead Based Paint abated.
- New City policies and/or procedures to speed the development process for affordable housing are adopted.
- Clinic or workshops convened to make low/moderate-income households aware of their Fair Housing rights and/or methods of avoiding predatory lending practices.

GOAL 2: IMPROVE THE QUALITY OF LIFE OF LOW/MODERATE-INCOME RESIDENTS THROUGH NEIGHBORHOOD REVITALIZATION

Performance Outcome:

- Low/moderate-income households live in neighborhoods that are revitalized.

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Performance Measures:

- Properties with blighting influences removed in CDBG-eligible neighborhoods.
- Low/moderate-income households with access to new or repaired public infrastructure improvements.
- Low/moderate-income households benefiting from new or enhanced community facilities.
- Neighborhood association organizations conducting planning for their neighborhoods.

GOAL 3: IMPROVE THE ABILITY OF LOW/MODERATE-INCOME HOUSEHOLDS TO BECOME SELF-SUSTAINING

Performance Outcome:

- Low/moderate-income households are able to live independently.

Performance Measures:

- Family wage jobs created or retained by low/moderate-income persons.
- Homeless who have been stabilized by housing and services.
- Homeless that have obtained permanent housing or permanent supportive housing.
- People with special needs who received new housing with supportive services.
- People who received services designed to improve their health, safety, general welfare or economic opportunities within the City of Medford.