

**SABINO
COMMUNITY
DEVELOPMENT
RESOURCES**

**ANALYSIS OF THE HOUSING MARKET IN
PENDLETON, OREGON**

April 26, 2011

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ADDENDA

1. Demographic data for City of Pendleton and Zip Code 97801 from ESRI Business Analyst Online
2. Portland State University 2010-2011 Population Estimates
3. Selected data from 2010 Census: Oregon: Population and Housing Occupancy Status: 2010 -- State -- Place (Pendleton City and Hermiston City)
4. Selected data from the 2009 American Community Survey of the U.S. Census Bureau for the City of Pendleton
5. Data sheets on selected multifamily rental properties in Pendleton
6. Analysis by Oregon Solutions of Employee Survey Responses

A. EXECUTIVE SUMMARY

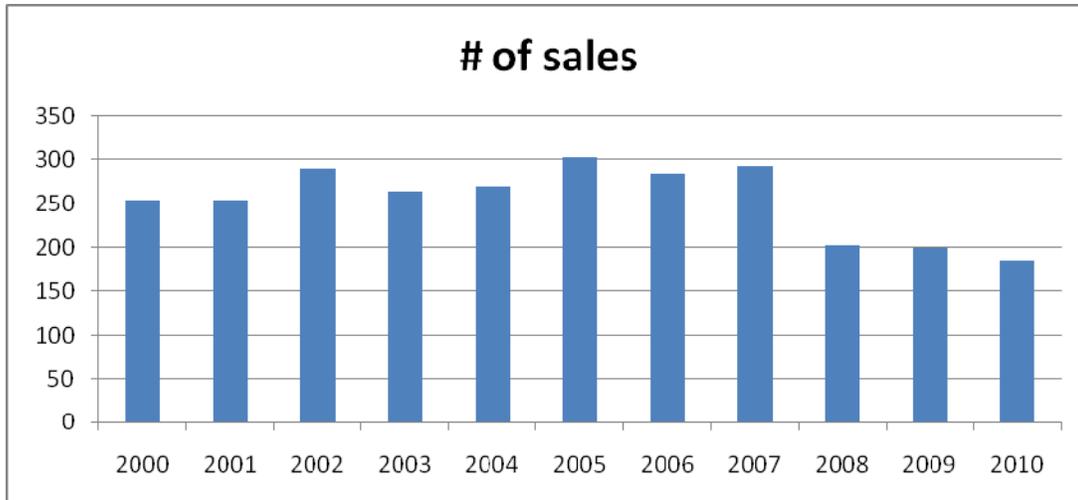
- Sabino Community Development Resources was engaged to study demand and need for housing in Pendleton, Oregon. For purposes of this study, the Pendleton Market Area is defined as zip code 97801. 91% of the population of the market area live within a 15-minute drive of the center of the City of Pendleton.
- Varying sources of information provide different population data for Pendleton. The Census Bureau reports that the 2010 population of the City of Pendleton was 16,612, compared to 16,354 in 2000. According to estimates by ESRI Business Analyst Online (ESRI), the 2010 market area population was 21,927, almost identical to its 2000 population. However, Portland State University estimates the city's population to be 17,545.
- ESRI, which provides the most comprehensive, if not the most accurate, data on market area population, projects that the populations of and number of households in both the city and the market area will decline between 2010 and 2015. Local officials in Pendleton strongly dispute this projection.
- The Pendleton-area population is aging, with a steep increase in the number of persons 55 and older between 2000 and 2010, a trend that is likely to continue. The median age in the city has increased from 32.7 in 1990 to 36.5 in 2010; in the zip code, the median increased from 32.8 in 1990 to 36.8.
- The Umatilla County economy is based primarily on agriculture and related sectors, with the 2nd-highest volume of agricultural sales among all counties in the state and the largest farm-related employment level in Eastern Oregon. Many jobs in manufacturing, transportation and warehousing, and trade are also related to agriculture. Other important sectors are government, particularly education, and health care. The largest employer in the Pendleton area is the Confederated Tribes of the Umatilla Indian Reservation, which has nearly 1600 employees working across tribal government, gaming and hospitality, and the Reservation's business park, including Cayuse Technologies/Accenture. Total employment in Umatilla County (as measured by the Oregon Employment Department) increased by 4% for the year ending December 31, 2010, at which time the seasonally-adjusted unemployment rate was 9.6%.
- The following table, provided by ESRI, shows median household income and the distribution of income among households in the city and the Pendleton market area:

Median Household Income	City of Pendleton	Zip Code 97801
2000	\$37,183	\$38,075
2010	\$50,074	\$49,978
2015	\$55,206	\$54,990
Increase 2000 to current	35%	31%
Projected increase next five years	10%	10%

2010 Households by Income	City of Pendleton	Zip Code 97801
Total households	5,844	7,877
< \$15,000	12.4%	12.8%
\$15,000 - \$24,999	9.4%	9.4%
\$25,000 - \$34,999	10.3%	9.9%
\$35,000 - \$49,999	17.9%	18.0%
\$50,000 - \$74,999	25.0%	25.2%
\$75,000 - \$99,999	16.1%	15.6%
\$100,000 - \$149,999	6.8%	6.9%
\$150,000 or more	2.2%	2.4%

- 63% of housing units in the market area are single-family detached homes, and a similar number are owner-occupied. Small households are more likely to rent, while most large households are owners. A majority of households with annual incomes below \$50,000 are renters, while a substantial majority of higher-income households are owners.
- According to recent census estimates, homeowners in Pendleton pay a fairly small portion of their household income toward housing costs. According to the 2009 American Community Survey, the median monthly owner housing cost is \$930, and the median monthly cost as percentage of household income is less than 18%. For households with a mortgage payment, median monthly cost is approximately \$1,215 and 21% of income.
- Rents in Pendleton tend to be low as well; the American Community Survey reports median rent of \$453. The median rent as percentage of household income is 22%. However, one-quarter of renters pay more than 40% of their income in rent.
- The following residential sales data were provided by the Umatilla County Assessment & Taxation Department:

Year	# of sales	Average sale price	Annual increase	Average sale price excluding plexes and mobile homes	Annual increase
2000	253	\$98,245	--	\$103,940	--
2001	253	\$101,032	3%	\$105,875	2%
2002	290	\$108,054	7%	\$111,889	6%
2003	264	\$113,159	5%	\$118,629	6%
2004	269	\$114,170	1%	\$116,337	-2%
2005	302	\$117,191	3%	\$121,132	4%
2006	283	\$120,888	3%	\$124,194	3%
2007	293	\$127,847	6%	\$132,173	6%
2008	202	\$134,185	5%	\$138,434	5%
2009	200	\$129,533	-3%	\$133,003	-4%
2010	185	\$130,286	1%	\$133,852	1%



- These data lead to the following conclusions:
 1. Pendleton experienced neither a housing price bubble nor a price crash in the 2000's, and
 2. The national housing crisis and recession result in a slowdown in the number of sales
- As of mid-March, 2011, 107 residential properties were listed for sale on the Regional Multiple Listing Service in the 97801 zip code. The median asking price was \$147,000, with prices in the following range:

More than \$400,000	3
\$300,000 to \$400,000	8
\$250,000 to \$300,000	11
\$200,000 to \$250,000	9
\$150,000 to \$200,000	19
\$100,000 to \$150,000	42
Less than \$100,000	15

- The housing that is for sale is quite old; 1959 is the median year built for homes listed on the RMLS, and only 22 units were built after 1990. The median year of construction for all housing units in the market area is 1958. This is consistent with frequent reports that the poor quality of the available housing stock dissuades potential residents from moving to Pendleton. By contrast, Hermiston's median year of housing unit construction is 1980; even if (as one source suggests) housing prices in Hermiston are not substantially different from those in Pendleton, the newer housing stock supports a conclusion that housing is a better value in Hermiston.
- One-third of renters live in single-family homes, and approximately 75% of all renters are in buildings with four or fewer units. Pendleton has few multifamily projects with active on-site management, making the search for apartments (and for data) more difficult than

in communities with a larger stock of large apartment complexes. Many people find rental units through Craigslist or other on-line searches. SCDR surveyed the owners or managers of six multifamily projects and one duplex (four market-rate and three income restricted affordable properties). None of the surveyed market rate apartment projects have units with more than two bedrooms, and with the exception of two historic renovations in the downtown renewal district that are primarily marketed to professionals as luxury apartments, rents tend to be low at both actively-managed apartments and units offered advertised online. This is consistent with census data that show low rents, and it is also consistent with both anecdotal reports and visual evidence of poor quality in the rental stock.

- A small number of units for large families are located at projects that are restricted to low-income households, but these typically remain fully-occupied. The Umatilla County Housing Authority reports that many families are unable to find homes or apartments that meet minimum housing quality standards.
- Many people interviewed for this Report described a need for new rental housing as a “transition” to homeownership, to allow potential recruits to the area to find a good-quality unit for their families while they search for or build a new house. The overall quality of the rental stock, as with for-sale homes, is considered to be poor.
- The majority of employees of four of the market area’s largest employers who responded to a survey by Pendleton Solutions already live in Pendleton. Many of those employees who do not now live in Pendleton expressed no interest in moving to the area; of those, nearly half expressed happiness with where they now live, but nearly 40% responded that housing was either not available or too expensive in Pendleton.
- A survey of thirteen employers of various sizes revealed a diverse range of opinions as to whether the availability, condition, or cost of housing is a barrier to staff recruiting, but several employers cited instances in which potential employees turned down job offers because they could not find good-quality housing at a reasonable price.
- SCDR estimated the affordability of and demand for, under defined financing assumptions, of new for-sale housing under three different scenarios:

Entry level: 1,200 square foot home on a \$30,000 lot, \$100/SF construction cost (townhouse or condo)
Mid-range: 1,500 square foot home on a \$40,000 lot, \$110/SF construction cost
Higher-end: 2,000 square foot home on a \$50,000 lot, construction cost of \$125/SF

Depending upon down-payment requirements and interest rates, SCDR concludes that homeownership of a newly-built modest townhome or condo is a feasible alternative for households with incomes in the mid-\$30,000 range, with the mid-range alternative affordable starting in the mid-\$40,000 range. These are the income levels that have been used by the Pendleton Solutions working group to define the “workforce” that is the target of its housing efforts, and SCDR concludes that it is at least economically feasible to provide good-quality new homes for these households and that the number of

potential homebuyers exceeds the availability for workforce-level new homes exceeds the supply. SCDR concludes that the market area can support up to 45 new for-sale units targeted at the entry- and mid-level markets.

- SCDR also estimated the affordability of new rental housing serving households with incomes between 60% and 100% of Pendleton's area median income; these are households whose incomes are too high to qualify for "affordable" housing where both tenant incomes and rents are restricted. This new rental housing would serve households who cannot qualify for mortgage loans to buy homes or who choose to rent, either while they are seeking a home to buy or build or because they do not want to own a home. SCDR divided the potential rental market into two tiers:

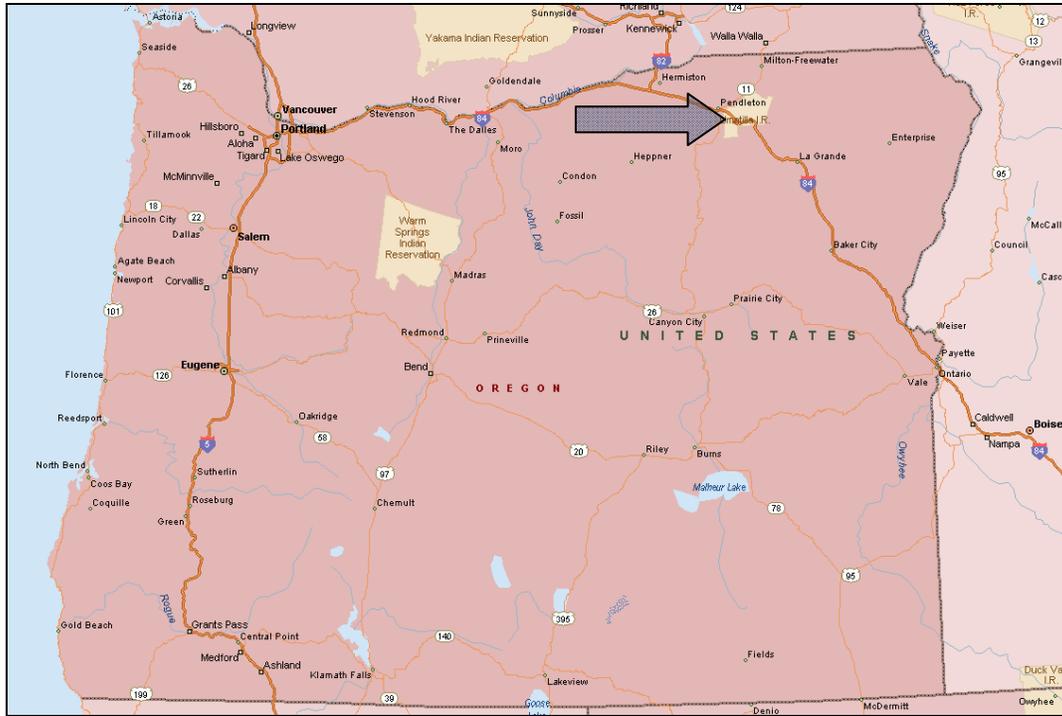
Moderate-income rentals: Apartments or townhomes with rents of \$600 (most likely for 2-bedroom units) to \$900 (for 3-bedroom units). While these are higher than most current rents in Pendleton, the quality would be higher and the units more suitable for families.

Professional-level rentals: Townhouses targeted at managerial and professional employees with rents from \$1,000 to \$1,250.

- Using the available data on household income distribution and housing occupancy from ESRI and the American Community Survey, SCDR concludes that robust demand exists for at least 50 moderate-level units and 20 professional-level rental townhomes. **It is important to note, however, that at least one source, Portland State University, estimates that the population of Pendleton is substantially larger population than reported by either the Census Bureau or ESRI, and if this is true, then SCDR has underestimated the level of demand. The housing demand estimates in this report, therefore, represent the minimum number of units that SCDR concludes that the market can support.**
- Although the market can support new market-rate rentals, such units are very difficult to finance. While government support for affordable housing can bridge financing gaps created by restricted rents, such financial incentives are rare for housing for families with more than 60% of area median income. Without such incentives, rents would have to be higher than the Pendleton market can support.

B. PENDLETON'S POPULATION, ECONOMY, AND HOUSEHOLD CHARACTERISTICS

Pendleton is a small city in and the county seat of Umatilla County in northeast Oregon.



Pendleton has excellent highway access with its location on Interstate 84. Approximate distances to other cities in the Northwest are:

- Hermiston, OR: 30 miles
- Walla Walla, WA: 40 miles
- Pasco-Kennewick, WA: 70 miles
- Spokane, WA: 205 miles
- Portland, OR: 210 miles
- Seattle, WA: 285 miles

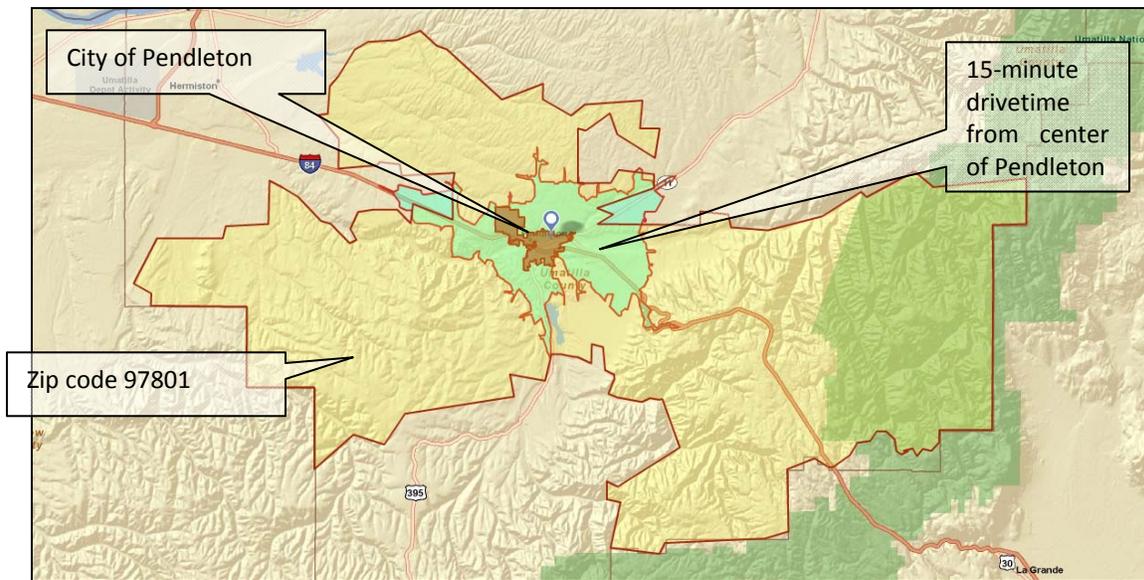
An unusual transportation asset for a community of its size is direct scheduled air service to Portland International Airport.

Pendleton is probably best known as the home of the Pendleton Round-Up, an annual rodeo. The city is the site of the main campus of Blue Mountain Community College, a five-campus institution with nearly 11,000 students and 350 employees.

1. Definition of the Market Area

The Pendleton Market Area is defined as the 97801 zip code area. Although the zip code covers a wide geographic area, 91% of its population live within a 15-minute drive of Pendleton, which

is close to the 13.4 minute average travel time to work reported for Pendleton in the 2000 census. The following map shows the borders of the City of Pendleton, the 97801 zip code area, and an estimate of the area within a 15-minute drive of the center of the city:



The 15-minute drivetime zone includes part of the Confederated Tribes of the Umatilla Indian Reservation, including the seat of tribal government, its hotel and casino, and the Coyote Business Park, where Cayuse Technologies is located, so most reservation-based employment is close to the city, making tribal-based workers an important component of Pendleton’s housing demand.

Where data are available, they are reported for both the city and the larger market area. Some data, such as the Census Bureau’s 2009 American Community Survey, are available only for the City of Pendleton.

2. Population and Household Trends (1990 to 2015)

Pendleton is the 32nd largest city in Oregon. According to 2010 census data, Pendleton’s population is 16,612, an increase of less than 2% from 2000. By comparison, the nearby city of Hermiston increased by 27% between 2000 and 2010, overtaking Pendleton as Umatilla County’s largest city, according to the 2010 census. However, Portland State University reported in July 2010 that Pendleton, with 17,545 people, is larger than Hermiston’s 16,380, and city officials in Pendleton maintain, based on housing construction and annexations, that the PSU estimate is more accurate than the census count. The county’s population, as measured by the 2010 census, is 75,889, an increase of almost 8% from 2000.

Because the Portland State information provides only a count of the number of people estimated to be living in Pendleton, without any information on the number, size, housing tenure (ownership or rental), or incomes of area households, SCDR has based its report on data available from commonly-used sources such as the Census Bureau and the demography and geographic information systems company ESRI Business Analyst Online

(<http://www.esri.com/software/bao/index.html>). We recognize, however, that if PSU is correct, then the number of households is most likely greater than those discussed in this Report. Therefore, SCDR's conclusions should be considered to be the **minimum** level of demand, based on a conservative analysis of currently-available data.

During 2010, prior to the release of the limited census data now available, ESRI issued current population estimates and five-year projections; these showed a slightly smaller population gain than reported by the Census Bureau, though the difference is fewer than 200 persons, and declining numbers of households. ESRI projects population and household losses between 2001 and 2015 in both the city and the zip code area:

Population	City of Pendleton	Zip Code 97801
1990 Total Population	15,037	19,935
2000 Total Population	16,354	21,928
2010 Total Population	16,423	21,927
2015 Total Population	16,176	21,611
Change: 1990 - 2000	8.76%	10.00%
Change: 2000 - 2010	.42%	.00%
Projected change: 2010-2015	-1.50%	-1.44%
Annual rate: 2010-2015	-.30%	-.29%
Households	City of Pendleton	Zip Code 97801
1990 Households	5,669	7,408
2000 Households	5,964	7,992
2010 Households	5,845	7,877
2015 Households	5,744	7,753
Change: 1990 - 2000	5.20%	7.88%
Change: 2000 - 2010	-2.00%	-1.44%
Projected change: 2010-2015	-1.73%	-1.57%
Annual rate: 2010-2015	-.35%	-.32%
Persons per household	City of Pendleton	Zip Code 97801
1990 persons/household	2.39	2.47
2000 persons/household	2.39	2.48
2010 persons/household	2.38	2.44
2015 persons/household	2.38	2.43

Source: US Census Bureau and ESRI Business Analyst Online

The following table shows the distribution of household sizes for the City of Pendleton from the 2000 Census and estimates from the 2009 American Community Survey¹:

¹ The Census Bureau's American Community Survey does not report by zip code area, so only information for the City of Pendleton is shown. Readers should also be cautious about the ACS estimates, particularly in a small population area such as Pendleton, because the estimates are based on sampling, and a small sample results in a larger margin of error. Nevertheless, pending release of detailed 2010 census data, the ACS provides the most current Census Bureau data on populations and households.

Households by Size	2000	2009
Total	5,964	5,732
1 Person Household	30%	34%
2 Person Household	34%	29%
3 Person Household	15%	17%
4 Person Household	13%	13%
5 Person Household	5%	4%
6 Person Household	2%	3%
7+ Person Household	1%	1%

Source: 2000 Census and 2009 American Community Survey

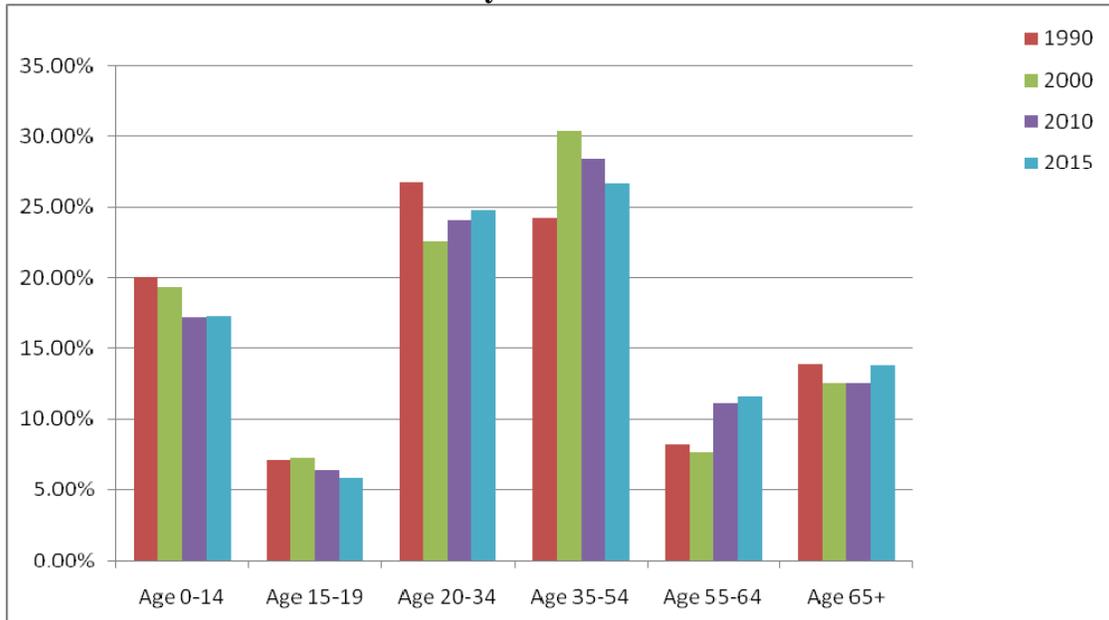
The area's population grew older between 1990 and 2010, with significant reductions in the percentage of the population under age 15 and substantial growth of the 55-64 age group; ESRI projects that the "graying" of the population will continue through 2015:

City of Pendleton	1990	2000	2010	2015
Median age	32.7	35.5	36.5	36.3
Age 0-14	20.0%	19.3%	17.2%	17.3%
Age 15-19	7.1%	7.3%	6.4%	5.9%
Age 20-34	26.7%	22.6%	24.1%	24.8%
Age 35-54	24.2%	30.4%	28.4%	26.6%
Age 55-64	8.2%	7.7%	11.2%	11.6%
Age 65+	13.9%	12.6%	12.6%	13.8%
Zip Code 97801	1990	2000	2010	2015
Median age	32.8	35.8	36.8	36.7
Age 0-14	21.1%	20.2%	18.3%	18.4%
Age 15-19	7.2%	7.6%	6.4%	6.1%
Age 20-34	25.1%	20.8%	22.6%	23.0%
Age 35-54	24.7%	30.3%	28.3%	26.4%
Age 55-64	8.4%	8.4%	11.6%	12.1%
Age 65+	13.4%	12.6%	12.8%	14.0%

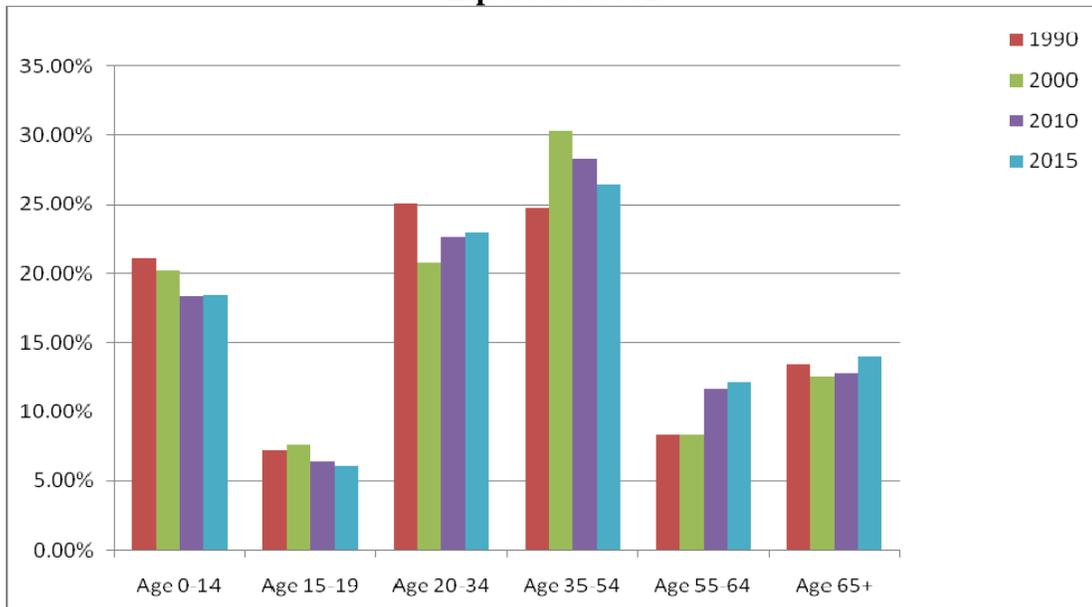
Source: ESRI Business Analyst Online

The shifts in age distribution are graphically illustrated in the following charts.

City of Pendleton



Zip Code 97801



3. Overview of the Pendleton/Umatilla County Economy

The economy of the county is based primarily on agriculture and related sectors (including manufacturing for the farming and food-processing industries). The county ranks second in Oregon in the value of agricultural sales, with \$370 million in 2009². With an average of 3,060

2 2009-2010 Oregon Agriculture & Fisheries Statistics (published cooperatively by the US Department of Agriculture National Agricultural Statistics Service and the Oregon Department of Agriculture), Table 10. http://www.oregon.gov/ODA/docs/pdf/pubs/agripedia_stats.pdf

agricultural jobs in 2010, Umatilla County had the highest farm-related employment level in Eastern Oregon and third in the state, below only the Portland and Salem MSAs.³

ESRI provides estimates on average 2010 employment in broad categories for both the city and the zip code:

2010 Employed Population 16+ by Industry	City of Pendleton	Zip Code 97801
Total	7,511	10,145
Agriculture/Mining	3.9%	4.8%
Construction	4.7%	5.0%
Manufacturing	5.9%	5.5%
Wholesale Trade	1.9%	1.6%
Retail Trade	12.3%	11.7%
Transportation/Utilities	4.4%	4.5%
Information	2.1%	1.9%
Finance/Insurance/Real Estate	4.0%	4.0%
Services	48.7%	48.1%
Public Administration	12.1%	12.9%

2010 Employed Population 16+ by Occupation	City of Pendleton	Zip Code 97801
White Collar	57.7%	56.7%
Management/Business/Financial	11.4%	11.8%
Professional	23.2%	22.4%
Sales	10.5%	9.6%
Administrative Support	12.6%	12.9%
Services	20.6%	21.1%
Blue Collar	21.7%	22.1%
Farming/Forestry/Fishing	1.2%	1.5%
Construction/Extraction	4.1%	4.6%
Installation/Maintenance/Repair	5.9%	5.6%
Production	3.6%	3.5%
Transportation/Material Moving	6.9%	6.8%

Source: ESRI Business Analyst Online

Neither the US Bureau of Labor Statistics nor the Oregon Employment Department provides employment data specific to the City of Pendleton. Therefore, all official data are for Umatilla County.

The Oregon Employment Department reported that, as of December 2010, Umatilla County had a labor force of 38,819, of whom 4,196 were unemployed, resulting in an unemployment rate of 10.5%; after seasonal adjustment, the rate was 9.6%. Total employment was 35,623, representing an increase of 4% over the total number of jobs one year earlier:

³ Oregon Employment Department 2010 Oregon Agricultural Employment Estimates, <http://www.qualityinfo.org/olmisj/PubReader?itemid=00007473>

Labor Force Status	Dec-10	Nov-10	Dec-09	Change			
				1 month	1 mo %	1 year	1 yr %
Civilian Labor Force	39,819	40,197	38,058	-378	-1%	1,761	5%
Unemployment	4,196	3,689	3,897	507	14%	299	8%
Unemployment rate	10.5%	9.2%	10.2%				
-- Seasonally adjusted	9.6%	9.9%	9.3%				
Total Employment	35,623	36,508	34,161	-885	-2%	1,462	4%

Source: Oregon Employment Department

Non-farm jobs made up nearly 28,000 of total reported employment, with 72% in the private sector and 28% in government. The largest jobs sectors were Local Government (18% of non-farm jobs), Retail Trade (12%), Manufacturing (11%), Educational & Health Services (11%), and Trade/Transportation/Utilities (10%). Sectors that showed significant gains in employment in 2010 were Manufacturing (+10%, though Food Manufacturing fell by 5%), Wholesale Trade (+3%), and Indian Tribal Government (+3%); sectors with substantial losses were Professional/Business Services (-9%), Federal (-7%) and State (-4%) Government, Finance (-4%), Mining/Logging/Construction (-3%). Non-farm employment distribution for December 2010, November 2010, and December 2009 was:

Nonfarm Payroll Employment	Change						
	Dec-10	Nov-10	Dec-09	1 month	1 mo %	1 year	1 yr %
Total nonfarm	27,470	28,010	27,460	-540	-2%	10	0%
Total private	19,900	20,350	19,760	-450	-2%	140	1%
Mining, logging and construction	920	950	950	-30	-3%	-30	-3%
Manufacturing	3,110	3,420	2,830	-310	-9%	280	10%
<i>Nondurable goods</i>	<i>1,850</i>	<i>2,150</i>	<i>1,890</i>	<i>-300</i>	<i>-14%</i>	<i>-40</i>	<i>-2%</i>
<i>Food manufacturing</i>	<i>1,670</i>	<i>1,960</i>	<i>1,760</i>	<i>-290</i>	<i>-15%</i>	<i>-90</i>	<i>-5%</i>
Trade, transportation, and utilities	6,630	6,670	6,580	-40	-1%	50	1%
<i>Wholesale trade</i>	<i>720</i>	<i>740</i>	<i>700</i>	<i>-20</i>	<i>-3%</i>	<i>20</i>	<i>3%</i>
<i>Retail trade</i>	<i>3,180</i>	<i>3,170</i>	<i>3,160</i>	<i>10</i>	<i>0%</i>	<i>20</i>	<i>1%</i>
<i>Food and beverage stores</i>	<i>690</i>	<i>690</i>	<i>700</i>	<i>0</i>	<i>0%</i>	<i>-10</i>	<i>-1%</i>
<i>General merchandise stores</i>	<i>840</i>	<i>830</i>	<i>810</i>	<i>10</i>	<i>1%</i>	<i>30</i>	<i>4%</i>
<i>Transportation, warehousing, and utilities</i>	<i>2,730</i>	<i>2,760</i>	<i>2,720</i>	<i>-30</i>	<i>-1%</i>	<i>10</i>	<i>0%</i>
Information	210	220	210	-10	-5%	0	0%
Financial activities	810	810	840	0	0%	-30	-4%
Professional and business services	2,340	2,370	2,560	-30	-1%	-220	-9%
Educational and health services	2,930	2,930	2,880	0	0%	50	2%
Leisure and hospitality	2,260	2,290	2,220	-30	-1%	40	2%
<i>Accommodation and food services</i>	<i>2,070</i>	<i>2,100</i>	<i>2,120</i>	<i>-30</i>	<i>-1%</i>	<i>-50</i>	<i>-2%</i>
Government	7,570	7,660	7,700	-90	-1%	-130	-2%
Federal government	810	830	870	-20	-2%	-60	-7%
State government	1,790	1,810	1,870	-20	-1%	-80	-4%
Local government	4,970	5,020	4,960	-50	-1%	10	0%
<i>Indian tribal</i>	<i>1,400</i>	<i>1,440</i>	<i>1,360</i>	<i>-40</i>	<i>-3%</i>	<i>40</i>	<i>3%</i>
<i>Local education</i>	<i>2,520</i>	<i>2,520</i>	<i>2,580</i>	<i>0</i>	<i>0%</i>	<i>-60</i>	<i>-2%</i>
<i>Local government other</i>	<i>1,050</i>	<i>1,060</i>	<i>1,020</i>	<i>-10</i>	<i>-1%</i>	<i>30</i>	<i>3%</i>

Source: Oregon Employment Department

The Employment Department concluded in its most recent update on the regional labor market that though “the Morrow-Umatilla region performed somewhat better than the state of Oregon leading into and coming out of the ‘Great Recession’...Umatilla County continued to shed jobs in 2010.”⁴ Manufacturing had “a terrific year”, but the sector was 30% below its 2004 peak employment.

In 2009, the Employment Department issued ten-year employment projections (comparing 2008 and 2018) for Region 12, which includes Morrow and Umatilla Counties, estimating a 6% gain in total jobs in the two counties. Major gains were projected for educational and health services, retail trade, tourism, and local government (with particularly large growth in tribal government). The greatest losses were projected in professional and business services and the federal government:

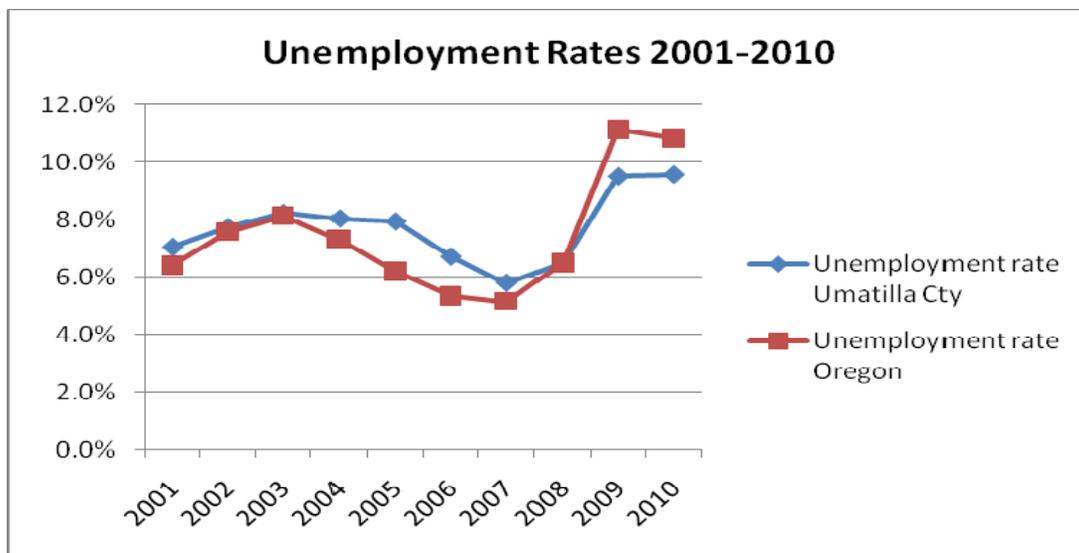
⁴ Morrow-Umatilla Labor Trends, March 2011, <http://www.qualityinfo.org/olmisj/PubReader?itemid=00007488>

Industry Employment Forecast: Morrow & Umatilla Counties				%
	2008	2018	Change	Change
Total payroll employment	35,530	37,470	1,940	5%
Total private	26,740	28,230	1,490	6%
Natural resources and mining	4,220	4,470	250	6%
Mining and logging	170	160	-10	-6%
Construction	1,020	1,070	50	5%
Manufacturing	4,320	4,450	130	3%
Durable goods	1,410	1,340	-70	-5%
Nondurable goods	2,910	3,110	200	7%
Food manufacturing	2,670	2,830	160	6%
Trade, transportation, and utilities	7,380	7,980	600	8%
Wholesale trade	1,020	1,100	80	8%
Retail trade	3,360	3,740	380	11%
Food and beverage stores	600	800	200	33%
General merchandise stores	800	900	100	13%
Transportation, warehousing, and utilities	3,000	3,140	140	5%
Information	250	240	-10	-4%
Financial activities	980	1,050	70	7%
Professional and business services	2,420	1,990	-430	-18%
Educational and health services	2,910	3,400	490	17%
Nursing and residential care facilities	830	1,000	170	20%
Leisure and hospitality	2,540	2,810	270	11%
Accommodation and food services	2,330	2,570	240	10%
Other services	700	770	70	10%
Government	8,790	9,240	450	5%
Federal government	960	650	-310	-32%
State government	2,180	2,310	130	6%
Local government	5,650	6,280	630	11%
Indian tribal	1,290	1,630	340	26%
Local education	2,630	2,740	110	4%

Source: Oregon Employment Department

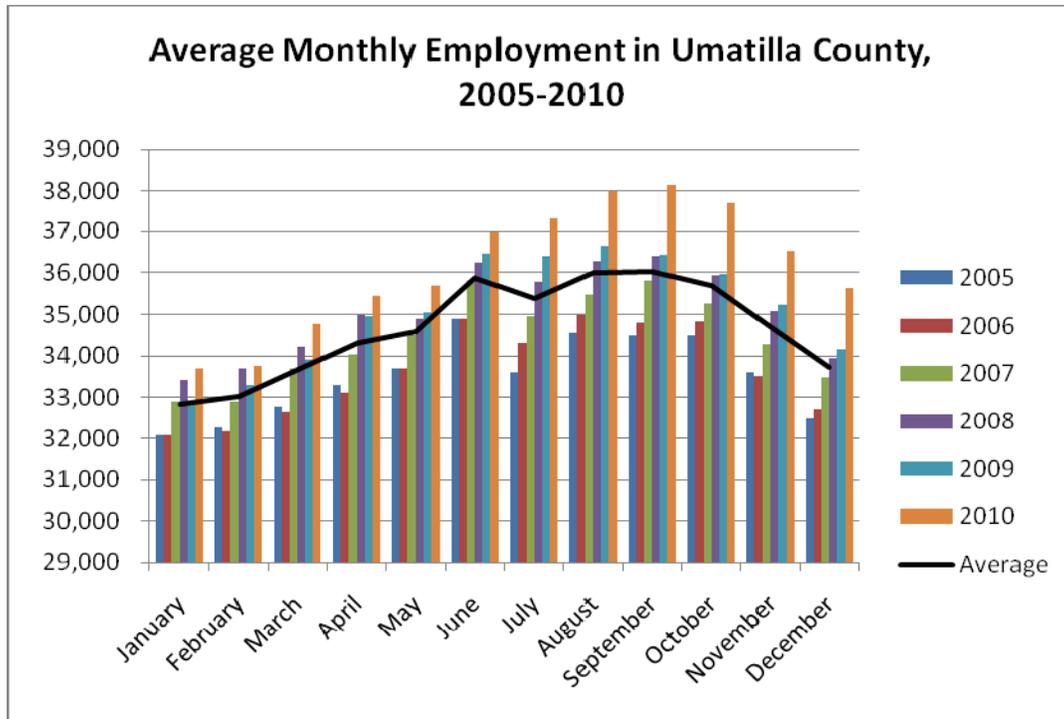
Over the past decade, the labor market in Umatilla County has followed the same patterns of increasing or decreasing employment as that of Oregon. Until 2007, the county unemployment rate was generally higher than the statewide rate, but during the recession, Oregon's unemployment passed Umatilla's:

Year	Labor Force	Employed	Unemployed	Unemployment rate	
				Umatilla County	Oregon
2001	36,595	34,021	2,574	7.0%	6.4%
2002	37,778	34,859	2,919	7.7%	7.6%
2003	37,824	34,715	3,109	8.2%	8.1%
2004	37,125	34,143	2,982	8.0%	7.3%
2005	36,410	33,523	2,887	7.9%	6.2%
2006	36,065	33,648	2,417	6.7%	5.3%
2007	36,545	34,430	2,115	5.8%	5.2%
2008	37,508	35,072	2,436	6.5%	6.5%
2009	38,798	35,110	3,688	9.5%	11.1%
2010	39,871	36,005	3,866	9.7%	10.8%



Source: US Bureau of Labor Statistics

Agricultural areas typically show seasonal employment patterns, with the number of workers increasing in the spring and summer months and declining in mid-to-late autumn through the winter, and Umatilla County is no different. Covered employment by month is shown for the years from 2005 to 2010:



Source: US Bureau of Labor Statistics

The Pendleton Chamber of Commerce website has a list of “Major Employers” and the approximate number of employees⁵. However, that list is dated 2008, and several employers have either shut down or limited their operations, and another employers is listed twice. As reported by the Chamber, the largest employers in the Pendleton area are:

⁵ <http://pendleton.thechamber.net/econdev/employers.asp>

Employer	Location	Employees	Industry
Confederated Tribes of the Umatilla Indian Reservation ⁶	Pendleton	1,138	Tribal government, gaming, other enterprises
Smith Frozen Foods	Weston	650	Food products
Mid Columbia Bus Co./Pendleton Bus Co	Pendleton	535	Transportation
Keystone RV Company	Pendleton	451	Manufacturing
Fleetwood Travel Trailers of Oregon ⁷	Closed	--	Manufacturing
Eastern Oregon Correctional Institution	Pendleton	438	Government
Pendleton School District 16R	Pendleton	338	Education
Umatilla-Morrow Educational Service District ⁸	Pendleton	325	Education
Blue Mountain Community College	Pendleton	305	Education
Eastern Oregon Psychiatric & Training Center ⁹	Pendleton	300	Health care
St. Anthony Hospital	Pendleton	300	Health care
Pendleton Grain Growers	Pendleton	198	Agricultural cooperative
City of Pendleton	Pendleton	140	Government
Kinzua Resources L.L.C.	Pilot Rock	120	Timber
Safeway	Pendleton	110	Retail

Source: Pendleton Chamber of Commerce and SCDR interviews

Several other companies on the list are located outside Pendleton: a Wal-Mart distribution center in Hermiston with a reported 350 employees, and a Sykes Enterprises call center in Milton-Freewater with 215 employees.

The Census Bureau, as part of the 2000 Census, compiled data on commuting patterns, providing information on where people working in Umatilla County live and where people who live in the county work. The vast majority of people both lived and worked in Umatilla County:

	Commute from Umatilla		Commute to Umatilla	
Umatilla Co. OR	26,869	88%	26,869	85%
Morrow Co. OR	1,305	4%	1,176	4%
Walla Walla Co. WA	1,176	4%	1,305	4%
Benton Co. WA	1,070	3%	1,070	3%
Union Co. OR	179	1%	166	1%
Total	30,646	100%	31,428	100%

Source: US Census Bureau County-to-County Worker Flow Files

⁶ According to William Tovey, Director of the CTUIR Department of Economic & Community Development, the 2010 year-end total employment on the reservation was 1589, with 703 working for tribal government and 886 for tribal enterprises, including gaming, hospitality, Cayuse Technologies, and other companies at the business park.

⁷ Fleetwood, which was reported by the Chamber to have 440 employees, has closed its Pendleton plant and sold its property to Keystone RV, which plans to start production at that facility, resulting in a future increase its total employment.

⁸ The Umatilla-Morrow Educational Services District was listed twice; the second listing showed 200 employees.

⁹ This facility has shut the training center; the psychiatric center now employs an estimated 150 people.

Because Oregon was not one of the twelve states for which intra-county data were collected, the Census does not provide information on how many people work commute into Pendleton from other localities (whether inside or outside Umatilla County). According to the 2000 Census, the average travel time to work for residents of Pendleton was 13.4 minutes, but the key question for purposes of this report is whether there is demand for housing created by a significant number of people who work in Pendleton but are forced to commute because of the inability to find suitable housing. While the Census data do not shed light upon this issue, information from a survey of employees of major Pendleton employers is available and will be discussed later in this report.

4. Income trends (2000 to 2015) and household income distribution:

Incomes and household income distribution are similar for the City and the entire zip code area. Median household incomes as reported by ESRI Business Analyst Online for 2000, 2010, and 2015, as well as the 2010 distribution of household income, are shown below.

Median Household Income	City of Pendleton	Zip Code 97801
2000	\$37,183	\$38,075
2010	\$50,074	\$49,978
2015	\$55,206	\$54,990
Increase 2000 to current	35%	31%
Projected increase next five years	10%	10%
2010 Households by Income	City of Pendleton	Zip Code 97801
Total households	5,844	7,877
< \$15,000	12.4%	12.8%
\$15,000 - \$24,999	9.4%	9.4%
\$25,000 - \$34,999	10.3%	9.9%
\$35,000 - \$49,999	17.9%	18.0%
\$50,000 - \$74,999	25.0%	25.2%
\$75,000 - \$99,999	16.1%	15.6%
\$100,000 - \$149,999	6.8%	6.9%
\$150,000 or more	2.2%	2.4%

Source: ESRI Business Analyst Online

The American Community Survey estimates that the City's median income in 2009 was substantially lower at \$45,347 (though it includes a margin of error of plus-or-minus 3,307).¹⁰ Household incomes rise with age until workers reach retirement age, at which point they decline:

All households	\$45,347
Householder under 25 years	\$31,193
Householder 25 to 44 years	\$47,578
Householder 45 to 64 years	\$52,469
Householder 65 years and over	\$34,559

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

¹⁰ The discrepancy likely results from differences in sampling methodology, evaluation of which is beyond SCDR's qualifications.

5. Housing, tenure, and housing cost patterns

a) Housing stock and tenure

Most housing units in both Pendleton and the zip code are in single-family homes, as reported in the 2000 census:

Housing Units by Units in Structure	City of Pendleton	Zip Code 97801
Total	6,341	8,526
1, Detached	62%	63%
1, Attached	3%	3%
2	6%	5%
3 or 4	7%	6%
5 to 9	5%	4%
10 to 19	2%	2%
20+	7%	5%
Mobile Home	7%	12%
Other	1%	1%

Source: 2000 Census

Additions to the housing stock since 2000 do not appear to have substantially changed the mix of housing types, according to the ACS estimates:

Housing Units by Unit in Structure	City of Pendleton
Total:	6,459
1, detached	62%
1, attached	1%
2	8%
3 or 4	8%
5 to 9	6%
10 to 19	2%
20 to 49	4%
50 or more	2%
Mobile home	7%
Other:	0%

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

Approximately 60% of occupied housing units are owner-occupied in both the primary and secondary market areas:

Housing Tenure	City of Pendleton			Zip Code 97801		
	2000	2010	2015	2000	2010	2015
Total Housing Units	6,352	6,444	6,465	8,593	8,726	8,752
Owner Occupied Housing Units	53.4%	53.4%	51.8%	57.0%	55.3%	54.0%
Renter Occupied Housing Units	40.5%	37.3%	37.0%	36.8%	34.9%	34.6%
Vacant Housing Units	6.1%	9.3%	11.2%	6.2%	9.7%	11.4%
Owners as % of occupied units	58.9%	58.9%	57.1%	63.2%	61.3%	59.9%
Renters as % of occupied units	44.7%	41.1%	40.8%	40.8%	38.7%	38.4%

Source: ESRI Business Analyst Online

The number of housing units increased between 2000 and 2010, though the data contain discrepancies as to the number. As shown above, the 2000 census reported 6,352 housing units, of which 5,964 were occupied and 388 were vacant. The 2010 census reports that Pendleton has 6,800 housing units, of which 6,220 are occupied and 580 are vacant. ESRI reports approximately the same number of vacancies (600) but fewer total units (6,444). SCDR considers the census to be more reliable, based upon building permit data provided by the City, which show that nearly 450 new housing units were permitted from 2000 to 2010. The census and ESRI roughly agree, however, that the number of vacancies has increased substantially; one possible explanation is declining quality as homes and apartments age, rendering them less attractive or entirely uninhabitable. As discussed in some detail below, the Pendleton housing stock is quite old, and many informants expressed concerns about its quality.

Single-family and mobile homes in Pendleton are predominantly owner-occupied, but all other housing types are principally rented:

Tenure by units in structure			Renter %	% of renters
Total occupied units	3,193	2,539	44%	100%
1, detached	2,769	844	23%	33%
1, attached	17	38	69%	1%
2	0	533	100%	21%
3 or 4	16	434	96%	17%
5 to 9	22	272	93%	11%
10 to 19	10	91	90%	4%
20 to 49	0	155	100%	6%
50 or more	9	103	92%	4%
Mobile home	344	69	17%	3%
Boat, RV, van, etc.	6	0	0%	0%

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

Nearly two-thirds of single-person households rent, while ownership increases for larger households (except for very-large families, have much lower incomes¹¹ and are therefore more likely to rent, as discussed below). 60% of renters live in 1- or 2-person households:

¹¹ The ACS estimates that the median income in 2009 for 6-persons household was nearly \$111,000 but only \$66,000 for households with seven or more persons.

Tenure by Household Size	Owners	Renters	Renter %	% of renters
Total occupied units	3,193	2,539	44%	100%
1-person household	704	1,233	64%	49%
2-person household	1,108	532	32%	21%
3-person household	604	366	38%	14%
4-person household	448	288	39%	11%
5-person household	212	35	14%	1%
6-person household	104	47	31%	2%
7-or-more person household	13	38	75%	1%

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

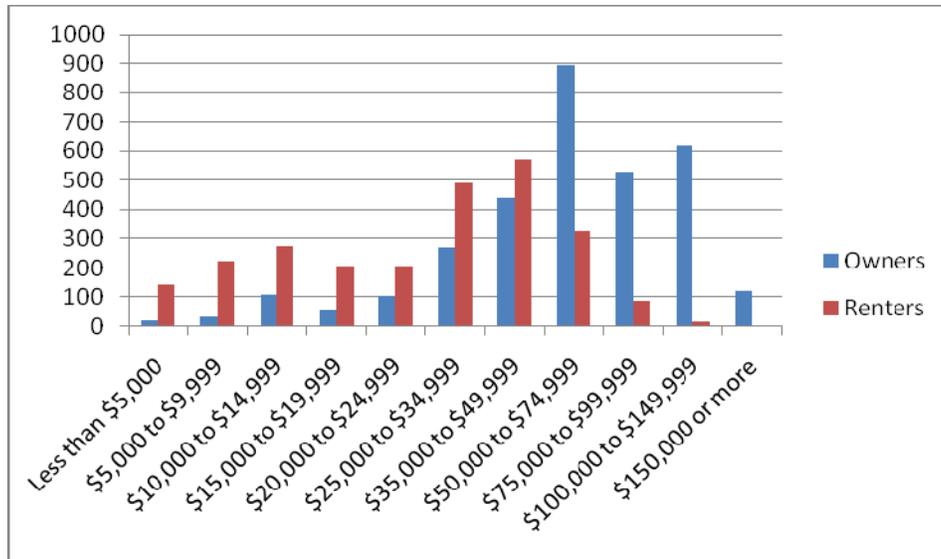
Consistent with this pattern, smaller units are more likely to be rented while larger units tend toward owner-occupancy:

Tenure by bedrooms	Total	Owners	Renters	Renter %	% of renters
Total occupied units	5,732	3,193	2,539	44%	100%
No bedroom	135	15	120	89%	5%
1 bedroom	885	53	832	94%	33%
2 bedrooms	1,728	684	1,044	60%	41%
3 bedrooms	1,915	1,478	437	23%	17%
4 bedrooms	726	657	69	10%	3%
5 or more bedrooms	343	306	37	11%	1%

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

As is typically the case across rental markets, propensity to rent is inversely correlated to income, and renters substantially exceed owners at every income level below \$50,000, above which the pattern strongly reverses:

Tenure by Household Income	Owners	Renters	Renter %
Total units	3,193	2,539	44%
Less than \$5,000	18	144	89%
\$5,000 to \$9,999	32	225	88%
\$10,000 to \$14,999	107	274	72%
\$15,000 to \$19,999	59	206	78%
\$20,000 to \$24,999	104	205	66%
\$25,000 to \$34,999	268	492	65%
\$35,000 to \$49,999	441	572	56%
\$50,000 to \$74,999	894	323	27%
\$75,000 to \$99,999	530	85	14%
\$100,000 to \$149,999	620	13	2%
\$150,000 or more	120	0	0%



Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

b) Housing costs

(ii) Ownership costs

The American Community Survey reports the median monthly housing cost of an owner-occupied home is \$930. Two-thirds of owner-occupied homes in Pendleton are secured by a mortgage, which of course increases the cost to the occupant:

	Total	With a mortgage	Without a mortgage
Owner-occupied units	3,193	2,140	1,053
% of owner-occupied units	100%	67%	33%
Median monthly owner cost	\$930	\$1,217	\$405
Median monthly owner cost as % of household income	17.6%	20.6%	10.3%

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

The costs paid for homes owned without a mortgage include “the sum of payment for ... real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees.”¹² The breakdowns of housing costs for units with and without mortgages are:

¹² http://factfinder.census.gov/home/en/epss/glossary_s.html

Housing units with a mortgage	Total	% of total
Less than \$200	0	0%
\$200 to \$299	8	0%
\$300 to \$399	11	1%
\$400 to \$499	8	0%
\$500 to \$599	62	3%
\$600 to \$699	95	4%
\$700 to \$799	121	6%
\$800 to \$899	196	9%
\$900 to \$999	233	11%
\$1,000 to \$1,249	387	18%
\$1,250 to \$1,499	410	19%
\$1,500 to \$1,999	450	21%
\$2,000 to \$2,499	67	3%
\$2,500 to \$2,999	54	3%
\$3,000 or more	38	2%
Housing units without a mortgage	Total	% of total
Less than \$100	25	2%
\$100 to \$149	0	0%
\$150 to \$199	70	7%
\$200 to \$249	74	7%
\$250 to \$299	127	12%
\$300 to \$349	101	10%
\$350 to \$399	120	11%
\$400 to \$499	182	17%
\$500 to \$599	164	16%
\$600 to \$699	95	9%
\$700 or more	95	9%

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

As discussed above, median household incomes rise with age until retirement age. It stands to reason that the percentage of monthly income devoted to ownership costs decline as householders age but then increase as they become elderly (though more than 75% of elderly households pay less than 30% of income toward housing). The following chart shows the ACS estimate of the percentage of household income paid by households at each age level:

Monthly Owner Cost as % of Household Income by Age of Householder			
Age of householder	25-34	35-64	65+
Total:	353	2,065	762
< 20%	34%	60%	65%
20% to 24.9%	28%	15%	9%
24% to 29.9%	15%	8%	4%
30% to 34.9%	10%	5%	4%
35% or more	12%	13%	18%
Total < 30%	77%	83%	77%

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

(iii) Rental costs

The ACS estimates the following distribution of contract rents¹³ in the City of Pendleton in 2009 dollars:

Total occupied rental units:	2,539	100%
With cash rent:	2,460	97%
Less than \$150	26	1%
\$150 to \$199	178	7%
\$200 to \$249	62	2%
\$250 to \$299	107	4%
\$300 to \$349	303	12%
\$350 to \$399	190	7%
\$400 to \$449	347	14%
\$450 to \$499	331	13%
\$500 to \$549	345	14%
\$550 to \$599	129	5%
\$600 to \$649	118	5%
\$650 to \$699	74	3%
\$700 to \$749	64	3%
\$750 to \$799	41	2%
\$800 to \$899	60	2%
\$900 to \$999	3	0%
\$1,000 to \$1,249	13	1%
\$1,250 to \$1,499	69	3%
\$1,500 or more	0	0%
No cash rent	79	3%
Summary Statistics		
Lower contract rent quartile	\$340	
Median contract rent	\$453	
Upper contract rent quartile	\$544	

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

The estimated distribution of gross rent (which includes tenant-paid utilities) by bedroom size is:

¹³ Contract rent is “the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included. For vacant units, it is the monthly rent asked for the rental unit at the time of interview”. http://factfinder.census.gov/home/en/epss/glossary_c.html. Gross rent is “the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.” http://factfinder.census.gov/home/en/epss/glossary_g.html

Bedrooms				
Bedrooms by gross rent	0	1	2	3 or more
# of units	120	832	1,044	543
With cash rent:	120	812	1,035	493
Less than \$200	13	75	0	9
\$200 to \$299	8	100	14	25
\$300 to \$499	0	489	118	39
\$500 to \$749	30	87	793	195
\$750 to \$999	0	48	84	125
\$1,000 or more	69	13	26	100
No cash rent	0	20	9	50

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

Many informants told me during my site visit that Pendleton has a severe shortage of quality rental units for families, which is a likely explanation of the extremely small number of high-income renter households discussed in the previous section. This anecdotal information is borne out by the data from the American Community Survey (ACS). While high price does not necessarily correlate to high quality (particularly in a tight or expensive rental market, where owners have considerable pricing power), the fact that most rentals have low rents can reasonably be considered an indicator that units do not have high-end amenities, finishes, or other features that place them in the “luxury” rental market. Even high-income renters tend to pay very low rents, according to the ACS:

Household income	<\$20,000	\$20,000 to \$50,000	\$50,000 to \$74,999	\$75,000+
Total:	849	1,269	323	98
% of renters	33%	50%	13%	4%
With cash rent:	808	1,231	323	98
Less than \$100	0	0	0	0
\$100 to \$199	97	0	0	0
\$200 to \$299	63	84	0	0
\$300 to \$399	74	73	0	0
\$400 to \$499	271	203	25	0
\$500 to \$599	44	343	67	17
\$600 to \$699	172	296	54	14
\$700 to \$799	28	128	79	0
\$800 to \$899	2	29	30	9
\$900 to \$999	0	14	28	8
\$1,000 to \$1,249	10	39	27	50
\$1,250 to \$1,499	47	22	13	0
\$1,500 or more	0	0	0	0
No cash rent	41	38	0	0

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

Rents are not only low in absolute terms but also as measured by the share of household income expended on the costs of renting:

Gross Rent as % of Household Income		
< 10%	70	3%
10% to 14.9%	357	14%
15% to 19.9%	576	23%
20% to 24.9%	461	18%
25% to 29.9%	170	7%
30% to 34.9%	134	5%
35% to 39.9%	56	2%
40% to 49.9%	116	5%
50% or more	470	19%
Not computed	129	5%
Median gross rent as % of HH income	22%	

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

Because “gross rent” includes both the rent paid to the landlord (the “contract rent”) plus the utilities paid by the tenant, the ratio of nominal (or contract) rent to income is even lower. However, nearly one-quarter of all renters are estimated to pay at least 40% of their income in gross rent, which is widely considered to be an excessive rent burden, and low-income households pay a much larger share of their income toward rent than do moderate-to-high-income renters:

Gross rent as % of household income	Less than \$10,000:	\$10,000 - \$19,999:	\$20,000 - \$34,999:	\$35,000 - \$49,999:	\$50,000 - \$74,999:	\$75,000 or more	Total
# of renter households	369	480	697	572	323	98	2539
< 20%	0	38	162	422	283	98	1003
20% to 24.9%	0	71	237	113	40	0	461
25% to 29.9%	0	21	122	27	0	0	170
30% to 34.9%	17	69	38	10	0	0	134
35% or more	271	271	100	0	0	0	642
Not computed	81	10	38	0	0	0	129
% below 20%	0%	8%	23%	74%	88%	100%	40%
% greater than 35%	73%	56%	14%	0%	0%	0%	25%

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

Among elderly renters, this is a much greater problem, with more than half reported to be paying at least 35% of their income in housing costs and only one-third paying less than 30%; in all other age groups, approximately 70% pay less than 30% toward costs of housing:

Gross Rent as % of Household Income by Age of Householder				
Age of householder	15-24	25-34	35-64	65+
Total:	346	546	1,247	400
< 20%	23%	48%	48%	16%
20% to 24.9%	34%	15%	18%	10%
24% to 29.9%	15%	8%	3%	9%
30% to 34.9%	4%	0%	8%	4%
35% or more	24%	25%	17%	51%
Not computed	0%	3%	6%	10%
Total < 30%	72%	71%	69%	35%

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

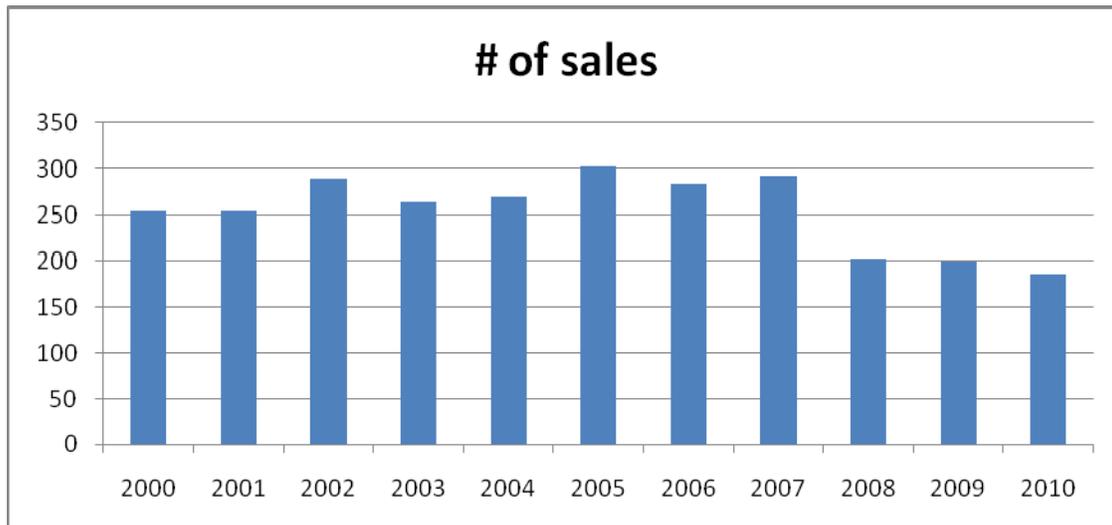
C. HOUSING SUPPLY IN PENDLETON

1. For-sale housing: historical sale and construction activity and current availability and pricing

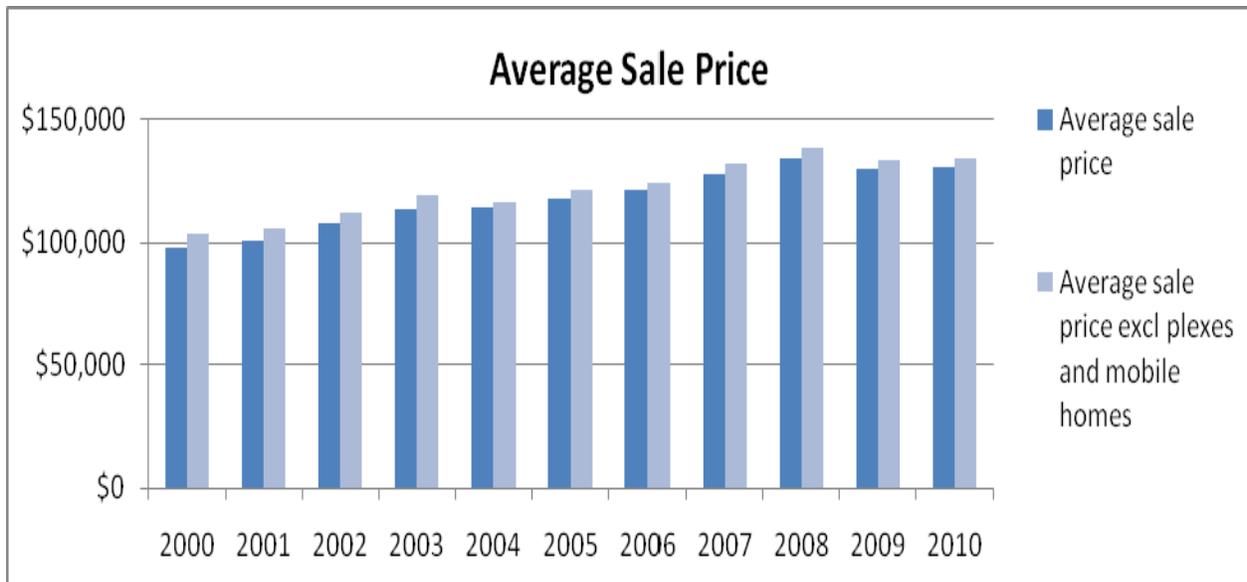
a) Historical sales information

The Umatilla County Assessment & Taxation Department has provided to SCDR data on all residential sales in the Pendleton zip code area (97801) for the years 2000 through 2010. A total of 2794 sales occurred.¹⁴ The sales are coded by property classification, and though there are some gaps in the data, it is readily apparent that most sales were of single-family homes. The following chart and graphs show information on sales for each year:

Year	# of sales	Average sale price	Annual increase	Average sale price excluding plexes and mobile homes	Annual increase
2000	253	\$98,245	--	\$103,940	--
2001	253	\$101,032	3%	\$105,875	2%
2002	290	\$108,054	7%	\$111,889	6%
2003	264	\$113,159	5%	\$118,629	6%
2004	269	\$114,170	1%	\$116,337	-2%
2005	302	\$117,191	3%	\$121,132	4%
2006	283	\$120,888	3%	\$124,194	3%
2007	293	\$127,847	6%	\$132,173	6%
2008	202	\$134,185	5%	\$138,434	5%
2009	200	\$129,533	-3%	\$133,003	-4%
2010	185	\$130,286	1%	\$133,852	1%



¹⁴ The list of sales includes 2018 unique account numbers; the remaining 778 transactions represent one or more resales of a property.



Source: Umatilla County Assessment & Taxation Department data; data compilation and analysis by SCDR

The 185 residential sales in 2010 (including mobile and manufactured homes and houses converted to multiple units) fell into these price ranges:

Less than \$100,000	63	34%
\$100,000 to \$149,999	65	35%
\$150,000 to \$199,999	36	19%
\$200,000 or more	21	11%

We can draw several conclusions from the sale data:

1. Pendleton did not experience a mid-decade housing bubble. While the average sale price increased in every year but one, the recession year of 2009, the year-over-year increases were moderate, exceeding 5% only twice (three times if mobile homes and multiplexes are excluded).
2. Pendleton has not had a price crash. Because prices did not escalate at unreasonable rates, they have not experienced a corresponding decline. Even in the height of the recession in 2009, prices fell by only 3% for all residential sales and 4% for single-family homes and townhouses, and then rose slightly in 2010. By comparison, according to the National Association of Realtors, prices in metro Portland fell by 13% from 2008 to 2009 and by 3% from 2009 to 2010; prices in the Eugene/Springfield metro area declined by 9% and 4% over the same periods.
3. While the national housing crisis did not affect prices, it appears to have significantly hurt the number of sales. The number of sales in 2008, the first full year of the national housing finance crisis, fell by 31%. The most likely explanation is the inability of buyers to obtain credit because of the freeze in credit markets as lenders dramatically reduced the availability of loans and substantially increased their credit standards for the loans that they would make. Anecdotal support for the assumption that inability to obtain a

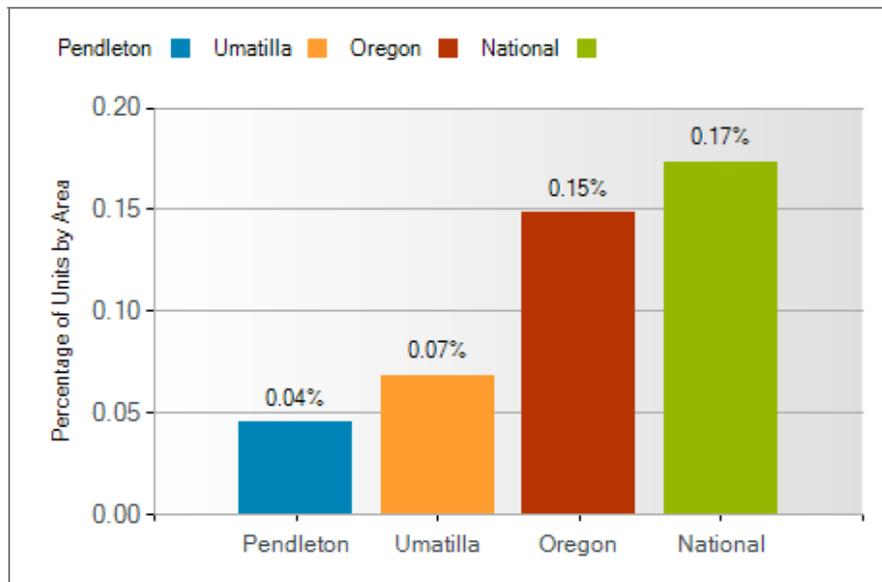
loan is a significant contributor to the decline of home sales comes from employee survey data, discussed in Section C of this report, in which 62 respondents reported that they “do not qualify for a loan.” While the survey does not provide details on how many have actually been denied financing, it does show the influence of the “credit crunch” on the housing market.

One likely reason that Pendleton did not participate in the housing price escalation of the mid-2000’s is that there was not a substantial increase in the housing supply, such as the speculative subdivisions that were developed in other areas that resulted in excess inventory that have distort markets. According to building permit data from the US Census Bureau and the City of Pendleton, fewer than 500 residential permits were issued between 2000 and 2010:

Year	1-family	2-family	3-4 Family	5+family	Manuf’d	Total
2000	12	0	0	20		32
2001	20	0	0	26	21	67
2002	53	12	0	0	21	86
2003	16	0	0	0	18	34
2004	20	4	0	0	16	40
2005	22	6	0	17	8	53
2006	31	6	0	5	4	46
2007	13	2	4	0	16	35
2008	11	2	0	0	22	35
2009	7	0	0	0	6	7
2010	8	4	0	0	10	12
Total	213	36	4	68	142	447

Source: City of Pendleton, US Census Bureau

Pendleton also does not have a serious foreclosure problem. According to the foreclosure data firm RealtyTrac.com, only .04% of housing units in Pendleton are in some stage of the foreclosure process, trailing Umatilla County, the State of Oregon, and the United States:



Source: www.realtytrac.com

b) Current market information

As of March 19, 2011, 107 residential properties were listed on the Regional Multiple Listing Service (www.rmls.com) for zip code 97801. The following chart breaks down the listings by bedroom and baths, and shows the average and median prices and years of construction:

Size	# of listings	Average size	Median Price ¹⁵	Low price	High price	Median price/SF	Median year built
All	107	1,928	\$147,000	\$32,000	\$595,000	\$96	1959
1-bedroom	2	927	N/A	\$32,000	\$64,000	N/A	N/A
2-bedroom/all	15	1,196	\$110,000	\$79,000	\$179,500	\$92	1952
2-bedroom/1-bath	10	1,137	\$98,950	\$79,000	\$139,000	\$87	1951
2-bedroom/2-bath	5	1,315	\$149,000	\$107,000	\$179,500	\$113	1983
3-bedroom/all	57	1,826	\$144,500	\$54,000	\$568,000	\$79	1961
3-bedroom/1-bath	13	1,446	\$119,000	\$57,000	\$568,000	\$82	1947
3-bedroom/other	44	1,938	\$180,750	\$54,000	\$399,500	\$93	1975
4-bedroom/all	29	2,433	\$193,000	\$64,500	\$595,000	\$79	1957
5-bedroom/all	4	2,963	\$255,000	\$130,000	\$399,500	\$86	1960

Source: Regional Multiple Listing Service; data compilation and analysis by SCDR

The 107 listings fell into these price ranges:

More than \$400,000	3
\$300,000 to \$400,000	8
\$250,000 to \$300,000	11
\$200,000 to \$250,000	9
\$150,000 to \$200,000	19
\$100,000 to \$150,000	42
Less than \$100,000	15

One of the most interesting facts shown in these data is the age of the available housing. The median year of construction is 1959, so half the houses for sale are more than 52 years old. Only 22 listed properties were built after 1990. A common theme running through the interviews and meetings attended by SCDR, surveys of employers and employees, and other anecdotal information is the poor quality of the for-sale housing stock. For example, comments by respondents to the Pendleton Solutions survey of employers included:

While visiting Pendleton during the recruiting process prospective employees almost always mention housing as a negative. Comments: Choice limited, quality and size not commensurate with price....

¹⁵ The RMLS data illustrate the significant difference between using median and mean (average) prices. The median of any group of values is the number above which and below which half the entire sample lies, so half of the houses listed for sale in Pendleton cost \$147,000 or less, and half cost \$147,000 or more. The median is not affected by particularly high-priced or low-priced homes, because the only determining factor is whether the price is above or below the median. The mean, however, is the average of all prices and is therefore affected by outliers at each end of the range. A small number of very properties with very high listing prices increases the mean to more than \$181,000, or \$35,000 higher than the median, but only 44 listings (41% of the total) have prices equal to or higher than the mean.

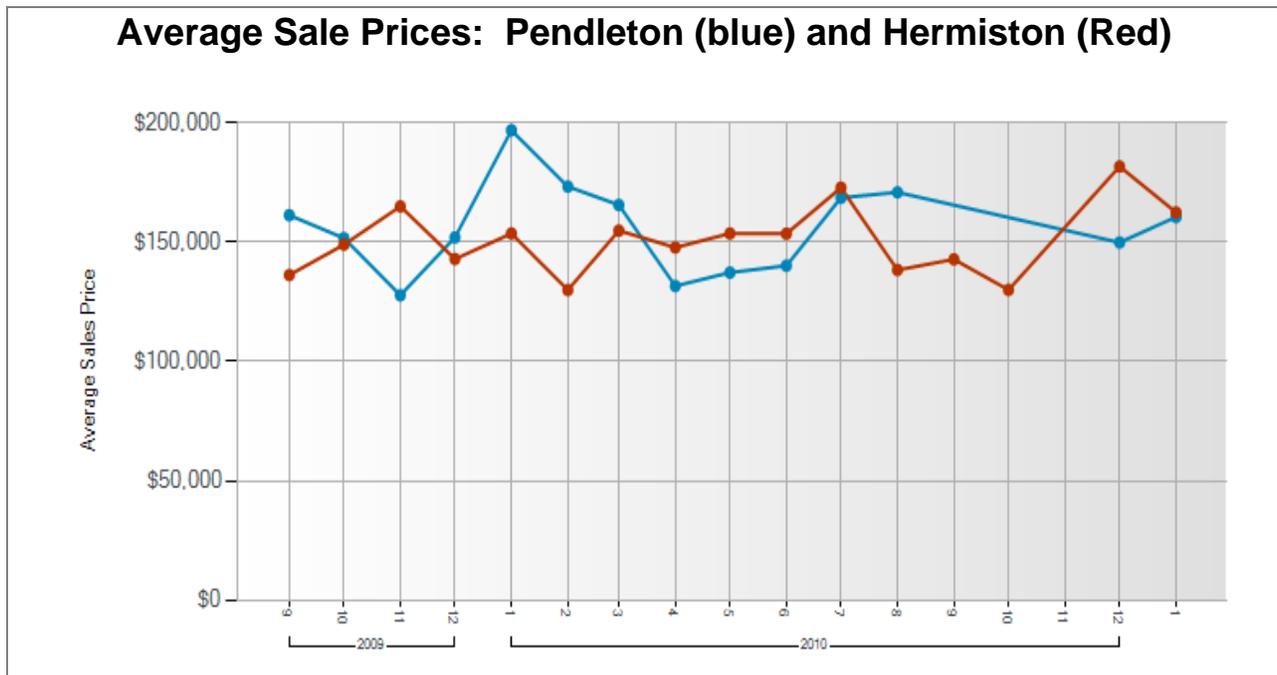
[T]he shortage of market-rate housing for higher income families has been a barrier for the up and coming labor force... Some employees have opted to live further away because of the lack of both quantity and quality of housing.

Older houses tend to have fewer bathrooms and modern amenities, and often require work to be in “move-in” condition. For example, none of the 22 homes built after 1990 have fewer than two bathrooms. This is particularly problematic for potential employees with families who do not want to take on a fix-up at the same time as taking on a new job and navigating a new community. On the other hand, it does not appear to be the case that homes have gotten larger over the years, at least based on the sample in the RMLS listings. The following chart shows the average size in square feet of homes built in before 1950 and for each decade thereafter.

Decade built	2000+	1990-1999	1980-1989	1970-1979	1960-1969	1950-1959	<1950
# of listings	13	9	4	17	8	26	30
Average size	1,940	1,896	1,210	1,936	1,953	1,841	2,092

Source: Regional Multiple Listing Service; data compilation and analysis by SCDR

Many people interviewed for this report said that Pendleton’s housing prices are substantially higher than those in Hermiston, resulting in a competitive disadvantage. According to at least one source, however, prices over the past two years in Pendleton and Hermiston have not substantially differed, and the two cities took turns as the higher-priced community; in January 2011, the average prices in each city were virtually identical. The following chart shows average sale prices as reported by RealtyTrac.com:



Source: www.realtytrac.com

However, on a price-to-quality basis, Hermiston may well represent a much greater value. According to the 2009 American Community Survey, the median years of housing unit construction are 1980 in Hermiston but 1958 in Pendleton. Even assuming that the average price

to purchase a home is the same in Pendleton as in Hermiston, the buyer will almost certainly get a superior house in Hermiston, which does indeed give that city a competitive advantage.

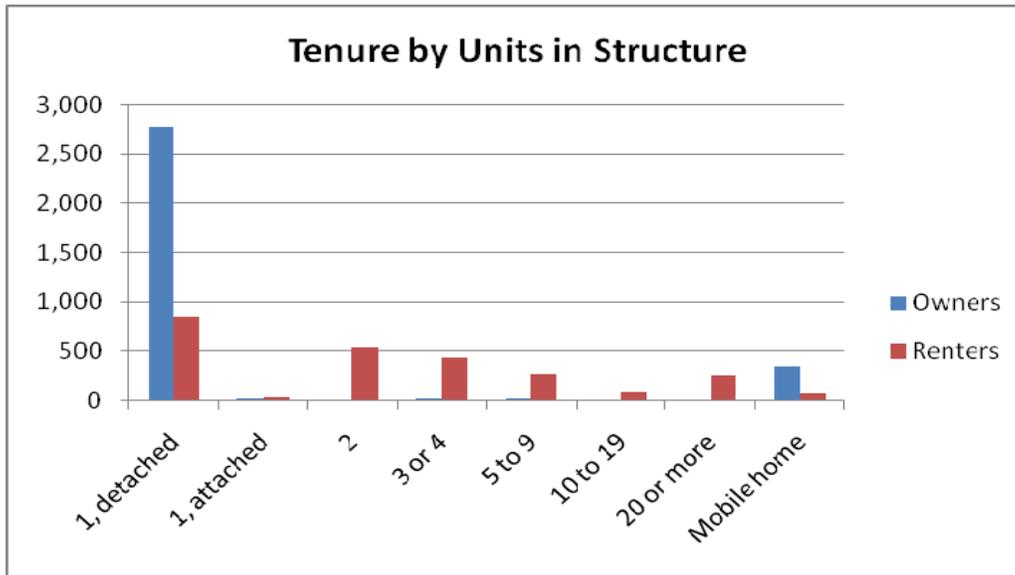
2. Rental Housing

The Census Bureau’s 2009 American Community Survey estimates that the City of Pendleton has 5,732 occupied housing units, of which 2,539 (44%) are rented.

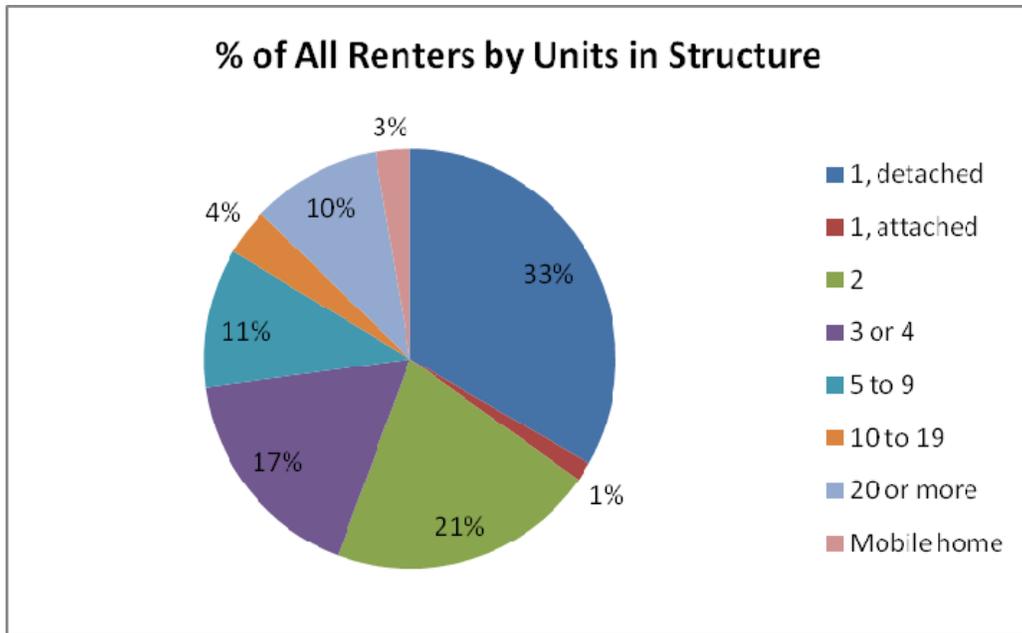
Tenure by units in structure	Owners	Renters	Renter %	% of renters
1, detached	2,769	844	23%	33%
1, attached	17	38	69%	1%
2	0	533	100%	21%
3 or 4	16	434	96%	17%
5 to 9	22	272	93%	11%
10 to 19	10	91	90%	4%
20 or more	9	258	97%	10%
Mobile home	344	69	17%	3%

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

As the chart shows, most single-family detached homes are owner-occupied (though even those have a substantial number of renters), with all other unit types being heavily renter-occupied:



While renters are often viewed as primarily living in apartments, in Pendleton the largest segment of renter-occupied apartments is single-family homes, followed by 3-to-4 family buildings, most likely the four-plex buildings that are relatively common in the city. Only 25% of tenants live in buildings with five or more apartments. Many of these apartments are close to Blue Mountain Community College and primarily serve college students.



Because three-fourths of all renters live in buildings with four or fewer units, it is difficult to gather systematic data on the rental market, such as occupancy rates or average rents¹⁶. Unlike multifamily complexes, small rental units do not have active property management or leasing agents but are instead rented by classified advertising, online sources such as Craigslist, or by word-of-mouth. (Several people interviewed by SCDR told of their own rental searches that ultimately relied on Craigslist, which is also used to market several apartment complexes with on-site managers¹⁷.)

To get a sense of the rental market in Pendleton, SCDR surveyed the managers or owners of six multifamily projects and one duplex and reviewed classified and online advertising. This is not a comprehensive survey of all rental opportunities in the city but is instead intended to provide information on representative units at various levels of affordability and market segmentation. Each of these properties is summarized in the Addenda to this report.

a) Market rate rentals

Blue Mountain Village Apartments is an older project with 60 very small 1- and 2-bedroom/1-bath apartments, which rent for \$425 and \$500 respectively. It has very few amenities.

¹⁶ Most large metropolitan areas either have local apartment market research services (e.g., Dupre Scott Apartment Advisers in the Puget Sound area, www.dsaa.com) or are covered by national research companies such as Reis, Inc., www.reis.com. Because these are proprietary services and the rental activity in rural areas such as Umatilla County is so limited, these companies have no incentive to provide data. State- and county-level data are available from universities in some states, such as Washington State University's Washington Center for Real Estate Research, www.wcrer.wsu.edu, but no such statewide program exists in Oregon.

¹⁷ For example, Blue Mountain Village and South Hills Apartments, both in southwest Pendleton, had active Craigslist listings in late March 2011.

Although the manager said that occupancy had previously been strong, in recent months vacancies have increased, and the property had 6 or 7 vacant units on the day of the site visit.

South Hill Apartments is located in the same neighborhood as Blue Mountain Village. It appears to be newer and its apartments are larger. Its five 1-bedroom units rent for \$475 and the 90 2-bedroom/1-bath apartments rent for \$525 to \$550. This is the only complex known to have a swimming pool. One unit was vacant at the time of the interview. The owner said that because quite a few tenants are students at the college, vacancies increase in the summer.

St. George Plaza is a renovated historic property that offers “upscale downtown living”. Rents range from \$500 for the smallest 1-bedroom to \$1075 for the largest 2-bedroom/1-bath unit; subsequent to the interview, a 1-bedroom unit was listed on Craigslist for \$675. The owner reported that the building is full, primarily occupied by professional people. Most are adults, though some are families with children. The apartments have high-end finishes, such as granite countertops and stainless steel appliances, and 2-bedroom units have washer/dryers. (A similar downtown apartment project, Stone Properties, is advertised on the internet as having three 1-bedroom and three 2-bedroom units with 1,000 to 1,500 square feet, 12-foot ceilings, and luxury finishes and appliances. A 2-bedroom unit is listed for \$1,200.)

Because no market-rate multifamily project has apartments with more than two bedrooms, the survey includes 610 NW Furnish Avenue, a duplex in the North Hill neighborhood with two 3-bedroom townhouses that rent for \$800 and \$825. The units appear to be in fair condition.

Single-family homes and duplexes are typically offered in The Nickel (the weekly advertising newspaper) and Craigslist. Listings (current as of March 31) include:

Studio

- \$375, available May 1. No pets, no smoking
- \$315 in 3-unit building near downtown. Single-occupancy.

1-bedroom

- \$345, small basement apartment in six-unit building.
- \$375, no smoking, no pets
- \$545, 1-bedroom house with garage, air conditioning, washer/dryer hookups. Water/sewer paid.
- \$425, Blue Mountain Village (described above)

2-bedroom

- \$500, 2-bedroom/1-bath townhouse in Sergeant City neighborhood, washer/dryer hookups. Tenant pays all utilities except trash collection.
- \$510 in 6-plex building near Sergeant City, water/sewer/trash paid, no pets.
- \$525 in duplex in North Hill. Back yard, patio. Washer/dryer. No smoking, no pets.
- \$525, basement apartment, water/sewer/garbage paid, washer/dryer hookup, air conditioning, no smoking, no pets

- \$550, South Hill Apartments (described above)
- \$625, large duplex with two porches, garage, central air, washer/dryer hookups, water/sewer/garbage paid.
- \$775, 2 bedroom home, new appliances, garage, no smoking

3-bedroom

- \$650, 3-bedroom/1-bath house, washer/dryer hookups, no pets, no smoking
- \$695, house on SE 20th with one bath, off-street parking, washer/dryer hookups. Tenant pays all utilities.
- \$850, “very large 2-3 bedroom duplex” in country, up to two horses

b) Affordable and subsidized rentals

It is important to distinguish between “affordable” and “subsidized” apartments. In the housing industry, typical definitions of these terms are:

- an affordable project is one that restricts the incomes of tenants and the rents that can be charged but which does not necessarily provide any rental assistance or subsidy. The most typical example of an affordable housing project is one that is financed using the Low-Income Housing Tax Credit (LIHTC) program, which limits tenant income to 60% (or lower, depending on whether the developer has elected to serve lower-income households to increase the likelihood of receiving an award of credits) of area median income. While rents are also restricted, tenants must pay the full amount of the rent unless they have a rent subsidy from another source (such as a “portable” Section 8 voucher) or unless the project also has a rent subsidy contract.
- a subsidized project is an affordable housing project at which the actual rent paid by a tenant is tied to his or her income. The most common examples are projects with HUD Section 8 contracts or from the US Department of Agriculture under the Rural Development program. Tenants pay 30% of their incomes toward rent and utility costs, with the balance of the rent coming from the subsidy. Theoretically (though it is uncommon) a tenant in a subsidized project could pay no rent (or in some cases actually get a payment to reimburse utility costs).

For non-metro areas, income limits are determined for each county. In Umatilla County, the income ceilings and the rent limits at the stated percentages of area median income (AMI) are:

Income limits	40%	50%	60%	100%
1 Person	\$14,760	\$18,450	\$22,140	\$36,900
2 Person	\$16,840	\$21,050	\$25,260	\$42,100
3 Person	\$18,960	\$23,700	\$28,440	\$47,400
4 Person	\$21,040	\$26,300	\$31,560	\$52,600
5 Person	\$22,760	\$28,450	\$34,140	\$56,900
6 Person	\$24,440	\$30,550	\$36,660	\$61,100
7 Person	\$26,120	\$32,650	\$39,180	\$65,300
8 Person	\$27,800	\$34,750	\$41,700	\$69,500

Rent limits	40%	50%	60%
Studio	\$369	\$461	\$553
1 bedroom	\$395	\$493	\$592
2 bedrooms	\$474	\$592	\$711
3 bedrooms	\$547	\$684	\$821
4 bedrooms	\$611	\$763	\$916

Source: Oregon Department of Housing & Community Services,
http://www.oregon.gov/OHCS/APMD/HPM/docs/2010/LIHTC/Umatilla_2010IncomeLimits.pdf

It is important to note that the rents shown above are the maximum gross rents (including an allowance for tenant-paid utilities) that can be charged. Unless a tenant has a rent subsidy (and is therefore economically indifferent to the actual rent received by the owner), he or she will not pay more than market rents for an apartment; as will be evident, LIHTC rents in Pendleton are substantially lower than the maximum allowable under the tax credit program.

Hailey Place Apartments is an affordable, non-subsidized LIHTC project located near Blue Mountain Village and South Hill. It has 2-, 3-, and 4-bedroom apartments. The income limits are up to 60% of area median income (though the six 4-bedroom units are all restricted at 40%). The rents for the 60% 2- and 3-bedroom units are \$514 and \$582; units with a 50% income ceiling are lower. The 4-bedroom units (with a 40% income ceiling) rent for \$400. The project is fully-occupied with little turnover. All units have dishwashers, disposals, and washer/dryers.

Security Apartments is also a non-subsidized LIHTC project. It is located in downtown Pendleton. It has studio and 1-bedroom apartments restricted to tenants with no more than 50% of area median income. Rents are \$311 for studios and \$324 for 1-bedroom units. The manager (who also manages Hailey Place) reports that turnover is low.

Pendleton Riverside Apartments is a subsidized project under the HUD Section 8 program, so tenants pay 30% of their incomes toward rent and utility costs for the 1-, 2-, and 3-bedroom apartments. The manager said that it is fully-occupied, with a wait time of up to two years for a 1-bedroom unit, though applicants wait only one to two months for 2- and 3-bedroom apartments.

c) Rental Occupancy

Except for Blue Mountain Village, where the manager said vacancies have recently increased, occupancy rates appear to be high at this time. This confirms an informal survey of owners and managers conducted on behalf of Pendleton Solutions, in which only 2% of 526 units were found to be vacant¹⁸. According to the owner of one property, vacancies increase in the summer as demand from Blue Mountain Community College students decreases; this creates at least two problems:

¹⁸ This does not necessarily conflict with the information from the census and ESRI indicating a substantial increase in the number of vacant housing units between 2000 and 2010; the survey was made of owners and managers of apartments that are actively rented; it would therefore not have included housing units that may be uninhabitable or are otherwise kept off the rental market.

- A decline in rental revenue resulting from higher vacancies, and
- Increased turnover costs as units have to be prepared for new tenants¹⁹.

Though, as previously discussed, there are no sources for occupancy data on the Umatilla County rental market, it is useful to consider information available for nearby counties in Washington State available from the WSU Center for Real Estate Research because of proximity and similar economic forces. While the analogy is far from perfect (the two Washington counties have urban areas with more developed multifamily sectors), it is nevertheless instructive that vacancy rates have been very low. A common benchmark for a “healthy” rental market is a vacancy rate of 5%; a higher rate indicates that demand is insufficient to absorb the supply, while a lower rate indicates a shortage of apartments that restricts the ability of tenants to move or new renters to enter the market. As shown in the following chart, neither the Benton-Franklin region nor Walla Walla County has had a vacancy rate higher than 5% since 2007:

	Benton-Franklin Counties	Walla Walla County
September 2010	1.5%	1.1%
March 2010	1.2%	4.7%
September 2009	1.9%	4.8%
March 2009	2.9%	2.9%
September 2008	3.1%	1.6%
March 2008	4.2%	1.9%
September 2007	6.1%	0.4%
March 2007	8.8%	7.6%

Source: Washington Center for Real Estate Research, Washington State University, <http://www.wcrer.wsu.edu/Apartment%20Vacancy/AVS.html>

d) Gaps in the rental market

The two most commonly-stated problems in the rental market in Pendleton are the lack of large units suitable for families and the overall quality of apartments.

In addition to the employer and employee survey responses discussed in Section D of this report, several landlords brought up without prompting the need for 3-bedroom apartments. This is particularly a problem in the market-rate segment; while at least four affordable properties (Hailey Place, Indian Hills Village, Pendleton Square, and Pendleton Riverside) have 3- (and in one case 4-) bedroom apartments, no market-rate multifamily projects do. The manager of South Hill Apartments said, “we need three bedroom housing in the worst way. Families are trying to move here and housing just isn’t available.” The owner of that project told me she would build up to 16 3-bedroom units if it were financially feasible, because family housing “just isn’t available.”

Quality is also a concern. While several multifamily complexes appear to be in good condition, many apartment buildings, from duplexes to larger buildings in locations throughout Pendleton,

¹⁹ The lower incomes and higher costs may explain why apartments with heavy student populations close to the college appear to be in worse condition than other properties, as owners have less net income to put into maintenance.

do not. This is especially a problem for low-income households. Ryan Stradley, Section 8 Coordinator for the Umatilla County Housing Authority, told SCDR that

Pendleton is difficult in the fact that not much has been built in the past 20-30 years. Older units approaching 100 years old usually will not meet [HUD Housing Quality Standards] and Landlords simply aren't willing to put the money into the units and keep rents affordable. The other side of this is that the few newer units that are available are usually unaffordable unless they were built with Tax Credits²⁰... The availability of 3-bedroom units in Pendleton is limited, but it is the 4+ bedroom units that are nearly impossible to find that will pass inspection. Often voucher holders who have a 4+ bedroom voucher end up bordering on overcrowding by getting a 3-bedroom unit and using the living room for a sleeping room as well.

Quality is also an issue for higher-income households. Other than several downtown historic rehabilitations that are generally marketed to singles and couples, Pendleton has no apartment complexes marketed as “upscale” or “luxury” communities. An example of such a property is Lions Gate Apartments in Walla Walla, WA, a 96-unit project with 1-, 2-, and 3-bedroom apartments and amenities that include washer/dryer units in every unit, covered parking (for a monthly charge), and a clubhouse with fitness center. Rents are commensurate with the “upscale living” promised at Lions Gate, ranging from \$650 for the least-expensive 1-bedroom to \$1,090 for the most expensive 3-bedroom unit. The occupancy rate in late March 2011 was 96%.



Of course, Walla Walla is a much larger, reasonably prosperous area that can support a range of housing choices that would be more difficult to sustain in Pendleton. However, prospective new hires considering a move to Pendleton from larger communities may expect a level of rental housing, similar in style and quality to Lions Gate, that is not available, negatively affecting their willingness to relocate.

²⁰ The “flip side” is that because these are income-restricted projects, they are not available to higher-income households.

D. HOUSING DEMAND AND AFFORDABILITY IN PENDLETON

1. Anecdotal Information on Supply and Demand

a) Employee surveys

Pendleton Solutions conducted a survey of employees of four large employers and received 509 responses:

Consolidated Tribes of the Umatilla Indian Reservation (CTUIR)	215
Cayuse Technologies (located at CTUIR)	91
Keystone RV	146
St Anthony Hospital	57
Total	509

Employees were asked about where they currently lived, their current commute time and mode of transportation, whether they are interested in moving to Pendleton and, if so, into what type of housing, what obstacles, if any, impede them from moving closer to work, whether they own or rent and their housing costs, and their incomes. A copy of the comprehensive analysis of the survey data, prepared by Oregon Solutions, is in the Addenda to this report.

At least 318 of the total respondents now live in Pendleton²¹:

CURRENT RESIDENCE	Responses	% of total	St.			
			Anthony	Cayuse	Keystone	CTUIR ²²
Pendleton	318	62%	40	56	81	35
Pilot Rock	23	5%	3	4	13	1
Hermiston	22	4%		4	5	1
Mission	21	4%		2		12
Athena	17	3%		6	4	1
Milton-Freewater	16	3%		3	10	
Weston	13	3%	2	2	4	1
Other places or no response	79	16%	12	14	29	16

A majority of all respondents live within 15 minutes of their current workplace, though this is true for fewer than half of respondents who work at Cayuse Technologies:

²¹ Not every respondent answered every question, including the place of current residence. It is highly likely that some of those who failed to identify this information currently live in Pendleton.

²² The responses from CTUIR employees in this and subsequent charts represent a partial compilation by Oregon Solutions and Portland State University of the 215 responses received.

COMMUTE TIME	Responses	% of responses	St. Anthony	Cayuse	Keystone	CTUIR
< 15 minutes	293	58%	39	40	97	39
15 to 30 minutes	125	25%	11	32	19	27
30 to 60 minutes	83	16%	6	19	23	11
> 60 minutes	7	1%	1		6	
Total	508	100%	57	91	145	77

More than half of respondents are renters. The renter rate increases if St. Anthony Hospital is excluded; with its professional staff of physicians, nurses, and administrators, it probably has the highest average wages, and it is the only employer represented with a majority of homeowners:

HOUSING TENURE	Responses	% of responses	St. Anthony	Cayuse	Keystone	CTUIR
Homeowners	220	46%	42	23	46	37
Renters	255	54%	13	56	91	27
Total	475	100%	55	79	137	64

Several questions attempted to gauge interest in moving to Pendleton:

CONSIDER MOVING TO PENDLETON?	Responses	% of responses	St. Anthony	Cayuse	Keystone	CTUIR
No	91	21%	11	16	35	14
Yes	66	15%	7	15	51	12
Have not thought about it	17	4%	2	6		3
Already in Pendleton	255	59%			58	38
Total responses	429	100%	20	37	144	67
FUTURE HOUSING PLANS	Responses	% of responses	St. Anthony	Cayuse	Keystone	CTUIR
Living in/moving to Pendleton	191	39%	33	31	40	25
Not interested in moving to Pendleton	110	23%	10	15	40	19
Interested but not actively looking	89	18%	5	23	33	10
Looking for rental	53	11%	2	2	21	4
Looking for purchase	42	9%	5	8	9	8
Total responses	485	100%	55	79	143	66
Total not living in Pendleton	294	61%	22	48	103	41
% of non-residents not interested	37%	---	45%	31%	39%	46%

These responses show that a considerable number of people now employed in Pendleton have little or no interest in moving to the city. A variety of reasons were cited. While housing availability and cost were cited by more than one-third of people not considering a move to Pendleton, nearly half are simply happy where they live:

WHY NOT MOVE TO PENDLETON?	Responses	% of responses
No available housing in Pendleton	14	19%
Housing costs too much in Pendleton	14	19%
Too far from spouse's job	4	6%
I live with/near relatives	3	4%
I don't want to change my kids' schools	3	4%
I'm happy where I am	34	47%
Total responses	72	100%

b) Employer surveys and other interviews

Thirteen employers²³ with more than 3,600 employees were surveyed in writing or by oral interview about the extent (if any) to which hiring and plans for growth plans are hindered by housing conditions in Pendleton. The areas of inquiry were:

Has the lack of housing been a barrier to recruitment?

Seven employers answered this question in the negative. Comments from those that cited the availability, cost, or quality of housing include:

- St. Anthony Hospital has not had anyone refuse a job offer because of an inability to find housing, but this is because it is fortunate enough to have a staff that is connected and hears about opportunities. There is plenty of housing, but quality is the problem. There is a big price jump from 2-bedroom to 3-bedroom units.
- CTUIR responded that “some employees have opted to live further away because of the lack of both quantity and quality of housing.”
- The City of Pendleton reports that because emergency service providers at the police and fire departments are required to live close to work, “this has been an issue for new hires trying to find housing in Pendleton.”
- Interpath Labs reports that “during the recruiting process prospective employees almost always mention housing as a negative. Choice limited, quality and size not commensurate with price... Rentals for families in acceptable neighborhoods are very limited... subdivisions have little or no esthetic design (landscaping, lighting, street design, etc).”
- The East Oregonian responded that two candidates for management positions declined offers “because they could not find housing suitable and affordable for their families.”

²³ St. Anthony Hospital, Keystone RV, Barhyte Specialty Foods, City of Pendleton, Medical Center Dental Office LLC, Pendleton Woolen Mills, CTUIR, East Oregonian newspaper, Pendleton Sanitation Service, Yellow Hawk Tribal Health Service, Interpath Labs, and the Pendleton School District. SCDR reviewed written responses from all but St. Anthony and Keystone, and conducted personal interviews with representatives of those employers. The Pilot Rock School District also responded, but its concerns are about housing in that city, not in Pendleton.

Does the current housing supply support or inhibit your plans for growth?

Five respondents either did not answer this question or replied that growth would not be inhibited. Comments from the eight employers that said housing conditions do inhibit growth include:

- St. Anthony Hospital: To expand employment, particularly among young professionals with families, Pendleton must develop good-quality and affordable housing.
- Keystone RV expects to increase employment over the next five years as it expands into the former Fleetwood plant. Additional housing would “help us attract employees.”
- CTUIR projects 100 to 200 new jobs over the next three to five years, primarily at its resort and casino and at Cayuse Technologies. There is not a built-up workforce in Pendleton that is available to fill many of these positions. Pendleton’s supply of quality homes is “used up.” The current supply of housing will not meet the needs of its future workforce, particularly Accenture executives seeking higher-end rental and homeownership opportunities.

A common refrain among employers, economic development officials, and local government is a need for “transitional” rental housing for families that allows them to live in a good-quality housing unit while they look for a house to purchase or a home to build. Many homes for sale are not in “move-in” condition, either because of a lack of modern amenities or actual physical defects, so a short-term rental would allow new residents a good quality housing alternative while they find or build an acceptable home²⁴.

2. Housing Affordability

This discussion will consider the housing costs for both for-sale and rental housing that are affordable at various income levels, and it will also estimate the number of households in Pendleton that are potential buyers and renters at varying housing costs.

It will be useful to repeat the ESRI’s estimate of household income distribution in the City of Pendleton and the 97801 zip code, and of the 2009 American Community Survey estimates of housing tenure in the City of Pendleton (from which we will extrapolate to the larger zip code area) by household size and by income:

²⁴ One local apartment owner pointed out a drawback to this approach: if rental units are specifically intended for short-term occupancy, then what happens when the tenants move out into homes they have purchased and built? Pendleton does not have sufficient population growth for those units to be filled with new higher-income tenants. This will be discussed in the Conclusion of this report.

2010 Households by Income	City of Pendleton	Zip Code 97801
Total households	5,844	7,877
< \$15,000	12.4%	12.8%
\$15,000 - \$24,999	9.4%	9.4%
\$25,000 - \$34,999	10.3%	9.9%
\$35,000 - \$49,999	17.9%	18.0%
\$50,000 - \$74,999	25.0%	25.2%
\$75,000 - \$99,999	16.1%	15.6%
\$100,000 - \$149,999	6.8%	6.9%
\$150,000 or more	2.2%	2.4%

Source: ESRI Business Analyst Online

Tenure by Household Size	Owners	Renters	Renter %
Total occupied units	3,193	2,539	44%
1-person household	704	1,233	64%
2-person household	1,108	532	32%
3-person household	604	366	38%
4-person household	448	288	39%
5-person household	212	35	14%
6-person household	104	47	31%
7-or-more person household	13	38	75%
Tenure by Household Income	Owners	Renters	Renter %
Less than \$5,000	18	144	89%
\$5,000 to \$9,999	32	225	88%
\$10,000 to \$14,999	107	274	72%
\$15,000 to \$19,999	59	206	78%
\$20,000 to \$24,999	104	205	66%
\$25,000 to \$34,999	268	492	65%
\$35,000 to \$49,999	441	572	56%
\$50,000 to \$74,999	894	323	27%
\$75,000 to \$99,999	530	85	14%
\$100,000 to \$149,999	620	13	2%
\$150,000 or more	120	0	0%

Source: 2009 Census Bureau American Community Survey Estimates for City of Pendleton

a) For-sale housing

To estimate the number of households in Pendleton that can afford to purchase homes at various price points, we have made the following assumptions:

- Current mortgage loan interest rates were obtained from Bloomberg.com, current as of March 29, 2011. The interest rates for bonds issued under the State of Oregon's OregonBond program, administered by the Department of Housing & Community Service, was the rate in effect on March 25, 2011.
- The calculations assume that principal and interest payments without taxes and insurance should not exceed 25% of borrower's income.

We calculated the amount a household could afford to borrow under four scenarios: an OregonBond “Rate Advantage” Loan with a 30-year term; a conventional 30-year fixed-rate loan; a conventional 15-year fixed-rate loan; and a 5-year adjustable rate loan with the rate fixed for one year, a 5-year term, and a payment based on a 15-year amortization schedule. At the given rate, term, and ratio of principal and interest to income, households could afford loans in the amounts shown in the following chart:

	Affordable	OregonBond	30-yr fixed	15-yr fixed	5/1-Year ARM
Annual income	P&I payment	4.625%	4.850%	4.060%	3.460%
\$20,000	\$417	\$81,042	\$78,960	\$56,102	\$58,445
\$22,500	\$469	\$91,172	\$88,830	\$63,114	\$65,751
\$25,000	\$521	\$101,302	\$98,700	\$70,127	\$73,056
\$27,500	\$573	\$111,432	\$108,570	\$77,140	\$80,362
\$30,000	\$625	\$121,562	\$118,440	\$84,153	\$87,668
\$32,500	\$677	\$131,693	\$128,310	\$91,165	\$94,973
\$35,000	\$729	\$141,823	\$138,180	\$98,178	\$102,279
\$37,500	\$781	\$151,953	\$148,050	\$105,191	\$109,585
\$40,000	\$833	\$162,083	\$157,920	\$112,203	\$116,890
\$42,500	\$885	\$172,213	\$167,790	\$119,216	\$124,196
\$45,000	\$938	\$182,344	\$177,661	\$126,229	\$131,501
\$47,500	\$990	\$192,474	\$187,531	\$133,242	\$138,807
\$50,000	\$1,042	\$202,604	\$197,401	\$140,254	\$146,113
\$52,500	\$1,094	\$212,734	\$207,271	\$147,267	\$153,418
\$55,000	\$1,146	\$222,864	\$217,141	\$154,280	\$160,724
\$57,500	\$1,198	\$232,994	\$227,011	\$161,293	\$168,030
\$60,000	\$1,250	\$243,125	\$236,881	\$168,305	\$175,335
\$62,500	\$1,302	Ineligible ²⁵	\$246,751	\$175,318	\$182,641
\$65,000	\$1,354		\$256,621	\$182,331	\$189,947
\$67,500	\$1,406		\$266,491	\$189,343	\$197,252
\$70,000	\$1,458		\$276,361	\$196,356	\$204,558
\$72,500	\$1,510		\$286,231	\$203,369	\$211,863
\$75,000	\$1,563		\$296,101	\$210,382	\$219,169
\$77,500	\$1,615		\$305,971	\$217,394	\$226,475
\$80,000	\$1,667		\$315,841	\$224,407	\$233,780
\$82,500	\$1,719		\$325,711	\$231,420	\$241,086
\$85,000	\$1,771		\$335,581	\$238,432	\$248,392
\$87,500	\$1,823		\$345,451	\$245,445	\$255,697
\$90,000	\$1,875		\$355,321	\$252,458	\$263,003
\$92,500	\$1,927		\$365,191	\$259,471	\$270,309
\$95,000	\$1,979		\$375,061	\$266,483	\$277,614
\$97,500	\$2,031		\$384,931	\$273,496	\$284,920
\$100,000	\$2,083		\$394,801	\$280,509	\$292,225

A household with an annual income of \$55,000, for example, could afford to make a monthly principal and interest payment of \$1,146, which could support loans from approximately

²⁵ The OregonBond household income limit in Umatilla County (except Milton-Freewater) is \$73,080 and the purchase price limit is \$243,945.

\$154,000 (fixed rate 15-year term, with lower leverage but faster payoff) to \$223,000 (30-year OregonBond loan, with maximum leverage available).

How much house a buyer can purchase with the loan available depends on a variety of factors not related to financing, the most important of which are of course the price of the land and improvements, but one critical determinant that is based on the financial environment is the amount of the down payment that is required. An important component of the recent mortgage crisis was the popularity of very low (or zero) down-payment loans, and the regulatory response is highly likely to include measures designed to increase the borrower's investment.²⁶ A higher down payment requirement puts a premium on the ability and discipline to save, but it diminishes the availability of credit to households that must apply their earnings to daily living needs. A lower down payment requirement allows a buyer to purchase more house at a given income level, but increases that borrower's indebtedness and leverage levels, increasing the risk of default in the event of job loss, divorce, medical crisis, or other event that disrupts household cashflow.

To estimate the housing unit that a buyer can purchase under various scenarios, we assumed a construction price of \$100 to \$125/SF²⁷ and miscellaneous costs of 10% of the combined land and building cost. The Regional MLS has 109 listings for residential land in zip code 97801, many within a price range of \$30,000 to \$60,000. The following chart shows the total purchase cost under three scenarios that are intended as proxies for the quality/market-niche of the home and the density of development:

- 2,000 square foot home on a \$50,000 lot, construction cost of \$125/SF (higher-end finishes and appliances)
- 1,500 square foot home on a \$40,000 lot, \$110/SF construction cost (mid-range home)
- 1,200 square foot home on a \$30,000 lot, \$100/SF (townhouse or condo)

The chart also has three down-payment options, with 20%, 10%, and 5%. The lower down payments would almost certainly require some form of credit enhancement through either an up-front payment at the time of loan closing or a mortgage insurance premium added to the interest rate, but these costs are not included in these calculations.

²⁶ On March 29, 2011, the FDIC voted to define a “qualified mortgage” that could be securitized without a retention of credit risk by the lender as one in which f a borrower puts a 20 percent down payment.
<http://www.fdic.gov/news/news/press/2011/statement03292011.html>

²⁷ The assumed cost per square foot is for illustrative purposes only; it does not represent research into actual building costs in Pendleton, and it is based upon “ballpark” estimates that were discussed at a Pendleton Solutions team meeting on March 14, 2011.

Type of unit	Higher-end single-family	Mid-range single-family	Condo or townhouse
Unit size	2,000	1,500	1,200
Construction cost/SF	\$125	\$110	\$100
Total construction cost	\$250,000	\$165,000	\$120,000
Lot price	\$50,000	\$40,000	\$30,000
Miscellaneous other costs @ 10%	\$25,000	\$16,500	\$12,000
Total cost	\$325,000	\$221,500	\$162,000

Down payment 20%			
Borrower down payment	\$65,000	\$44,300	\$32,400
Amount financed	\$260,000	\$177,200	\$129,600
Household Income Required			
OregonBond	Ineligible	\$43,731	\$31,984
30-year fixed	\$65,856	\$44,883	\$32,827
15-year fixed	\$92,689	\$63,171	\$46,202
5/1-Year ARM	\$88,972	\$60,638	\$44,349

Down payment 10%			
Borrower down payment	\$32,500	\$22,150	\$16,200
Amount financed	\$292,500	\$199,350	\$145,800
Household Income Required			
OregonBond	Ineligible	\$49,197	\$35,982
30-year fixed	\$74,088	\$50,494	\$36,930
15-year fixed	\$104,275	\$71,067	\$51,977
5/1-Year ARM	\$100,094	\$68,218	\$49,893

Down payment 5%			
Borrower down payment	\$16,250	\$11,075	\$8,100
Amount financed	\$308,750	\$210,425	\$153,900
Household Income Required			
OregonBond	Ineligible	\$51,930	\$37,981
30-year fixed	\$78,204	\$53,299	\$38,982
15-year fixed	\$110,068	\$75,015	\$54,865
5/1-Year ARM	\$105,655	\$72,008	\$52,665

If these assumptions regarding construction and land costs are reasonably accurate and interest rates do not increase substantially, homeownership of a newly-built modest townhome or condo is a feasible alternative for households with incomes in the mid-\$30,000 range using either the OregonBond or a fixed-rate 30-year loan, with the mid-range alternative affordable starting in the mid-\$40,000 range. These are the income levels that have been used by the Pendleton Solutions working group to define the “workforce” that is the target of its housing efforts, and SCDR concludes that it is at least economically feasible to provide good-quality new homes for these households.

The next question is whether there is a sufficiently large pool of households at the “workforce” income level to justify new development.

For purposes of analyzing demand, we have divided the potential homeownership market into three segments based on annual income (\$35,000 to \$50,000 for entry level, \$50,000 to \$75,000

for mid-level, and above \$75,000 for higher-end housing). The following chart shows the 2010 distribution of household incomes in the 98701 market area as reported by ESRI, with estimated rates of homeownership from the 2009 American Community Survey for the City of Pendleton. We have increased this by 40% to take in additional homeowners outside the city but within the zip code area.²⁸

	Not in market	Entry level	Mid-level	High-end	
Minimum household income	\$0	\$35,000	\$50,000	\$75,000	
Maximum household income	\$35,000	\$50,000	\$75,000	N/A	
Household income distribution	# of income qualified households				All households
Less Than \$15,000	1,007				1,007
\$15,000-\$25,000	741				741
\$25,000-\$35,000	776				776
\$35,000-\$50,000		1,416			1,416
\$50,000 to \$75,000			1,985		1,985
\$75,000-\$100,000				1,227	1,227
over \$100,000				725	725
Total Households	2,524	1,416	1,985	1,952	7,877
Assumed ownership % from ACS	0%	45%	70%	90%	
Income qualified buyer households	0	637	1,390	1,757	3,784

The next chart shows the estimated number of homeowners in each of the three market levels in the City of Pendleton, an extrapolation of the number in the larger zip code area (based on the higher population), and the number of homes that would be needed in each tier to satisfy demand:

	Entry level	Mid-level	High-end	Total
Homeowners in City of Pendleton (ACS estimate)	441	894	1,270	2,605
Homeowners in zip code assuming 3% increase	617	1,251	1,778	3,646
Unmet need/(surplus)	20	139	-21	138

It bears repeating that this is SCDR’s conclusion as to the **minimum** level of demand based on ESRI and census data. If local officials are correct and the population is larger than shown by these data, then demand should be greater.

Even before consideration of the quality of the existing housing stock, it is evident that demand exists for new for-sale housing at entry and mid-levels, which fit within the workforce focus of the Pendleton Solutions working group. Additional support for new development, particularly at the high end of the market, will come from current homeowners living in older units who are attracted to and able to afford new, modern homes. While we estimate that more than 1,750 homeowners with incomes of at least \$75,000 who could afford monthly debt service of at least \$1,500 live in the market area, the ACS estimates that only 1,000 people in Pendleton have total monthly ownership costs of \$1,250 or more. These are prime candidates for “move-up” homes.

²⁸ According to ESRI, the zip code has 40% more owner-occupied and 27% more renter-occupied units than the City of Pendleton.

b) Rental housing

Determining rental affordability is considerably less complicated than for for-sale housing, because only three inputs are factored in: household income, total housing cost or gross rent (stated rent plus tenant-paid utility costs), and the ratio of income that the tenant is expected to devote to housing costs, commonly called the rent burden. While it is a common goal to limit gross rent to no more than 30% of household income, this is not a fixed standard (except in rent subsidy programs where the tenant payment is fixed as a percentage of household income), and many housing and finance professionals accept a rent burden of 35% (and up to 40% in tight markets or among low-income households who are forced to stretch their incomes to pay rent)²⁹. For example, if the admission standards for a particular multifamily project required that the tenant have monthly income of at least 2.5 times the rent (which is not uncommon), that would allow a rent burden of 40%.

The following charts show, first the maximum rent families at various income levels could pay, assuming rent burdens of 30%, 35%, and 40% of area median income, and then the minimum income required to pay rents. They assume a tenant utility payment of \$125 (which is the average of the Umatilla County Housing Authority's Section 8 utility allowances for 2- and 3-bedroom units):

²⁹ While the Low-Income Housing Tax Credit program ostensibly limits gross rent to 30% of income, this is in fact true only for tenants at the very top of the applicable income tier. For example, if a tax credit property owner offers 3-bedroom units in Umatilla County to households with up to 60% of area median income, then the combined rent and utility allowance cannot exceed \$821, which is 30% of the median income for a household with 60% of median income, adjusted for family size. However, the tax credit program does not in any way prevent a tenant with 50% of median income from living in a unit with rents based on a 60% income ceiling, in which case that family will have a rent burden considerably higher than 30% of its actual income.

Affordable rent based on income	30% rent burden	35% rent burden	40% rent burden
Annual household income	Maximum contract rent		
\$10,000	\$125	\$167	\$208
\$12,500	\$188	\$240	\$292
\$15,000	\$250	\$313	\$375
\$17,500	\$313	\$385	\$458
\$20,000	\$375	\$458	\$542
\$22,500	\$438	\$531	\$625
\$25,000	\$500	\$604	\$708
\$27,500	\$563	\$677	\$792
\$30,000	\$625	\$750	\$875
\$32,500	\$688	\$823	\$958
\$35,000	\$750	\$896	\$1,042
\$37,500	\$813	\$969	\$1,125
\$40,000	\$875	\$1,042	\$1,208
\$42,500	\$938	\$1,115	\$1,292
\$45,000	\$1,000	\$1,188	\$1,375
\$47,500	\$1,063	\$1,260	\$1,458
\$50,000	\$1,125	\$1,333	\$1,542
\$52,500	\$1,188	\$1,406	\$1,625
\$55,000	\$1,250	\$1,479	\$1,708

Minimum income based on rent		30% rent burden	35% rent burden	40% rent burden
Contract rent	Gross rent	Minimum income required		
\$300	\$425	\$17,000	\$14,571	\$12,750
\$350	\$475	\$19,000	\$16,286	\$14,250
\$400	\$525	\$21,000	\$18,000	\$15,750
\$450	\$575	\$23,000	\$19,714	\$17,250
\$500	\$625	\$25,000	\$21,429	\$18,750
\$550	\$675	\$27,000	\$23,143	\$20,250
\$600	\$725	\$29,000	\$24,857	\$21,750
\$650	\$775	\$31,000	\$26,571	\$23,250
\$700	\$825	\$33,000	\$28,286	\$24,750
\$750	\$875	\$35,000	\$30,000	\$26,250
\$800	\$925	\$37,000	\$31,714	\$27,750
\$850	\$975	\$39,000	\$33,429	\$29,250
\$900	\$1,025	\$41,000	\$35,143	\$30,750
\$950	\$1,075	\$43,000	\$36,857	\$32,250
\$1,000	\$1,125	\$45,000	\$38,571	\$33,750
\$1,050	\$1,175	\$47,000	\$40,286	\$35,250
\$1,100	\$1,225	\$49,000	\$42,000	\$36,750
\$1,150	\$1,275	\$51,000	\$43,714	\$38,250
\$1,200	\$1,325	\$53,000	\$45,429	\$39,750
\$1,250	\$1,375	\$55,000	\$47,143	\$41,250

Depending upon the rent burden deemed acceptable, tenants could afford contract rent of \$550 with approximately \$20,000 in annual income. To exceed the \$1,000 threshold (as do only a

small number of apartments, though single-family homes in good condition undoubtedly rent for more), an income of at least \$38,000 is required to keep the rent burden no higher than 35%.

To determine the potential demand for new rental units, we use the same process as with for-sale housing by considering rental demand at each income tier, the number of renter households in Pendleton according to the American Community Survey and adjusting that to include renters outside the city limits, and determining whether demand exceeds supply:

Minimum household income	\$0	\$25,000	\$35,000	\$50,000		All
Maximum household income	\$25,000	\$35,000	\$50,000	\$75,000	\$75,000+	households
Less Than \$15,000	1,007					1,007
\$15,000-\$25,000	741	0				741
\$25,000-\$35,000		776	1,164			776
\$35,000-\$50,000				1,416		1,416
\$50,000 to \$75,000				1,985	0	1,985
\$75,000-\$100,000					1,227	1,227
over \$100,000					725	725
Total Households	1,748	776	1,164	3,401	1,952	7,877
Assumed Renter % from ACS	77%	65%	56%	27%	16%	
Income qualified renter households	1,346	504	652	918	312	3,733
Rental units in City of Pendleton (ACS estimate)	1,054	492	572	98	98	2,314
Rental units in zip code assuming 27% increase	1,339	625	726	124	124	2,939
Unmet need/(surplus)	7	(120)	(75)	794	188	794

From these estimates, it appears that the rental market is fairly well served, particularly for lower-income households. This is consistent with the information I received from several property managers of affordable properties, who reported that while their projects are generally full, the wait lists, particularly for family units, are not very long. However, this fails to account for the generally poor quality of much of Pendleton’s rental housing stock. As previously discussed, the Umatilla County Housing Authority reports that low-income families, especially larger households requiring three or more bedrooms, have a great deal of difficulty finding apartments or houses that meet the minimum quality standards required for the use of a rent subsidy voucher. The overwhelming majority of rental units in Pendleton have very low rent, which is (at least in the case of market-rate properties) a reasonably good proxy for quality:

Rent less than \$249	266	11%
\$250 to \$499	1,278	52%
\$500 to \$649	592	24%
\$650 to \$799	179	7%
\$800 to \$999	63	3%
\$1000 to \$1,249	13	1%
More than \$,1250	69	3%
Total	2,460	100%

When this is compared to the incomes of higher-income households and compared to the rents that they can afford, it becomes evident that many renters could easily move into higher-rent, higher-quality rental units if they were available:

Minimum household income	\$0	\$25,000	\$35,000	
Maximum household income	\$25,000	\$35,000	\$50,000	\$50,000+
Income-qualified renter households	1,346	504	652	918
With 35% rent burden				
Affordable rent (low)	\$0	\$600	\$900	\$1,250
Affordable rent (high)	\$600	\$900	\$1,250	--
# of units reported in ACS	2,018	357	16	69
With 30% rent burden				
Affordable rent (low)	\$0	\$500	\$750	\$1,125
Affordable rent (high)	\$500	\$750	\$1,125	--
# of units reported in ACS	1,544	730	111	76

E. CONCLUSIONS AND RECOMMENDATIONS

SCDR was asked to consider the following questions:

1. Does the Pendleton area market need more housing?
2. If so, what kind of housing?
3. What is the price point that is needed?
4. How much housing can the market absorb over a reasonable period of time?

Based on review of local housing conditions, including demographic analysis, survey of representative housing projects, and interviews with key informants, SCDR concludes as follows:

1. Need for housing

It is indisputable that Pendleton needs substantial improvement in the quality, if not the overall quantity, of the housing stock. This can be increased either by construction of new homes, townhouses, and apartments, or renovation of the vacant or substandard- but-occupied stock. Rehabilitation of existing units has the advantage of “recycling” existing buildings, reducing infrastructure costs, and not requiring the acquisition of land; however, renovation costs are often surprisingly high, and the vacant or substandard properties may not be amenable, because of their age or condition, to cost-effective improvements.

One market segment that does appear to be underserved and therefore needs an increase in both supply and quality is 2- and 3-bedroom rental units that can serve larger families.

2. Type of housing needed

a) For-sale housing

Based on SCDR’s analysis of the existing housing stock, housing cost data, area demographics, and survey/interview results, we conclude that the greatest demand is for entry- and mid-priced for-sale units, including both attached (townhouse/condo) and detached single-family homes. These would serve households including:

- New entrants into the Pendleton market, principally new hires in mid-to-upper management or professional positions at St. Anthony Hospital, CTUIR, Keystone RV, and other large employers;
- Higher-income renters who desire and qualify for homeownership;
- Current homeowners living in units that are too small or require more work than is justified by the potential resale value. One important qualifier for this market segment is that the ability to buy a new home is generally contingent upon the ability to sell the existing home, both to raise a down-payment and to ensure that the family is making

payments on only one loan. The Umatilla County Assessor's data show that the number of sales in each of the past three years was at least 30% lower than in 2007, though prices have remained steady. If the economy improves and the pace of sales increases, current homeowners will be more likely to sell their homes, freeing themselves to "trade up."

b) Rental housing

The greatest demand appears to be for rental housing suitable for larger families. 3-bedroom units make up a relatively small share of the housing stock, and the units that are available appear to be in fair-to-poor condition, with the singular exception of income-restricted Low-Income Housing Tax Credit units. Demand exists for both market-rate and affordable rental units, though, as will be discussed below, it may be very difficult to finance market-rate apartment development.

- Market-rate demand: Potential residents of new or renovated rental units include
 - new entrants into the Pendleton market, including new employees who lack either the income or the credit quality to buy a home;
 - higher-income new employees who want to rent while they look for or build a new home or who do not expect to be in Pendleton for more than a few years;
 - current renters in Pendleton who need a larger or a higher-quality rental unit.

Any rental development should incorporate all of these potential tenants and not focus on one particular segment. For example, while many people interviewed by SCDR spoke of the need for a "transitional" housing product for professionals who need time to buy or build a house, the owner of a high-end apartment building raised the issue of what would happen when those tenants moved into their new homes. Without a steady stream of incoming higher-income residents, there would be no replacement tenants. Frequent turnover raises maintenance costs as units have to be prepared for new tenants, and income would be lost because of the inevitable vacancy as units are marketed to new residents.

- Affordable demand: According to the Umatilla County Housing Authority, 74 households in Pendleton have Section 8 vouchers, which are "portable" subsidies that can be used to subsidize the rent for any unit where the owner agrees to participate and the property meets Housing Quality Standards³⁰. Another 80 households are on the waiting list for vouchers. As previously reported, the Housing Authority's Section 8 Coordinator reports that finding suitable housing in Pendleton is "difficult" because of the age and quality of the rental stock, and this problem is magnified for larger families. Additional support for new or renovated affordable apartments comes from low-income households without Section 8 vouchers who live in substandard and overcrowded units. Demand is strong and vacancies are rare at existing affordable properties.

³⁰ For an introduction to Section 8, see http://www.umatillacountyha.org/landlord_info.html

3. Price points and absorption

a) For-sale housing

The median asking price for residential properties listed for sale in Pendleton as of late March 2011 was \$147,000, and the average listed price was approximately \$181,500. 40% of the listings had a price range of \$100,000 to \$150,000, with another 18% priced from \$150,000 to \$200,000. On the other hand, the median and average sale prices of single-family homes and townhouses that actually sold in 2010 were, respectively, \$125,500 and \$133,850, with 30% priced from \$100,000 to \$150,000, and another 20% between \$150,000 and \$200,000.

With 58% of listings and 55% of actual sales in the range between \$100,000 to \$200,000, this is the busiest sector of the market. Because of the serious quality gap, SCDR believes that a developer could push the market price to the high end of the range. This is also the price range that is most likely to attract moderate-income families in the workforce. As set out in Section C(2)(a) of this report, households with income of approximately \$32,000 to \$40,000 can qualify for a townhouse or condominium priced at \$162,000 (depending on the down-payment requirement), while \$45,000 is the minimum required for a mid-level single-family home (assumed to cost \$221,500).

SCDR therefore concludes that market demand will be strongest for housing units priced between \$150,000 (most likely higher-density attached housing units in townhouse configuration) and \$225,000 (for detached single-family homes).

Though the demand analysis in Section C(2)(a) of this report indicates that the number of potential homeowners exceeds the supply by approximately 140 households (even without taking into account the many households that would want to move into new, higher-quality homes), the number of new units that should be introduced into the market at any one time is much smaller. Not every potential homeowner is in the market at any given time. A sudden increase in supply would depress the costs for both new and existing homes as what is now a seller's market would shift in favor of the buyer. Given economic uncertainty and the difficulty in obtaining mortgage loans, it is probably not prudent to develop an aggregate number of units that exceeds 2.5% of the number of potential homebuyers in each market tier. The following chart estimates the number of units that the market could support, assuming that households with incomes of \$35,000 to \$50,000 are in the condo/townhouse market and those with \$50,000 to \$75,000 are potential buyers of mid-range single-family homes:

	Entry level	Mid-level
Minimum household income	\$35,000	\$50,000
Maximum household income	\$50,000	\$75,000
# of households	1,416	1,985
Assumed ownership % from American Community Survey	45%	70%
Income qualified buyer households	637	1,390
% of potential buyers if the number of units developed = 10	1.6%	0.7%
% of potential buyers if the number of units developed = 20	3.1%	1.4%
% of potential buyers if the number of units developed = 30	4.7%	2.2%
% of potential buyers if the number of units developed = 40	6.3%	2.9%

This suggests that the Pendleton housing market could absorb relatively quickly up to 15 townhouse/condo units and up to 35 mid-range single-family homes. While this appears to be a modest number of new units, it is important to remember that only 32 single- and two-family homes have been permitted in the last three years combined. With a population that is, at best, stable, if not declining, and employers that propose only modest expansion in their labor forces, a conservative approach is warranted; if these units are built and sell quickly, then additional construction will be justified.

b) Rental housing

Setting the appropriate rent level for market-rate housing for families in the workforce starts with defining where the target population lies and with the rents that are already charged.

“Affordable” housing, including the Low-Income Housing Tax Credit program, serves households with up to 60% of area median income (AMI), adjusted for household size. Median household income, for purposes of Oregon Department of Housing & Community Services programs, is \$52,600 for a 4-person household; 60% of that is \$31,560. This defines the low end of the market-rate population. For purposes of analysis, we assume that households with more than 100% of size-adjusted median income are more likely to be potential buyers. This sets the approximate boundaries of the target rental market at \$220,000 to \$60,000:

Household size	60% of AMI	100% of AMI
1 Person	\$22,140	\$36,900
2 Person	\$25,260	\$42,100
3 Person	\$28,440	\$47,400
4 Person	\$31,560	\$52,600
5 Person	\$34,140	\$56,900
6 Person	\$36,660	\$61,100

As previously discussed, rental affordability is measured by the “rent burden”, or the percentage of household income that is represented by rent. As household income increases, rent typically represents a smaller percentage of income; the American Community Survey data described in Section B(5) show that while nearly two-thirds of Pendleton households with incomes below \$20,000 pay at least 35% of their household income for rent, more than 80% of those with incomes above \$35,000 have a rent burden of more than 20%. The analysis of target rents should therefore assume that households will be willing to pay a smaller share of their incomes

for housing as those incomes rise. The following chart shows the range of potential net rents (after an average utility allowance of \$125/unit) for households in the target range of \$25,000³¹ to \$60,000, assuming that the maximum acceptable rent burdens are:

\$25,000 to \$35,000	35%		
\$35,000 to \$50,000	30%		
\$50,000 to \$60,000	25%		
	Maximum net rent at rent burden of		
Annual household income	25%	30%	35%
\$25,000	\$396	\$500	\$604
\$35,000	\$604	\$750	\$896
\$37,500	\$656	\$813	\$969
\$50,000	\$917	\$1,125	\$1,333
\$52,500	\$969	\$1,188	\$1,406
\$60,000	\$1,125	\$1,375	\$1,625

This indicates that the rent affordability range for the targeted workforce market at 60% to 100% of AMI is from \$500 to \$1,125, net of tenant-paid utilities. Higher rent units would be marketed to incoming professionals and management-level employees who want to rent while exploring the market, do not expect to remain in Pendleton long enough to justify the investment in a home that may be difficult to sell, or simply prefer to rent.

The low end of this range appears to be well-served in quantity, if not in quality. As shown in Section B(2)(a), a substantial number of 1- and 2-bedroom units are available in managed multifamily properties and individually-rented apartments and houses for \$650 and less. The limited number of 3-bedroom units range from \$650 to \$850. Two properties in the downtown historic district, the St. George and Stone Apartments, have high-end apartments with maximum rents of more than \$1,000 geared toward either professionals or temporary renters, but these are neither targeted to nor suitable for most families with children.

In meetings and interviews, various respondents gave their estimate of the rents that are needed to attract both current residents and potential new entrants into the Pendleton workforce. Some said the range should be \$650-\$750, another said \$850 to \$1,100, and one informant suggested the market could support rents of up to \$1,500 for a 3-bedroom/2-bath townhouse product.

As with the market for owner-occupied homes, we have divided the rental market into two tiers:

- A moderately-priced product with rents starting at \$600 (affordable to households with \$25,000 with a 35% rent burden) to \$900 (for a household at \$50,000 with a 25% rent burden).
- A higher-end townhouse, at or near condo-level quality, targeted at managerial and professional employees with rents starting at \$1,000. This would be affordable at

³¹ Because the focus of most respondents has been on housing for families rather than single-person households, we set the low end of the range at 60% of AMI for 2-person households.

\$50,000, and we assume that households with incomes higher than \$75,000 would be primarily in the market to buy a home.

A common method of determining the strength of demand is to measure the “capture rate”, defined as:

The percentage of age, size, and income qualified renter households in the primary market area that the property must capture to fill the units... The Capture Rate is calculated by dividing the total number of units at the property by the total number of age, size and income qualified renter households in the primary market area.³²

The following charts show what percentage of the number of income-qualified households in each market tier would be required to fill new apartments:

Moderate tier	
Minimum required to pay rent	\$25,000
Maximum likely to rent at this level	\$50,000
	# of households
\$25,000 - \$34,999	776
\$35,000 - \$49,999	1,416
Total households	2,192
Renter rate according to ACS	60%
Potential renter households	1,315
% required to rent if # of units = 25	2%
% required to rent if # of units = 50	4%
% required to rent if # of units = 75	6%
Upper tier	
Minimum required to pay rent	\$50,000
Maximum likely to rent at this level	\$75,000
	# of households
\$50,000 - \$74,999	1,985
Renter rate according to ACS	27%
Potential renter households	536
% required to rent if # of units = 10	2%
% required to rent if # of units = 20	4%
% required to rent if # of units = 30	6%

Market analysts typically consider a capture rate of 5% to be an indicator of strong demand for housing. By that standard, the Pendleton market could absorb at least 50 moderately-priced and 20 higher-end rental units. However, as discussed in the next section, the fact that demand exists does not mean that it will be possible to develop new market-rate rental units.

³² Market Study Terminology, National Council of Affordable Housing Market Analysts

c) The economic feasibility of market-rate rental housing

While SCDR has demonstrated that demand exists for market-rate rental housing, we caution that development of such housing will be difficult. Affordable housing development can rely on incentives that help bridge the gap between a loan that can be supported by the restricted rents; these include (but are not limited to) the Low-Income Housing Tax Credit, the HOME Investment Partnership and Community Development Block Grant program from HUD, and below-market interest rate loan products from the US Department of Agriculture or the Oregon Department of Housing & Community Services. Incentives are available for certain developments, not limited to housing, that meet the City's goals for defined areas such as downtown and the River Quarter. See Pendleton Downtown and Riverfront Urban Renewal Programs Guide. However, families, particularly with small children, are unlikely to choose to live in the downtown core. The City also offers a Local Improvement District (LID) program under which the City pays contractors to install infrastructure and utilities. Property owners in the District repay the City over a ten to twenty year period. This could be of considerable benefit to any development, rental or for-sale, on unimproved land, by reducing the amount that must be financed by a conventional lender such as a bank, though it would still require repayment at rates that are near or at market³³. SCDR is aware of no programs, however, for rental housing outside these targeted areas that is offered without restrictions on incomes or rent. Therefore, the development must be financed with a combination of conventional debt that is supported by the rental revenue and cash provided either by the developer or by investors motivated by the return on cash invested. One of the most important questions becomes how high rents have to be to support a loan.

A bank or other conventional lender typically underwrites a loan using defined underwriting standards, including:

- The loan-to-value ratio, which compares the amount of the loan to the appraised after-completion value of the property;
- The estimated operating expenses, either as a minimum fixed amount per unit or as a percentage of the rental revenue;
- The debt service coverage ratio, which compares the net operating income (rental revenue minus operating expenses) to the amount of debt service (principal and interest on the loan);
- The assumed vacancy rate (which includes both vacant apartments and losses from bad debts and non-payment of rent);
- The market interest rate, which depends upon factors including the term of the loan, the perceived risk, and the return that could be obtained through other investments.

For illustrative purposes, we have made the following assumptions about how a lender would underwrite an apartment loan:

³³ According to the Pendleton City Manager, the last LID financing had a 6.5% interest rate and a ten-year repayment term.

- Loan-to-value ratio (LTV) of 80%;
- Loan term of 15 years, amortized over 30 years with a balloon payment after the 15th year;
- Debt service coverage ratio (DSCR) of 1.25, so that net operating income must be at least 125% of the debt service payment;
- Interest rate of 6.5%;
- Vacancy allowance of 7% of gross rent;
- Operating expenses (including maintenance, insurance, taxes, payroll, property management fees, owner-paid utilities, etc.) equal to the lower of \$4,000 per unit or 40% of rental income net of the vacancy allowance.

Also for illustrative purposes, we have assumed that the total development cost per unit is \$125,000. (By comparison, the lowest estimated cost of a townhouse or condo in the for-sale affordability example earlier in this report was \$162,500.) For a 40-unit project, the total development cost would be \$5 million. Assuming that the project also appraised for \$5 million, the maximum loan with an 80% LTV ratio would be \$4 million. We then determined the minimum rent that would be required to support a \$4 million loan under the described assumptions:

Loan required	\$4,000,000
Monthly payment at 6.5% with 30-year amortization	\$25,283
Net operating income required at 1.25 DSCR	\$31,603
Net rent required for minimum operating expense coverage	\$45,148
Gross rent required for 7% vacancy allowance	\$48,546
Average gross rent/unit	\$1,214

Even if a developer believed that a pool of potential renters willing and able to pay these rents exists, it is highly unlikely, given the prevailing rents in Pendleton, that an appraiser would support average rents this high. Therefore, it would be difficult to support the \$4 million loan, increasing the amount of cash equity required from an owner or investor. The returns on the investment, however, do not justify the required investment. The following chart shows the loans that would be available, the required cash investment, and the cash-on-cash return³⁴ at various average rents:

³⁴ Cash-on-cash return is a simple “back-of-the-envelope” method of comparing alternative investments. It divides the before-tax income to the investor by total amount invested. If, for example, an investor puts down \$1 million and gets \$10,000 per year before taxes, then the cash-on-cash return is 10%.

Average gross rent/unit	\$850	\$950	\$1,050	\$1,150
Gross rent	\$408,000	\$456,000	\$504,000	\$552,000
Vacancy allowance	\$28,560	\$31,920	\$35,280	\$38,640
Net rent	\$379,440	\$424,080	\$468,720	\$513,360
Operating expenses	\$113,832	\$127,224	\$140,616	\$154,008
Net operating income	\$265,608	\$296,856	\$328,104	\$359,352
Available for debt service	\$212,486	\$237,485	\$262,483	\$287,482
Maximum loan	\$2,801,471	\$3,131,055	\$3,460,640	\$3,790,225
Developer/investor cash required	(\$2,198,529)	(\$1,868,945)	(\$1,539,360)	(\$1,209,775)
LTV ratio	56%	63%	69%	76%
Cash flow distributed to owner	\$53,122	\$59,371	\$65,621	\$71,870
Cash-on-cash return	2%	3%	4%	6%

Without incentives that bring down the cash equity required, it is difficult to see how a market-rate project could be developed. Providing incentives that benefit middle- (or even upper-) income renters requires a policy choice by the Pendleton community. If that choice is made, the potential incentive programs worth exploration (assuming that they are permitted under Oregon law, a question well beyond SCDR's competence) include, but certainly are not limited to:

- If the City or other public agency owns land that is suitable for apartment development, offer a long-term ground lease (beyond the useful economic life of the improvements to be built) at discounted or no land rent. The developer would own the improvements without assuming the cost of the land. The site improvements could be completed through the LID mechanism, with the costs repaid over the useful life of the improvements.
- Offer property tax abatement for a defined period; this would freeze the assessed value at the unimproved value, reducing the owner's operating costs while the abatement is in effect, and therefore allowing the owner to offer lower rents during that period. The abatement could be reduced in stages, allowing phased tax increases to avoid a sudden shock at the end of the abatement period.

Another option is to consider mixed-income development. Favorable financing (lower rate, lower DSCR, longer term) may be available from the Network for Oregon Affordable Housing (www.noah-housing.org) for projects where "at least 51% of the rental units are to be rented to households earning 80% or less of median income." If at least 40% of the units are limited to households at or below 60% of median income, then the developer could use Low-Income Housing Tax Credit financing to raise equity for the income-restricted units while renting the remaining units without restriction either on tenant income or rent. Mixed-income projects are not easy to develop, finance, or manage, but the option is worth consideration.

ADDENDA

1. Demographic data for City of Pendleton and Zip Code 97801 from ESRI Business Analyst Online
2. Portland State University 2010-2011 Population Estimates
3. Selected data from 2010 Census: Oregon: Population and Housing Occupancy Status: 2010 -- State -- Place (Pendleton City and Hermiston City)
4. Selected data from the 2009 American Community Survey of the U.S. Census Bureau for the City of Pendleton
5. Data sheets on selected multifamily rental properties in Pendleton
6. Analysis by Oregon Solutions of Employee Survey Responses



Pendleton City, OR
 Pendleton city, OR (4157150)
 Geography: Place

Summary	2000	2010	2015
Population	16,354	16,423	16,176
Households	5,964	5,845	5,744
Families	3,730	3,654	3,554
Average Household Size	2.39	2.38	2.38
Owner Occupied HUs	3,392	3,438	3,351
Renter Occupied HUs	2,572	2,406	2,393
Median Age	35.5	36.5	36.3

Trends: 2010-2015 Annual Rate	Area	National
Population	-0.3%	0.76%
Households	-0.35%	0.78%
Families	-0.55%	0.64%
Owner HHs	-0.51%	0.82%
Median Household Income	1.97%	2.36%

Households by Income	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
< \$15,000	1,084	18.3%	723	12.4%	573	10.0%
\$15,000 - \$24,999	751	12.6%	547	9.4%	456	7.9%
\$25,000 - \$34,999	948	16.0%	601	10.3%	449	7.8%
\$35,000 - \$49,999	1,060	17.8%	1,045	17.9%	892	15.5%
\$50,000 - \$74,999	1,290	21.7%	1,462	25.0%	1,618	28.2%
\$75,000 - \$99,999	508	8.6%	941	16.1%	1,010	17.6%
\$100,000 - \$149,999	203	3.4%	396	6.8%	576	10.0%
\$150,000 - \$199,000	32	0.5%	72	1.2%	97	1.7%
\$200,000+	63	1.1%	57	1.0%	72	1.3%
Median Household Income	\$37,183		\$50,074		\$55,206	
Average Household Income	\$45,025		\$56,252		\$62,475	
Per Capita Income	\$17,551		\$22,989		\$25,608	

Population by Age	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	1,057	6.5%	1,003	6.1%	982	6.1%
5 - 9	1,047	6.4%	943	5.7%	926	5.7%
10 - 14	1,047	6.4%	885	5.4%	896	5.5%
15 - 19	1,194	7.3%	1,043	6.4%	955	5.9%
20 - 24	1,280	7.8%	1,387	8.4%	1,329	8.2%
25 - 34	2,427	14.8%	2,585	15.7%	2,684	16.6%
35 - 44	2,699	16.5%	2,374	14.5%	2,245	13.9%
45 - 54	2,277	13.9%	2,291	13.9%	2,047	12.7%
55 - 64	1,264	7.7%	1,845	11.2%	1,880	11.6%
65 - 74	968	5.9%	970	5.9%	1,213	7.5%
75 - 84	812	5.0%	727	4.4%	668	4.1%
85+	282	1.7%	370	2.3%	351	2.2%

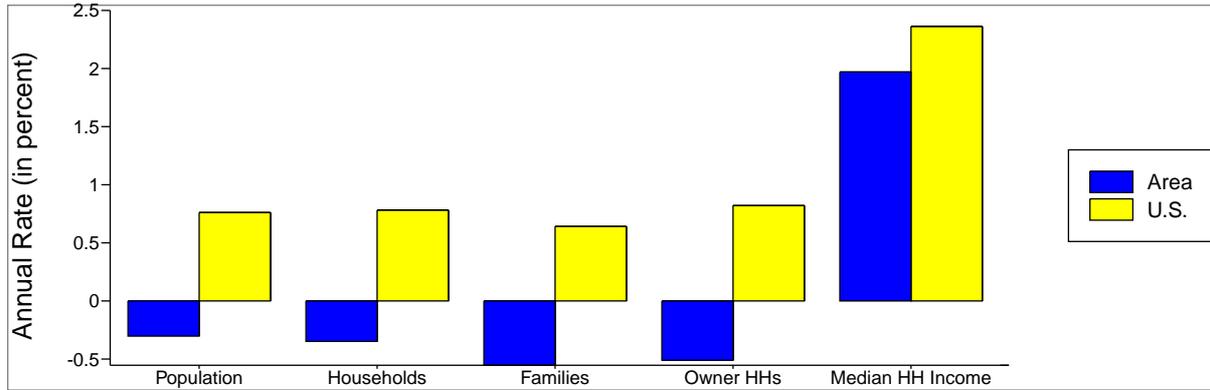
Race and Ethnicity	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
White Alone	14,580	89.2%	14,230	86.7%	13,770	85.1%
Black Alone	250	1.5%	324	2.0%	368	2.3%
American Indian Alone	412	2.5%	451	2.7%	453	2.8%
Asian Alone	154	0.9%	187	1.1%	202	1.2%
Pacific Islander Alone	10	0.1%	16	0.1%	16	0.1%
Some Other Race Alone	602	3.7%	802	4.9%	921	5.7%
Two or More Races	346	2.1%	412	2.5%	446	2.8%
Hispanic Origin (Any Race)	981	6.0%	1,313	8.0%	1,515	9.4%

Data Note: Income is expressed in current dollars.

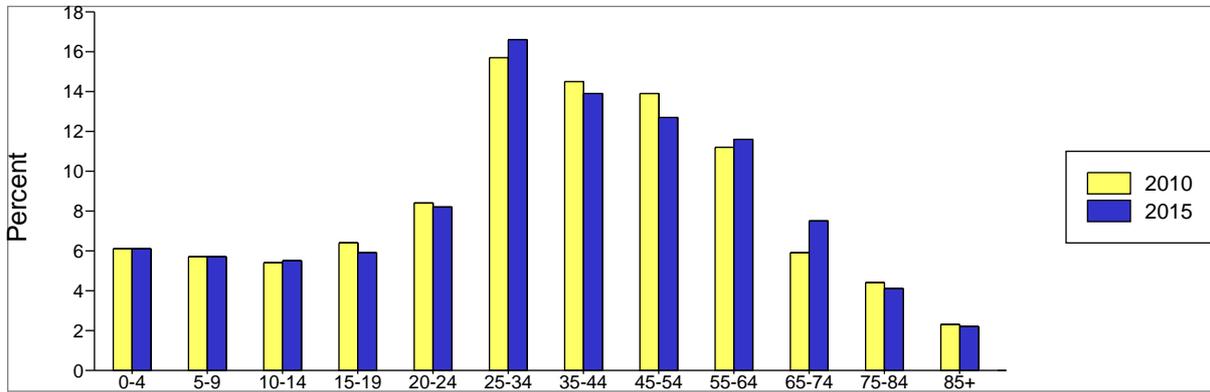
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

Pendleton City, OR
 Pendleton city, OR (4157150)
 Geography: Place

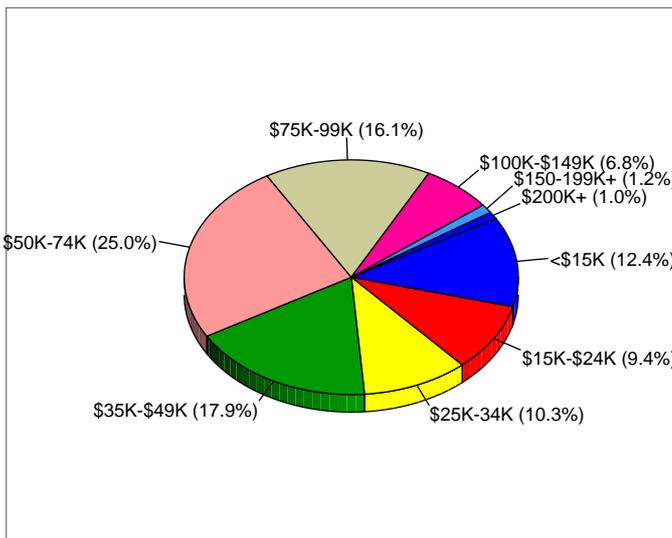
Trends 2010-2015



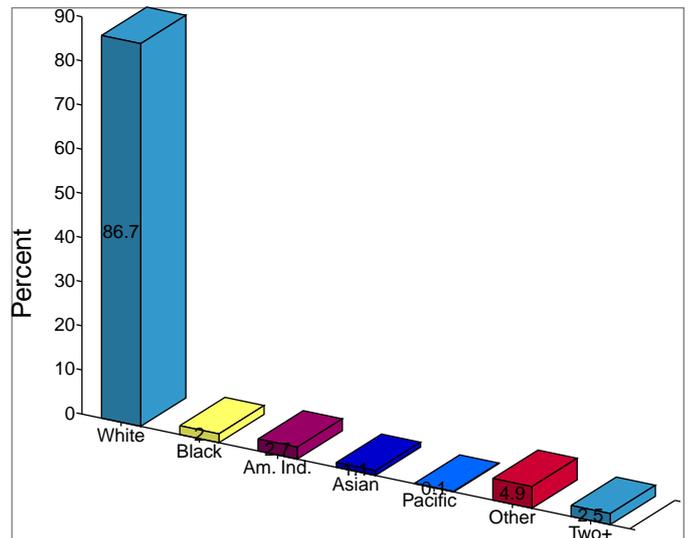
Population by Age



2010 Household Income



2010 Population by Race



2010 Percent Hispanic Origin: 8.0%

Pendleton City, OR
Pendleton city, OR (4157150)
Geography: Place

	2000 Total Population	16,354
	2000 Group Quarters	2,110
	2010 Total Population	16,423
	2015 Total Population	16,176
	2010 - 2015 Annual Rate	-0.3%
	2000 Households	5,964
	2000 Average Household Size	2.39
	2010 Households	5,845
	2010 Average Household Size	2.38
	2015 Households	5,744
	2015 Average Household Size	2.38
	2010 - 2015 Annual Rate	-0.35%
	2000 Families	3,730
	2000 Average Family Size	2.98
	2010 Families	3,654
	2010 Average Family Size	2.96
	2015 Families	3,554
	2015 Average Family Size	2.97
	2010 - 2015 Annual Rate	-0.55%
	2000 Housing Units	6,352
	Owner Occupied Housing Units	53.4%
	Renter Occupied Housing Units	40.5%
	Vacant Housing Units	6.1%
	2010 Housing Units	6,444
	Owner Occupied Housing Units	53.4%
	Renter Occupied Housing Units	37.3%
	Vacant Housing Units	9.3%
	2015 Housing Units	6,465
	Owner Occupied Housing Units	51.8%
	Renter Occupied Housing Units	37.0%
	Vacant Housing Units	11.2%
	Median Household Income	
	2000	\$37,183
	2010	\$50,074
	2015	\$55,206
	Median Home Value	
	2000	\$98,889
	2010	\$168,516
	2015	\$207,432
	Per Capita Income	
	2000	\$17,551
	2010	\$22,989
	2015	\$25,608
	Median Age	
	2000	35.5
	2010	36.5
	2015	36.3

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

Pendleton City, OR
Pendleton city, OR (4157150)
Geography: Place



2000 Households by Income

Household Income Base	5,939
< \$15,000	18.3%
\$15,000 - \$24,999	12.6%
\$25,000 - \$34,999	16.0%
\$35,000 - \$49,999	17.8%
\$50,000 - \$74,999	21.7%
\$75,000 - \$99,999	8.6%
\$100,000 - \$149,999	3.4%
\$150,000 - \$199,999	0.5%
\$200,000+	1.1%
Average Household Income	\$45,025

2010 Households by Income

Household Income Base	5,844
< \$15,000	12.4%
\$15,000 - \$24,999	9.4%
\$25,000 - \$34,999	10.3%
\$35,000 - \$49,999	17.9%
\$50,000 - \$74,999	25.0%
\$75,000 - \$99,999	16.1%
\$100,000 - \$149,999	6.8%
\$150,000 - \$199,999	1.2%
\$200,000+	1.0%
Average Household Income	\$56,252

2015 Households by Income

Household Income Base	5,743
< \$15,000	10.0%
\$15,000 - \$24,999	7.9%
\$25,000 - \$34,999	7.8%
\$35,000 - \$49,999	15.5%
\$50,000 - \$74,999	28.2%
\$75,000 - \$99,999	17.6%
\$100,000 - \$149,999	10.0%
\$150,000 - \$199,999	1.7%
\$200,000+	1.3%
Average Household Income	\$62,475

2000 Owner Occupied HUs by Value

Total	3,394
<\$50,000	11.4%
\$50,000 - 99,999	39.9%
\$100,000 - 149,999	30.9%
\$150,000 - 199,999	11.8%
\$200,000 - \$299,999	5.6%
\$300,000 - 499,999	0.4%
\$500,000 - 999,999	0.0%
\$1,000,000+	0.0%
Average Home Value	\$107,149

2000 Specified Renter Occupied HUs by Contract Rent

Total	2,551
With Cash Rent	96.4%
No Cash Rent	3.6%
Median Rent	\$378
Average Rent	\$394

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied Housing Units exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

Pendleton City, OR
Pendleton city, OR (4157150)
Geography: Place

	2000 Population by Age	
	Total	16,354
	Age 0 - 4	6.5%
	Age 5 - 9	6.4%
	Age 10 - 14	6.4%
	Age 15 - 19	7.3%
	Age 20 - 24	7.8%
	Age 25 - 34	14.8%
	Age 35 - 44	16.5%
	Age 45 - 54	13.9%
	Age 55 - 64	7.7%
	Age 65 - 74	5.9%
	Age 75 - 84	5.0%
	Age 85+	1.7%
	Age 18+	76.5%
	2010 Population by Age	
	Total	16,423
	Age 0 - 4	6.1%
	Age 5 - 9	5.7%
	Age 10 - 14	5.4%
	Age 15 - 19	6.4%
	Age 20 - 24	8.4%
	Age 25 - 34	15.7%
	Age 35 - 44	14.5%
	Age 45 - 54	13.9%
	Age 55 - 64	11.2%
	Age 65 - 74	5.9%
	Age 75 - 84	4.4%
	Age 85+	2.3%
	Age 18+	79.1%
	2015 Population by Age	
	Total	16,176
	Age 0 - 4	6.1%
	Age 5 - 9	5.7%
	Age 10 - 14	5.5%
	Age 15 - 19	5.9%
	Age 20 - 24	8.2%
	Age 25 - 34	16.6%
	Age 35 - 44	13.9%
	Age 45 - 54	12.7%
	Age 55 - 64	11.6%
	Age 65 - 74	7.5%
	Age 75 - 84	4.1%
	Age 85+	2.2%
	Age 18+	79.2%
	2000 Population by Sex	
	Males	53.4%
	Females	46.6%
	2010 Population by Sex	
	Males	54.1%
	Females	45.9%
	2015 Population by Sex	
	Males	54.3%
	Females	45.7%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

Pendleton City, OR
Pendleton city, OR (4157150)
Geography: Place



2000 Population by Race/Ethnicity

Total	16,354
White Alone	89.2%
Black Alone	1.5%
American Indian Alone	2.5%
Asian or Pacific Islander Alone	1.0%
Some Other Race Alone	3.7%
Two or More Races	2.1%
Hispanic Origin	6.0%
Diversity Index	29.4

2010 Population by Race/Ethnicity

Total	16,422
White Alone	86.7%
Black Alone	2.0%
American Indian Alone	2.7%
Asian or Pacific Islander Alone	1.2%
Some Other Race Alone	4.9%
Two or More Races	2.5%
Hispanic Origin	8.0%
Diversity Index	35.9

2015 Population by Race/Ethnicity

Total	16,176
White Alone	85.1%
Black Alone	2.3%
American Indian Alone	2.8%
Asian or Pacific Islander Alone	1.3%
Some Other Race Alone	5.7%
Two or More Races	2.8%
Hispanic Origin	9.4%
Diversity Index	39.7



2000 Population 3+ by School Enrollment

Total	15,672
Enrolled in Nursery/Preschool	2.0%
Enrolled in Kindergarten	1.6%
Enrolled in Grade 1-8	10.3%
Enrolled in Grade 9-12	6.6%
Enrolled in College	5.1%
Enrolled in Grad/Prof School	0.5%
Not Enrolled in School	74.0%

2010 Population 25+ by Educational Attainment

Total	11,161
Less than 9th Grade	3.9%
9th - 12th Grade, No Diploma	7.7%
High School Graduate	25.4%
Some College, No Degree	24.2%
Associate Degree	11.3%
Bachelor's Degree	13.4%
Graduate/Professional Degree	14.2%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

Pendleton City, OR
Pendleton city, OR (4157150)
Geography: Place



2010 Population 15+ by Marital Status

Total	13,591
Never Married	24.1%
Married	56.3%
Widowed	5.7%
Divorced	14.0%



2000 Population 16+ by Employment Status

Total	12,885
In Labor Force	57.5%
Civilian Employed	53.6%
Civilian Unemployed	3.9%
In Armed Forces	0.1%
Not in Labor Force	42.5%

2010 Civilian Population 16+ in Labor Force

Civilian Employed	91.2%
Civilian Unemployed	8.8%

2015 Civilian Population 16+ in Labor Force

Civilian Employed	93.1%
Civilian Unemployed	6.9%

2000 Females 16+ by Employment Status and Age of Children

Total	5,854
Own Children < 6 Only	8.6%
Employed/in Armed Forces	5.9%
Unemployed	0.3%
Not in Labor Force	2.4%
Own Children < 6 and 6-17 Only	5.7%
Employed/in Armed Forces	4.7%
Unemployed	0.4%
Not in Labor Force	0.6%
Own Children 6-17 Only	15.0%
Employed/in Armed Forces	12.5%
Unemployed	0.5%
Not in Labor Force	2.0%
No Own Children < 18	70.6%
Employed/in Armed Forces	32.1%
Unemployed	2.6%
Not in Labor Force	35.9%



2010 Employed Population 16+ by Industry

Total	7,511
Agriculture/Mining	3.9%
Construction	4.7%
Manufacturing	5.9%
Wholesale Trade	1.9%
Retail Trade	12.3%
Transportation/Utilities	4.4%
Information	2.1%
Finance/Insurance/Real Estate	4.0%
Services	48.7%
Public Administration	12.1%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

Pendleton City, OR
Pendleton city, OR (4157150)
Geography: Place

2010 Employed Population 16+ by Occupation

Total	7,509
White Collar	57.7%
Management/Business/Financial	11.4%
Professional	23.2%
Sales	10.5%
Administrative Support	12.6%
Services	20.6%
Blue Collar	21.7%
Farming/Forestry/Fishing	1.2%
Construction/Extraction	4.1%
Installation/Maintenance/Repair	5.9%
Production	3.6%
Transportation/Material Moving	6.9%



2000 Workers 16+ by Means of Transportation to Work

Total	6,793
Drove Alone - Car, Truck, or Van	79.6%
Carpooled - Car, Truck, or Van	10.1%
Public Transportation	0.2%
Walked	3.7%
Other Means	2.1%
Worked at Home	4.3%

2000 Workers 16+ by Travel Time to Work

Total	6,793
Did Not Work at Home	95.7%
Less than 5 minutes	9.7%
5 to 9 minutes	31.8%
10 to 19 minutes	39.1%
20 to 24 minutes	4.1%
25 to 34 minutes	4.8%
35 to 44 minutes	2.0%
45 to 59 minutes	2.1%
60 to 89 minutes	1.0%
90 or more minutes	1.2%
Worked at Home	4.3%
Average Travel Time to Work (in min)	13.4

2000 Households by Vehicles Available

Total	5,945
None	8.6%
1	32.3%
2	38.2%
3	14.8%
4	3.6%
5+	2.4%
Average Number of Vehicles Available	1.8

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

Pendleton City, OR
Pendleton city, OR (4157150)
Geography: Place



2000 Households by Type

Total	5,964
Family Households	62.5%
Married-couple Family	47.4%
With Related Children	21.8%
Other Family (No Spouse)	15.2%
With Related Children	11.7%
Nonfamily Households	37.5%
Householder Living Alone	30.4%
Householder Not Living Alone	7.1%
Households with Related Children	33.4%
Households with Persons 65+	24.2%

2000 Households by Size

Total	5,964
1 Person Household	30.4%
2 Person Household	33.9%
3 Person Household	14.8%
4 Person Household	12.9%
5 Person Household	5.2%
6 Person Household	1.9%
7+ Person Household	1.0%

2000 Households by Year Householder Moved In

Total	5,945
Moved in 1999 to March 2000	22.8%
Moved in 1995 to 1998	29.7%
Moved in 1990 to 1994	16.7%
Moved in 1980 to 1989	14.6%
Moved in 1970 to 1979	8.0%
Moved in 1969 or Earlier	8.2%
Median Year Householder Moved In	1995



2000 Housing Units by Units in Structure

Total	6,341
1, Detached	61.8%
1, Attached	2.5%
2	6.2%
3 or 4	7.3%
5 to 9	4.7%
10 to 19	2.2%
20+	7.3%
Mobile Home	7.1%
Other	1.0%

2000 Housing Units by Year Structure Built

Total	6,341
1999 to March 2000	0.3%
1995 to 1998	4.6%
1990 to 1994	1.8%
1980 to 1989	6.5%
1970 to 1979	19.7%
1969 or Earlier	67.2%
Median Year Structure Built	1958

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.

Pendleton City, OR
Pendleton city, OR (4157150)
Geography: Place

2000 Total Population	16,354	2000 Median HH Income	\$37,183
2010 Total Population	16,423	2010 Median HH Income	\$50,074
2015 Total Population	16,176	2015 Median HH Income	\$55,206
2010 - 2015 Annual Rate	-0.3%	2010 - 2015 Annual Rate	1.97%

Housing Units by Occupancy Status and Tenure

	Census 2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	6,352	100.0%	6,444	100.0%	6,465	100.0%
Occupied	5,964	93.9%	5,844	90.7%	5,744	88.8%
Owner	3,392	53.4%	3,438	53.4%	3,351	51.8%
Renter	2,572	40.5%	2,406	37.3%	2,393	37.0%
Vacant	388	6.1%	600	9.3%	721	11.2%

Owner Occupied Housing Units by Value

	Census 2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
Total	3,394	100.0%	3,439	100.0%	3,349	100.0%
< \$10,000	85	2.5%	55	1.6%	42	1.3%
\$10,000 - \$14,999	51	1.5%	28	0.8%	21	0.6%
\$15,000 - \$19,999	22	0.6%	30	0.9%	24	0.7%
\$20,000 - \$24,999	59	1.7%	32	0.9%	28	0.8%
\$25,000 - \$29,999	7	0.2%	13	0.4%	19	0.6%
\$30,000 - \$34,999	28	0.8%	19	0.6%	14	0.4%
\$35,000 - \$39,999	24	0.7%	29	0.8%	13	0.4%
\$40,000 - \$49,999	110	3.2%	19	0.6%	40	1.2%
\$50,000 - \$59,999	92	2.7%	32	0.9%	15	0.4%
\$60,000 - \$69,999	258	7.6%	36	1.0%	27	0.8%
\$70,000 - \$79,999	298	8.8%	62	1.8%	51	1.5%
\$80,000 - \$89,999	311	9.2%	62	1.8%	43	1.3%
\$90,000 - \$99,999	396	11.7%	61	1.8%	48	1.4%
\$100,000 - \$124,999	693	20.4%	401	11.7%	114	3.4%
\$125,000 - \$149,999	355	10.5%	465	13.5%	295	8.8%
\$150,000 - \$174,999	264	7.8%	507	14.7%	306	9.1%
\$175,000 - \$199,999	136	4.0%	404	11.7%	459	13.7%
\$200,000 - \$249,999	138	4.1%	475	13.8%	777	23.2%
\$250,000 - \$299,999	53	1.6%	312	9.1%	346	10.3%
\$300,000 - \$399,999	14	0.4%	258	7.5%	388	11.6%
\$400,000 - \$499,999	0	0.0%	93	2.7%	205	6.1%
\$500,000 - \$749,999	0	0.0%	36	1.0%	64	1.9%
\$750,000 - \$999,999	0	0.0%	2	0.1%	2	0.1%
\$1,000,000+	0	0.0%	8	0.2%	8	0.2%
Median Value	\$98,889		\$168,516		\$207,432	
Average Value	\$107,149		\$189,260		\$226,443	

Data Note: Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

Pendleton City, OR
 Pendleton city, OR (4157150)
 Geography: Place

Census 2000 Vacant Housing Units by Status

	Number	Percent
Total	388	100.0%
For Rent	199	51.3%
For Sale Only	51	13.1%
Rented/Sold, Unoccupied	33	8.5%
Seasonal/Recreational/Occasional Use	29	7.5%
For Migrant Workers	0	0.0%
Other Vacant	76	19.6%

Census 2000 Occupied Housing Units by Age of Householder and Home Ownership

	Occupied Units		Owner Occupied Units	
	Number	Percent	Number	% of Occupied
Total	5,964		3,392	56.9%
15 - 24	492		39	7.9%
25 - 34	995		368	37.0%
35 - 44	1,206		666	55.2%
45 - 54	1,165		788	67.6%
55 - 64	755		543	71.9%
65 - 74	611		465	76.1%
75 - 84	554		419	75.6%
85+	186		104	55.9%

Census 2000 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership

	Occupied Units		Owner Occupied Units	
	Number	Percent	Number	% of Occupied
Total	5,964		3,392	56.9%
White Alone	5,547		3,239	58.4%
Black Alone	33		13	39.4%
American Indian Alone	132		28	21.2%
Asian Alone	39		20	51.3%
Pacific Islander Alone	5		0	0.0%
Some Other Race Alone	119		54	45.4%
Two or More Races	89		38	42.7%
Hispanic Origin	203		87	42.9%

Census 2000 Housing Units by Units in Structure and Occupancy

	Housing Units		Occupied Units	
	Number	Percent	Number	Percent
Total	6,341	100.0%	5,945	100.0%
1, Detached	3,916	61.8%	3,752	63.1%
1, Attached	160	2.5%	127	2.1%
2	391	6.2%	342	5.8%
3 to 4	461	7.3%	423	7.1%
5 to 9	297	4.7%	269	4.5%
10 to 19	142	2.2%	133	2.2%
20 to 49	300	4.7%	262	4.4%
50 or More	160	2.5%	154	2.6%
Mobile Home	449	7.1%	425	7.1%
Other	65	1.0%	58	1.0%

Data Note: Persons of Hispanic Origin may be of any race.
 Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.

Pendleton City, OR
 Pendleton city, OR (4157150)
 Geography: Place

Census 2000 Specified Owner Occupied Housing Units by Selected Monthly Owner Cost

	Number	Percent
Total	2,789	100.0%
With Mortgage	1,973	70.7%
<\$200	0	0.0%
\$200 - \$299	7	0.3%
\$300 - \$399	18	0.6%
\$400 - \$499	101	3.6%
\$500 - \$599	198	7.1%
\$600 - \$699	245	8.8%
\$700 - \$799	296	10.6%
\$800 - \$899	192	6.9%
\$900 - \$999	231	8.3%
\$1000 - \$1249	389	13.9%
\$1250 - \$1499	131	4.7%
\$1500 - \$1999	109	3.9%
\$2000 - \$2499	34	1.2%
\$2500 - \$2999	22	0.8%
\$3000+	0	0.0%
With No Mortgage	816	29.3%
Median Monthly Owner Costs for Units with Mortgage	\$863	
Average Monthly Owner Costs for Units with Mortgage	\$936	

Census 2000 Specified Renter Occupied Housing Units by Contract Rent

	Number	Percent
Total	2,551	100.0%
Paying Cash Rent	2,458	96.4%
< \$100	41	1.6%
\$100 - \$149	82	3.2%
\$150 - \$199	80	3.1%
\$200 - \$249	194	7.6%
\$250 - \$299	245	9.6%
\$300 - \$349	377	14.8%
\$350 - \$399	370	14.5%
\$400 - \$449	374	14.7%
\$450 - \$499	174	6.8%
\$500 - \$549	158	6.2%
\$550 - \$599	109	4.3%
\$600 - \$649	122	4.8%
\$650 - \$699	37	1.5%
\$700 - \$749	29	1.1%
\$750 - \$799	26	1.0%
\$800 - \$899	0	0.0%
\$900 - \$999	0	0.0%
\$1000 - \$1249	20	0.8%
\$1250 - \$1499	7	0.3%
\$1500 - \$1999	0	0.0%
\$2000+	13	0.5%
No Cash Rent	93	3.6%
Median Rent	\$378	
Average Rent	\$394	
Average Gross Rent (with Utilities)	\$484	

Data Note: Specified Owner Occupied Housing Units exclude houses on 10+ acres, mobile homes, units in multiunit buildings, and houses with a business or medical office. Specified Renter Occupied Housing Units exclude houses on 10+ acres. Average Contract Rent and Average Gross Rent exclude units paying no cash rent.
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.



97801
97801 (Pendleton, OR)
Geography: ZIP Code

Summary	2000	2010	2015
Population	21,928	21,927	21,611
Households	7,992	7,877	7,753
Families	5,306	5,155	5,027
Average Household Size	2.48	2.44	2.43
Owner Occupied HUs	4,859	4,828	4,726
Renter Occupied HUs	3,133	3,049	3,027
Median Age	35.8	36.8	36.7

Trends: 2010-2015 Annual Rate	Area	State	National
Population	-0.29%	1.03%	0.76%
Households	-0.32%	1.05%	0.78%
Families	-0.5%	0.86%	0.64%
Owner HHs	-0.43%	1.06%	0.82%
Median Household Income	1.93%	2.82%	2.36%

Households by Income	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
< \$15,000	1,425	17.8%	1,007	12.8%	796	10.3%
\$15,000 - \$24,999	1,019	12.7%	741	9.4%	616	7.9%
\$25,000 - \$34,999	1,210	15.1%	776	9.9%	582	7.5%
\$35,000 - \$49,999	1,499	18.7%	1,416	18.0%	1,225	15.8%
\$50,000 - \$74,999	1,711	21.4%	1,985	25.2%	2,189	28.2%
\$75,000 - \$99,999	710	8.9%	1,227	15.6%	1,316	17.0%
\$100,000 - \$149,999	307	3.8%	541	6.9%	787	10.2%
\$150,000 - \$199,000	47	0.6%	109	1.4%	148	1.9%
\$200,000+	79	1.0%	75	1.0%	94	1.2%
Median Household Income	\$38,075		\$49,978		\$54,990	
Average Household Income	\$45,559		\$56,116		\$62,345	
Per Capita Income	\$17,475		\$22,476		\$25,039	

Population by Age	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	1,431	6.5%	1,378	6.3%	1,346	6.2%
5 - 9	1,489	6.8%	1,335	6.1%	1,309	6.1%
10 - 14	1,523	6.9%	1,298	5.9%	1,317	6.1%
15 - 19	1,676	7.6%	1,402	6.4%	1,316	6.1%
20 - 24	1,537	7.0%	1,693	7.7%	1,622	7.5%
25 - 34	3,023	13.8%	3,270	14.9%	3,345	15.5%
35 - 44	3,532	16.1%	3,107	14.2%	2,969	13.7%
45 - 54	3,110	14.2%	3,084	14.1%	2,742	12.7%
55 - 64	1,850	8.4%	2,554	11.6%	2,621	12.1%
65 - 74	1,383	6.3%	1,400	6.4%	1,678	7.8%
75 - 84	1,025	4.7%	960	4.4%	914	4.2%
85+	348	1.6%	446	2.0%	432	2.0%

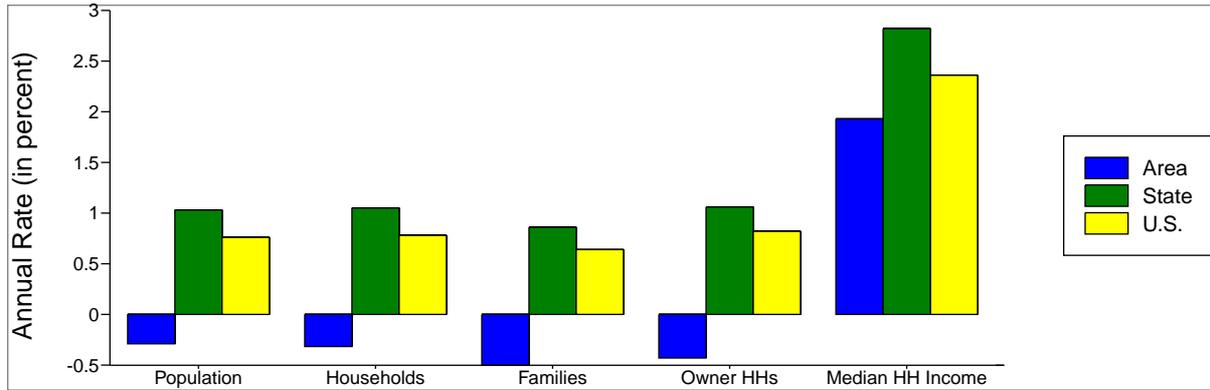
Race and Ethnicity	2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
White Alone	18,554	84.6%	17,955	81.9%	17,394	80.5%
Black Alone	253	1.2%	360	1.6%	408	1.9%
American Indian Alone	1,796	8.2%	1,873	8.5%	1,868	8.6%
Asian Alone	175	0.8%	215	1.0%	231	1.1%
Pacific Islander Alone	15	0.1%	19	0.1%	19	0.1%
Some Other Race Alone	662	3.0%	932	4.3%	1,070	5.0%
Two or More Races	473	2.2%	573	2.6%	621	2.9%
Hispanic Origin (Any Race)	1,100	5.0%	1,560	7.1%	1,803	8.3%

Data Note: Income is expressed in current dollars.

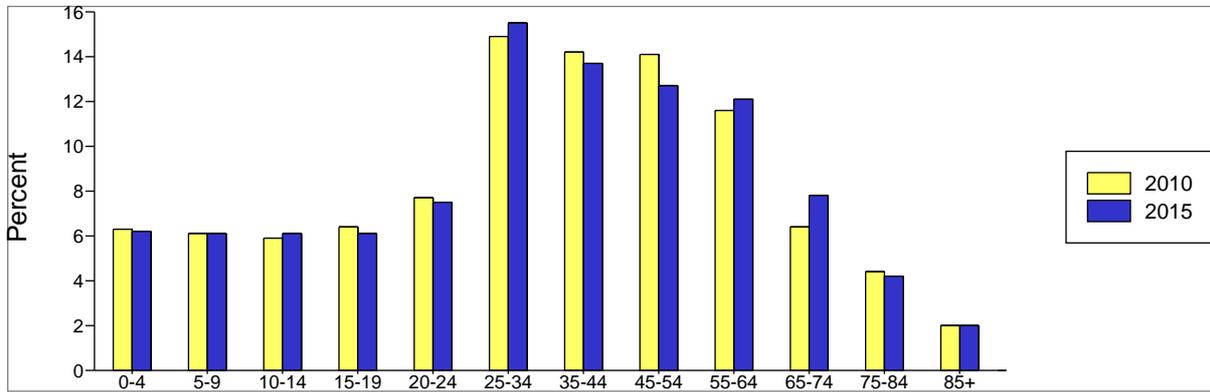
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

97801
97801 (Pendleton, OR)
Geography: ZIP Code

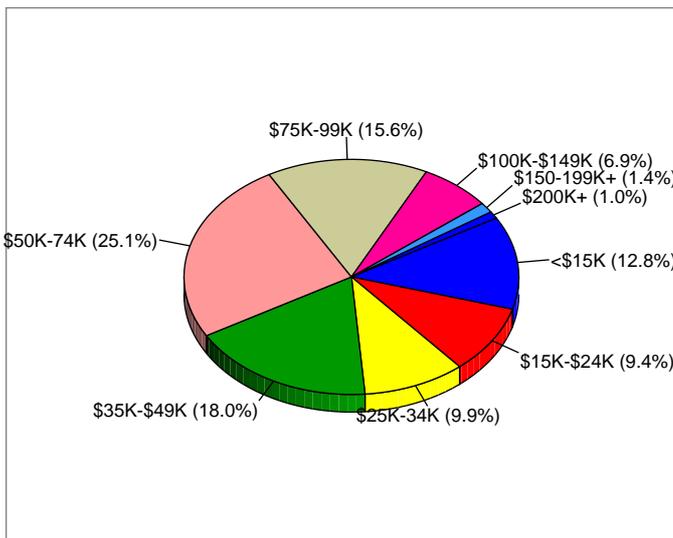
Trends 2010-2015



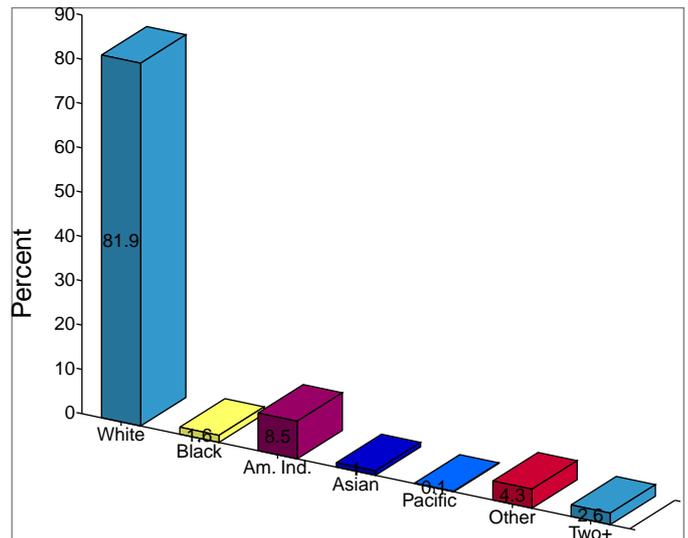
Population by Age



2010 Household Income



2010 Population by Race



2010 Percent Hispanic Origin: 7.1%

97801
97801 (Pendleton, OR)
Geography: ZIP Code

	2000 Total Population	21,928
	2000 Group Quarters	2,080
	2010 Total Population	21,927
	2015 Total Population	21,611
	2010 - 2015 Annual Rate	-0.29%
	2000 Households	7,992
	2000 Average Household Size	2.48
	2010 Households	7,877
	2010 Average Household Size	2.44
	2015 Households	7,753
	2015 Average Household Size	2.43
	2010 - 2015 Annual Rate	-0.32%
	2000 Families	5,306
	2000 Average Family Size	3.02
	2010 Families	5,155
	2010 Average Family Size	2.96
	2015 Families	5,027
	2015 Average Family Size	2.97
	2010 - 2015 Annual Rate	-0.5%
	2000 Housing Units	8,593
	Owner Occupied Housing Units	57.0%
	Renter Occupied Housing Units	36.8%
	Vacant Housing Units	6.2%
	2010 Housing Units	8,726
	Owner Occupied Housing Units	55.3%
	Renter Occupied Housing Units	34.9%
	Vacant Housing Units	9.7%
	2015 Housing Units	8,752
	Owner Occupied Housing Units	54.0%
	Renter Occupied Housing Units	34.6%
	Vacant Housing Units	11.4%
	Median Household Income	
	2000	\$38,075
	2010	\$49,978
	2015	\$54,990
	Median Home Value	
	2000	\$103,114
	2010	\$172,201
	2015	\$211,471
	Per Capita Income	
	2000	\$17,475
	2010	\$22,476
	2015	\$25,039
	Median Age	
	2000	35.8
	2010	36.8
	2015	36.7

Data Note: Household population includes persons not residing in group quarters. Average Household Size is the household population divided by total households. Persons in families include the householder and persons related to the householder by birth, marriage, or adoption. Per Capita Income represents the income received by all persons aged 15 years and over divided by total population. Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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2000 Households by Income

Household Income Base	8,007
< \$15,000	17.8%
\$15,000 - \$24,999	12.7%
\$25,000 - \$34,999	15.1%
\$35,000 - \$49,999	18.7%
\$50,000 - \$74,999	21.4%
\$75,000 - \$99,999	8.9%
\$100,000 - \$149,999	3.8%
\$150,000 - \$199,999	0.6%
\$200,000+	1.0%
Average Household Income	\$45,559

2010 Households by Income

Household Income Base	7,877
< \$15,000	12.8%
\$15,000 - \$24,999	9.4%
\$25,000 - \$34,999	9.9%
\$35,000 - \$49,999	18.0%
\$50,000 - \$74,999	25.2%
\$75,000 - \$99,999	15.6%
\$100,000 - \$149,999	6.9%
\$150,000 - \$199,999	1.4%
\$200,000+	1.0%
Average Household Income	\$56,116

2015 Households by Income

Household Income Base	7,753
< \$15,000	10.3%
\$15,000 - \$24,999	7.9%
\$25,000 - \$34,999	7.5%
\$35,000 - \$49,999	15.8%
\$50,000 - \$74,999	28.2%
\$75,000 - \$99,999	17.0%
\$100,000 - \$149,999	10.2%
\$150,000 - \$199,999	1.9%
\$200,000+	1.2%
Average Household Income	\$62,345

2000 Owner Occupied HUs by Value

Total	4,884
<\$50,000	13.2%
\$50,000 - 99,999	34.6%
\$100,000 - 149,999	28.2%
\$150,000 - 199,999	14.6%
\$200,000 - \$299,999	7.0%
\$300,000 - 499,999	1.6%
\$500,000 - 999,999	0.5%
\$1,000,000+	0.3%
Average Home Value	\$120,253

2000 Specified Renter Occupied HUs by Contract Rent

Total	3,033
With Cash Rent	94.9%
No Cash Rent	5.1%
Median Rent	\$375
Average Rent	\$389

Data Note: Income represents the preceding year, expressed in current dollars. Household income includes wage and salary earnings, interest, dividends, net rents, pensions, SSI and welfare payments, child support and alimony. Specified Renter Occupied Housing Units exclude houses on 10+ acres. Average Rent excludes units paying no cash rent.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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	2000 Population by Age	
	Total	21,927
	Age 0 - 4	6.5%
	Age 5 - 9	6.8%
	Age 10 - 14	6.9%
	Age 15 - 19	7.6%
	Age 20 - 24	7.0%
	Age 25 - 34	13.8%
	Age 35 - 44	16.1%
	Age 45 - 54	14.2%
	Age 55 - 64	8.4%
	Age 65 - 74	6.3%
	Age 75 - 84	4.7%
	Age 85+	1.6%
	Age 18+	75.1%
	2010 Population by Age	
	Total	21,927
	Age 0 - 4	6.3%
	Age 5 - 9	6.1%
	Age 10 - 14	5.9%
	Age 15 - 19	6.4%
	Age 20 - 24	7.7%
	Age 25 - 34	14.9%
	Age 35 - 44	14.2%
	Age 45 - 54	14.1%
	Age 55 - 64	11.6%
	Age 65 - 74	6.4%
	Age 75 - 84	4.4%
	Age 85+	2.0%
	Age 18+	77.9%
	2015 Population by Age	
	Total	21,611
	Age 0 - 4	6.2%
	Age 5 - 9	6.1%
	Age 10 - 14	6.1%
	Age 15 - 19	6.1%
	Age 20 - 24	7.5%
	Age 25 - 34	15.5%
	Age 35 - 44	13.7%
	Age 45 - 54	12.7%
	Age 55 - 64	12.1%
	Age 65 - 74	7.8%
	Age 75 - 84	4.2%
	Age 85+	2.0%
	Age 18+	78.0%
	2000 Population by Sex	
	Males	52.3%
	Females	47.7%
	2010 Population by Sex	
	Males	53.2%
	Females	46.8%
	2015 Population by Sex	
	Males	53.3%
	Females	46.7%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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2000 Population by Race/Ethnicity

Total	21,928
White Alone	84.6%
Black Alone	1.2%
American Indian Alone	8.2%
Asian or Pacific Islander Alone	0.9%
Some Other Race Alone	3.0%
Two or More Races	2.2%
Hispanic Origin	5.0%
Diversity Index	34.6

2010 Population by Race/Ethnicity

Total	21,927
White Alone	81.9%
Black Alone	1.6%
American Indian Alone	8.5%
Asian or Pacific Islander Alone	1.1%
Some Other Race Alone	4.3%
Two or More Races	2.6%
Hispanic Origin	7.1%
Diversity Index	41.1

2015 Population by Race/Ethnicity

Total	21,611
White Alone	80.5%
Black Alone	1.9%
American Indian Alone	8.6%
Asian or Pacific Islander Alone	1.2%
Some Other Race Alone	5.0%
Two or More Races	2.9%
Hispanic Origin	8.3%
Diversity Index	44.5



2000 Population 3+ by School Enrollment

Total	21,086
Enrolled in Nursery/Preschool	2.0%
Enrolled in Kindergarten	1.5%
Enrolled in Grade 1-8	11.5%
Enrolled in Grade 9-12	6.6%
Enrolled in College	4.8%
Enrolled in Grad/Prof School	0.4%
Not Enrolled in School	73.1%

2010 Population 25+ by Educational Attainment

Total	14,821
Less than 9th Grade	3.7%
9th - 12th Grade, No Diploma	7.7%
High School Graduate	27.3%
Some College, No Degree	24.0%
Associate Degree	11.9%
Bachelor's Degree	12.9%
Graduate/Professional Degree	12.4%

Data Note: Persons of Hispanic Origin may be of any race. The Diversity Index measures the probability that two people from the same area will be from different race/ethnic groups.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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2010 Population 15+ by Marital Status

Total	17,916
Never Married	24.8%
Married	56.3%
Widowed	5.5%
Divorced	13.4%



2000 Population 16+ by Employment Status

Total	17,085
In Labor Force	59.8%
Civilian Employed	56.1%
Civilian Unemployed	3.7%
In Armed Forces	0.1%
Not in Labor Force	40.2%

2010 Civilian Population 16+ in Labor Force

Civilian Employed	91.4%
Civilian Unemployed	8.6%

2015 Civilian Population 16+ in Labor Force

Civilian Employed	93.2%
Civilian Unemployed	6.8%

2000 Females 16+ by Employment Status and Age of Children

Total	7,976
Own Children < 6 Only	8.2%
Employed/in Armed Forces	5.7%
Unemployed	0.3%
Not in Labor Force	2.2%
Own Children < 6 and 6-17 Only	5.9%
Employed/in Armed Forces	4.5%
Unemployed	0.3%
Not in Labor Force	1.0%
Own Children 6-17 Only	16.0%
Employed/in Armed Forces	13.1%
Unemployed	0.5%
Not in Labor Force	2.4%
No Own Children < 18	69.9%
Employed/in Armed Forces	32.5%
Unemployed	2.4%
Not in Labor Force	35.0%



2010 Employed Population 16+ by Industry

Total	10,145
Agriculture/Mining	4.8%
Construction	5.0%
Manufacturing	5.5%
Wholesale Trade	1.6%
Retail Trade	11.7%
Transportation/Utilities	4.5%
Information	1.9%
Finance/Insurance/Real Estate	4.0%
Services	48.1%
Public Administration	12.9%

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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2010 Employed Population 16+ by Occupation

Total	10,145
White Collar	56.7%
Management/Business/Financial	11.8%
Professional	22.4%
Sales	9.6%
Administrative Support	12.9%
Services	21.1%
Blue Collar	22.1%
Farming/Forestry/Fishing	1.5%
Construction/Extraction	4.6%
Installation/Maintenance/Repair	5.6%
Production	3.5%
Transportation/Material Moving	6.8%



2000 Workers 16+ by Means of Transportation to Work

Total	9,438
Drove Alone - Car, Truck, or Van	79.9%
Carpooled - Car, Truck, or Van	10.5%
Public Transportation	0.1%
Walked	3.1%
Other Means	1.9%
Worked at Home	4.4%

2000 Workers 16+ by Travel Time to Work

Total	9,439
Did Not Work at Home	95.6%
Less than 5 minutes	9.3%
5 to 9 minutes	27.2%
10 to 19 minutes	39.8%
20 to 24 minutes	6.5%
25 to 34 minutes	6.3%
35 to 44 minutes	1.9%
45 to 59 minutes	2.4%
60 to 89 minutes	1.1%
90 or more minutes	1.1%
Worked at Home	4.4%
Average Travel Time to Work (in min)	14.3

2000 Households by Vehicles Available

Total	7,994
None	7.5%
1	29.6%
2	38.4%
3	16.2%
4	5.5%
5+	2.7%
Average Number of Vehicles Available	1.9

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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2000 Households by Type

Total	7,991
Family Households	66.4%
Married-couple Family	50.6%
With Related Children	23.0%
Other Family (No Spouse)	15.8%
With Related Children	11.9%
Nonfamily Households	33.6%
Householder Living Alone	27.3%
Householder Not Living Alone	6.3%
Households with Related Children	34.9%
Households with Persons 65+	24.4%

2000 Households by Size

Total	7,992
1 Person Household	27.3%
2 Person Household	34.4%
3 Person Household	15.3%
4 Person Household	13.8%
5 Person Household	5.8%
6 Person Household	2.1%
7+ Person Household	1.3%

2000 Households by Year Householder Moved In

Total	7,992
Moved in 1999 to March 2000	20.2%
Moved in 1995 to 1998	29.5%
Moved in 1990 to 1994	16.7%
Moved in 1980 to 1989	15.4%
Moved in 1970 to 1979	10.0%
Moved in 1969 or Earlier	8.2%
Median Year Householder Moved In	1995



2000 Housing Units by Units in Structure

Total	8,526
1, Detached	63.3%
1, Attached	2.9%
2	4.9%
3 or 4	5.7%
5 to 9	3.5%
10 to 19	1.7%
20+	5.4%
Mobile Home	11.9%
Other	1.0%

2000 Housing Units by Year Structure Built

Total	8,593
1999 to March 2000	0.5%
1995 to 1998	6.2%
1990 to 1994	2.5%
1980 to 1989	7.4%
1970 to 1979	21.7%
1969 or Earlier	61.8%
Median Year Structure Built	1961

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.

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2000 Total Population	21,928	2000 Median HH Income	\$38,075
2010 Total Population	21,927	2010 Median HH Income	\$49,978
2015 Total Population	21,611	2015 Median HH Income	\$54,990
2010 - 2015 Annual Rate	-0.29%	2010 - 2015 Annual Rate	1.93%

Housing Units by Occupancy Status and Tenure

	Census 2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	8,524	100.0%	8,726	100.0%	8,752	100.0%
Occupied	7,992	93.8%	7,877	90.3%	7,753	88.6%
Owner	4,859	57.0%	4,828	55.3%	4,726	54.0%
Renter	3,133	36.8%	3,049	34.9%	3,027	34.6%
Vacant	532	6.2%	849	9.7%	999	11.4%

Owner Occupied Housing Units by Value

	Census 2000		2010		2015	
	Number	Percent	Number	Percent	Number	Percent
Total	4,884	100.0%	4,828	100.0%	4,726	100.0%
< \$10,000	150	3.1%	90	1.9%	70	1.5%
\$10,000 - \$14,999	94	1.9%	45	0.9%	36	0.8%
\$15,000 - \$19,999	37	0.8%	52	1.1%	39	0.8%
\$20,000 - \$24,999	70	1.4%	54	1.1%	48	1.0%
\$25,000 - \$29,999	36	0.7%	20	0.4%	38	0.8%
\$30,000 - \$34,999	62	1.3%	28	0.6%	21	0.4%
\$35,000 - \$39,999	34	0.7%	41	0.8%	20	0.4%
\$40,000 - \$49,999	160	3.3%	48	1.0%	60	1.3%
\$50,000 - \$59,999	140	2.9%	68	1.4%	40	0.8%
\$60,000 - \$69,999	317	6.5%	58	1.2%	50	1.1%
\$70,000 - \$79,999	343	7.0%	98	2.0%	73	1.5%
\$80,000 - \$89,999	406	8.3%	92	1.9%	61	1.3%
\$90,000 - \$99,999	482	9.9%	86	1.8%	77	1.6%
\$100,000 - \$124,999	891	18.2%	487	10.1%	171	3.6%
\$125,000 - \$149,999	487	10.0%	576	11.9%	359	7.6%
\$150,000 - \$174,999	442	9.0%	643	13.3%	385	8.1%
\$175,000 - \$199,999	272	5.6%	531	11.0%	581	12.3%
\$200,000 - \$249,999	251	5.1%	656	13.6%	1,020	21.6%
\$250,000 - \$299,999	89	1.8%	491	10.2%	480	10.2%
\$300,000 - \$399,999	77	1.6%	412	8.5%	603	12.8%
\$400,000 - \$499,999	3	0.1%	136	2.8%	327	6.9%
\$500,000 - \$749,999	18	0.4%	79	1.6%	108	2.3%
\$750,000 - \$999,999	8	0.2%	8	0.2%	13	0.3%
\$1,000,000+	15	0.3%	29	0.6%	46	1.0%
Median Value	\$103,114		\$172,201		\$211,471	
Average Value	\$120,253		\$198,391		\$238,540	

Data Note: Detail may not sum to totals due to rounding.

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing. Esri forecasts for 2010 and 2015.

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Census 2000 Vacant Housing Units by Status

	Number	Percent
Total	532	100.0%
For Rent	222	41.7%
For Sale Only	76	14.3%
Rented/Sold, Unoccupied	45	8.5%
Seasonal/Recreational/Occasional Use	78	14.7%
For Migrant Workers	1	0.2%
Other Vacant	110	20.7%

Census 2000 Occupied Housing Units by Age of Householder and Home Ownership

	Occupied Units		Owner Occupied Units	
	Number	Percent	Number	% of Occupied
Total	7,992		4,859	60.8%
15 - 24	572		58	10.1%
25 - 34	1,262		500	39.6%
35 - 44	1,641		959	58.4%
45 - 54	1,617		1,145	70.8%
55 - 64	1,092		826	75.6%
65 - 74	880		697	79.2%
75 - 84	700		538	76.9%
85+	228		136	59.6%

Census 2000 Occupied Housing Units by Race/Ethnicity of Householder and Home Ownership

	Occupied Units		Owner Occupied Units	
	Number	Percent	Number	% of Occupied
Total	7,992		4,859	60.8%
White Alone	7,070		4,431	62.7%
Black Alone	35		15	42.9%
American Indian Alone	581		265	45.6%
Asian Alone	48		25	52.1%
Pacific Islander Alone	5		0	0.0%
Some Other Race Alone	137		67	48.9%
Two or More Races	116		56	48.3%
Hispanic Origin	231		105	45.5%

Census 2000 Housing Units by Units in Structure and Occupancy

	Housing Units		Occupied Units	
	Number	Percent	Number	Percent
Total	8,526	100.0%	7,995	100.0%
1, Detached	5,396	63.3%	5,127	64.1%
1, Attached	243	2.9%	207	2.6%
2	414	4.9%	362	4.5%
3 to 4	482	5.7%	438	5.5%
5 to 9	298	3.5%	270	3.4%
10 to 19	142	1.7%	133	1.7%
20 to 49	300	3.5%	262	3.3%
50 or More	158	1.9%	152	1.9%
Mobile Home	1,012	11.9%	973	12.2%
Other	81	1.0%	71	0.9%

Data Note: Persons of Hispanic Origin may be of any race.
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.

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Census 2000 Specified Owner Occupied Housing Units by Selected Monthly Owner Cost

	Number	Percent
Total	3,553	100.0%
With Mortgage	2,438	68.6%
<\$200	0	0.0%
\$200 - \$299	26	0.7%
\$300 - \$399	28	0.8%
\$400 - \$499	152	4.3%
\$500 - \$599	242	6.8%
\$600 - \$699	303	8.5%
\$700 - \$799	345	9.7%
\$800 - \$899	218	6.1%
\$900 - \$999	277	7.8%
\$1000 - \$1249	455	12.8%
\$1250 - \$1499	174	4.9%
\$1500 - \$1999	147	4.1%
\$2000 - \$2499	42	1.2%
\$2500 - \$2999	22	0.6%
\$3000+	7	0.2%
With No Mortgage	1,115	31.4%
Median Monthly Owner Costs for Units with Mortgage	\$856	
Average Monthly Owner Costs for Units with Mortgage	\$937	

Census 2000 Specified Renter Occupied Housing Units by Contract Rent

	Number	Percent
Total	3,033	100.0%
Paying Cash Rent	2,879	94.9%
< \$100	66	2.2%
\$100 - \$149	110	3.6%
\$150 - \$199	91	3.0%
\$200 - \$249	209	6.9%
\$250 - \$299	324	10.7%
\$300 - \$349	434	14.3%
\$350 - \$399	408	13.5%
\$400 - \$449	414	13.6%
\$450 - \$499	217	7.2%
\$500 - \$549	178	5.9%
\$550 - \$599	132	4.4%
\$600 - \$649	137	4.5%
\$650 - \$699	37	1.2%
\$700 - \$749	29	1.0%
\$750 - \$799	43	1.4%
\$800 - \$899	7	0.2%
\$900 - \$999	3	0.1%
\$1000 - \$1249	20	0.7%
\$1250 - \$1499	7	0.2%
\$1500 - \$1999	0	0.0%
\$2000+	13	0.4%
No Cash Rent	154	5.1%
Median Rent	\$375	
Average Rent	\$389	
Average Gross Rent (with Utilities)	\$482	

Data Note: Specified Owner Occupied Housing Units exclude houses on 10+ acres, mobile homes, units in multiunit buildings, and houses with a business or medical office. Specified Renter Occupied Housing Units exclude houses on 10+ acres. Average Contract Rent and Average Gross Rent exclude units paying no cash rent. Source: U.S. Bureau of the Census, 2000 Census of Population and Housing.

**2010-2011
Population**

Adair Village	935	Dunes City	1,370	Klamath Falls	21,480	Portland	583,835	Veneta	5,035
Adams	365	Durham	1,405	La Grande	13,085	Powers	750	Vernonia	2,380
Adrian	185	Eagle Point	8,855	La Pine	1,635	Prairie City	1,110	Waldport	2,160
Albany	49,530	Echo	715	Lafayette	3,920	Prescott	60	Wallowa	890
Amity	1,675	Elgin	1,705	Lake Oswego	36,845	Prineville	10,370	Warrenton	4,800
Antelope	60	Elkton	255	Lakeside	1,565	Rainier	1,835	Wasco	440
Arlington	610	Enterprise	1,975	Lakeview	2,685	Redmond	25,945	Waterloo	215
Ashland	21,460	Estacada	2,880	Lebanon	15,600	Reedsport	4,330	West Linn	24,455
Astoria	10,110	Eugene	157,845	Lexington	285	Richland	150	Westfir	340
Athena	1,270	Fairview	9,745	Lincoln City	7,955	Riddle	1,025	Weston	755
Aumsville	3,625	Falls City	960	Lonerock	20	Rivergrove	350	Wheeler	460
Aurora	980	Florence	9,590	Long Creek	220	Rockaway Beach	1,390	Willamina	1,885
Baker City	10,160	Forest Grove	21,770	Lostine	250	Rogue River	2,110	Wilsonville	18,095
Bandon	3,275	Fossil	465	Lowell	1,040	Roseburg	21,790	Winston	5,905
Banks	1,435	Garibaldi	895	Lyons	1,140	Rufus	280	Wood Village	3,120
Barlow	140	Gaston	670	Madras	6,650	Salem	157,460	Woodburn	23,150
Bay City	1,295	Gates	505	Malin	810	Sandy	8,420	Yachats	815
Beaverton	87,440	Gearhart	1,445	Manzanita	745	Scappoose	6,680	Yamhill	860
Bend	83,125	Gervais	2,260	Maupin	525	Scio	790	Yoncalla	1,120
Boardman	3,400	Gladstone	12,215	Maywood Park	750	Scotts Mills	300		
Bonanza	470	Glendale	960	McMinnville	32,930	Seaside	6,465		
Brookings	6,490	Gold Beach	2,140	Medford	77,485	Seneca	230		
Brownsville	1,780	Gold Hill	1,080	Merrill	915	Shady Cove	2,890		
Burns	3,015	Granite	30	Metolius	890	Shaniko	40		
Butte Falls	445	Grants Pass	33,225	Mill City	1,660	Sheridan	6,025		
Canby	15,230	Grass Valley	170	Millersburg	1,215	Sherwood	16,705		
Cannon Beach	1,690	Greenhorn	2	Milton-Freewater	6,685	Siletz	1,195		
Canyon City	685	Gresham	101,595	Milwaukie	20,930	Silverton	9,655		
Canyonville	1,740	Haines	435	Mitchell	175	Sisters	1,935		
Carlton	1,805	Halfway	355	Molalla	7,800	Sodaville	295		
Cascade Locks	1,065	Halsey	840	Monmouth	9,675	Spray	165		
Cave Junction	1,740	Happy Valley	11,865	Monroe	690	Springfield	58,575		
Central Point	17,205	Harrisburg	3,500	Monument	135	St Helens	12,715		
Chiloquin	720	Helix	230	Moro	390	St Paul	415		
Clatskanie	1,740	Heppner	1,435	Mosier	490	Stanfield	2,315		
Coburg	1,085	Hermiston	16,380	Mt Angel	3,825	Stayton	7,815		
Columbia City	1,990	Hillsboro	91,215	Mt Vernon	600	Sublimity	2,130		
Condon	790	Hines	1,865	Myrtle Creek	3,680	Summerville	120		
Coos Bay	16,685	Hood River	6,955	Myrtle Point	2,500	Sumpter	170		
Coquille	4,230	Hubbard	3,140	Nehalem	260	Sutherlin	8,165		
Cornelius	11,020	Huntington	590	Newberg	23,570	Sweet Home	9,070		
Corvallis	55,370	Idanha	230	Newport	10,605	Talent	6,680		
Cottage Grove	9,495	Imbler	295	North Bend	9,930	Tangent	1,015		
Cove	640	Independence	8,240	North Plains	1,935	The Dalles	13,430		
Creswell	4,845	Ione	335	North Powder	520	Tigard	47,595		
Culver	1,345	Irrigon	1,910	Nyssa	3,210	Tillamook	4,765		
Dallas	15,555	Island City	1,065	Oakland	945	Toledo	3,655		
Damascus	9,990	Jacksonville	2,700	Oakridge	3,765	Troutdale	15,595		
Dayton	2,495	Jefferson	2,670	Ontario	11,440	Tualatin	26,160		
Dayville	185	John Day	1,885	Oregon City	30,995	Turner	1,760		
Depoe Bay	1,425	Johnson City	680	Paisley	250	Ukiah	260		
Detroit	275	Jordan Valley	240	Pendleton	17,545	Umatilla	6,570		
Donald	1,040	Joseph	1,125	Philomath	4,710	Union	1,960		
Drain	1,090	Junction City	5,670	Phoenix	4,910	Unity	115		
Dufur	660	Keizer	36,295	Pilot Rock	1,560	Vale	2,080		
Dundee	3,075	King City	2,800	Port Orford	1,315				

Portland State
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**2010-2011
Population
Ascending**

Over 100,00	5,000 - 9,999	2,500 - 4,999 (con't)	1,000 - 2,499 (con't)	Under 500 (con't)
583,835 Portland	9,990 Damascus	2,685 Lakeview	1,090 Drain	390 Moro
157,845 Eugene	9,930 North Bend	2,670 Jefferson	1,085 Coburg	365 Adams
157,460 Salem	9,745 Fairview	2,500 Myrtle Point	1,080 Gold Hill	355 Halfway
101,595 Gresham	9,675 Monmouth		1,065 Cascade Locks	350 Rivergrove
	9,655 Silverton	1,000 - 2,499	1,065 Island City	340 Westfir
50,000 - 99,999	9,590 Florence	2,495 Dayton	1,040 Donald	335 Lone
91,215 Hillsboro	9,495 Cottage Grove	2,380 Vernonia	1,040 Lowell	300 Scotts Mills
87,440 Beaverton	9,070 Sweet Home	2,315 Stanfield	1,025 Riddle	295 Imbler
83,125 Bend	8,855 Eagle Point	2,260 Gervais	1,015 Tangent	295 Sodaville
77,485 Medford	8,420 Sandy	2,160 Waldport		285 Lexington
58,575 Springfield	8,240 Independence	2,140 Gold Beach	500 - 999	275 Detroit
55,370 Corvallis	8,165 Sutherlin	2,130 Sublimity	980 Aurora	280 Rufus
	7,955 Lincoln City	2,110 Rogue River	960 Falls City	260 Nehalem
25,000 - 49,999	7,815 Stayton	2,080 Vale	960 Glendale	260 Ukiah
49,530 Albany	7,800 Molalla	1,990 Columbia City	945 Oakland	255 Elkton
47,595 Tigard	6,955 Hood River	1,975 Enterprise	935 Adair Village	250 Lostine
36,845 Lake Oswego	6,685 Milton-Freewater	1,960 Union	915 Merrill	250 Paisley
36,295 Keizer	6,680 Scappoose	1,935 North Plains	895 Garibaldi	240 Jordan Valley
33,225 Grants Pass	6,680 Talent	1,935 Sisters	890 Metolius	230 Helix
32,930 McMinnville	6,650 Madras	1,910 Irrigon	890 Wallowa	230 Idanha
30,995 Oregon City	6,570 Umatilla	1,885 Willamina	860 Yamhill	230 Seneca
26,160 Tualatin	6,490 Brookings	1,865 Hines	840 Halsey	220 Long Creek
25,945 Redmond	6,465 Seaside	1,885 John Day	815 Yachats	215 Waterloo
	6,025 Sheridan	1,835 Rainier	810 Malin	185 Adrian
10,000 - 24,999	5,905 Winston	1,805 Carlton	790 Condon	185 Dayville
24,455 West Linn	5,670 Junction City	1,780 Brownsville	790 Scio	175 Mitchell
23,570 Newberg	5,035 Veneta	1,760 Turner	755 Weston	170 Grass Valley
23,150 Woodburn		1,740 Canyonville	750 Maywood Park	170 Sumpter
21,790 Roseburg	2,500 - 4,999	1,740 Cave Junction	750 Powers	165 Spray
21,770 Forest Grove	4,910 Phoenix	1,740 Clatskanie	745 Manzanita	150 Richland
21,480 Klamath Falls	4,845 Creswell	1,705 Elgin	720 Chiloquin	140 Barlow
21,460 Ashland	4,800 Warrenton	1,690 Cannon Beach	715 Echo	135 Monument
20,930 Milwaukie	4,765 Tillamook	1,675 Amity	690 Monroe	120 Summerville
18,095 Wilsonville	4,710 Philomath	1,660 Mill City	685 Canyon City	115 Unity
17,545 Pendleton	4,330 Reedsport	1,635 La Pine	680 Johnson City	60 Antelope
17,205 Central Point	4,230 Coquille	1,565 Lakeside	670 Gaston	60 Prescott
16,705 Sherwood	3,920 Lafayette	1,560 Pilot Rock	660 Dufur	40 Shaniko
16,685 Coos Bay	3,825 Mt Angel	1,445 Gearhart	640 Cove	30 Granite
16,380 Hermiston	3,765 Oakridge	1,435 Banks	610 Arlington	20 Lonerock
15,600 Lebanon	3,680 Myrtle Creek	1,435 Heppner	600 Mt Vernon	2 Greenhorn
15,595 Troutdale	3,655 Toledo	1,425 Depoe Bay	590 Huntington	
15,555 Dallas	3,625 Aumsville	1,405 Durham	525 Maupin	
15,230 Canby	3,500 Harrisburg	1,390 Rockaway Beach	520 North Powder	
13,430 The Dalles	3,400 Boardman	1,370 Dunes City	505 Gates	
13,085 La Grande	3,275 Bandon	1,345 Culver		
12,715 St Helens	3,210 Nyssa	1,315 Port Orford		
12,215 Gladstone	3,140 Hubbard	1,295 Bay City	Under 500	
11,865 Happy Valley	3,120 Wood Village	1,270 Athena	490 Mosier	
11,440 Ontario	3,075 Dundee	1,215 Millersburg	470 Bonanza	
11,020 Cornelius	3,015 Burns	1,195 Siletz	465 Fossil	
10,605 Newport	2,890 Shady Cove	1,140 Lyons	460 Wheeler	
10,370 Prineville	2,880 Estacada	1,125 Joseph	445 Butte Falls	
10,160 Baker City	2,800 King City	1,120 Yoncalla	440 Wasco	
10,110 Astoria	2,700 Jacksonville	1,110 Prairie City	435 Haines	
			415 St Paul	

Portland State
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**GCT-PL2 - Oregon: Population and Housing Occupancy Status: 2010
- State -- Place**

2010 Census Redistricting Data (Public Law 94-171) Summary File

NOTE: For information on confidentiality protection, nonsampling error, and definitions, see <http://www.census.gov/prod/cen2010/pl94-171.pdf>

NOTE: Change to the California, Connecticut, Mississippi, New Hampshire, Virginia, and Washington P. L. 94-171 Summary Files as delivered.

Geographic area	Total	Housing units		
		Total	Occupied	Vacant
Oregon	3,831,074	1,675,562	1,518,938	156,624
Hermiston city	16,745	6,373	6,050	323
Pendleton city	16,612	6,800	6,220	580

Source: U.S. Census Bureau, 2010 Census. 2010 Census Redistricting Data (Public Law 94-171) Summary File, Tables P1 and H1

SELECTED DATA FROM THE US CENSUS BUREAU AMERICAN COMMUNITY SURVEY**Pendleton City, OR**

Data Set: 2005-2009 American Community Survey 5-Year Estimates

Survey: American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

B25009. TENURE BY HOUSEHOLD SIZE - Universe: OCCUPIED HOUSING UNITS

	Estimate	Margin of Error (+/-)
Total:	5,732	533
Owner occupied:	3,193	389
1-person household	704	156
2-person household	1,108	208
3-person household	604	158
4-person household	448	138
5-person household	212	108
6-person household	104	81
7-or-more person household	13	21
Renter occupied:	2,539	359
1-person household	1,233	251
2-person household	532	188
3-person household	366	134
4-person household	288	119
5-person household	35	36
6-person household	47	39
7-or-more person household	38	44

B25024. UNITS IN STRUCTURE - Universe: HOUSING UNITS

	Estimate	Margin of Error (+/-)
Total:	6,459	557
1, detached	3,995	477
1, attached	65	48
2	533	238
3 or 4	491	163
5 to 9	411	194
10 to 19	101	56
20 to 49	282	142
50 or more	112	71
Mobile home	463	130
Boat, RV, van, etc.	6	11

SELECTED DATA FROM THE US CENSUS BUREAU AMERICAN COMMUNITY SURVEY**Pendleton City, OR**

Data Set: 2005-2009 American Community Survey 5-Year Estimates

Survey: American Community Survey

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B25032. TENURE BY UNITS IN STRUCTURE - Universe: OCCUPIED HOUSING UNITS

	Estimate	Margin of Error (+/-)
Total:	5,732	533
Owner-occupied housing units:	3,193	389
1, detached	2,769	353
1, attached	17	29
2	0	123
3 or 4	16	25
5 to 9	22	25
10 to 19	10	15
20 to 49	0	123
50 or more	9	15
Mobile home	344	115
Boat, RV, van, etc.	6	11
Renter-occupied housing units:	2,539	359
1, detached	844	198
1, attached	38	31
2	533	238
3 or 4	434	143
5 to 9	272	147
10 to 19	91	53
20 to 49	155	90
50 or more	103	70
Mobile home	69	49
Boat, RV, van, etc.	0	123

B25041. BEDROOMS - Universe: HOUSING UNITS

	Estimate	Margin of Error (+/-)
Total:	6,459	557
No bedroom	166	97
1 bedroom	1,060	256
2 bedrooms	1,899	316
3 bedrooms	2,132	289
4 bedrooms	834	172
5 or more bedrooms	368	124

SELECTED DATA FROM THE US CENSUS BUREAU AMERICAN COMMUNITY SURVEY**Pendleton City, OR**

Data Set: 2005-2009 American Community Survey 5-Year Estimates

Survey: American Community Survey

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B25042. TENURE BY BEDROOMS - Universe: OCCUPIED HOUSING UNITS

	Estimate	Margin of Error (+/-)
Total:	5,732	533
Owner occupied:	3,193	389
No bedroom	15	17
1 bedroom	53	44
2 bedrooms	684	156
3 bedrooms	1,478	233
4 bedrooms	657	155
5 or more bedrooms	306	110
Renter occupied:	2,539	359
No bedroom	120	77
1 bedroom	832	235
2 bedrooms	1,044	272
3 bedrooms	437	144
4 bedrooms	69	55
5 or more bedrooms	37	43

B25056. CONTRACT RENT - Universe: RENTER-OCCUPIED HOUSING UNITS

	Estimate	Margin of Error (+/-)
Total:	2,539	359
With cash rent:	2,460	368
Less than \$100	9	15
\$100 to \$149	17	26
\$150 to \$199	178	125
\$200 to \$249	62	58
\$250 to \$299	107	67
\$300 to \$349	303	201
\$350 to \$399	190	77
\$400 to \$449	347	158
\$450 to \$499	331	153
\$500 to \$549	345	135
\$550 to \$599	129	73
\$600 to \$649	118	74
\$650 to \$699	74	64
\$700 to \$749	64	48
\$750 to \$799	41	47
\$800 to \$899	60	65
\$900 to \$999	3	5
\$1,000 to \$1,249	13	21
\$1,250 to \$1,499	69	62
\$1,500 to \$1,999	0	123
\$2,000 or more	0	123
No cash rent	79	46

SELECTED DATA FROM THE US CENSUS BUREAU AMERICAN COMMUNITY SURVEY**Pendleton City, OR**

Data Set: 2005-2009 American Community Survey 5-Year Estimates

Survey: American Community Survey

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B25057. LOWER CONTRACT RENT QUARTILE (DOLLARS) - Universe: RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT

	Estimate	Margin of Error (+/-)
Lower contract rent quartile	340	38

B25058. MEDIAN CONTRACT RENT (DOLLARS) - Universe: RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT

	Estimate	Margin of Error (+/-)
Median contract rent	453	26

B25059. UPPER CONTRACT RENT QUARTILE (DOLLARS) - Universe: RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT

	Estimate	Margin of Error (+/-)
Upper contract rent quartile	544	29

B25063. GROSS RENT - Universe: RENTER-OCCUPIED HOUSING UNITS

	Estimate	Margin of Error (+/-)
Total:	2,539	359
With cash rent:	2,460	368
Less than \$100	0	123
\$100 to \$149	0	123
\$150 to \$199	97	89
\$200 to \$249	38	57
\$250 to \$299	109	75
\$300 to \$349	90	92
\$350 to \$399	57	53
\$400 to \$449	221	137
\$450 to \$499	278	130
\$500 to \$549	181	98
\$550 to \$599	290	176
\$600 to \$649	394	174
\$650 to \$699	142	69
\$700 to \$749	98	59
\$750 to \$799	137	79
\$800 to \$899	70	42
\$900 to \$999	50	39
\$1,000 to \$1,249	126	72
\$1,250 to \$1,499	82	65
\$1,500 to \$1,999	0	123
\$2,000 or more	0	123
No cash rent	79	46

B25064. MEDIAN GROSS RENT (DOLLARS) - Universe: RENTER-OCCUPIED HOUSING UNITS

Estimate	Margin of Error (+/-)
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SELECTED DATA FROM THE US CENSUS BUREAU AMERICAN COMMUNITY SURVEY

Pendleton City, OR

Data Set: 2005-2009 American Community Survey 5-Year Estimates

Survey: American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

Median gross rent 577 34

B25068. BEDROOMS BY GROSS RENT - Universe: RENTER-OCCUPIED HOUSING UNITS

	Estimate	Margin of Error (+/-)
Total:	2,539	359
No bedroom:	120	77
With cash rent:	120	77
Less than \$200	13	21
\$200 to \$299	8	14
\$300 to \$499	0	123
\$500 to \$749	30	46
\$750 to \$999	0	123
\$1,000 or more	69	62
No cash rent	0	123
1 bedroom:	832	235
With cash rent:	812	237
Less than \$200	75	85
\$200 to \$299	100	85
\$300 to \$499	489	200
\$500 to \$749	87	69
\$750 to \$999	48	34
\$1,000 or more	13	22
No cash rent	20	21
2 bedrooms:	1,044	272
With cash rent:	1,035	269
Less than \$200	0	123
\$200 to \$299	14	21
\$300 to \$499	118	72
\$500 to \$749	793	252
\$750 to \$999	84	64
\$1,000 or more	26	31
No cash rent	9	15
3 or more bedrooms:	543	151
With cash rent:	493	146
Less than \$200	9	15
\$200 to \$299	25	40
\$300 to \$499	39	38
\$500 to \$749	195	105
\$750 to \$999	125	68
\$1,000 or more	100	62
No cash rent	50	41

SELECTED DATA FROM THE US CENSUS BUREAU AMERICAN COMMUNITY SURVEY**Pendleton City, OR**

Data Set: 2005-2009 American Community Survey 5-Year Estimates

Survey: American Community Survey

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B25070. GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS -

Universe: RENTER-OCCUPIED HOUSING UNITS

	Estimate	Margin of Error (+/-)
Total:	2,539	359
Less than 10.0 percent	70	82
10.0 to 14.9 percent	357	131
15.0 to 19.9 percent	576	181
20.0 to 24.9 percent	461	187
25.0 to 29.9 percent	170	80
30.0 to 34.9 percent	134	67
35.0 to 39.9 percent	56	46
40.0 to 49.9 percent	116	78
50.0 percent or more	470	176
Not computed	129	63

B25071. MEDIAN GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS (DOLLARS) - Universe: RENTER-OCCUPIED HOUSING UNITS PAYING CASH RENT

	Estimate	Margin of Error (+/-)
Median gross rent as a percentage of household	22.2	1.9

SELECTED DATA FROM THE US CENSUS BUREAU AMERICAN COMMUNITY SURVEY**Pendleton City, OR**

Data Set: 2005-2009 American Community Survey 5-Year Estimates

Survey: American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

B25072. AGE OF HOUSEHOLDER BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS - Universe: RENTER-OCCUPIED HOUSING UNITS

	Estimate	Margin of Error (+/-)
Total:	2,539	359
Householder 15 to 24 years:	346	179
Less than 20.0 percent	78	87
20.0 to 24.9 percent	117	124
25.0 to 29.9 percent	53	64
30.0 to 34.9 percent	14	23
35.0 percent or more	84	73
Not computed	0	123
Householder 25 to 34 years:	546	185
Less than 20.0 percent	263	130
20.0 to 24.9 percent	84	63
25.0 to 29.9 percent	42	33
30.0 to 34.9 percent	0	123
35.0 percent or more	139	90
Not computed	18	27
Householder 35 to 64 years:	1,247	241
Less than 20.0 percent	599	193
20.0 to 24.9 percent	220	128
25.0 to 29.9 percent	38	31
30.0 to 34.9 percent	103	62
35.0 percent or more	214	98
Not computed	73	45
Householder 65 years and over:	400	168
Less than 20.0 percent	63	58
20.0 to 24.9 percent	40	46
25.0 to 29.9 percent	37	31
30.0 to 34.9 percent	17	21
35.0 percent or more	205	147
Not computed	38	36

SELECTED DATA FROM THE US CENSUS BUREAU AMERICAN COMMUNITY SURVEY**Pendleton City, OR**

Data Set: 2005-2009 American Community Survey 5-Year Estimates

Survey: American Community Survey

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B25087. MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS - Universe: OWNER-OCCUPIED HOUSING UNITS

	Estimate	Margin of Error (+/-)
Total:	3,193	389
Housing units with a mortgage:	2,140	280
Less than \$200	0	123
\$200 to \$299	8	13
\$300 to \$399	11	17
\$400 to \$499	8	13
\$500 to \$599	62	44
\$600 to \$699	95	60
\$700 to \$799	121	63
\$800 to \$899	196	90
\$900 to \$999	233	105
\$1,000 to \$1,249	387	100
\$1,250 to \$1,499	410	112
\$1,500 to \$1,999	450	131
\$2,000 to \$2,499	67	41
\$2,500 to \$2,999	54	61
\$3,000 or more	38	32
Housing units without a mortgage:	1,053	199
Less than \$100	25	21
\$100 to \$149	0	123
\$150 to \$199	70	47
\$200 to \$249	74	60
\$250 to \$299	127	63
\$300 to \$349	101	52
\$350 to \$399	120	58
\$400 to \$499	182	70
\$500 to \$599	164	69
\$600 to \$699	95	52
\$700 or more	95	53

B25088. MEDIAN SELECTED MONTHLY OWNER COSTS (DOLLARS) BY MORTGAGE STATUS - Universe: OWNER-OCCUPIED HOUSING UNITS

	Estimate	Margin of Error (+/-)
Median selected monthly owner costs (dollars) --		
Total:	930	56
Housing units with a mortgage (dollars)	1,217	85
Housing units without a mortgage (dollars)	405	40

B25091. MORTGAGE STATUS BY SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS - Universe: OWNER-OCCUPIED HOUSING UNITS

SELECTED DATA FROM THE US CENSUS BUREAU AMERICAN COMMUNITY SURVEY

Pendleton City, OR

Data Set: 2005-2009 American Community Survey 5-Year Estimates

Survey: American Community Survey

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	Estimate	Margin of Error (+/-)
Total:	3,193	389
Housing units with a mortgage:	2,140	280
Less than 10.0 percent	104	57
10.0 to 14.9 percent	408	132
15.0 to 19.9 percent	507	136
20.0 to 24.9 percent	411	112
25.0 to 29.9 percent	229	96
30.0 to 34.9 percent	137	65
35.0 to 39.9 percent	97	55
40.0 to 49.9 percent	157	85
50.0 percent or more	90	55
Not computed	0	123
Housing units without a mortgage:	1,053	199
Less than 10.0 percent	507	138
10.0 to 14.9 percent	267	92
15.0 to 19.9 percent	74	37
20.0 to 24.9 percent	57	41
25.0 to 29.9 percent	17	21
30.0 to 34.9 percent	29	28
35.0 to 39.9 percent	25	23
40.0 to 49.9 percent	24	25
50.0 percent or more	45	32
Not computed	8	14

B25092. MEDIAN SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS - Universe: OWNER-OCCUPIED HOUSING UNITS

	Estimate	Margin of Error (+/-)
Median selected monthly owner costs as a percer		
Total:	17.6	1.4
Housing units with a mortgage	20.6	1.7
Housing units without a mortgage	10.3	1.6

SELECTED DATA FROM THE US CENSUS BUREAU AMERICAN COMMUNITY SURVEY**Pendleton City, OR**

Data Set: 2005-2009 American Community Survey 5-Year Estimates

Survey: American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

B25093. AGE OF HOUSEHOLDER BY SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS - Universe: OWNER-OCCUPIED HOUSING UNITS

	Estimate	Margin of Error (+/-)
Total:	3,193	389
Householder 15 to 24 years:	13	19
Less than 20.0 percent	13	19
20.0 to 24.9 percent	0	123
25.0 to 29.9 percent	0	123
30.0 to 34.9 percent	0	123
35.0 percent or more	0	123
Not computed	0	123
Householder 25 to 34 years:	353	108
Less than 20.0 percent	119	70
20.0 to 24.9 percent	100	63
25.0 to 29.9 percent	54	43
30.0 to 34.9 percent	36	37
35.0 percent or more	44	33
Not computed	0	123
Householder 35 to 64 years:	2,065	267
Less than 20.0 percent	1,242	213
20.0 to 24.9 percent	303	100
25.0 to 29.9 percent	160	80
30.0 to 34.9 percent	100	53
35.0 percent or more	260	102
Not computed	0	123
Householder 65 years and over:	762	159
Less than 20.0 percent	493	119
20.0 to 24.9 percent	65	36
25.0 to 29.9 percent	32	29
30.0 to 34.9 percent	30	27
35.0 percent or more	134	58
Not computed	8	14

SELECTED DATA FROM THE US CENSUS BUREAU AMERICAN COMMUNITY SURVEY**Pendleton City, OR**

Data Set: 2005-2009 American Community Survey 5-Year Estimates

Survey: American Community Survey

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B25118. TENURE BY HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2009 INFLATION-ADJUSTED DOLLARS) - Universe: OCCUPIED HOUSING UNITS

	Estimate	Margin of Error (+/-)
Total:	5,732	533
Owner occupied:	3,193	389
Less than \$5,000	18	20
\$5,000 to \$9,999	32	29
\$10,000 to \$14,999	107	52
\$15,000 to \$19,999	59	41
\$20,000 to \$24,999	104	50
\$25,000 to \$34,999	268	106
\$35,000 to \$49,999	441	119
\$50,000 to \$74,999	894	190
\$75,000 to \$99,999	530	134
\$100,000 to \$149,999	620	178
\$150,000 or more	120	52
Renter occupied:	2,539	359
Less than \$5,000	144	80
\$5,000 to \$9,999	225	146
\$10,000 to \$14,999	274	118
\$15,000 to \$19,999	206	109
\$20,000 to \$24,999	205	107
\$25,000 to \$34,999	492	186
\$35,000 to \$49,999	572	174
\$50,000 to \$74,999	323	134
\$75,000 to \$99,999	85	69
\$100,000 to \$149,999	13	17
\$150,000 or more	0	123

SELECTED DATA FROM THE US CENSUS BUREAU AMERICAN COMMUNITY SURVEY**Pendleton City, OR**

Data Set: 2005-2009 American Community Survey 5-Year Estimates

Survey: American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

**B25122. HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2009 INFLATION-ADJUSTED DOLLARS)
 BY GROSS RENT - Universe: RENTER-OCCUPIED HOUSING UNITS**

	Estimate	Margin of Error (+/-)
Total:	2,539	359
Household income in the past 12 months (in 2009 dollars)		
Less than \$10,000:	369	158
With cash rent:	338	157
Less than \$100	0	123
\$100 to \$199	26	30
\$200 to \$299	25	40
\$300 to \$399	55	62
\$400 to \$499	133	136
\$500 to \$599	34	39
\$600 to \$699	37	36
\$700 to \$799	0	123
\$800 to \$899	2	4
\$900 to \$999	0	123
\$1,000 to \$1,249	0	123
\$1,250 to \$1,499	26	40
\$1,500 to \$1,999	0	123
\$2,000 or more	0	123
No cash rent	31	27
\$10,000 to \$19,999:	480	149
With cash rent:	470	148
Less than \$100	0	123
\$100 to \$199	71	86
\$200 to \$299	38	57
\$300 to \$399	19	23
\$400 to \$499	138	100
\$500 to \$599	10	17
\$600 to \$699	135	87
\$700 to \$799	28	29
\$800 to \$899	0	123
\$900 to \$999	0	123
\$1,000 to \$1,249	10	17
\$1,250 to \$1,499	21	31
\$1,500 to \$1,999	0	123
\$2,000 or more	0	123
No cash rent	10	16

SELECTED DATA FROM THE US CENSUS BUREAU AMERICAN COMMUNITY SURVEY**Pendleton City, OR**

Data Set: 2005-2009 American Community Survey 5-Year Estimates

Survey: American Community Survey

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\$20,000 to \$34,999:	697	213
With cash rent:	659	217
Less than \$100	0	123
\$100 to \$199	0	123
\$200 to \$299	84	64
\$300 to \$399	73	88
\$400 to \$499	51	44
\$500 to \$599	212	141
\$600 to \$699	99	91
\$700 to \$799	73	59
\$800 to \$899	16	25
\$900 to \$999	0	123
\$1,000 to \$1,249	29	33
\$1,250 to \$1,499	22	39
\$1,500 to \$1,999	0	123
\$2,000 or more	0	123
No cash rent	38	36
\$35,000 to \$49,999:	572	174
With cash rent:	572	174
Less than \$100	0	123
\$100 to \$199	0	123
\$200 to \$299	0	123
\$300 to \$399	0	123
\$400 to \$499	152	99
\$500 to \$599	131	96
\$600 to \$699	197	118
\$700 to \$799	55	48
\$800 to \$899	13	19
\$900 to \$999	14	24
\$1,000 to \$1,249	10	16
\$1,250 to \$1,499	0	123
\$1,500 to \$1,999	0	123
\$2,000 or more	0	123
No cash rent	0	123

SELECTED DATA FROM THE US CENSUS BUREAU AMERICAN COMMUNITY SURVEY**Pendleton City, OR**

Data Set: 2005-2009 American Community Survey 5-Year Estimates

Survey: American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

\$50,000 to \$74,999:	323	134
With cash rent:	323	134
Less than \$100	0	123
\$100 to \$199	0	123
\$200 to \$299	0	123
\$300 to \$399	0	123
\$400 to \$499	25	31
\$500 to \$599	67	83
\$600 to \$699	54	52
\$700 to \$799	79	64
\$800 to \$899	30	27
\$900 to \$999	28	36
\$1,000 to \$1,249	27	40
\$1,250 to \$1,499	13	21
\$1,500 to \$1,999	0	123
\$2,000 or more	0	123
No cash rent	0	123
\$75,000 to \$99,999:	85	69
With cash rent:	85	69
Less than \$100	0	123
\$100 to \$199	0	123
\$200 to \$299	0	123
\$300 to \$399	0	123
\$400 to \$499	0	123
\$500 to \$599	7	11
\$600 to \$699	14	22
\$700 to \$799	0	123
\$800 to \$899	9	14
\$900 to \$999	8	13
\$1,000 to \$1,249	47	61
\$1,250 to \$1,499	0	123
\$1,500 to \$1,999	0	123
\$2,000 or more	0	123
No cash rent	0	123

SELECTED DATA FROM THE US CENSUS BUREAU AMERICAN COMMUNITY SURVEY

Pendleton City, OR

Data Set: 2005-2009 American Community Survey 5-Year Estimates

Survey: American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

\$100,000 or more:	13	17
With cash rent:	13	17
Less than \$100	0	123
\$100 to \$199	0	123
\$200 to \$299	0	123
\$300 to \$399	0	123
\$400 to \$499	0	123
\$500 to \$599	10	15
\$600 to \$699	0	123
\$700 to \$799	0	123
\$800 to \$899	0	123
\$900 to \$999	0	123
\$1,000 to \$1,249	3	5
\$1,250 to \$1,499	0	123
\$1,500 to \$1,999	0	123
\$2,000 or more	0	123
No cash rent	0	123

Multifamily Project #1:

Blue Mountain Village Apartments

2700 SW Goodwin
 Pendleton, OR 97801
 Phone: 541-429-4310



Type	Market
Occupancy rate	90%
Rent concessions?	No
Year built/rehabbed	Early 1970's
Total units	60

	Total	Size	Baths	Rent
1 bedroom	30	600	1	\$425
2 bedroom	30	640	1	\$500

Range	Y
Refrigerator	Y
Dishwasher	N
Disposal	N
W/D	N
W/D hookups	N
Laundry room	Y
Air conditioning	N
Community room	N

Owner pays heat	N
Owner pays A/C	N
Owner pays hot water	N
Owner pays cooking	N
Owner pays electric	N
Owner pays w/s	Y
Owner pays trash	Y

Older property with fair curb appeal. The manager reported that occupancy was very strong until recently, with 6 or 7 current vacancies.

Multifamily Project #2:

Hailey Place Apartments

600 SW 30th St

Pendleton, OR 97801

Phone: 541-276-5407



Type	LIHTC
Occupancy rate	98%
Rent concessions?	No
Year built/rehabbed	1997
Total units	48

	Total	Size	Baths	Rent
2 bedroom	18	916	1	\$514
3 bedroom	24	1,089	2	\$582
4 bedroom	6	1,235	2	\$400

Range	Y
Refrigerator	Y
Dishwasher	Y
Disposal	Y
W/D	Y
W/D hookups	N
Laundry room	N
Air conditioning	Y
Community room	Y

Owner pays heat	N
Owner pays A/C	N
Owner pays hot water	N
Owner pays cooking	N
Owner pays electric	N
Owner pays w/s	Y
Owner pays trash	Y

Affordable housing project in good condition and with excellent amenities. Income limits are 40%, 50%, and 60% of area median income. The highest rents for each unit type are shown above; all 4-bedroom apartments have a 40% income limit, accounting for their low rents. The manager reports long-term tenancy and low turnover, with “maybe six turns a year.”

Multifamily Project #3:

St. George Plaza
 15 SE Emigrant Ave
 Pendleton, OR 97801
 Phone: 541-612-6755



Type	Market
Occupancy rate	100%
Rent concessions?	No
Year built/rehabbed	2010
Total units	35

	Total	Size range	Baths	Rent range
1 bedroom	20	500	1	\$675
2 bedroom	15	1000	1	\$1,050

Range	Y
Refrigerator	Y
Dishwasher	Y
Disposal	Y
W/D - 2 bedroom units only	Y
W/D hookups	N
Laundry room	N
Air conditioning	Y
Community room	Y

Owner pays heat	N
Owner pays A/C	N
Owner pays hot water	Y
Owner pays cooking	N
Owner pays electric	N
Owner pays w/s	Y
Owner pays trash	Y

Restored historic hotel building in downtown Pendleton. The unit sizes and rents show the owner's estimate of range between the smallest and least expensive 1-bedroom and the largest, highest-priced 2-bedroom apartments (excluding a unit occupied by a staff member). All units have upscale finishes and appliances. In addition to the amenities shown above, rents include internet and satellite TV service.

Multifamily Project #4:

Pendleton Riverside Apartments

1300 NW Carden
 Pendleton, OR 97801
 Phone: (541) 276-7223



Type	Section 8
Occupancy rate	100%
Rent concessions?	No
Year built/rehabbed	N/A
Total units	40

	Total	Size	Baths	Rent
1 bedroom	4	N/A	1	30% of income
2 bedroom	18	N/A	1	
3 bedroom	18	N/A	1	

Range	Y
Refrigerator	Y
Dishwasher	N
Disposal	Y
W/D	N
W/D hookups	N
Laundry room	Y
Air conditioning	Y
Community room	N

Owner pays heat	Included In tenant payment calculation
Owner pays A/C	
Owner pays hot water	
Owner pays cooking	
Owner pays electric	
Owner pays w/s	
Owner pays trash	

Older section 8 project with limited curb appeal and few amenities. All units have a rent subsidy contract under which tenants pay no more than 30% of their income for rent and utility costs. The manager reports that the wait for 1-bedroom units is 1-1/2 to 2 years, while it is one to two months for 2- and 3-bedroom apartments.

Multifamily Project #5:

Security Apartments

130 SW Court
Pendleton, OR 97801
Phone: 541-276-5407



Type	LIHTC
Occupancy rate	100%
Rent concessions?	No
Year built/rehabbed	2001
Total units	25

	Total	Size	Baths	Rent
Studio	12	N/A	1	\$311
1 bedroom	13	N/A	1	\$324

Range	Y
Refrigerator	Y
Dishwasher	Y
Disposal	Y
W/D	N
W/D hookups	N
Laundry room	Y
Air conditioning	Y
Community room	N

Owner pays heat	N
Owner pays A/C	N
Owner pays hot water	Y
Owner pays cooking	N
Owner pays electric	N
Owner pays w/s	Y
Owner pays trash	Y

Low-income housing tax credit rehabilitation in downtown Pendleton that was placed in service in 2001. All units are restricted to households with incomes no higher than 50% of area median income. The manager (who also manages the Hailey Place LIHTC project) reports that most residents have been long-term tenants. Although she did not know the unit sizes, she described the 1-bedroom units as "huge."

Multifamily Project #6:

South Hills Apartments

248 SW 28th Drive
 Pendleton, OR 97801
 Phone: 541-276-5904



Type	Market
Occupancy rate	99%
Rent concessions?	No
Year built/rehabbed	N/A
Total units	95

	Total	Size	Baths	Rent
1 bedroom	5	750	1	\$475
2 bedroom	90	830	1	\$538

Range	Y
Refrigerator	Y
Dishwasher	Y
Disposal	Y
W/D	N
W/D hookups	N
Laundry room	Y
Air conditioning	Y
Community room	N
Pool	Y

Owner pays heat	N
Owner pays A/C	N
Owner pays hot water	N
Owner pays cooking	N
Owner pays electric	N
Owner pays w/s	Y
Owner pays trash	Y

Largest apartment complex in Pendleton with reasonably good curb appeal. Most of the units are 2-bedroom/1-bath apartments renting for \$525 (2nd floor) and \$550 (1st floor). Most of the ground floor units have dishwashers, and this is the only complex with a swimming pool. The owner said that many apartments are rented by college students, which creates a vacancy/turnover problem in the summer.

Multifamily Project #7:

610 NW Furnish Avenue
 Pendleton, OR 97801
 Phone: 541-429-4310



Type	Market
Occupancy rate	100%
Rent concessions?	No
Year built/rehabbed	N/A
Total units	2

	Total	Size	Baths	Rent
3 bedroom	3	N/A	1	\$813

Range	Y
Refrigerator	Y
Dishwasher	Y
Disposal	Y
W/D	N
W/D hookups	Y
Laundry room	N
Air conditioning	Y
Community room	N

Owner pays heat	N
Owner pays A/C	N
Owner pays hot water	N
Owner pays cooking	N
Owner pays electric	N
Owner pays w/s	Y
Owner pays trash	Y

Older duplex in the North Hill neighborhood with two 3-bedroom townhouses, renting for \$800 and \$825. Each has central air conditioning, dishwashers, disposals, and washer/dryer hookups. The manager (who also operates Blue Mountain Village Apartments) says that these units are “always full.”

Employee Housing Survey: Comprehensive Summary of Data

Total Number of Survey Participants: 509

- Not all respondents answered every question. The following information is based on the number of responses received for each particular question (this number is sometimes indicated).

(I.A) City of Residence: 489 responses

Pendleton	65.0%	318 participants
Pilot Rock	4.7%	23 participants
Hermiston	4.5%	22 participants
Mission	4.3%	21 participants
Athena	3.5%	17 participants
Milton-Freewater	3.3%	16 participants
Weston	2.7%	13 participants
Adams & LaGrande	1.8%	9 participants each
Walla Walla, WA	1.4%	7 participants
Echo	1.2%	6 participants

Zip Codes: 17 responses

97868	7 participants
97810	4 participants

(I.B) Commute Time: 508 responses

Less than 15 minutes	57.7%	293 participants
Less than 30 minutes	24.6%	125 participants
30-60 minutes	16.3%	83 participants
More than 90 minutes	1.4%	7 participants

(I.C) Mode of Transportation: 504 responses

Drive own car or motorcycle	87.7%	442 participants
Get a ride from someone	6.0%	30 participants
Car/Van Pool	3.2%	16 participants
CTUIR Bus	2.2%	11 participants
Walk	0.6%	3 participants

(I.D) Consider Moving to Pendleton: 429 responses

No	21.2%	91 participants
Yes	15.4%	66 participants
Have not thought about it	4.0%	17 participants
Already in Pendleton	59.4%	255 participants

(I.E) Obstacles Identified as Keeping Respondents from Living Closer to Work: 492 responses

- Percentages represent a 'Yes' response to the specific obstacle
- | | | |
|---|-------|------------------|
| No available housing in Pendleton | 20.9% | 103 participants |
| Too far from spouses job | 7.9% | 39 participants |
| I live with/near relatives | 11.6% | 57 participants |
| Housing costs too much in Pendleton | 26.2% | 129 participants |
| I don't want to change my kids' schools | 9.1% | 45 participants |
| I'm happy where I am | 55.1% | 271 participants |

(I.F) Housing Ownership by Type

- 220 out of 509 survey participants reported that they own their current housing.

Single Family House	54.1%	119 participants
Single Family House with Acreage	25.9%	57 participants
Manufactured Home	15.5%	34 participants
Condo/Townhouse	2.3%	5 participants
RV	1.8%	4 participants

(I.G) Rental Housing by Type

- 255 out of 509 survey participants reported that they rent their current housing.

Single Family House	37.6%	96 participants
Apartment/Multi-Family Housing	26.7%	68 participants
Manufactured Home	11.0%	28 participants
Duplex	9.0%	23 participants
Single Family House with Acreage	7.5%	19 participants
Condo/Townhouse	1.6%	4 participants

(I.H) Temporary Guests: 23 out of 509 survey participants reported that they are temporary guests in their current housing.

(I.I) Current Status Regarding Housing: 485 responses

Currently looking for a home to buy in Pendleton	8.7%	42 participants
Currently looking for rental housing in Pendleton	10.9%	53 participants
Interested, but not actively looking for housing in Pendleton	18.4%	89 participants
Not interested in moving to Pendleton at all	22.7%	110 participants
Already in Pendleton or in process of moving to Pendleton	39.4%	191 participants

(I.J) Interest in Homeownership: 304 responses

I have an active loan application now	5.3%	16 participants
Within 6 months	5.6%	17 participants
Within 1 year	9.2%	28 participant
Within 2-3 years	11.2%	34 participants
Within 4-5 years	7.2%	22 participants
Undecided	28.3%	86 participants
Do Not Qualify for a Loan	20.4%	62 participants
Not Interested in Homeownership	12.8%	39 participants

(I.K) Average Monthly Housing Cost for Homeowners: (Housing cost is defined as mortgage or rent, not including utilities)

- 161 out of the 220 survey participants who reported that they own their current housing offered monthly cost

Single Family House	\$918	101 participants
Single Family House with Acreage	\$943	33 participants
Condo/Townhouse	\$921	5 participants
Manufactured Home	\$514	18 participants
RV in a Park	\$567	3 participants
RV not in a Park	\$350	1 participant

(I.L) Average Monthly Housing Cost for Renters: (Housing cost is defined as mortgage or rent, not including utilities)

- 238 out of the 255 survey participants who reported that they rent their current housing offered monthly cost

Single Family House	\$605	90 participants
Single Family House with Acreage	\$527	18 participants
Duplex	\$586	20 participants
Condo/Townhouse	\$610	4 participants
Apartment/Multi-Family Housing	\$513	62 participants
Manufactured Home	\$578	27 participants
RV in a Park	\$267	2 participants

(I.M) Estimated Annual Individual & Household Income for Homeowners

- 164 out of the 220 survey participants who reported that they own their current housing offered individual income information
- 157 out of the 220 survey participants who reported that they own their current housing offered household income information

<u>Housing Type</u>	<u>Individual</u>	<u>Household</u>
Single Family House	\$30-40,000	\$40-50,000
Single Family House with Acreage	\$30-40,000	\$50-60,000
Condo/Townhouse	\$30-40,000	\$40-50,000
Manufactured Home	\$20-30,000	\$30-40,000
RV in a Park	Less than \$20,000	\$30-40,000
RV not in a Park	\$20-30,000	NA

(I.N) Estimated Annual Individual & Household Income for Renters

- 215 out of the 255 survey participants who reported that they rent their current housing offered individual income information
- 174 out of the 255 survey participants who reported that they rent their current housing offered household income information

<u>Housing Type</u>	<u>Individual</u>	<u>Household</u>
Single Family House	\$20-30,000	\$30-40,000
Single Family House with Acreage	\$20-30,000	\$30-40,000
Duplex	\$20-30,000	\$20-30,000
Condo/Townhouse	Less than \$20,000	\$20-30,000
Apartment/Multi Family Housing	\$20-30,000	\$20-30,000
Manufactured Home	\$20-30,000	\$30-40,000
RV in a Park	\$20-30,000	\$20-30,000

Employee Housing Survey: Summary of Data for Individual Groups

I. St. Anthony's Hospital

Total Number of Survey Participants: 57

- Not all respondents answered every question. The following information is based on the number of responses received for each particular question (this number is sometimes indicated).

(I.A) <u>City of Residence</u>	Pendleton	74.1%	40 participants	
	Adams	5.6%	3 participants	
	Pilot Rock	5.6%	3 participants	
	Weston	3.7%	2 participants	
	Milton-Freewater, Echo, La Grande, Baker City, Mission & Walla Walla, WA			1 participant each
	Zip Codes Represented: 97868 & 97859			1 participant each

(I.B) <u>Commute Time</u>	Less than 15 minutes	68.4%	39 participants
	Less than 30 minutes	19.3%	11 participants
	30-60 minutes	10.5%	6 participants
	More than 90 minutes	1.8%	1 participant

(I.C) <u>Mode of Transportation</u>	Drive own car or motorcycle	96.5%	2 participants
	Walk	3.5%	55 participants

(I.D) <u>Consider Moving to Pendleton</u>	No	19.3%	11 participants
	Yes	12.3%	7 participants
	Have not thought about it	3.5%	2 participants

(I.E) Obstacles Identified as Keeping Respondents from Living Closer to Work

- Percentages represent a 'Yes' response to the specific obstacle

No available housing in Pendleton	20.8%	10 participants
Too far from spouse's job	4.2%	2 participants
I live with/near relatives	10.4%	5 participants
Housing costs too much in Pendleton	33.3%	16 participants
I don't want to change my kids' schools	8.3%	4 participants
I'm happy where I am	66.7%	32 participants

(I.F) Housing Ownership by Type

- 42 out of 57 survey participants reported that they own their current housing

Single Family House	57.1%	24 participants
Single Family House with Acreage	26.2%	11 participants
Manufactured Home	11.9%	5 participants
RV not in a Park	2.4%	1 participant
Living with Parents/Family/Friends	2.4%	1 participant

(I.G) Rental Housing by Type

- 13 out of 57 survey participants reported that they rent their current housing

Single Family House	61.5%	8 participants
Duplex	7.7%	1 participant
Apartment/Multi-Family Housing	23.1%	3 participants
Manufactured Home	7.7%	1 participant

(I.H) <u>Temporary Guests</u>	2 participants
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(I.I) Current Status Regarding Housing

- 55 out of 57 survey participants responded

Currently looking for a home to buy in Pendleton	9.1%	5 participants
Currently looking for rental housing in Pendleton	3.6%	2 participants
Interested, but not actively looking for housing in Pendleton	9.1%	5 participants
Not interested in moving to Pendleton at all	18.2%	10 participants
Already in Pendleton or in process of moving to Pendleton	60%	33 participants

(I.J) Interest in Homeownership

- 15 out of 57 survey participants responded

Within 6 months	2 participants
Within 2-3 years	5 participants
Within 4-5 years	1 participant
Undecided	4 participants
Do Not Qualify for a Loan	2 participants
Not Interested in Homeownership	1 participant

(I.K) Average Monthly Housing Cost for Homeowners (Housing cost is defined as mortgage or rent, not including utilities)

- 37 out of the 42 survey participants who reported that they own their current housing offered monthly cost

Single Family House	\$1,187	21 participants
Single Family House with Acreage	\$1,338	10 participants
Manufactured Home	\$526	4 participants
RV not in a Park	\$350	1 participant
Living with Parents/Family/Friends	\$240	1 participant

(I.L) Average Monthly Housing Cost for Renters (Housing cost is defined as mortgage or rent, not including utilities)

- 12 out of the 13 survey participants who reported that they rent their current housing offered monthly cost

Single Family House	\$870	8 participants
Apartment/Multi-Family Housing	\$535	3 participants
Manufactured Home	\$180	1 participant

(I.M) Estimated Annual Individual & Household Income for Homeowners

- 37 out of the 42 survey participants who reported that they own their current housing offered individual income information
- 28 out of the 42 survey participants who reported that they own their current housing offered household income information

<u>Housing Type</u>	<u>Individual</u>	<u>Household</u>
Single Family House	\$40-50,000	\$60-70,000
Single Family House with Acreage	\$40-50,000	\$60-70,000
Manufactured Home	\$30-40,000	\$40-50,000
RV not in a Park	\$20-30,000	\$40-50,000
Living with Parents/Family/Friends	\$20-30,000	\$50-60,000

(I.N) Estimated Annual Individual & Household Income for Renters

- 13 out of the 13 survey participants who reported that they rent their current housing offered individual income information
- 8 out of the 13 survey participants who reported that they rent their current housing offered household income information

<u>Housing Type</u>	<u>Individual</u>	<u>Household</u>
Single Family House	\$30-40,000	\$30-40,000
Duplex	\$20-30,000	NA
Apartment/Multi Family Housing	\$30-40,000	\$30-40,000
Manufactured Home	\$20-30,000	\$20-30,000

II. Cayuse Technologies

Total Number of Survey Respondents: 91

- Not all respondents answered every question. The following information is based on the number of responses received for each particular question (this number is sometimes indicated).

(II.A) <u>City of Residence</u>	Pendleton	63.6%	56 participants
	Athena	6.8%	6 participants
	Hermiston & Pilot Rock	4.5%	4 participants each
	Milton-Freewater & Walla Walla	3.4%	3 participants each
	Weston & Mission	2.3%	2 participants each
	Adams, Helix, Union, Irrigon, Stanfield, Pasco & Richland, WA & Nampa, ID		1 participant each
	Zip Codes Represented: 97868 & 97807		1 participant each

(II.B) <u>Commute Time</u>	Less than 15 minutes	44%	40 participants
	Less than 30 minutes	35.2%	32 participants
	30-60 minutes	20.9%	19 participants

(II.C) <u>Mode of Transportation</u>	Drive own car or motorcycle	83.5%	76 participants
	CTUIR Bus	7.7%	7 participants
	Car/Van Pool	3.3%	3 participants
	Get a Ride from someone	3.3%	3 participants

(II.D) <u>Consider Moving to Pendleton</u>	No	17.6%	16 participants
	Yes	16.5%	15 participants
	Have not thought about it	6.6%	6 participants

(II.E) Obstacles Identified as Keeping Respondents from Living Closer to Work

- Percentages represent a 'Yes' response to the specific obstacle

No available housing in Pendleton	25.3%	23 participants
Too far from spouse's job	11%	10 participants
I live with/near relatives	17.6%	16 participants
Housing costs too much in Pendleton	33%	30 participants
I don't want to change my kids' schools	9.9%	9 participants
I'm happy where I am	44%	40 participants

(II.F) Housing Ownership by Type

- 23 out of 91 survey participants own their current housing

Single Family House	43.5%	10 participants
Single Family House with Acreage	21.7%	5 participants
Condo/Townhouse	8.7%	2 participants
Manufactured Home	26.1%	6 participants

(II.G) Rental Housing by Type

- 56 out of 91 survey participants rent their current housing

Single Family House	28.6%	16 participants
Single Family House with Acreage	3.6%	2 participants
Duplex	10.7%	6 participants
Apartment/Multi-Family Housing	37.5%	21 participants
Manufactured Home	12.5%	7 participants
Living with Parents/Family/Friends	7.1%	4 participants

(II.H) <u>Temporary Guests</u>	9 participants
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(II.I) Current Status Regarding Housing

- 87 out of 91 survey participants responded

Currently looking for a home to buy in Pendleton	9.2%	8 participants
Currently looking for rental housing in Pendleton	11.5%	10 participants
Interested, but not actively looking for housing in Pendleton	26.4%	23 participants
Not interested in moving to Pendleton at all	17.2%	15 participants
Already in Pendleton or in process of moving to Pendleton	35.6%	31 participants

(II.J) Interest in Homeownership

- 67 out of 91 survey participants responded

I have an active home loan application now	2 participants
Within 6 months	3 participants
Within 1 year	3 participants
Within 2-3 years	8 participants
Within 4-5 years	8 participants
Undecided	20 participants
Do Not Qualify for a Loan	13 participants
Not Interested in Homeownership	10 participants

(II.K) Average Monthly Housing Cost for Homeowners (Housing cost is defined as mortgage or rent, not including utilities)

- 18 out of the 23 survey participants who reported that they own their current housing offered monthly cost

Single Family House	\$740	7 participants
Single Family House with Acreage	\$525	4 participants
Condo/Townhouse	\$1450	2 participants
Manufactured Home	\$676	5 participants

(II.L) Average Monthly Housing Cost for Renters (Housing cost is defined as mortgage or rent, not including utilities)

- 51 out of the 56 survey participants who reported that they rent their current housing offered monthly cost

Single Family House	\$575	16 participants
Single Family House with Acreage	\$500	1 participants
Duplex	\$677	4 participants
Apartment/Multi-Family Housing	\$551	19 participants
Manufactured Home	\$675	7 participants

(II.M) Estimated Individual & Household Income for Homeowners

- 20 out of the 23 survey participants who reported that they own their current housing offered individual income information
- 18 out of the 23 survey participants who reported that they own their current housing offered household income information

<u>Housing Type</u>	<u>Individual</u>	<u>Household</u>
Single Family House	\$20-30,000	\$30-40,000
Single Family House with Acreage	Less than \$20,000	Less than \$20,000
Condo/Townhouse	\$20-30,000	\$60-70,000
Manufactured Home	\$20-30,000	\$20-30,000

(II.N) Estimated Individual & Household Income for Renters

- 56 out of the 56 survey participants who reported that they rent their current housing offered individual income information
- 41 out of the 56 survey participants who reported that they rent their current housing offered household income information

<u>Housing Type</u>	<u>Individual</u>	<u>Household</u>
Single Family House	NA	\$20-30,000
Single Family House with Acreage	Less than \$20,000	\$20-30,000
Duplex	\$20-30,000	\$30-40,000
Apartment/Multi Family Housing	\$20-30,000	\$30-40,000
Manufactured Home	\$20-30,000	\$20-30,000

III. Keystone RV

Total Number of Survey Respondents: 146

- Not all respondents answered every question. The following information is based on the number of responses received for each particular question (this number is sometimes indicated).

(III.A) <u>City of Residence</u>	Pendleton	57%	81 participants
	Pilot Rock	9.2%	13 participants
	Milton-Freewater	7%	10 participants
	La Grande	4.2%	6 participants
	Hermiston	3.5%	5 participants
	Athena, Umatilla & Weston	2.8% each	4 participants each
	Echo, Irrigon	2.1% each	3 participants each
	Adams, Stanfield & Walla Walla, WA	1.4% each	2 participants each
	Boardman, Huntington & Prescott, WA	.7% each	1 participant each

(III.B) <u>Commute Time</u>	Less than 15 minutes	66.9%	97 participants
	Less than 30 minutes	13.1%	19 participants
	30-60 minutes	15.9%	23 participants
	More than 90 minutes	4.1%	6 participants

(III.C) <u>Mode of Transportation</u>	Drive own car or motorcycle	80.1%	113 participants
	Car/Van Pool	3.5%	5 participants
	Get a Ride from someone	16.3%	23 participants

(III.D) <u>Consider Moving to Pendleton</u>	No	24.3%	35 participants
	Yes	35.4%	51 participants
	Already in Pendleton	40.3%	58 participants

(III.E) Obstacles Identified as Keeping Respondents from Living Closer to Work

- Percentages represent a 'Yes' response to the specific obstacle

No available housing in Pendleton	17.8%	26 participants
Too far from spouses job	6.2%	9 participants
I live with/near relatives	10.3%	15 participants
Housing costs too much in Pendleton	28.1%	41 participants
I don't want to change my kids schools	10.3%	15 participants
I'm happy where I am	48.6%	71 participants

(III.F) Housing Ownership by Type

- 46 out of 146 survey participants own their current housing

Single Family House	73.9%	34 participants
Single Family House with Acreage	15.2%	7 participants
Condo/Townhouse	2.2%	1 participant
Manufactured Home	6.5%	3 participants
RV in a Parl	2.2%	1 participant

(III.G) Rental Housing by Type

- 91 out of 146 survey participants rent their current housing

Single Family House	44%	40 participants
Single Family House with Acreage	11%	10 participants
Duplex	6.6%	6 participant
Apartment/Multi-Family Housing	26.4%	24 participants
RV in a Park	2.2%	2 participants
Living with Parents/Family/Friends	9.9%	9 participants

(III.H) Temporary Guests 6 participants

(III.I) Current Status Regarding Housing

- 143 out of 146 survey participants responded

Currently looking for a home to buy in Pendleton	6.3%	9 participants
Currently looking for rental housing in Pendleton	14.7%	21 participants
Interested, but not actively looking for housing in Pendleton	23.1%	33 participants
Not interested in moving to Pendleton at all	28%	40 participants
Already in Pendleton or in process of moving to Pendleton	28%	40 participants

(III.J) Interest in Homeownership

- 114 out of 146 survey participants responded

I have an active home loan application now	8 participants
Within 6 months	5 participants
Within 1 year	14 participants
Within 2-3 years	14 participants
Undecided	34 participants
Do Not Qualify for a Loan	24 participants
Not Interested in Homeownership	12 participants

(III.K) Average Monthly Housing Cost for Homeowners (Housing cost is defined as mortgage or rent, not including utilities)

- 40 out of the 46 survey participants who reported that they own their current housing offered monthly cost

Single Family House	\$808	30 participants
Single Family House with Acreage	\$772	5 participants
Condo/Townhouse	\$205	1 participant
Manufactured Home	\$318	3 participants
RV in a Park	\$400	1 participant

(III.L) Average Monthly Housing Cost for Renters (Housing cost is defined as mortgage or rent, not including utilities)

- 89 out of the 91 survey participants who reported that they rent their current housing offered monthly cost

Single Family House	\$586	38 participants
Single Family House with Acreage	\$531	10 participants
Duplex	\$535	6 participants
Apartment/Multi Family Housing	\$513	24 participants
RV in a Park	\$267	2 participants
Live with Parents/Family/Friends	\$472	9 participants

(III.M) Estimated Individual & Household Income for Homeowners

- 21 out of the 46 survey participants who reported that they own their current housing offered individual income information
- 34 out of the 46 survey participants who reported that they own their current housing offered household income information

Housing Type	Individual	Household
Single Family House	\$20-30,000	\$30-40,000
Single Family House with Acreage	\$20-30,000	\$50-60,000
Condo/Townhouse	\$20-30,000	\$20-30,000
Manufactured Home	\$20-30,000	\$20-30,000
RV in a Park	\$20-30,000	NA

(III.N) Estimated Individual & Household Income for Renters

- 62 out of the 91 survey participants who reported that they rent their current housing offered individual income information
- 49 out of the 91 survey participants who reported that they rent their current housing offered household income information

Housing Type	Individual	Household
Single Family House	\$20-30,000	\$20-30,000
Single Family House with Acreage	\$20-30,000	\$30-40,000
Duplex	\$20-30,000	\$20-30,000
Apartment/Multi Family Housing	\$20-30,000	NA

IV. Confederated Tribes of the Umatilla Indian Reservation

Total Number of Survey Participants: 67

- Not all respondents answered every question. The following information is based on the number of responses received for each particular question (this number is sometimes indicated).

(I.A) <u>City of Residence</u>	Pendleton	55.6%	35 participants
	Mission	19%	12 participants
	Cayuse	6.3%	4 participants
	Helix & La Grande	3.2%	2 participants
	Hermiston, Adams, Pilot Rock, Weston, Athena, Stanfield, Umatilla & Walla Walla, WA		1 participant each
	Zip Codes Represented: 97868 & 97810		1 participant each
(I.B) <u>Commute Time</u>	Less than 15 minutes	58.2%	39 participants
	Less than 30 minutes	25.4%	17 participants
	30-60 minutes	16.4%	11 participants
(I.C) <u>Mode of Transportation</u>	Drive own car or motorcycle	89.6%	60 participants
	Car/Van Pool	6%	4 participants
	CTUIR Bus	3%	2 participants
	Walk	1.5%	1 participant
(I.D) <u>Consider Moving to Pendleton</u>	No	20.9%	14 participants
	Yes	17.9%	12 participants
	Have not thought about it	4.5%	3 participants
	Already in Pendleton	56.7%	38 participants
(I.E) <u>Obstacles Identified as Keeping Respondents from Living Closer to Work</u>			
	Percentages represent a 'Yes' response to the specific obstacle		
	No available housing in Pendleton	20.9%	14 participants
	Too far from spouse's job	6%	4 participants
	I live with/near relatives	4.5%	3 participants
	Housing costs too much in Pendleton	20.9%	14 participants
	I don't want to change my kids' schools	4.5%	3 participants
	I'm happy where I am	50.7%	34 participants
(I.F) <u>Housing Ownership by Type</u>			
	37 out of 67 survey participants reported that they own their current housing		
	Single Family House	45.9%	17 participants
	Single Family House with Acreage	37.8%	14 participants
	Manufactured Home	16.2%	6 participants
(I.G) <u>Rental Housing by Type</u>			
	27 out of 67 survey participants reported that they rent their current housing		
	Single Family House	22.2%	6 participants
	Single Family House with Acreage	18.5%	5 participants
	Duplex	7.4%	2 participants
	Condo/Townhouse	7.4%	2 participants
	Apartment/Multi-Family Housing	22.2%	6 participants
	Manufactured Home	22.2%	6 participants
(I.H) <u>Temporary Guests</u>	2 participants		

(I.I) Current Status Regarding Housing

- 66 out of 67 survey participants responded

Currently looking for a home to buy in Pendleton	12.1%	8 participants
Currently looking for rental housing in Pendleton	6.1%	4 participants
Interested, but not actively looking for housing in Pendleton	15.2%	10 participants
Not interested in moving to Pendleton at all	28.8%	19 participants
Already in Pendleton or in process of moving to Pendleton	37.9%	25 participants

(I.J) Interest in Homeownership

- 34 out of 67 survey participants responded

I have an active loan application now	4 participants
Within 6 months	3 participants
Within 1 year	1 participant
Within 2-3 years	5 participants
Within 4-5 years	6 participants
Undecided	8 participants
Do Not Qualify for a Loan	3 participants
Not Interested in Homeownership	4 participants

(I.K) Average Monthly Housing Cost for Homeowners (Housing cost is defined as mortgage or rent, not including utilities)

- 23 out of the 37 survey participants who reported that they own their current housing offered monthly cost

Single Family House	\$1,039	13 participants
Single Family House with Acreage	\$716	8 participants
Manufactured Home	\$627	2 participants

(I.L) Average Monthly Housing Cost for Renters (Housing cost is defined as mortgage or rent, not including utilities)

- 22 out of the 27 survey participants who reported that they rent their current housing offered monthly cost

Single Family House	\$655	4 participants
Single Family House with Acreage	\$485	5 participants
Duplex	\$650	2 participants
Condo/Townhouse	\$600	2 participants
Apartment/Multi-Family Housing	\$499	4 participants
Manufactured Home	\$542	5 participants

(I.M) Estimated Annual Individual & Household Income for Homeowners

- 26 out of the 37 survey participants who reported that they own their current housing offered individual income information
- 27 out of the 37 survey participants who reported that they own their current housing offered household income information

Housing Type	Individual	Household
Single Family House	\$50-60,000	\$60-70,000
Single Family House with Acreage	\$50-60,000	\$60-70,000
Manufactured Home	\$30-40,000	\$50-60,000

(I.N) Estimated Annual Individual & Household Income for Renters

- 21 out of the 27 survey participants who reported that they rent their current housing offered individual income information
- 14 out of the 27 survey participants who reported that they rent their current housing offered household income information

Housing Type	Individual	Household
Single Family House	\$30-40,000	\$60-70,000
Single Family House with Acreage	\$30-40,000	\$40-50,000
Duplex	\$30-40,000	\$50-60,000
Condo/Townhouse	Less than \$20,000	\$20-30,000
Apartment/Multi Family Housing	\$20-30,000	\$30-40,000
Manufactured Home	\$30-40,000	\$30-40,000