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The Importance of Home



"The ache for home lives in all of us, the safe place where we can go as we are and not be questioned."

Maya Angelou

What's included?



City permit data and county property records provide information on the characteristics of housing units permitted for construction in 2019, such as lot size, home size, and density.

Information on housing affordability and future trends of regional growth is based on data from Metro, the U.S Census, Portland State University, zillow.com, and realtor.com

This report discusses the following:

Housing Inventory

Housing Permitted for Construction

Cost of Renting and Owning a Home

Housing Development Characteristics by Neighborhood

Housing Development Trends

Affordability and Growth Trends

Future of Housing

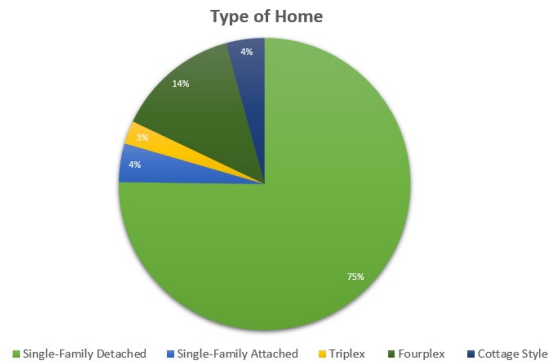
State of Housing in 2019



New Homes Permitted for Construction

In 2019, the City permitted 134 homes for construction.

While no apartment type multi-family units were permitted for construction a variety of other units were. This includes 33 units that meet the definition of middle housing in House Bill 2001 passed by the Oregon Legislature in 2019.





Approved Housing Development Plans

The Development Review Board (DRB) approved one housing development plan in 2019, the 74 unit Frog Pond Meadows application. Wilsonville has seen consistent housing construction for years, with a peak occurring in 2016.

The 2017 adoption of the Frog Pond West Master Plan supports additional housing development in the City. Frog Pond construction began in 2019 with Stafford Meadows and Morgan Farm.

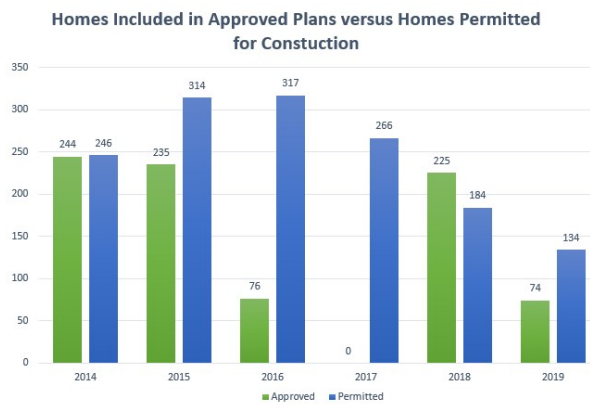


Figure 2: Approved versus Permitted Homes



Housing and Population Growth in 2019

In 2019, the total number of homes increased by approximately 1.2%, about .8% less than 2018. The decrease in housing produced correlates with slightly lower population growth than previous years. In 2019, the population of Wilsonville grew by 1.5%. The average annual population growth rate in the City for the past 10 years is 2%.

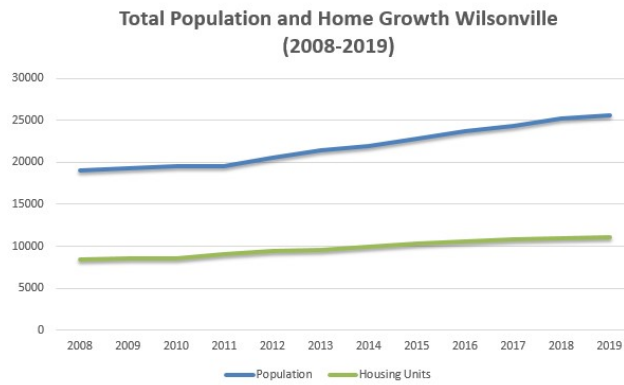


Figure 4: Total Population and Home Growth Wilsonville

The trendline in Figure 5 shows that the growth rate in housing has slowed since a peak in 2011. Population in Wilsonville has grown faster than housing in recent years. However, in 2019 the growth rate matched more closely than previous years.

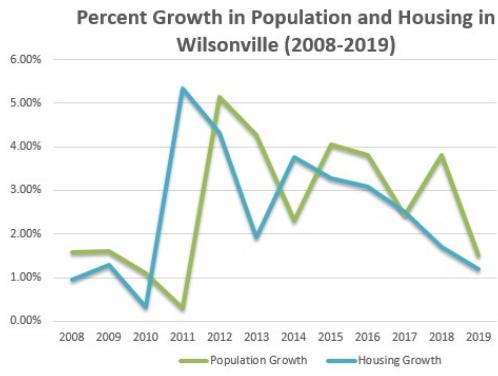
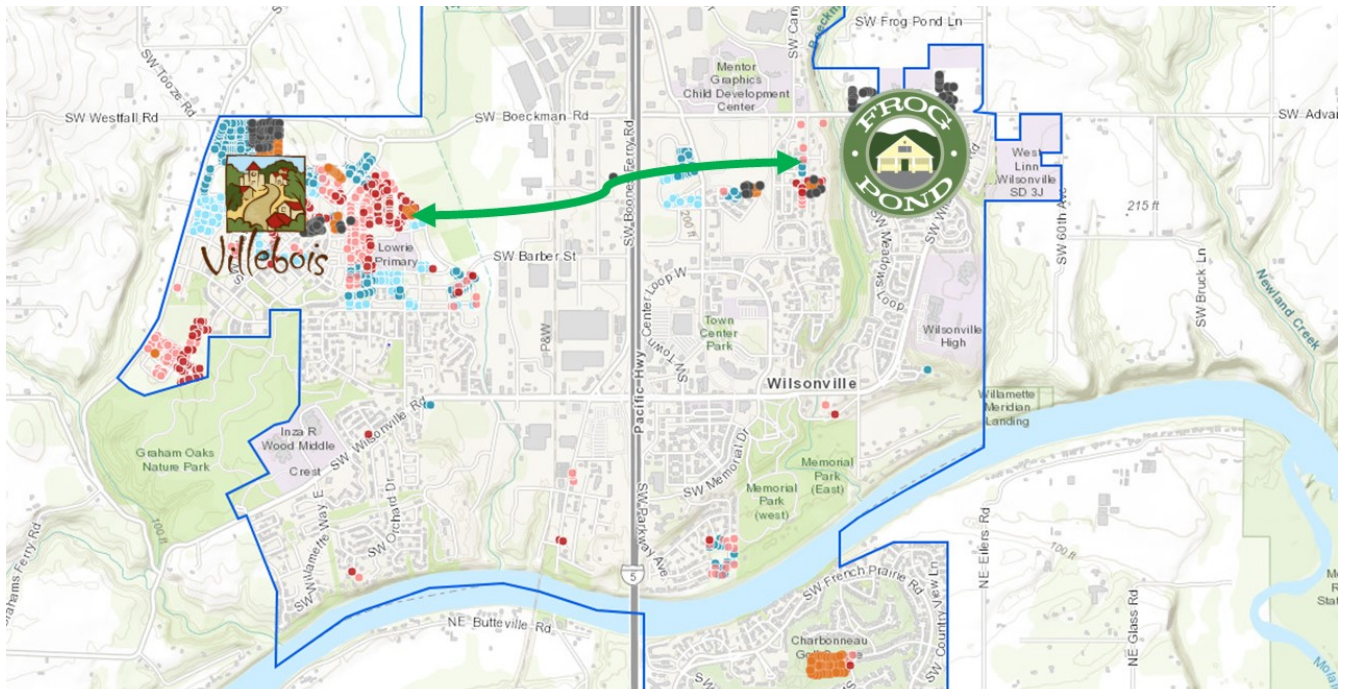


Figure 5: Percent Growth in Population and Housing

State of Housing in 2019



Villebois to Frog Pond

Over the past decade Villebois has been Wilsonville's development hot spot. Villebois, under construction since 2004, has only a few developments left to be built resulting in substantially fewer permits in the neighborhood than the height of construction.

While Villebois approaches the end of construction the focus on housing development will shift across town to Frog Pond. In 2017, the Frog Pond West Master Plan was approved. The first two subdivisions, Stafford Meadows and Morgan Farm, began construction in 2019. For a variety of reasons, including product mix, price point, and economic conditions, the rate of construction in Frog Pond has been and is anticipated to be at a substantially lower rate than what Wilsonville has seen in Villebois. In particular, the rate may be significantly impacted by the still unfolding economic downturn related to Covid-19.

Vision for Frog Pond

The Frog Pond Area in Wilsonville is planned to be a community with attractive and connected neighborhoods. The community's hallmarks are its walkable and active streets, variety of quality homes, and connected trails and open spaces.



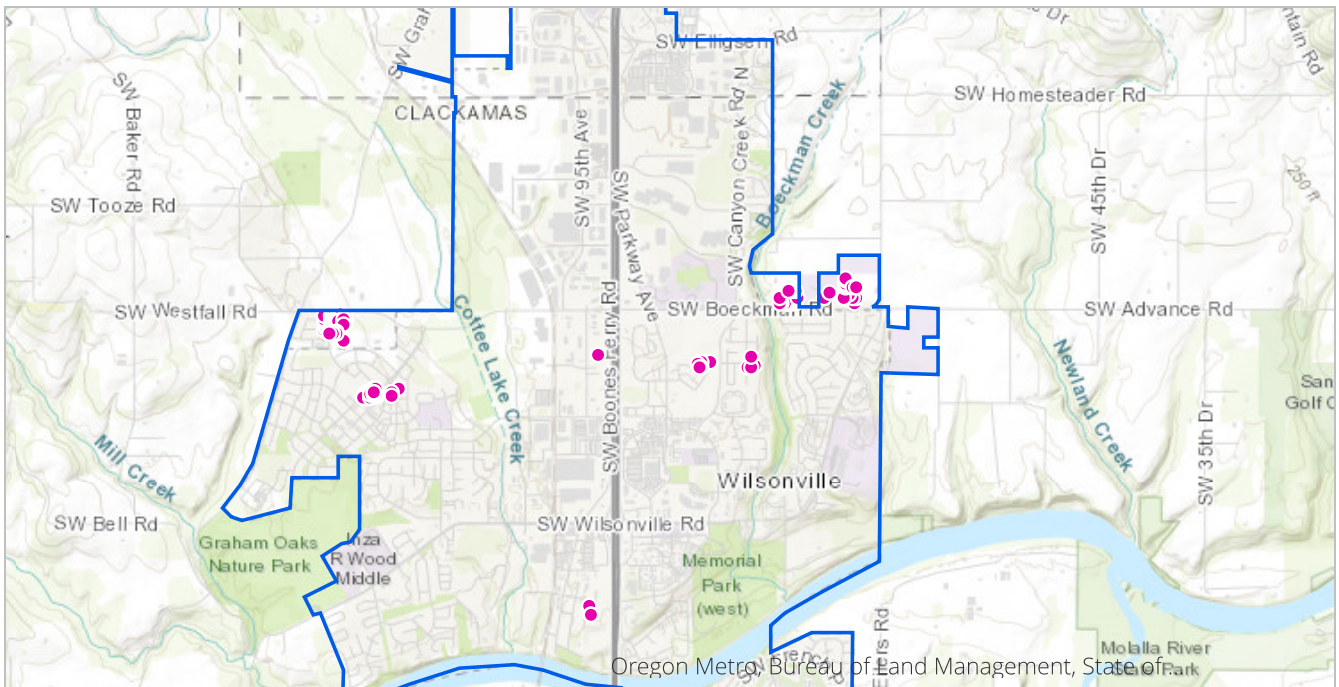
Figure 6: Frog Pond Area Plan



"We intend to be an inclusive welcoming community where we can demonstrate our commitment to all people through our policy, work, and actions. We encourage diverse housing types and price levels that meet the needs of all people in Wilsonville throughout all stages of their lives"

Mayor Tim Knapp, 2020 State of the City

Permitted Homes in 2019



Summary:

Total Permitted Homes : 134

Mean Lot Size : 4,475 sq ft

Mean Home Size: 2,234 sq ft

Average Net Density: 8.8 units per acre

Net Acres of Land for Permitted Homes: 15.25

Legend

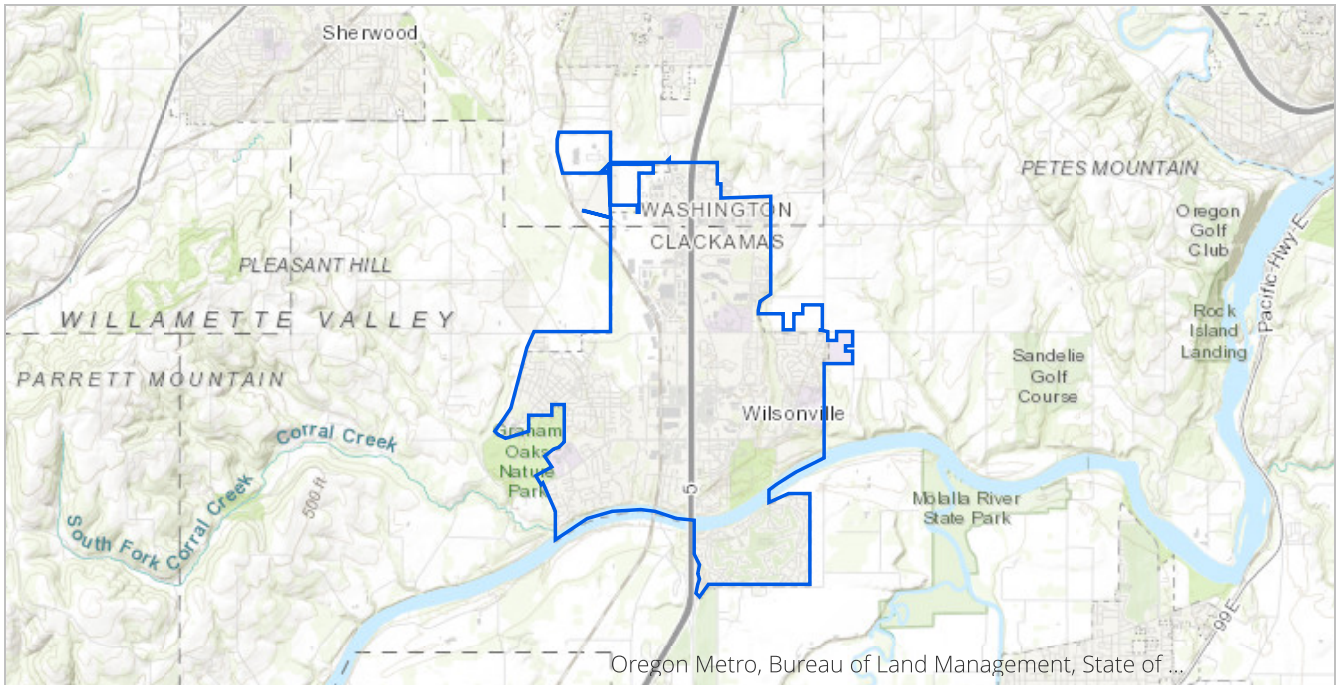
City Limits

 Wilsonville

PermitDataFinal



Permitted Homes in 2019



Permitted Housing

This map shows the location of all 134 permits issued in 2019. 59% (79 of 134) of the permitted housing units are in Villebois . 38 of the permitted units in Villebois were a part of the Mont Blanc rowhome subdivision.

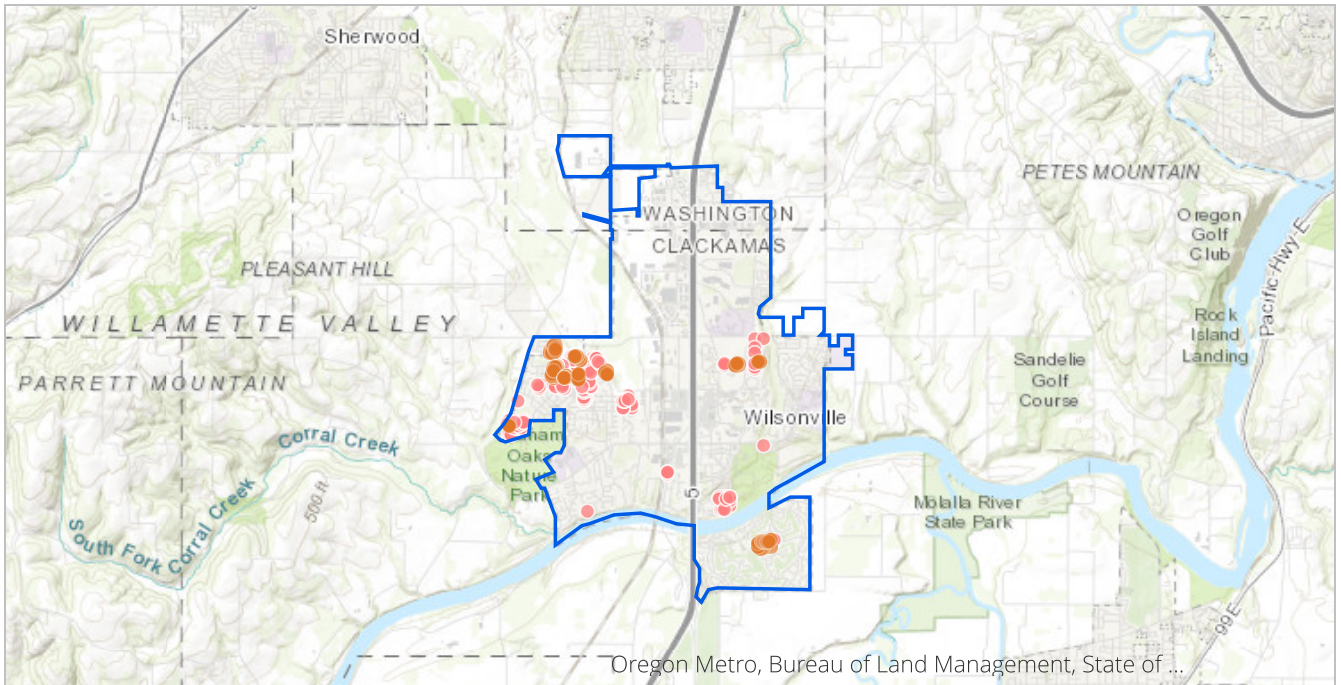


Figure 7: Mont Blanc rowhomes

The new housing units vary in lot and home size. Lot size in 2019 had major variations ranging from 796 sq ft (Mont Blanc) to 30,248 sq ft (Stafford Meadows). Home size ranged from 1,379 sq ft to 4,563 sq ft. The mean lot size was 6,881 sq ft and the mean house size was 3,716 sq ft.

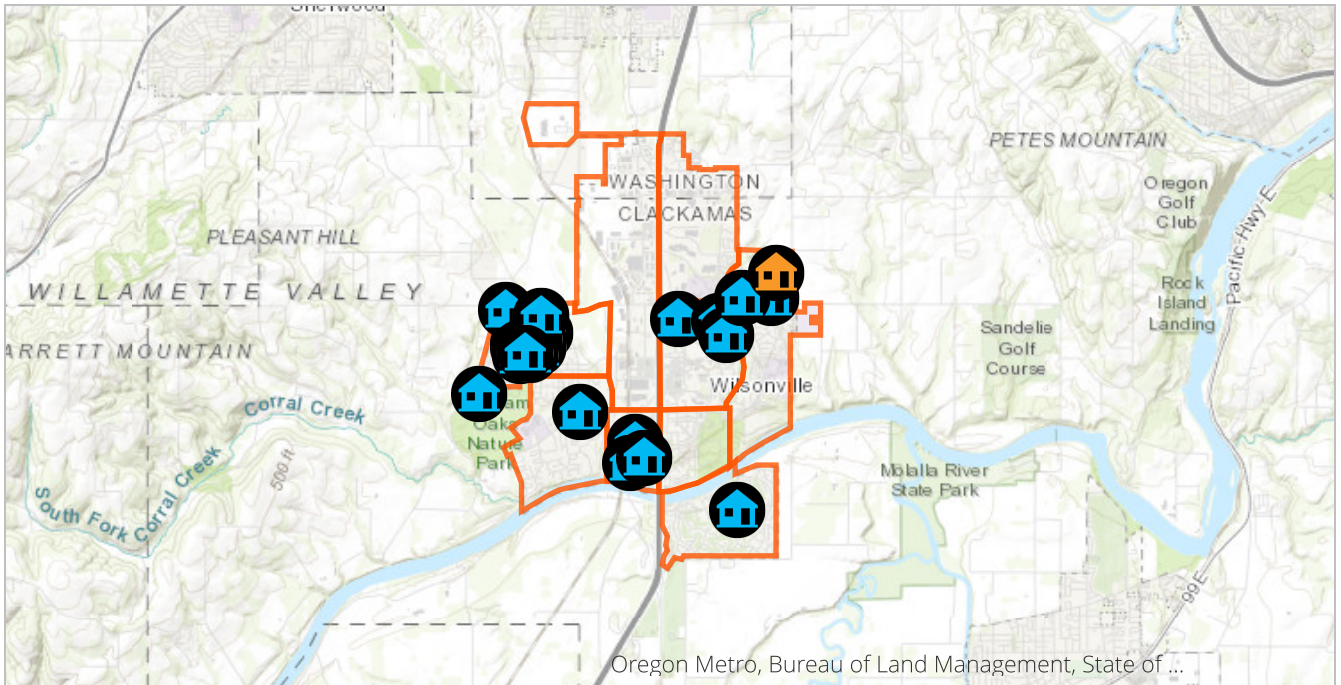
The Frog Pond neighborhood saw the second most permits with 21 issued for Morgan Farm and 15 in Stafford Meadows.

All Permitted Homes 2014-2019



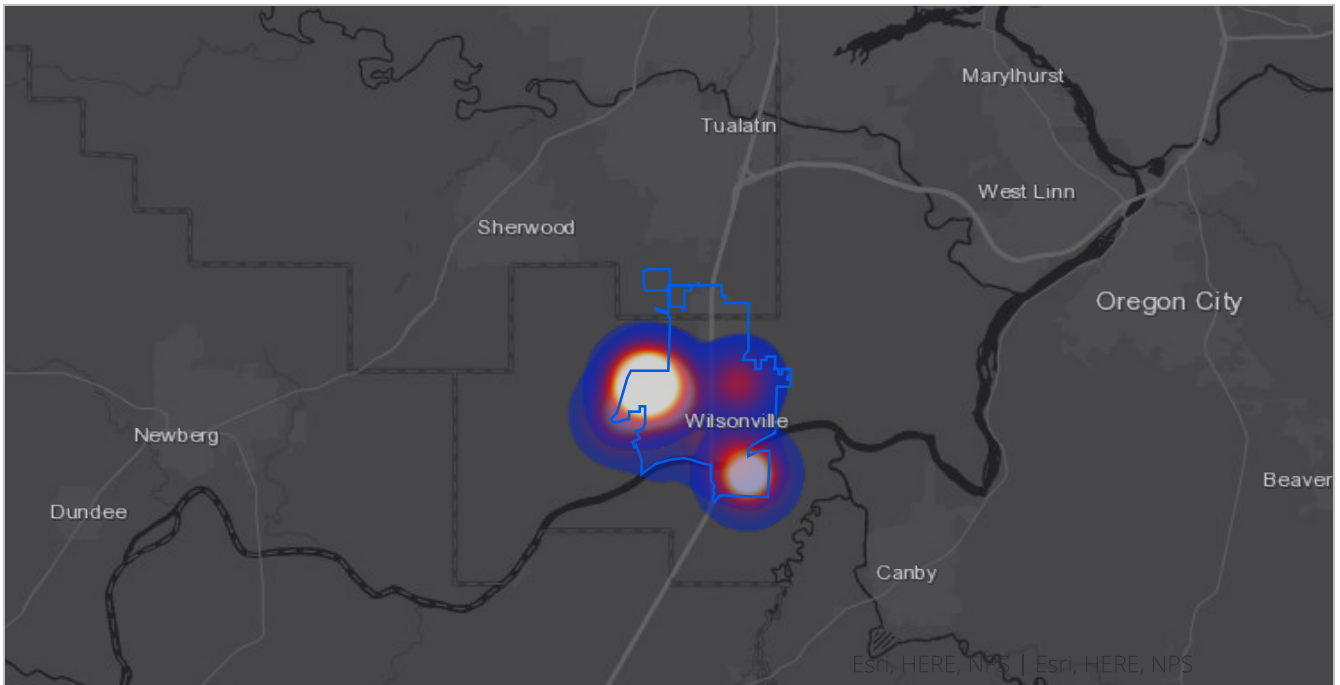
This map shows all permitted units between 2014-2019. Click on the dots for more information about the permits.

All Residential Approved Plans in 2014-2019



Individual development plans show more details about the types of housing constructed in Wilsonville. Click on the home symbols for more information about the development.

All Permitted Homes 2014-2019



This page shows a heat map of all permitted units between 2014-2019. The light areas indicate heavy development in these six years.





"The cost of renting or buying a home in the region affects Wilsonville, and it is becoming a greater burden for many of our residents. Adopting an Equitable Housing Strategic Plan this year is an important milestone for our community, which continues to prioritize inclusivity and livability. Over the next several years, we hope the actions we take to implement that Plan will further increase the City's housing diversity, both in terms of price point and housing type. As a result, the gap between housing costs and affordability will stop increasing or even begin reversing."

-Miranda Bateschell, Planning Director for the City of Wilsonville

Affordability and Growth Trends



The Cost of Owning a Home

In 2019, the median sale price of a home in Wilsonville was \$461,930 a 3.4% rise since the previous year. For a household earning the area median income*, the affordable home price cannot be above \$390,000 if we assume a 20% down-payment, a 4.33% interest rate, the average rate at the time of publication, 30 year term, and paying no more than 30% of the household's monthly income on a mortgage. As a result, the average home in Wilsonville costs 18% more than what a household making the median income can reasonably afford.

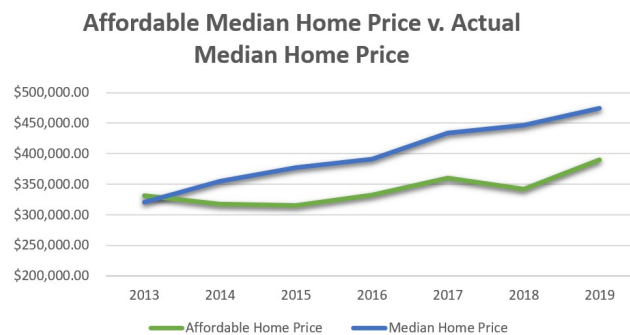


Figure 10: Affordable Home Price verse Actual

*The most recent data on median household income from the 2018 ACS estimate.

Mortgage Payments

The average mortgage payment for the median home price in Wilsonville would significantly cost burden residents making the median income. The figure below shows that for a household making the median income, the monthly mortgage payment for buying a home at median price would be 41% of their monthly income, assuming a 20% down payment, 4.33% interest rate, and 30-year loan.

	2015	2016	2017	2018	2019
Average Home Price	\$377,250	\$390,771	434,483	446,713	461,930
Mortgage Payment (20% down)	\$1,863.00	\$1,929	\$ 2,262	\$ 2,219	\$ 2,382
Median Household Income	\$60,672	\$60,672	\$ 63,097	\$ 67,694	\$ 69,043
Mortgage % of Median Income	36.85%	38.15%	43.0%	39.3%	41.4%

Figure 11: Home Price



The affordability gap between the market price and the affordable price of a home are influenced by two major factors: (1) home value; and (2) household income. The Figure below shows how the income and home cost have changed over the years. Between 2013 and 2019 home cost increased by almost \$170,000 while income increased by only ~\$11,500.

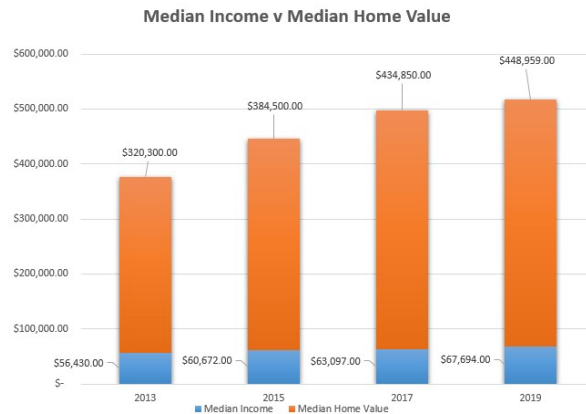


Figure 12: Median Income v Median Home Value

Figure 13 shows that until 2018 median income was increasing at a lower rate than homes were appreciating value. A switch occurred in 2018, with the increase in income higher than the increase in home cost for the first time. However, the trend from previous years returned in 2019.

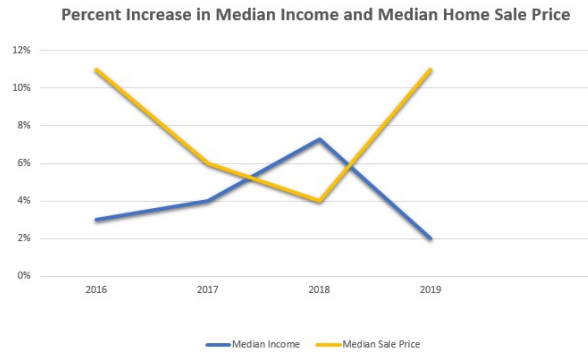


Figure 13: Percent Increase in Median Income and Median Home Sale Price



The implication of rising median income is nuanced as well. The rise in median income can be attributed to two main causes: (1) Wilsonville residents are earning more money and/or (2) higher income households replacing lower income households due to rising housing costs. Without conducting an in-depth and statistically rigorous study, we cannot know for sure whether Wilsonville residents are catching up with housing costs or the less wealthy residents are moving away for financial reasons.



Cost of Renting a Home

The median rent price in 2019 was \$2,380 for all rented units and \$1,782 for apartment type multi-family units. Between 2018 and 2019 the median rent price for apartments increased sharply by 11%.

	2016	2017	2018	2019
Median Rent Price - All homes	\$ 2,306	\$ 2,285	\$ 2,337	\$ 2,380
Median Rent Price - Multi-Family	\$ 1,603	\$ 1,609	\$ 1,612	\$ 1,782
Affordable Median Rent	\$ 1,153	\$ 1,260	\$ 1,360	\$ 1,430

Figure 14: Rent Prices

When we look at rental affordability, it is important we look at the median household income for renter households, separate from that of all household in the City. The median income of renters is 21% lower than the median income of all households in Wilsonville. The gap between renter median household income and homeowner median household income is even greater with the median income of homeowners twice that of renters. It should be noted this data includes subsidized housing which leads to a lower median income than the median income for residents in market rate rental housing.

	2016	2017	2018	2019
Median Household Income	\$ 60,672	\$ 63,097	\$ 67,694	\$ 69,043
Median Home Owner Income	\$ 107,612	\$ 105,036	\$ 107,455	\$ 114,208
Median Renter Income	\$ 46,131	\$ 50,406	\$ 52,229	\$ 57,206

Figure 15: Household Income

The average renter household* earns \$57,206 a year, which means any rental unit that costs more than \$1,403 a month is considered unaffordable to them. The current median rent price for multifamily units is 27% higher than what is affordable to the typical renter in Wilsonville.

*Average Households as used in this report refers to households that closely represent the median income in Wilsonville



As shown in the Figure below, the average renter households in Wilsonville are rent burdened. This means that they are putting more than 30% of their monthly income towards rent. Median rent for apartment type multi-family housing exceeds what renters can reasonably afford and the cost of renting all homes is even more out of reach for the average renter.

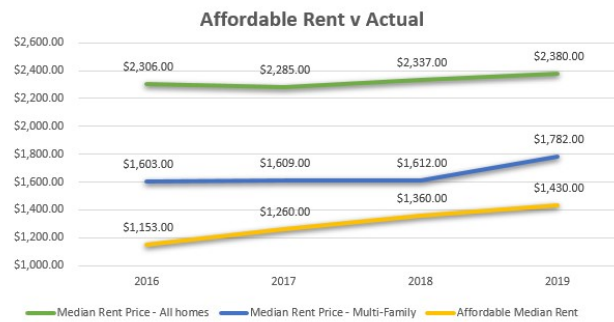


Figure 16: Affordable Rent v Actual



Overall Housing Cost Burden

At least 9 out of 10 households earning below \$20,000 a year spend over 30% of their monthly income on housing. If we look at all households earning below \$50,000, 8 out of 10 spend over 30% of their monthly income on housing costs.

While affordability is a widely shared concern in this community, the lower and lower-middle-income household are disproportionately burdened.

	Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,000	\$50,000 to \$74,000	\$75,000 or more
Total Households	868	1104	885	2128	4298
Monthly Housing Costs > 30% of Income	790	930	614	648	234
Percentage	91%	84%	69%	30%	5%

Figure 17: Rent Burden

Besides measuring whether homes in Wilsonville are reasonably affordable to residents based on income, understanding the extent to which the City's housing stock is meeting the needs of different individuals and families is equally important. Using data from the American Community Survey 5 year Estimates, we can compare the share of households of different sizes with the share of homes with different numbers of bedrooms.

Household Size	2014	2015	2016	2017	2018
1-person household	24%	21%	19%	31%	30%
2-3 person household	52%	55%	60%	51%	50%
4 or more person house	24%	24%	21%	19%	20%

Figure 18: Household Size

Number of Bedrooms (All Housing Types)	2014	2015	2016	2017	2018
1 or 0 Bedroom	16%	16%	18%	18%	18%
2 or 3 Bedrooms	70%	70%	69%	66%	65%
4 Bedrooms	13%	14%	14%	16%	17%

Figure 19: Number of Bedrooms

As Figures 18 and 19 show, the share of 1-person and 2-person households exceeds the share of 1 bedroom or studio homes by a large degree. Not every household needs a bedroom per person. Expanding the studio and 1 bedroom

housing stock could create more affordable options for smaller households. As of 2018, 2-3 bedroom homes dominate Wilsonville's current stock at 65%. This reflects the fact that 70% of households are 2-4 person. Another interesting trend to note is although household size has shrunk since 2014, 4 bedroom homes grew by 4%.



Comparative Affordability to Cohorts

When looking at affordability it is important to understand the regional context. The chart below compares the median home price of cities in Metro Portland similar to Wilsonville. These cities can be considered our cohorts and are helpful in tracking how Wilsonville aligns with the rest of Metro. The median home price in Wilsonville is consistent with it's cohorts. This indicates that other communities are dealing with the same affordability issues. Affordable housing is an issue throughout the Metro region.

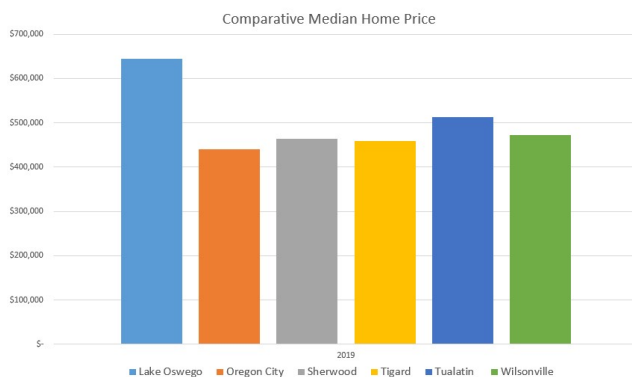


Figure 20: Comparative Median Home Price

Another important indicator of affordability is rent burden. The chart below compares the percent of households that are rent burdened in Wilsonville with it's cohorts. Wilsonville has the lowest percent of rent burdened households by a small margin. However, the percent of rent burdened households in Wilsonville, 43%, indicates that there are still affordability issues.

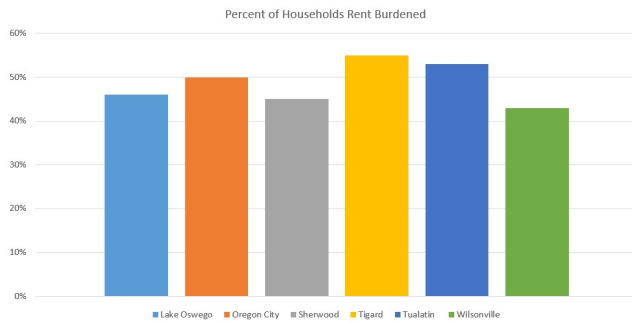


Figure 21: Rent Burden

Comparative Growth to Cohorts

The City of Wilsonville continues to experience residential growth, keeping it among the fastest growing cities in the Portland Metropolitan area. The charts below compares growth in Wilsonville with nearby cities.

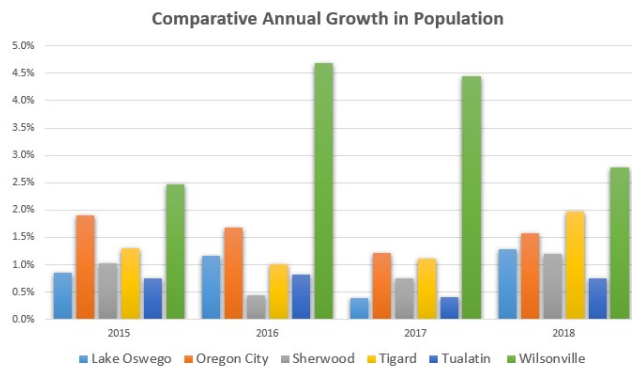


Figure 22: Comparative Annual Growth in Population



Figure 23: Comparative Annual Growth in Housing Units

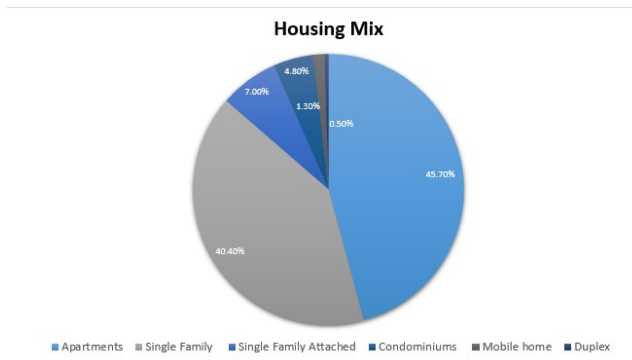
Negative housing growth in a city may be indicative of changes to housing stock such as the removal of blighted properties or redevelopment.

Looking Forward



Housing Mix

Wilsonville's housing stock consists of: 5,097 (46.8%) apartments; 541 (4.9%) condominiums; 51 (0.5%) duplexes; 141 (1.3%) mobile homes; 5,290 (40.3%) single-family homes; 800 (8%) attached single family homes, and 9 (0.1%) single-family homes with ADU's.



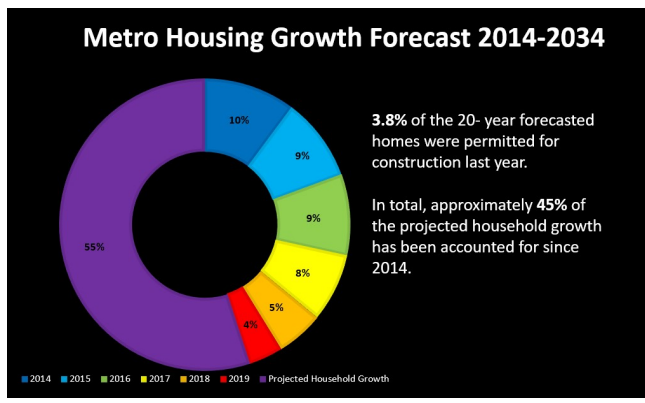
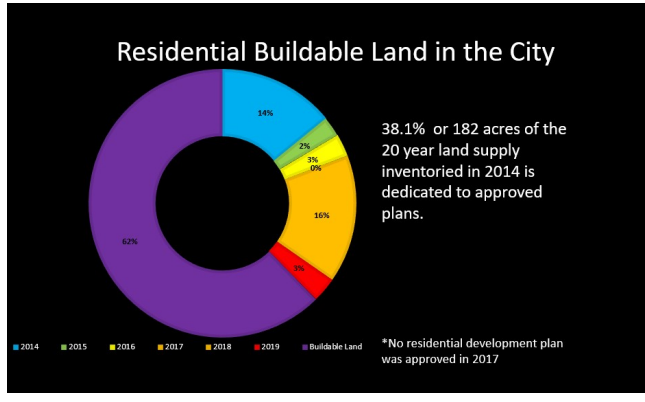


Figure 25: Metro Housing Growth Forecast 2014-2034

At the current household growth rate, Wilsonville will surpass Metro's regional housing unit growth projection. This means that the City will have more demand for housing as more families, students, workers, and jobs locate to Wilsonville.



This calculation and assessment is based on the Buildable Land Inventory as part of the 2014 Housing Needs Analysis. Since this time Metro has added 275 more acres of available land to the UGB in Frog Pond East and South.

Equitable Housing in Wilsonville

Housing Affordability is currently a challenge across the region. The task of creating affordable housing must be approached from many different angles. Factors throughout the region influence the local housing market. Wilsonville is working towards creating a path to more affordable housing through the implementation of House Bill 2001 and spearheading an Equitable Housing Strategic Plan.

The implementation of House Bill 2001 is anticipated to create the opportunity for more duplexes and other middle housing. Additional middle housing should provide more market rate affordable housing choices and increase the variety of Wilsonville's housing stock.

The City's Equitable Housing Strategic Plan outlines a strategy to create more opportunities for housing across the spectrum of housing needs. The plan includes a potential path to building Wilsonville's first transit oriented development and presents other creative solutions to a complex problem. These combined efforts to provide housing that meets the needs and demands of the community, will hopefully help us slow or stop the increasing gap between housing costs and affordability in the City of Wilsonville.

The Unknown

This report discusses trends in housing and population growth that help to create a picture of Wilsonville's future. However, development can be influenced by many factors that cannot be predicted, and regional growth models assume the likelihood of a recession in the 20-year growth projections.

In December 2019 the first case of Covid19 was detected. By the beginning of March 2020, the World Health Organization declared the health crisis a pandemic. At this time, it is not known how the pandemic will affect the housing market or population growth.

What we do know is Wilsonville continues to be a City committed to supporting its residents. In April 2020, a Small Business Grant Relief program was launched with \$400,000 in funds to help small businesses through the crisis. The City will continue efforts to enable the provision of a variety of housing options, including new residential development in Frog Pond and infill in Town Center. The Equitable Housing Strategic Plan will provide additional support for housing and position the City well to respond to needs that may emerge from the health crisis.

Wilsonville remains a resilient community with a thoughtful, forward-looking approach to growth and sustainability, which will enable us to weather this storm and look to a bright future together.