

# **Lincoln City Housing Summary**

Prepared by:

Richard Townsend  
Planning & Community Development Director

April 2016

City of Lincoln City  
Planning & Community Development Department  
801 SW Highway 101  
Lincoln City, OR 97367

## **Table of Contents**

---

Introduction	3
Number and Occupancy	4
Physical Characteristics	6
Financial Characteristics	9
Appendix A – ACS and the Census	12

# Introduction

---

In the course of discussions about topics such as affordable and workforce housing, vacation rental dwellings, and the development of the Villages at Cascade Head property, the public, city staff, planning commissioners, and city councilors needed information on Lincoln City's housing. In this report Planning & Community Development Department staff provides pertinent data in a useable form.

The purpose of this report simply is to provide information on housing. We do not develop or draw conclusions based on that information. We leave that to those who use this report in various contexts. So, for example, while there is information here about the costs of housing in Lincoln City, there is nothing on how much or what kinds of housing might be considered to be affordable.

The principal source of data in this report is the 2010-2014 American Community Survey 5-Year Estimates from the U.S. Census Bureau. This data is supplemented by other sources identified in the body of the report.

This report does not include Roads End. Neither the Census Bureau nor the American Community Survey have yet incorporated data from Roads End into Lincoln City's data. This is because Lincoln City annexed Roads End in December 2012, well after the 2010 Decennial Census and after the early years of the 2010-2014 American Community Survey 5-Year Estimates.

## Number and Occupancy

---

Below we present several descriptions and tables on various aspects of housing in Lincoln City. These range from the number of dwelling units, through their occupancy status, to their size and costs.

### Number of Dwelling Units

According to the 2010-2014 American Community Survey 5-Year Estimates, Lincoln City has an estimated total of 5,581 housing units. Of the total, 3,502 (62.7%) are single-family dwellings (including 83 attached single-family dwellings), and 255 (4.6%) are in two-unit structures. Of the remainder, 1,272 (22.8%) are in multifamily structures, buildings designed as three or more independent dwelling units, not including attached single-family dwellings. Another 552 units (9.9%) are in mobile homes. Table 1, below, presents this data.

Total Dwelling Units	5,581	
1 and 2 units		
1 unit, detached	3,419	61.3%
1 unit, attached	83	1.5%
2 units	255	4.6%
Multi-family units		
3 or 4 units	223	4.0%
5 to 9 units	307	5.5%
10 to 19 units	219	3.9%
20 or more units	523	9.4%
Mobile home	552	9.9%

**Table 1: Number of dwelling units, by number of units in structure. Source: 2010-2014 American Community Survey 5-Year Estimates.**

### Occupancy and Vacancy

Occupancy in the following tables differentiates between units in which people live more or less full time ("occupied"), and where no one lives there, or someone only occasionally lives there ("vacant)." Of the 5,581 housing units in Lincoln City, 3,566 units are occupied (63.9%). Owner-occupied dwellings make up 29.5% of the total dwelling

units in the city. Renter-occupied dwellings make up a somewhat larger proportion, 34.3% of the total. A total of 2,015 housing units are vacant (36.1% of the total). Table 2, below, summarizes these figures.

Total Dwelling Units	5,581
Occupied	3,566
Owner occupied	1,648
Renter occupied	1,918
Vacant	2,015

**Table 2: Housing occupancy. Source: 2010-2014 American Community Survey 5-Year Estimates**

The next table focuses on the vacant units. It shows the reason for vacancy and also shows how those reasons have changed over the past several years. In all years the vast majority of the vacant units are for seasonal, recreational, or occasional use, some of which are Vacation Rental Dwellings. Their proportion of the total vacant units has ranged from a low of 75.4% in 2010 to a high of 81.6% in 2013. The proportion in 2014 was 79.8%.

	2009	2010	2011	2012	2013	2014
<b>Total</b>	1,822	1,900	1,885	1,788	1,864	2,015
For rent	212	192	215	125	138	89
Rented, not occupied	0	36	33	28	26	29
For sale only	147	165	120	93	91	51
Sold, not occupied	32	0	0	0	13	12
For seasonal, recreational, or occasional use	1,412	1,432	1,449	1,459	1,488	1,607
Other	19	75	68	83	108	227

**Table 3: Vacant dwelling units, by reason for vacancy, for the years 2009 through 2014. Source: American Community Survey 5-Year Estimates**

## Physical Characteristics

---

In this section the tables address key physical characteristics of Lincoln City's housing. These focus on the number of rooms and bedrooms, and the number of occupants in occupied dwellings.

### Rooms and Bedrooms

Table 4, below, shows the number of rooms in the city's dwelling units. Rooms include bedrooms, kitchens, living rooms, and finished basements but not bathrooms, hallways, porches, or unfinished basements. As shown here, the median size of Lincoln City dwelling units is 4.9 rooms. A small percentage (6.6%) of dwellings has nine rooms or more.

Total housing units	5,581	
1 room	152	2.7%
2 rooms	312	5.6%
3 rooms	763	13.7%
4 rooms	1,050	18.8%
5 rooms	1,355	24.3%
6 rooms	866	15.5%
7 rooms	513	9.2%
8 rooms	204	3.7%
9 rooms or more	366	6.6%
Median rooms	4.9	

**Table 4: Number of rooms per dwelling unit. Source: 2010-2014 American Community Survey 5-Year Estimates**

The next table shows the number of bedrooms in dwelling units. Bedrooms include rooms constructed as bedrooms, regardless of their current use. The majority (over 70%) of housing units in Lincoln City have two or three bedrooms. A very small percentage (2.3%), have five or more bedrooms, and a slightly larger percentage (2.8%) have no bedrooms (i.e. studio or efficiency apartments).

Total Dwelling Units	5,581	
No bedroom	159	2.8%
1 bedroom	801	14.4%
2 bedrooms	1,919	34.4%
3 bedrooms	2,005	35.9%
4 bedrooms	570	10.2%
5 or more bedrooms	127	2.3%

**Table 5: Number of bedrooms per dwelling unit. Source: 2010-2014 American Community Survey 5-Year Estimates**

## Occupants per Room

According to the American Community Survey, in Lincoln City the average household size of owner-occupied dwellings is 1.93 persons. The average household size of renter-occupied dwelling units is 2.46 persons.<sup>1</sup> The table below shows the number of occupants per room in occupied dwellings in Lincoln City. Given the small sizes of Lincoln City households and number of rooms per dwelling (median 4.9 rooms) as shown in Table 4, above, it is logical that over 90% of the dwellings in Lincoln City have 1.00 persons or less per room.

Occupied dwelling units	3,566	
1.00 or less	3,355	94.1%
1.01 to 1.50	100	2.8%
1.51 or more	111	3.1%

**Table 6: Number of occupants per room in occupied dwelling units. Source: 2010-2014 American Community Survey 5-Year Estimates.**

## Household Size

Table 7, below, shows the sizes of household. It is from the 2010 Decennial Census rather than the American Community Survey. It provides some context for the ACS data on occupants per room above. The last line of the table refers to "families." "Families" consist of a householder and one or more other people related to the householder by birth, marriage, or adoption.

<sup>1</sup> See Table 7 on the next page for 2010 Decennial Census data on household size. Keep in mind that the 2010 Decennial Census data is not directly comparable to the 2010-2014 American Community Survey 5-Year Estimates.

Total households	3,645	100.0%
1-person households	1,959	36.7%
2-person households	1,350	37.0%
3-person households	431	11.8%
4-person households	314	8.6%
5-person households	126	3.5%
6-person households	52	1.4%
7-or-more-person households	34	0.9%
Average household size	2.14	
Average family size	2.74	

**Table 7; Household size. Source: 2010 Decennial Census.**



## Financial Characteristics

---

The final section of this report focuses on a couple of financial aspects of housing in Lincoln City. These are the values of dwellings units and rent and mortgage payments, both in dollars and as a percentage of income.

### Value of Owner-occupied Dwellings

The American Community Survey (ACS) asks the owners of owner-occupied dwelling units what they think their dwellings would sell for if they were for sale. This is not a very precise method of determining housing value but it does provide one estimate that should be methodologically consistent over time. These figures relate to all owner-occupied dwellings including single-family dwellings and condominiums. As the table below shows, ACS estimates the median dwelling unit value in Lincoln City to be \$212,700 for owner-occupied dwellings. This compares to Zillow's estimate of median home value in Lincoln City at \$225,800<sup>2</sup> and Trulia's reported median sales price in Lincoln City of \$215,000.<sup>3</sup>

Owner-occupied units	1,648	
Less than \$50,000	245	14.9%
\$50,000 to \$99,999	57	3.5%
\$100,000 to \$149,999	162	9.8%
\$150,000 to \$199,999	286	17.4%
\$200,000 to \$299,999	494	30.0%
\$300,000 to \$499,999	365	22.1%
\$500,000 to \$949,999	23	1.4%
\$1,000,000 or more	16	1.0%
Median (dollars)	\$212,700	

**Table 7: Value of owner-occupied dwelling units. Source: 2010-2014 American Community Survey 5-Year Estimates.**

---

<sup>2</sup> <http://www.zillow.com/lincoln-city-or/home-values/> captured March 17, 2015.

<sup>3</sup> [http://www.trulia.com/real\\_estate/Lincoln\\_City-Oregon/](http://www.trulia.com/real_estate/Lincoln_City-Oregon/) captured March 17, 2015.

## Monthly Owner Costs

Monthly owner costs show how much the property owner paid for mortgages, real estate taxes, insurance on the property, and utilities for occupied units. The table does not include second homes and VRDs.

Housing units w/ mortgage	994	
Less than \$300	0	0.0%
\$300 to \$499	8	0.8%
\$500 to \$699	34	3.4%
\$700 to \$999	136	13.7%
\$1,000 to \$1,499	236	23.7%
\$1,500 to \$1,999	389	39.1%
\$2,000 or more	191	19.2%
Median (dollars)	\$1,587	

**Table 8: Monthly owner costs in dollars for housing units with a mortgage. Source: 2010-2014 American Community Survey 5-Year Estimates.**

## Monthly Owner Costs as a Percentage of Income

The following table shows how much of the owners' income was spent on the monthly costs of mortgages, real estate taxes, insurance on the property, and utilities.

Housing units w/mortgage	994	
Less than 20.0 percent	146	14.7%
20.0 to 24.9 percent	206	20.7%
25.0 to 29.9 percent	145	14.6%
30.0 to 34.9 percent	92	9.3%
35.0 percent or more	405	40.7%

**Table 9: Monthly mortgage cost as a percentage of income for occupied dwelling units with a mortgage. Source: 2010-2014 American Community Survey 5-Year Estimates.**

## Gross Rent

Next we turn to the monthly costs of renting a dwelling unit in Lincoln City. The American Community Survey determined the gross rent paid for occupied dwelling units paying rent, including the contract rent plus the estimated average monthly cost of utilities.

Occupied units paying rent	1,799	
Less than \$200	36	2.0%
\$200 to \$299	95	5.3%
\$300 to \$499	80	4.4%
\$500 to \$749	580	32.2%
\$750 to \$999	554	30.8%
\$1,000 to \$1,499	401	22.3%
\$1,500 or more	53	2.9%
Median (dollars)	\$787	
Not computed	119	

**Table 10: Gross rent in dollars for occupied dwelling units paying rent. Source: 2010-2014 American Community Survey 5-Year Estimates.**

## Gross Rent as a Percentage of Income

The final table shows how much of the renters' income was taken up by the monthly gross rent (contract rent plus utilities).

Occupied units paying rent	1,789	
Less than 15 percent	138	7.7%
15.0 to 19.9 percent	293	16.4%
20.0 to 24.9 percent	175	9.8%
25.0 to 29.9 percent	118	6.6%
30.0 to 34.9 percent	258	14.4%
35.0 percent or more	807	45.1%
Not computed	129	

**Table 11: Gross rent as a percentage of income for occupied dwelling units paying rent Source: 2010-2014 American Community Survey 5-Year Estimates.**

## Appendix A – ACS and the Census

---

This report uses data from the 2010-2014 American Community Survey 5-Year Estimates (ACS). The ACS is the largest household survey in the United States. The Census Bureau conducts the ACS every year to provide up-to-date information about the social and economic needs of communities. The ACS shows how people live – their education, housing, jobs, etc. The ACS estimates are updated each year with annual estimates for smaller geographic areas such as Lincoln City being averaged over the current and two or four previous years.

The Census Bureau conducts a census once every 10 years to provide an official count of the entire U.S. population to Congress. The Decennial Census from 2010 contains data that differ from the 2010-2014 ACS data. For example the ACS estimates Lincoln City has 5,581 dwelling units. By contrast, the 2010 Decennial Census shows that Lincoln City has 6,025 units. The difference is the result of differing methodologies between the two data collection efforts.

For informational purposes, the table below shows the changes in number of housing units and their occupancy as provided by the 1990, 2000, and 2010 decennial censuses. Compare this historic data to Table 2 in the main body of this report.

	<b>1990</b>	<b>2000</b>	<b>2010</b>
Occupied	2,757	3,371	3,645
Owner	1,437	1,537	1,686
Renter	1,320	1,834	1,959
Vacant	1,266	1,619	2,380
For seasonal use	924	1,135	1,775
Other	342	484	605
TOTAL	4,033	4,990	6,025

**Table A-1: Housing occupancy, 1990-2010. Source: U.S. Census.**