

**Date:** May 8, 2025

**To:** Kelly O'Neill Jr., City of Sandy

**From:** Todd Chase & Tim Wood, FCS

**RE:** City of Sandy Contextualized Housing Needs and Community Engagement Summary

---

As required by ORS 197.290 Oregon cities must comply with statewide planning Goal 10 Housing when preparing a comprehensive plan update.

The attached document provides a summary of contextualized housing needs in the city of Sandy (City), incorporating data from the Sandy Housing Capacity Analysis (HCA, adopted April 1, 2024) and provides a summary of the community engagement and input received from the general public and housing stakeholders.

The Contextualized Housing Needs and Community Engagement summary will be incorporated into the Sandy Housing Production Strategy (HPS) and may be refined further as community engagement continues. **The Sandy HPS will include the following topics:**

- A. Introduction**
- B. Discussion of Housing Policies**
- C. Strategies to Meet Future Needs**
- D. Discussion of How Strategies Address Fair and Equitable Housing Needs**
- E. Appendix A: Contextualized Housing Need**
- F. Appendix B: Stakeholder Engagement Summary**

The attached document is intended to provide the background documentation that is required as part of Item E above as an appendix to the Sandy HPS.

- **Appendix A: Contextualizing Housing Needs.** This appendix provides context for Sandy's housing needs. It includes key findings from the Sandy Housing Capacity Analysis (HCA), with current available data updates.

## APPENDIX A: CONTEXTUALIZED HOUSING NEEDS ANALYSIS

---

Across Oregon, many low- and middle-income households face challenges in finding affordable and suitable housing. Beyond affordability, some households also struggle to find homes that meet specific needs, such as accessibility for people with disabilities, multigenerational living spaces, or housing with support services. Housing discrimination further limits options for certain groups, contributing to substantial unmet housing needs across the state.

A Housing Production Strategy (HPS) aims to address these unmet needs by focusing on actions that promote the production of affordable housing across all income levels, preserve existing affordable housing, enhance housing stability, provide options for individuals experiencing homelessness, and advance Fair Housing initiatives.

Before developing strategies to encourage affordable housing, the City of Sandy first needed to assess the unique housing needs of its residents. While the Sandy Housing Capacity Analysis (HCA), completed in 2024, provided valuable insights into housing needs based on demographic factors like age and income, the HPS takes a broader approach. The HPS examines housing needs through additional lenses, including race, ethnicity, disability status, and homelessness.

This appendix summarizes key findings from the HCA and supplements it with detailed data on housing needs for various demographic groups. Drawing on engagement as well as sources such as the U.S. Census, Oregon Housing and Community Services, HUD, Costar, and City data, this appendix contextualizes Sandy's housing needs beyond the scope of the HCA, fulfilling the requirements for the HPS.

### Understanding Housing Needs in Sandy

Like other Oregon communities, many households in Sandy face housing affordability challenges. The following appendix summarizes key findings about Sandy housing needs with the focus on the populations facing housing affordability issues.

Every household desires housing that is affordable to them. Therefore, when defining housing needs in Sandy, we begin with affordability for both current and future residents. However, housing needs extend beyond affordability and must also address the specific requirements of each household, including factors like household size and composition, age, disability status, and the relationships between household members.

Additionally, housing needs are shaped by location, impacting access to transportation and proximity to essential services. Many households desire housing close to schools, workplaces, and amenities such as retail, medical services, parks, and open spaces. Access to transit services, bicycle infrastructure, and pedestrian infrastructure are also important for many households.

Another critical aspect of housing need is access to housing free from discrimination, which is a right that is protected under federal Fair Housing law. Oregon and its cities have a legal responsibility to

Affirmatively Further Fair Housing (AFFH). The Sandy HPS considers AFFH requirements when evaluating the City's existing policies and developing actions to be included in a strategy.

### AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH)

AFFH requires jurisdictions to take meaningful steps to overcome historical segregation and create inclusive communities free from barriers based on protected characteristics, including race, color, national origin, religion, sex, familial status, and disability. Oregon also protects additional classes: sexual orientation, gender identity, age, and marital status.

AFFH requires jurisdictions to understand and address Oregon's long history of discrimination that precluded many people from accessing housing and homeownership. The Fair Housing Council of Oregon (FHCO) is a statewide civil rights organization that advocates for housing justice, equity, and inclusion. Their report, *State of Fair Housing in Oregon 2014-2022*, provides information about housing discrimination across Oregon. The key findings of the report are:

- » FHCO receives about 2,000 housing complaints annually, though they estimate only 10% of discriminatory acts are reported.
- » Complaints most commonly come from people with disabilities, people of color, and women, with many involving multiple protected classes.
- » Common discrimination issues include failure to provide reasonable accommodation for disabilities, unfair lease terms, tenant harassment, refusal to rent (especially to Section 8 voucher holders), and evictions.

### Housing Need Key Findings

**Sandy must plan for 2,424 new housing units through 2043 to accommodate a projected 6,350 new residents.** This growth will necessitate a diverse array of housing types affordable across all income levels. Forecasts point towards a need for greater variety in housing types, with a heightened emphasis on multi-dwelling and attached housing types. The challenge of providing more housing supply in Sandy is hampered due to current limitations on new development due to wastewater treatment capacity constraints and state discharge permitting requirements. The HCA found that Sandy would need to add units in the following categories of housing type:

- **Single-Family Detached:** 1,454 units to be added by 2043
- **Single-Family Attached:** 170 units to be added by 2043
- **Duplex, Triplex, Quadplex:** 121 units to be added by 2043

- **Multifamily:** 679 units to be added by 2043

**Housing costs in Sandy have risen substantially in recent years, consistent with national trends.**

Between 2014 and 2024, Sandy's average multifamily dwelling asking rent increased 49% from \$1,086 per month to \$1,614 per month, excluding utilities). Sandy's median home sales price increased 133% between 2014 and 2024 from \$215,000 to \$502,000.

**Using U.S. Housing and Urban Development standards for housing affordability, a household earning 100% of median family income (MFI) for a family of four in Sandy (\$116,900) can afford monthly housing costs of about \$2,920.** Exhibit 1 shows financially attainable housing across income levels, based on the standard that households should spend no more than 30% of their gross income on housing (including utilities). Households exceeding this threshold may struggle to afford other essentials.

**Exhibit 1. Financially Attainable Housing by MFI for Clackamas County, 2024<sup>1</sup>**

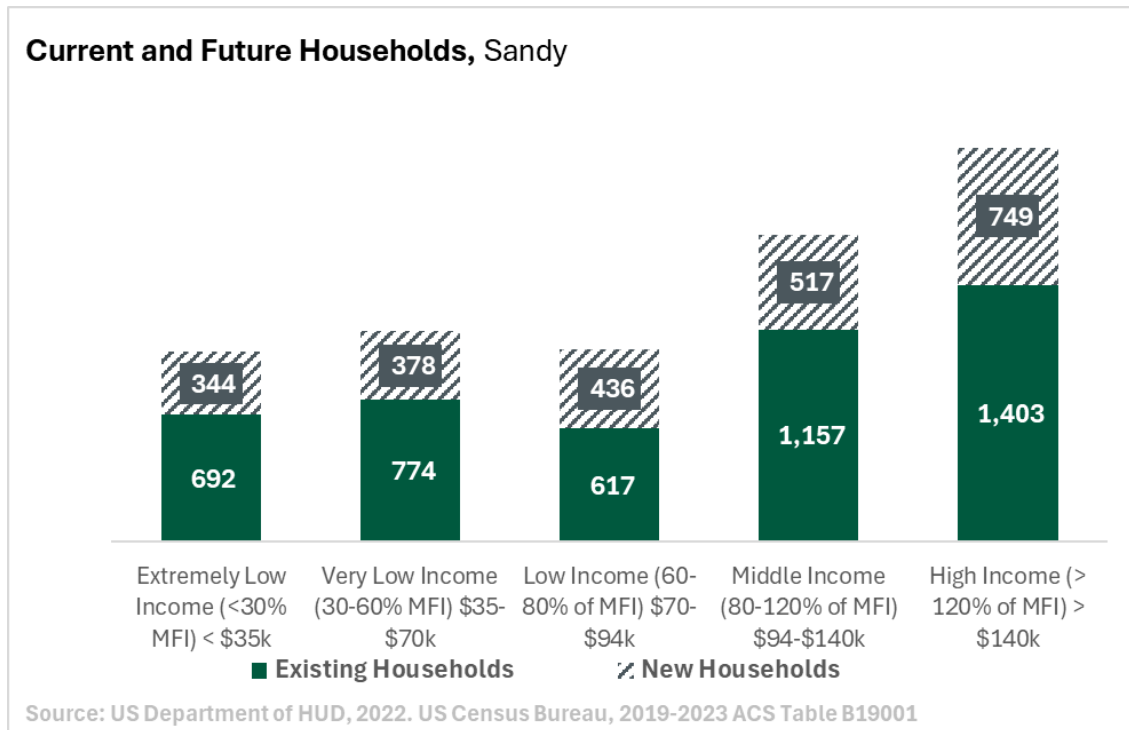


Source: Source: Department of Housing and Urban Development, Portland MSA, 2024. Oregon Employment Department (2023 wage estimates)

<sup>1</sup> Affordable home sales prices are illustrative estimates and do not make assumptions about specific interest rates, amount of down payment, whether mortgage insurance will be required, or other factors

Recent Census data shows that there were 692 households in Sandy with income levels at 30% or less of the MFI (less than \$35,000 per year). Affordable rents for these very low-income households are under \$900 per month (**Exhibit 1**). **Exhibit 2** shows that 31% of Sandy's households had incomes less than 60% of MFI (\$70,140). At that income level, the affordable rent would be below \$1,754 per month.

**Exhibit 2: Sandy's Current and Existing Households by MFI for Clackamas County**



that are unique to an individual household's mortgage. These are based on income only and do not consider accumulated wealth or debt.

**Low-income households in Sandy have few housing options.** Costs for both rental and ownership of housing are much higher than many residents can afford. In Sandy, a household must make 129% of MFI (\$151,000) to afford the median sales price of a home (\$507,000). To afford the average apartment rent plus utilities (\$1,850) a household must earn 63% of MFI (\$74,000). About 80% of Sandy's housing stock is single family detached housing which is often more expensive than attached housing or multifamily housing types.

**About a quarter of households in Sandy pay more than 30% of their income on housing due to limited affordable housing options.** Because Sandy must limit housing production due to wastewater treatment capacity constraints and state permitting requirements, there are limits on new housing to meet market rate demand as well as income-restricted affordable housing.

**Sandy residents have a variety of housing needs, with some populations facing more barriers to accessing housing.** These challenges often stem from potential discrimination, as well as socioeconomic factors. To gain a better understanding of housing needs in Sandy, the project team conducted interviews with service providers and obtained feedback from the City Council, Planning Commission, and City staff.

This community feedback revealed several key issues for the following groups:

- **Latino Population:** Many Latino residents in Sandy work in agriculture, which tends to be a lower-wage occupation. Many households have children and may need larger housing sizes. Some Latino residents choose to live in Sandy due to the perception of increased safety relative to other areas in the Portland Metro region.
- **People Experiencing Homelessness:** This group in Sandy includes local youth, lower-income workers, individuals on social security, and those without jobs. Some of this population faces mental health and addiction challenges. These individuals often need access to emergency and transitional housing with services. There is perceived community resistance to homeless services in Sandy, which complicates efforts to address their needs.
- **Seniors:** Many seniors need help accessing available resources, especially as information and applications move online. Some seniors struggle with mental health issues related to loneliness and isolation. Those seniors on fixed incomes face challenges with rising property taxes, housing maintenance, and utility costs, even if they've paid off their homes. Some seniors want to remain in the community and need support to age in place. A local assisted memory care facility recently closed, reducing available services.

About a quarter of households in Sandy have sufficient income to afford the median home sales price of \$502,000.

About one-third of Sandy households are unable to afford the average rent.

#### WHAT IS COST BURDEN?

A household is defined as cost burdened if their housing costs exceed 30% of their gross income.

A household that spends 50% or more of their gross income on housing costs is said to be severely cost burdened.

- **Young Families and Single Parents:** Many households in Sandy require multiple jobs to make ends meet, which is especially challenging for single parents. One-income families are increasingly turning to supportive services, like the Sandy Community Action Center, due to rising costs. Childcare costs are also a significant burden.

Housing affordability is a major concern across these groups. Many low-income households indicated that they need to prioritize which bills to pay and may rely on support services like the Sandy Community Action Center and energy assistance so that they have enough money to cover their mortgage or rent. The already high cost of utilities in Sandy is expected to rise further due to challenges with wastewater and water systems, exacerbating affordability issues.

These findings underscore the need for focused efforts to address the unique housing challenges faced by lower-income residents in Sandy. Exhibit 1 **Exhibit 3** underscores the demographic scale of need for these family cohorts and potential policy actions to meet those needs.

## Exhibit 1. Populations with Unmet Housing Needs

TARGET POPULATION	SCALE OF NEED	MEETING FUTURE NEED
<b>Extremely Low Income (&lt;30% MFI)</b>	15% of total households <ul style="list-style-type: none"> <li>692 existing households</li> <li>344 new households by 2043</li> </ul> Afford up to \$875 per month	New subsidized housing; preserving existing income-restricted housing
<b>Very Low Income (30% to 60% MFI)</b>	17% of total households <ul style="list-style-type: none"> <li>774 existing households</li> <li>378 new households</li> </ul> Afford up to \$1,750 per month	New subsidized housing; preserving existing “naturally occurring affordable housing”
<b>Low Income (60% to 80% MFI)</b>	13% of total households <ul style="list-style-type: none"> <li>617 existing households</li> <li>436 new households</li> </ul> Afford up to \$2,340 per month	New subsidized housing; preserving existing “naturally occurring affordable housing”
<b>Middle Income (80% to 120%)</b>	25% of total households <ul style="list-style-type: none"> <li>1,157 existing households</li> <li>517 new households</li> </ul> Afford up to \$3,500 per month	New market-rate rental housing and smaller market rate homes for ownership; preserve existing smaller, older homes
<b>People of Color (POC), including Latino</b>	18% of existing households The largest community of color is Latino, accounting for 691 people in Sandy.	Increased access to affordable housing options; housing for larger households; access to housing without discrimination
<b>People with a Disability</b>	12% of Clackamas County’s population have a disability <sup>2</sup> Housing need: 290 new units (12% of total need)	Housing with design standards that meet their needs; access to housing without discrimination; access to services; access to public transportation
<b>People Experiencing Homelessness</b>	Estimated 571 individuals in Clackamas County as of 2022. Estimated 10 adults and 40 youth in Sandy as of 2023.	Emergency assistance and shelter; permanent supportive housing; deeply affordable units; access to housing without discrimination
<b>Seniors</b>	19% of Sandy’s population is over 60 years old (2,391 people)	Access to affordable housing options; access to supports to “age in place”, homes in intergenerational communities, access to services and transportation; support accessing resources
<b>Young families and single-parent households</b>	TBD	Increased access to affordable housing options; access to affordable childcare



## Demographic and Socio-Economic Characteristics Affecting Sandy's Housing Needs

This section identifies future housing needs for people in Sandy by age, race and ethnicity, disability, household size and composition, and household income.

### Data Used in this Analysis

Throughout this analysis, data is relied upon using multiple well-recognized and reliable data sources. One of the key sources for housing and household data is the U.S. Census. This report primarily uses data from three Census sources:<sup>3</sup>

- **The Decennial Census**, which is completed every ten years and is a survey of all households in the United States. The Decennial Census does not collect more detailed household information, such as income, housing costs, housing characteristics, and other important household information.
- **The American Community Survey (ACS)**, which is completed every year and is a sample of households in the United States. The ACS collects detailed information about households, including demographics (e.g., number of people, age distribution, ethnic or racial composition, country of origin, language spoken at home, and educational attainment), household characteristics (e.g., household size and composition), housing characteristics (e.g., type of housing unit, year unit built, or number of bedrooms), housing costs (e.g., rent, mortgage, utility, and insurance), housing value, income, and other characteristics. The most up-to-date ACS data available for the HCA was for the 2016-2020 period. For readability throughout the report, we refer to the 2016-2020 ACS period as 2020. We included updates to the ACS data for the 2019-2023 ACS period, for the purpose of the HPS. This data is referred to as 2023 data for readability.
- **Comprehensive Housing Affordability Strategy (CHAS)**, which is custom tabulations of American Community Survey (ACS) data from the US Census Bureau for the US Department of Housing and Urban Development (HUD). CHAS data show the extent of housing problems and housing needs, particularly for low-income households. CHAS data are typically used by local governments as part of their consolidated planning work to plan how to spend HUD funds and

---

<sup>2</sup> The sample size provided by the U.S. Census for Sandy is too small to provide an accurate count of persons with disabilities; so instead Clackamas County data is used to approximate population counts in this cohort.

<sup>3</sup> The American Community Survey (ACS) is a national survey that uses continuous measurement methods. It uses a sample of about 3.54 million households to produce annually updated estimates for the same small areas (census tracts and block groups) formerly surveyed via the Decennial Census long-form sample. All ACS data are subject to sample variability or "sampling error" that is expressed as a band or "margin of error" (MOE) around the estimate.

This report uses Census and ACS data because, despite the inherent methodological limits, they represent the most thorough and accurate data available to assess housing needs. We consider these limitations in making interpretations of the data and have strived not to draw conclusions beyond the quality of the data.

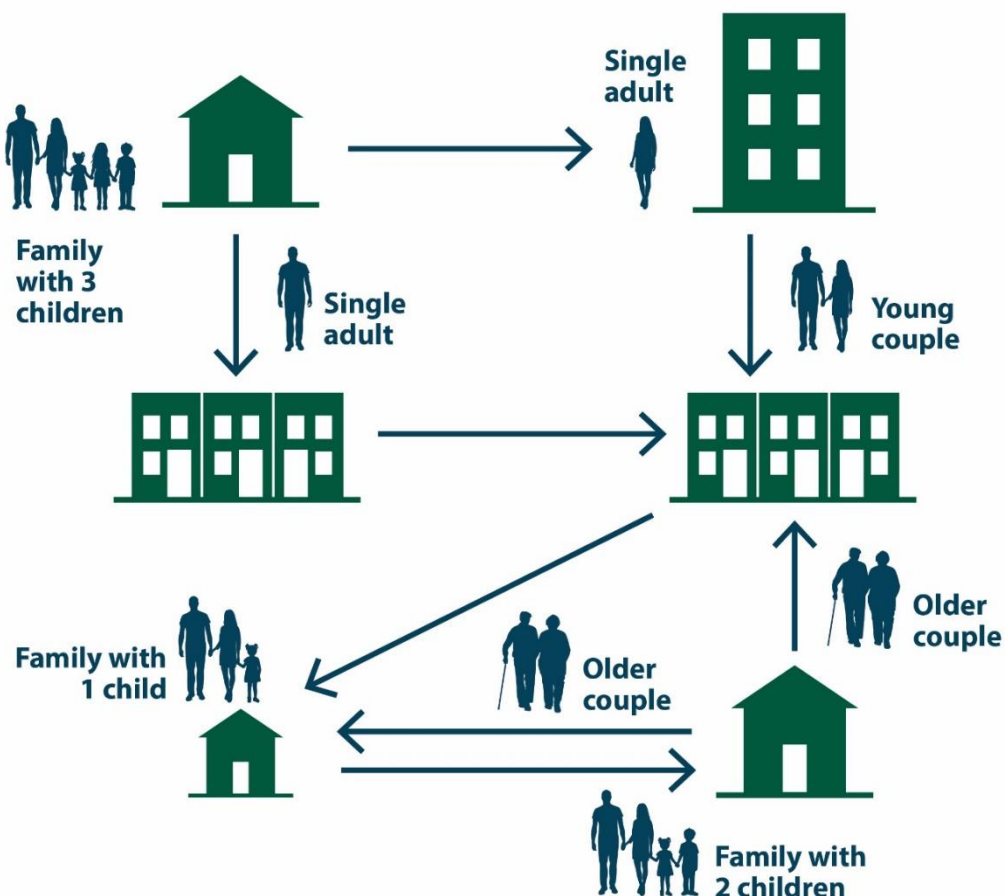
for HUD to distribute grant funds. The most up-to-date CHAS data covers the 2015-2019 period, which is a year older than the most recent ACS data for the 2016-2020 period.

### Regional and Local Demographic Trends May Affect Housing Need in Sandy

Demographic trends that might affect the key assumptions used in the baseline analysis of housing need are (1) the aging population, (2) changes in household size and composition, and (3) increases in diversity.

An individual's housing needs change throughout their life, with changes in income, family composition, and age. The types of housing needed by a 20-year-old college student differ from the needs of a 40-year-old parent with children, or an 80-year-old single adult. As Sandy's population ages, different types of housing will be needed to accommodate older residents. As shown in **Exhibit 4**, demographic changes in households lead to changes in housing needs over time.

**Exhibit 4. Effect of Demographic Changes on Housing Need**



Sandy’s Population is Growing

Sandy’s population growth will drive future demand for housing in the city over the planning period. **Exhibit 2** shows that Sandy’s population grew by 140% between 2000 and 2024, adding 7,548 new residents at an average annual growth rate of 3.7%. Population in Sandy has been increasing 3-4 times faster than the growth that has been occurring in Clackamas County and Oregon.

Exhibit 2. Population, Sandy, Clackamas County, Oregon, U.S., 2000, 2010, 2023

Population Trends				Change		
	2000	2010	2024	Number	Percent	AAGR
Oregon	3,421,399	3,831,074	4,263,385	841,986	25%	0.9%
Clackamas County	338,391	375,992	426,567	88,176	26%	1.0%
Sandy	5,385	9,570	12,933	7,548	140%	3.7%

Source: US Decennial Census 2000 and 2010, and Portland State University, Population Research Center.

Age of People in Sandy

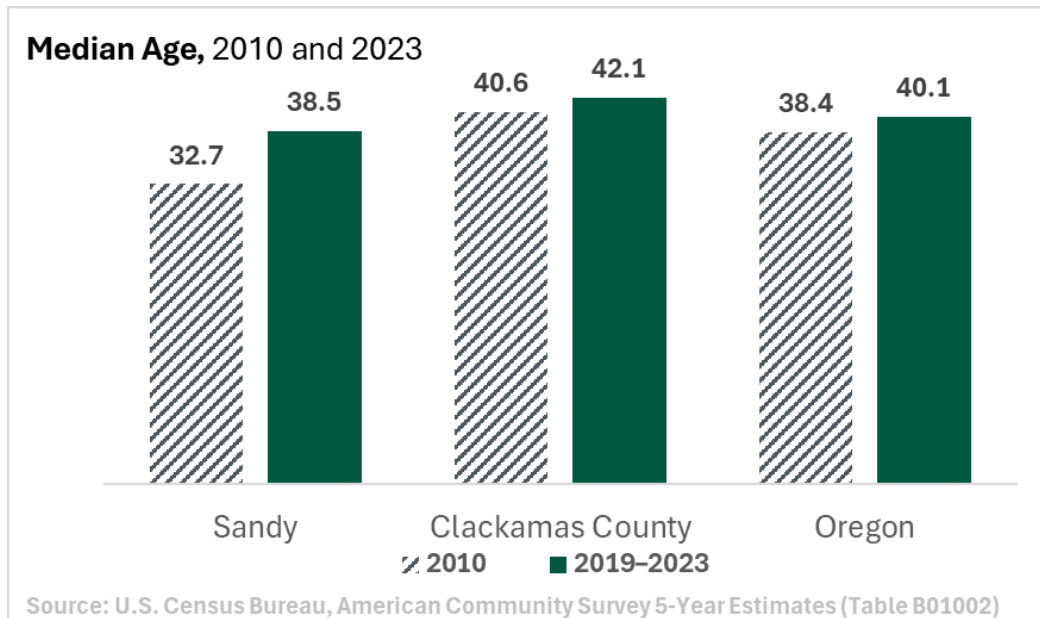
Sandy has a younger population compared to Clackamas County and Oregon, with a larger proportion of working-age people under 39 years old. The fastest growing age group from 2010-2023 was people aged 40-59. This growth of Gen X and baby boomers will drive demand for affordable ownership units, housing with enough bedrooms, as well as affordable downsizing opportunities such as townhouses, and plexes in walkable neighborhoods.

While Sandy currently has a smaller senior population than the county overall, the forecast shows the 60+ age group will grow substantially in the coming decades. Senior households will make a variety of housing choices, including remaining in their homes as long as they are able, downsizing to smaller single-family homes (detached and attached) or multi-dwelling units, or moving into group housing (such as assisted-living facilities or nursing homes) as they age. The challenges aging seniors face in continuing to live in their community include changes in health-care needs, loss of mobility, the difficulty of home maintenance, financial concerns, and increases in property taxes.<sup>4</sup>

As shown in **Exhibit 6**, Sandy’s median age is lower than the County or State averages. From 2010 to 2020, Sandy’s median age increased from approximately 33 to 38 years old.

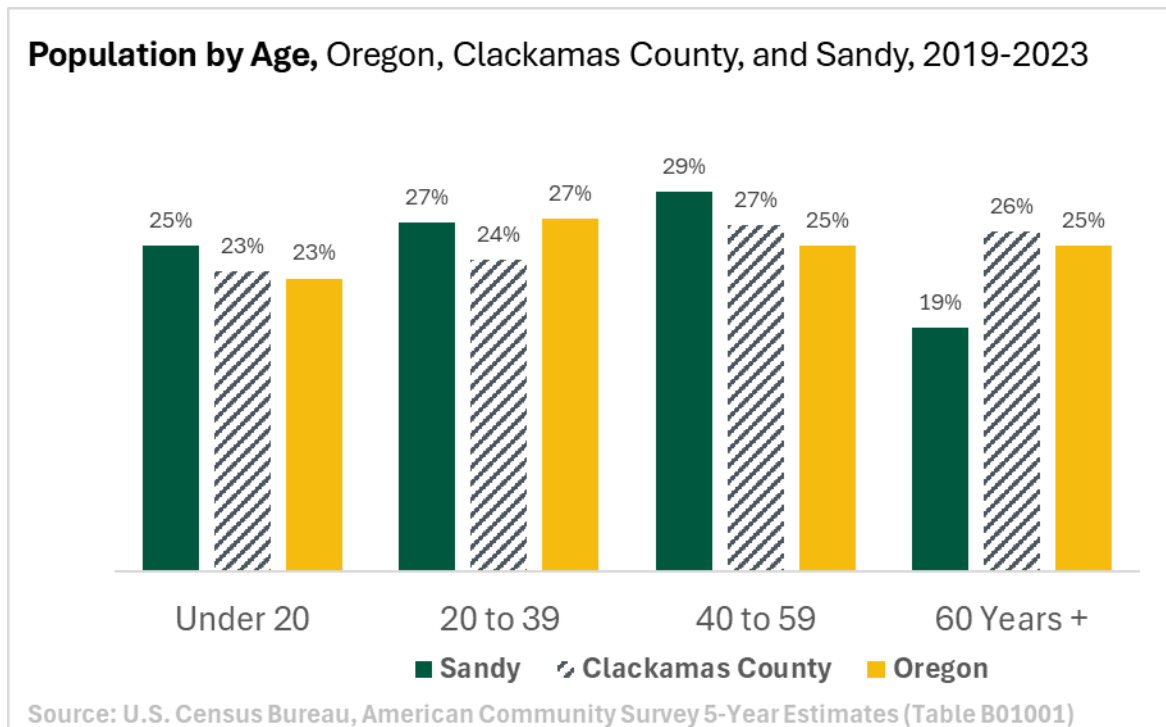
<sup>4</sup> “Aging in Place: A toolkit for Local Governments” by M. Scott Ball.

**Exhibit 6. Median Age, Sandy, Clackamas County, and Oregon, 2010 to 2019-2023**



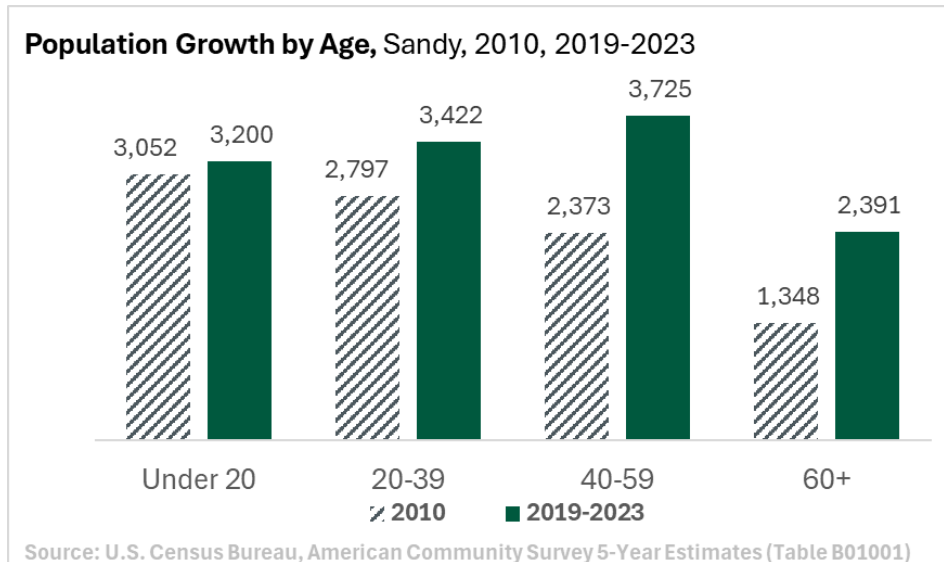
As shown in **Exhibit 7**, approximately 27% of Sandy's residents were between the ages of 20 and 39 years old in 2023. Sandy had a much lower share of people over the age of 60 years old when compared to Clackamas County and Oregon. A quarter of Sandy's population is under 20 years old.

**Exhibit 7. Population Distribution by Age, Sandy, Clackamas County, and Oregon, 2019-2023**



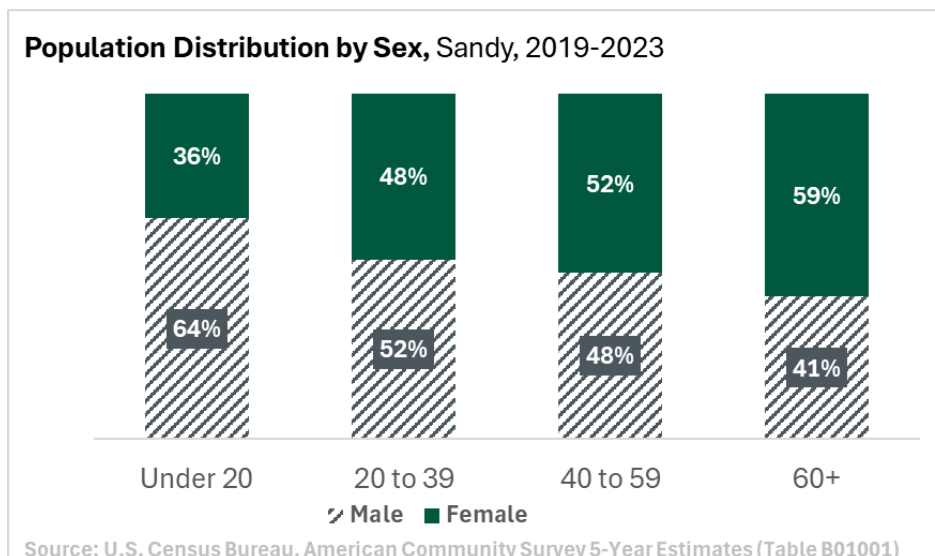
As shown in **Exhibit 8**, between 2010 and 2023 all age groups in Sandy increased. The largest increase in residents were comprised of those aged 40-59 (increase of 1,352 people) followed by those aged 60+ (increase of 1,043 people).

**Exhibit 8. Population Growth by Age, Sandy, 2010, 2019-2023**



As shown in **Exhibit 9**, Sandy has a majority share of female residents that is greater than male residents for those over age 40. The male population segment has a majority share of overall population for those under the age of 40.

**Exhibit 9. Population Distribution by Sex for Each Age Group, Sandy, 2019-2023**



**Exhibit 10** shows that all age groups are expected to grow over the next two decades in Clackamas County. People over age 60 are forecast to increase by 31%, adding more than 34,500 people to that cohort by year 2040. People within the age 40 to 59 cohort are expected to increase measurably by 32,576 people over the next 20 years.

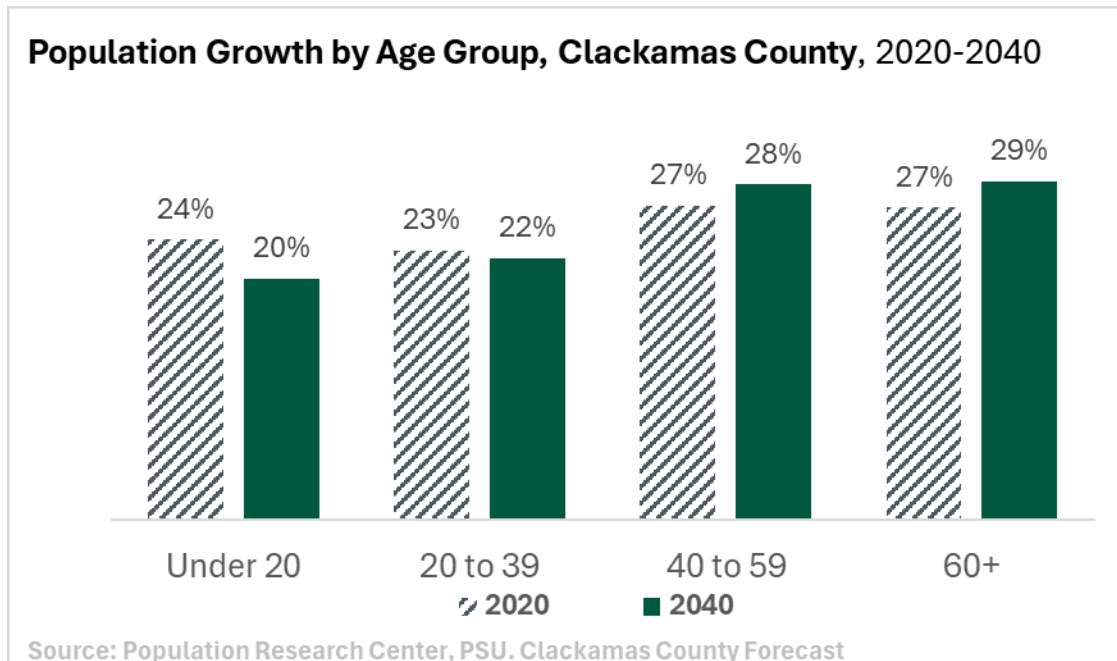
**Exhibit 10. Fastest-Growing Age Groups, Clackamas County, 2020 to 2040**

	Change	% Change
Under 20	4,060	4%
20 to 39	16,808	18%
40 to 59	32,576	29%
60+	34,579	31%

Source: Population Research Center, PSU. Clackamas County Forecast

As shown in **Exhibit 11**, by 2040 Clackamas County residents over age 40 are expected to account for nearly 6 out of 10 residents.

**Exhibit 11. Population Growth by Age Group, Clackamas County, 2020 and 2040**

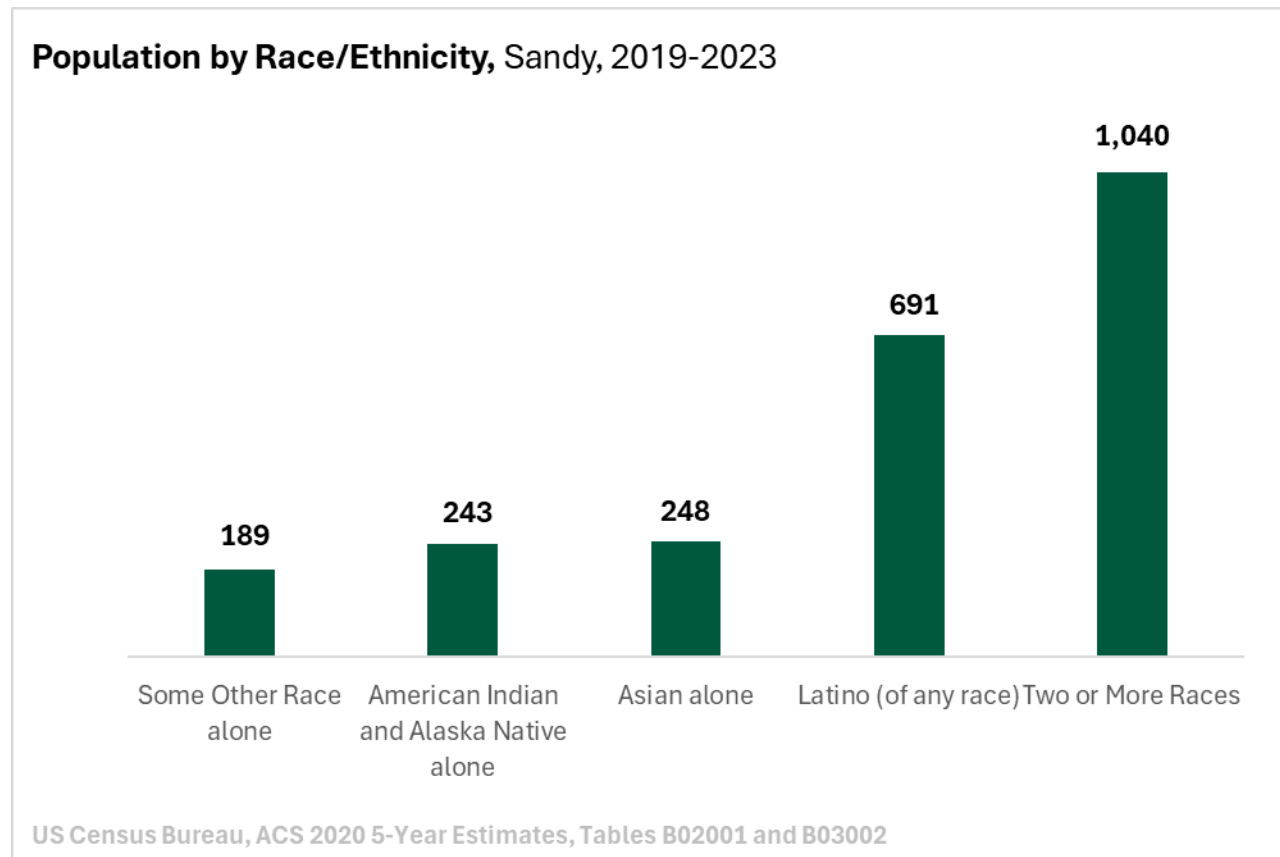


## Race and Ethnicity

Understanding the race and ethnicity characteristics<sup>5</sup> in Sandy is important for evaluating the potential for discrimination.

In Sandy, there are approximately 2,415 people with a race or ethnicity other than White. The largest segment includes non-Hispanic, accounting for about 18% of Sandy's population (**Exhibit 12**). Not shown in the following exhibit, Sandy has 10,818 people identifying as White, non-Hispanic.

**Exhibit 12. Population by Race/Ethnicity, Sandy, 2019-2023**



<sup>5</sup> The U.S. Census Bureau considers race and ethnicity as two distinct concepts. Latino is an ethnicity and not a race, meaning individuals who identify as Latino may be of any race.

Overall, Sandy's population is less racially diverse than the broader Clackamas County and state of Oregon counterparts (**Exhibit 13**).

**Exhibit 13. Population by Race/Ethnicity as a Percent of Total Population, Sandy, Clackamas County, Oregon 2019-2023**

	Clackamas		
	Sandy	County	Oregon
Native Hawaiian and Other Pacific Islander alone	0%	0%	0%
Some Other Race alone	1%	3%	5%
American Indian and Alaska Native alone	0%	1%	2%
Black or African American alone	2%	1%	1%
Two or More Races	2%	5%	4%
Asian alone	8%	10%	11%
Latino/a/x (of any race)	5%	10%	14%
White Alone, not hispanic or latino	85%	78%	72%

Source: US Census Bureau, ACS 2020 5-Year Estimates, Tables B02001 and B03002

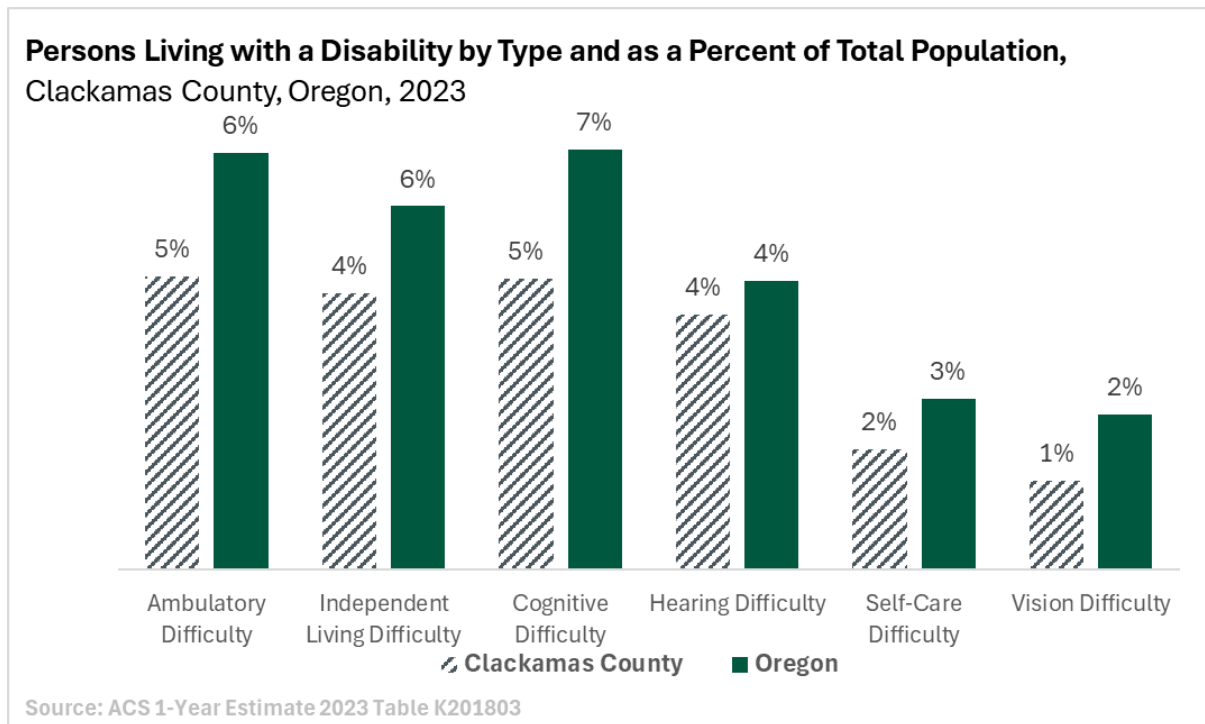


## People with Disabilities

People with one or more disabilities have special housing needs because they may need housing that is physically accessible, housing that meets the needs of people with cognitive disability, or housing with specialized services.

The U.S. Census sample size for the city of Sandy is considered to be too small to have accurate persons with disabilities data, so instead, **Exhibit 14** relies upon Census data for Clackamas County and the state of Oregon. It is estimated that approximately 12% of Clackamas County's population has one or more disabilities –slightly lower than the overall state average of 15%.

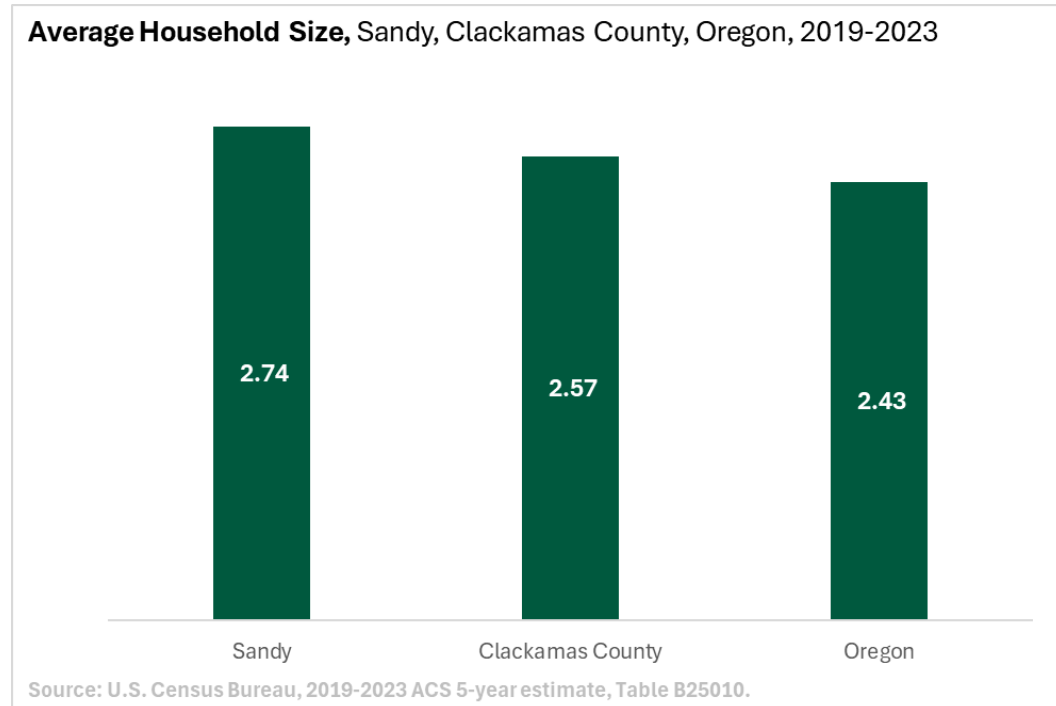
**Exhibit 14. Persons Living with a Disability by Type and as a Percent of Total Population, Clackamas County, Oregon, 2019-2023.**



## Household Size and Composition

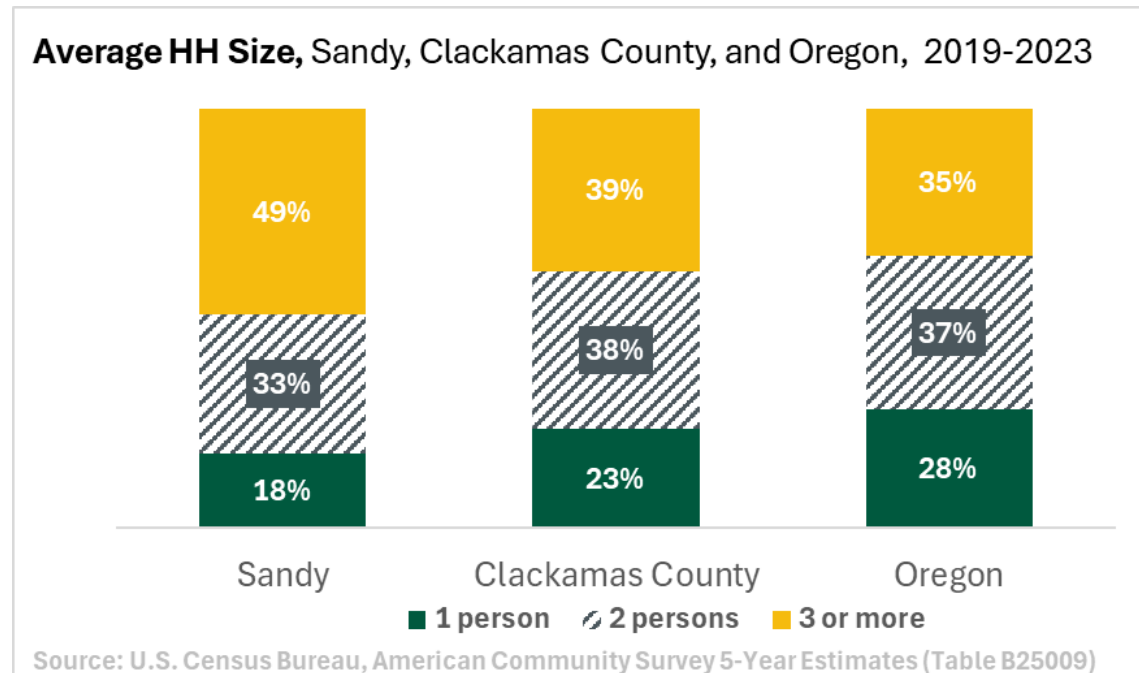
Housing need varies by household size and composition. The housing needs of a single-person household are different than those of a multi-generational family. On average, Sandy's households are larger than Clackamas County's and Oregon's. Sandy's average household size (2.74) was larger than the Clackamas County (2.57) and Oregon (2.43) average (**Exhibit 15**).

**Exhibit 15. Average Household Size, Sandy, Clackamas County, Oregon, 2019-2023**



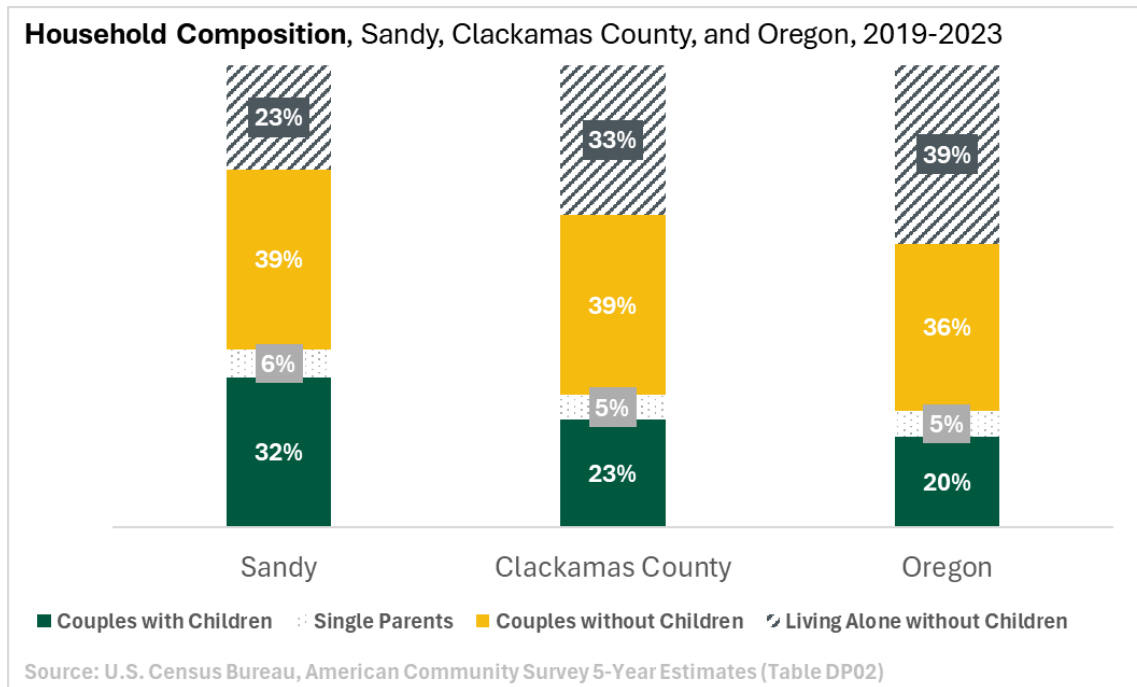
Sandy had a larger share of households with 3 or more people than Clackamas County and Oregon (**Exhibit 16**).

**Exhibit 16. Household Size, Sandy, Clackamas County, and Oregon, 2019-2023**



Sandy has a larger share of households with children (38%) than Clackamas County (28%) or Oregon (25%) (**Exhibit 17**).

**Exhibit 17. Household Composition, Sandy, Clackamas County, and Oregon, 2019-2023**

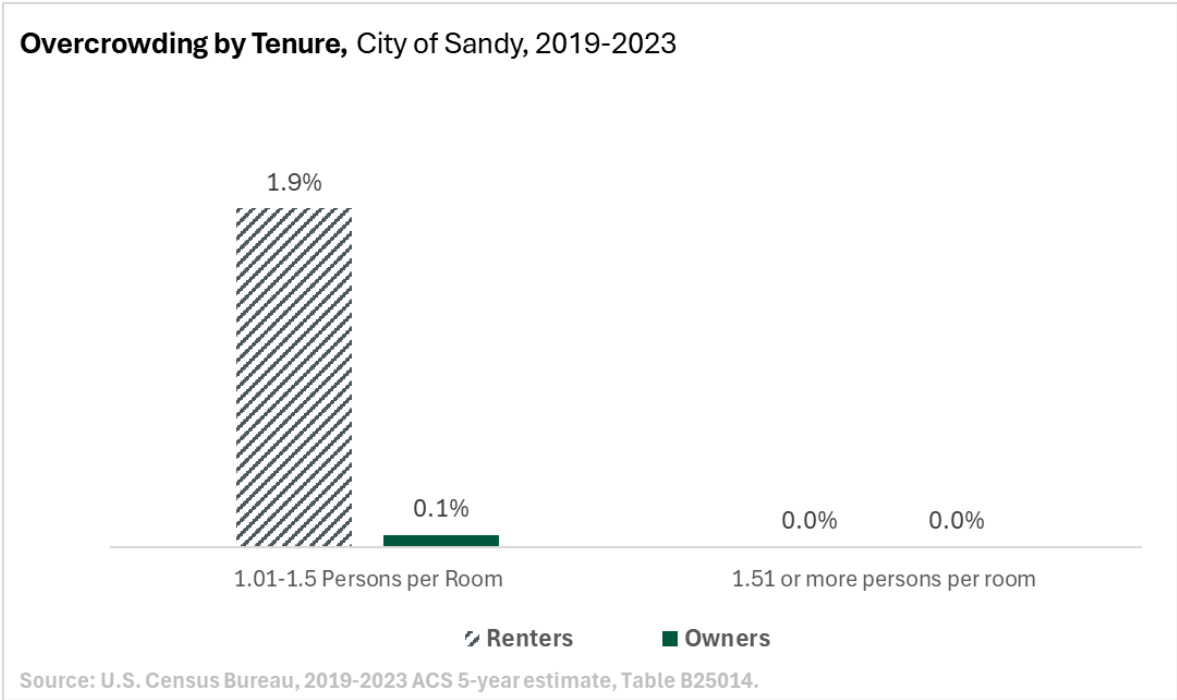


### Overcrowding

Overcrowding occurs when a household “double-ups” with another household or lives in a smaller housing unit in order to afford food and other basic needs. An overcrowded household is defined by the Census as having more than one person per room, excluding bathrooms, kitchens, hallways, and porches. Severely overcrowded households are those with more than 1.5 persons per room. Overcrowding can indicate that the community does not have an adequate supply of affordable housing, especially for larger families.

In Sandy it is estimated that 1.9% of all renter households experience overcrowding (**Exhibit 18**).

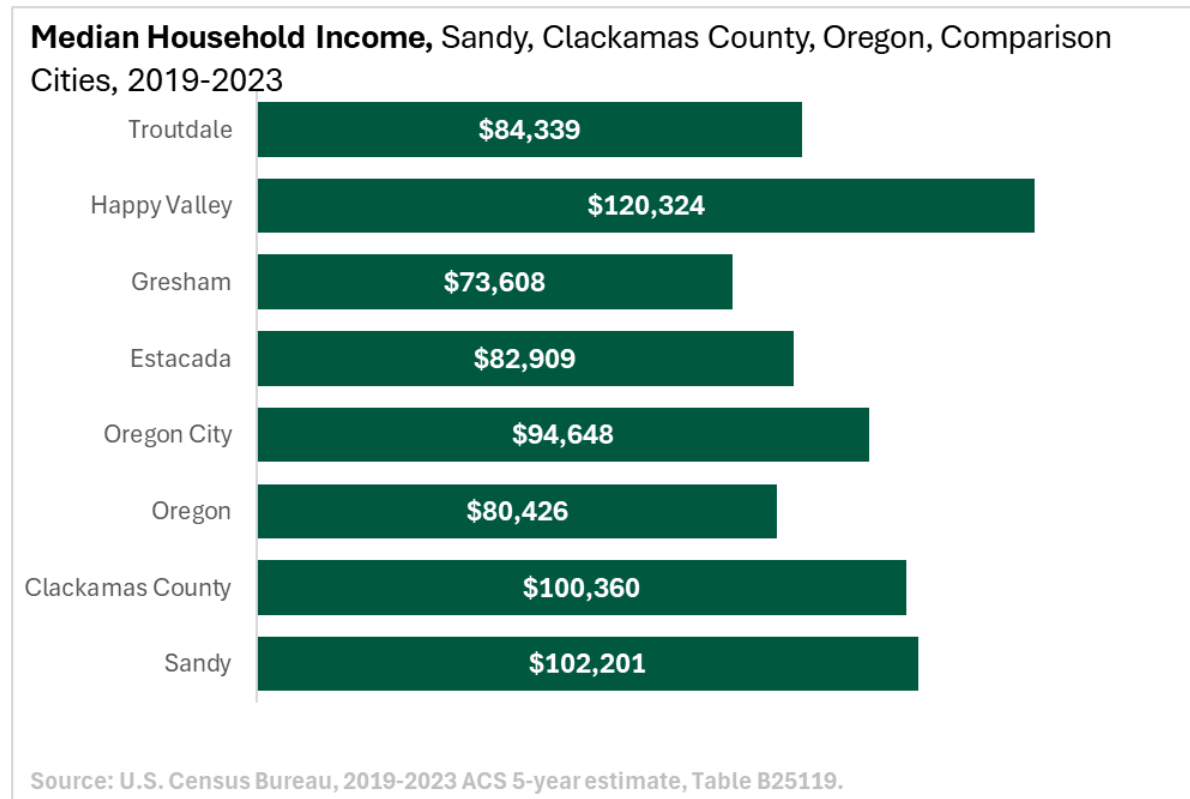
**Exhibit 18. Overcrowding by Tenure, City of Sandy, 2019-2023**



## Household Income

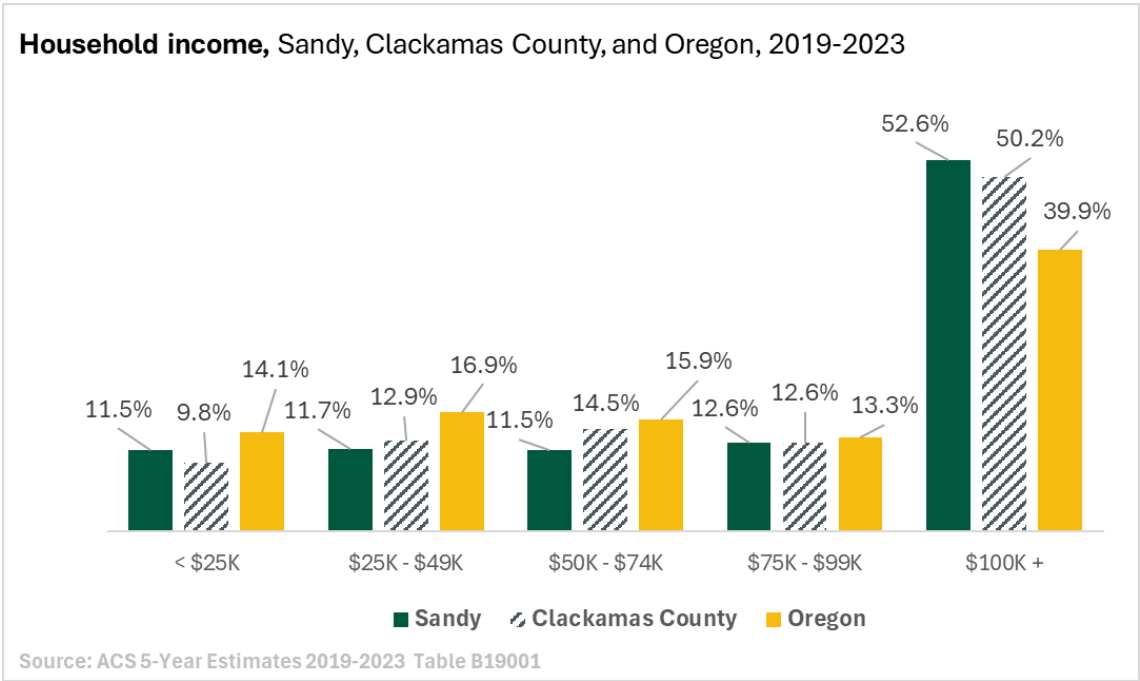
Income is one of the key determinants in housing choice and a household's ability to afford housing. In 2023, As shown in **Exhibit 19**, Sandy's median household income (\$102,201) was slightly higher than the Clackamas County median (\$100,360). Without adjusting for inflation, Sandy's household income nearly doubled since 2000, eclipsing county and statewide growth trends. The increase in household income occurred at a time when rent and housing prices in Sandy and the region increased substantially.

**Exhibit 19. Median Household Income, Sandy, Clackamas County, Oregon, Comparison Cities, 2019-2023**



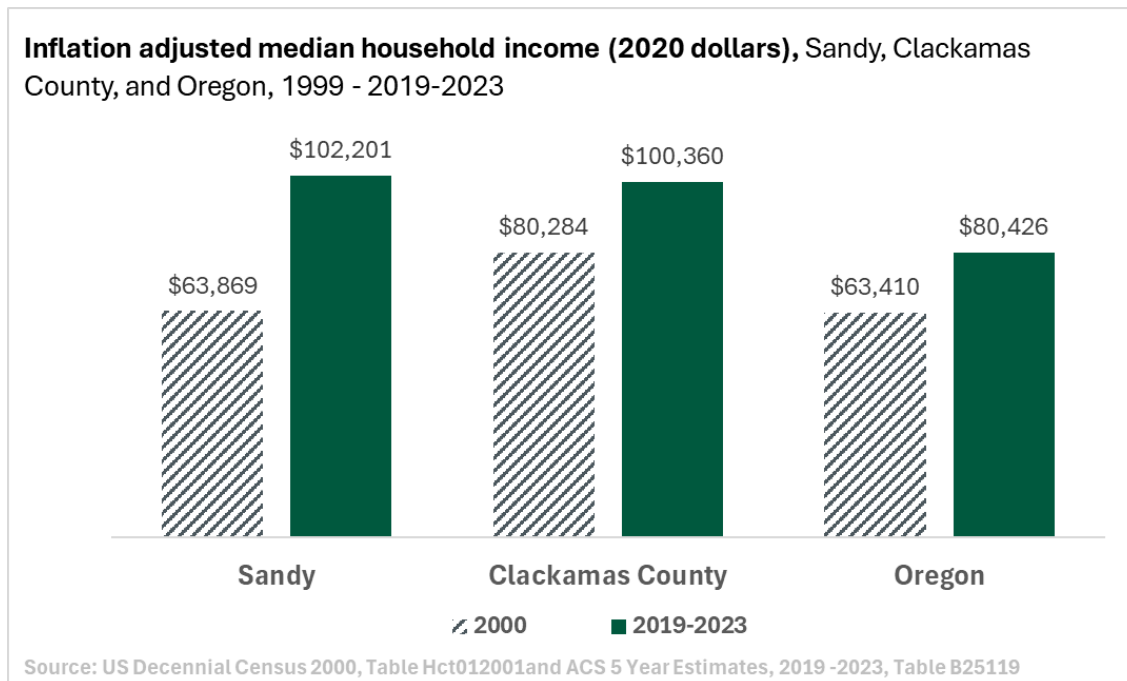
Just under two thirds of all households in Sandy (65%) earned more than \$75,000 per year, compared to 63% of Clackamas County households and 53% of Oregon households. Sandy has a smaller share of households earning less than \$50,000 than the state (**Exhibit 20**).

**Exhibit 20. Household Income Distribution, Sandy, Clackamas County, Oregon, 2019-2023**



Adjusting for inflation, Sandy's median household income increased by 60% between 1999 and 2023—from \$63,869 in 1999 to \$102,201 in 2023. This was a faster rate of income growth than experienced at the county and state levels (**Exhibit 21**).

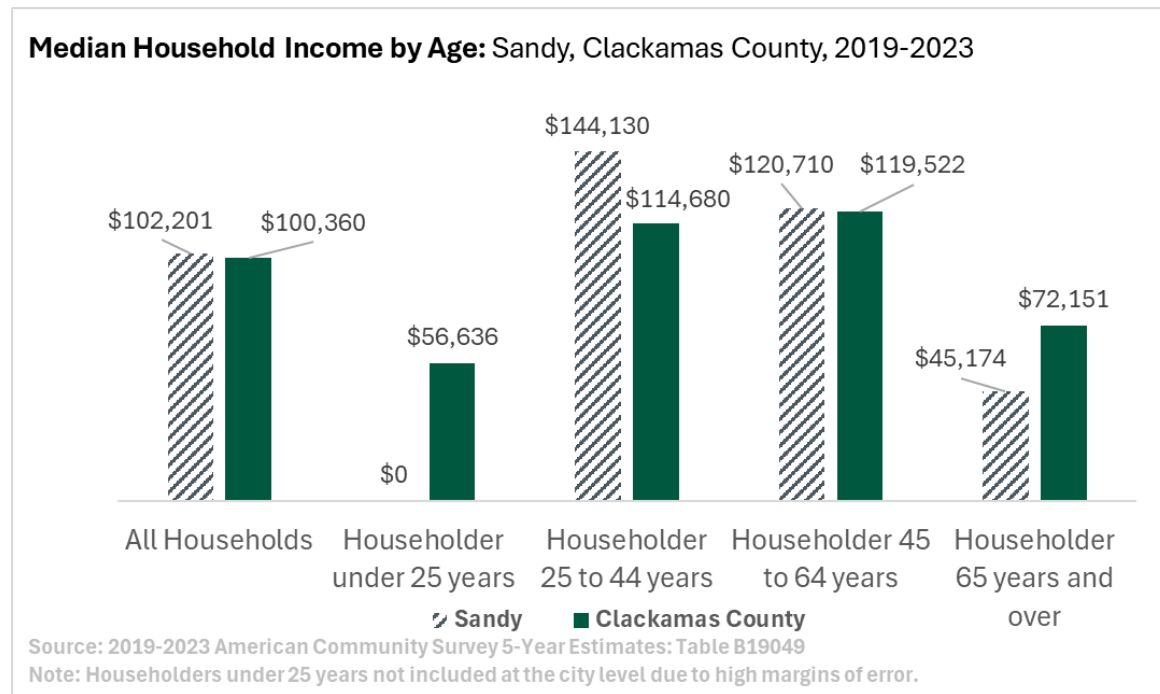
**Exhibit 21. Change in Median Household Income, Sandy, Clackamas County, Oregon, 2019-2023, not Inflation-Adjusted**





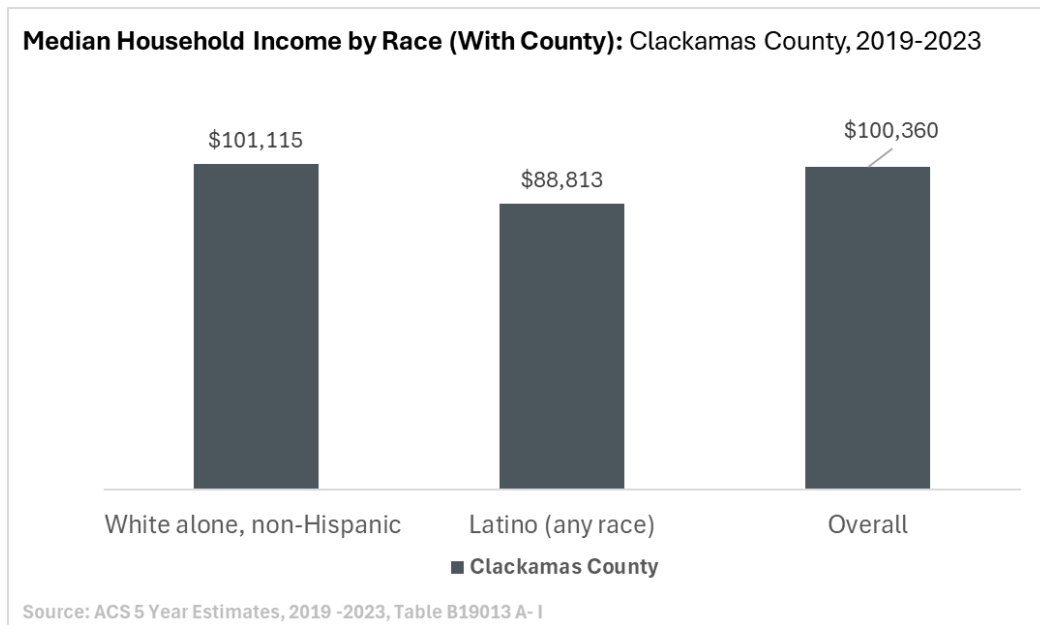
Senior households (over age 65) had median household income of approximately \$45,000 in 2023 which was well below the overall citywide median household income (\$102,201). Working-aged households (those 25 to 65 years old) had the highest median income, consistent with county and state data (**Exhibit 22**).

**Exhibit 22. Median Household Income by Age of Householder, Sandy, 2019-2023**



In Clackamas County, Latino households had a median household income of \$89,000, which was below the overall county median household income of \$103,000 (**Exhibit 23**). City-level data was omitted due to a relatively high margin of error.

**Exhibit 23. Median Household Income by Race/Ethnicity of the Head of Household, Sandy, 2019-2023**



**Housing Market Conditions and Trends**

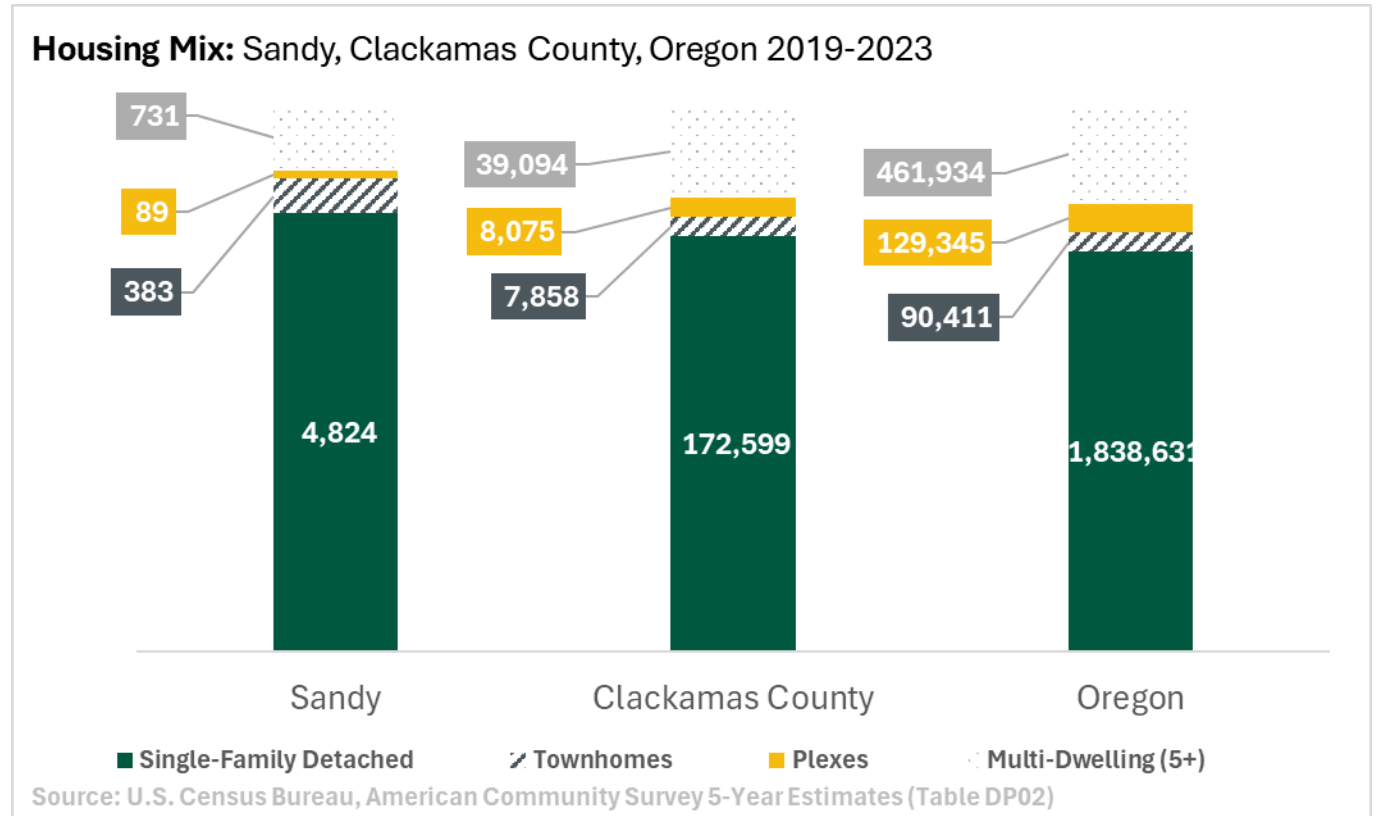
An analysis of housing market conditions and trends in Sandy provides insight into the local housing market. The housing types used in this analysis are consistent with needed housing types as defined in ORS 197.303:

- **Single-family detached** includes single-family detached units, manufactured homes on lots and in mobile home parks, and accessory dwelling units. Single-family detached also includes cottage cluster housing.
- **Single-family attached** are all structures with a common wall where each dwelling unit occupies a separate lot, such as row houses or town houses.
- **Multi-dwelling with 2 to 4 units** are attached structures such as duplexes, triplexes, and quadplexes. These units are referred to as “plexes” in this report.
- **Multi-dwelling with 5 or more units** are attached structures with five or more dwelling units per structure.

## Existing Housing Stock

According to the 2019-2023 American Community Survey (ACS) from the U.S. Census, Sandy had 6,027 dwelling units, an increase of 3,948 dwelling units between 2000 and 2023. Most new housing units were single-family detached dwellings. In total, 80% of Sandy's existing housing inventory consists of single-family detached homes (**Exhibit 24**).

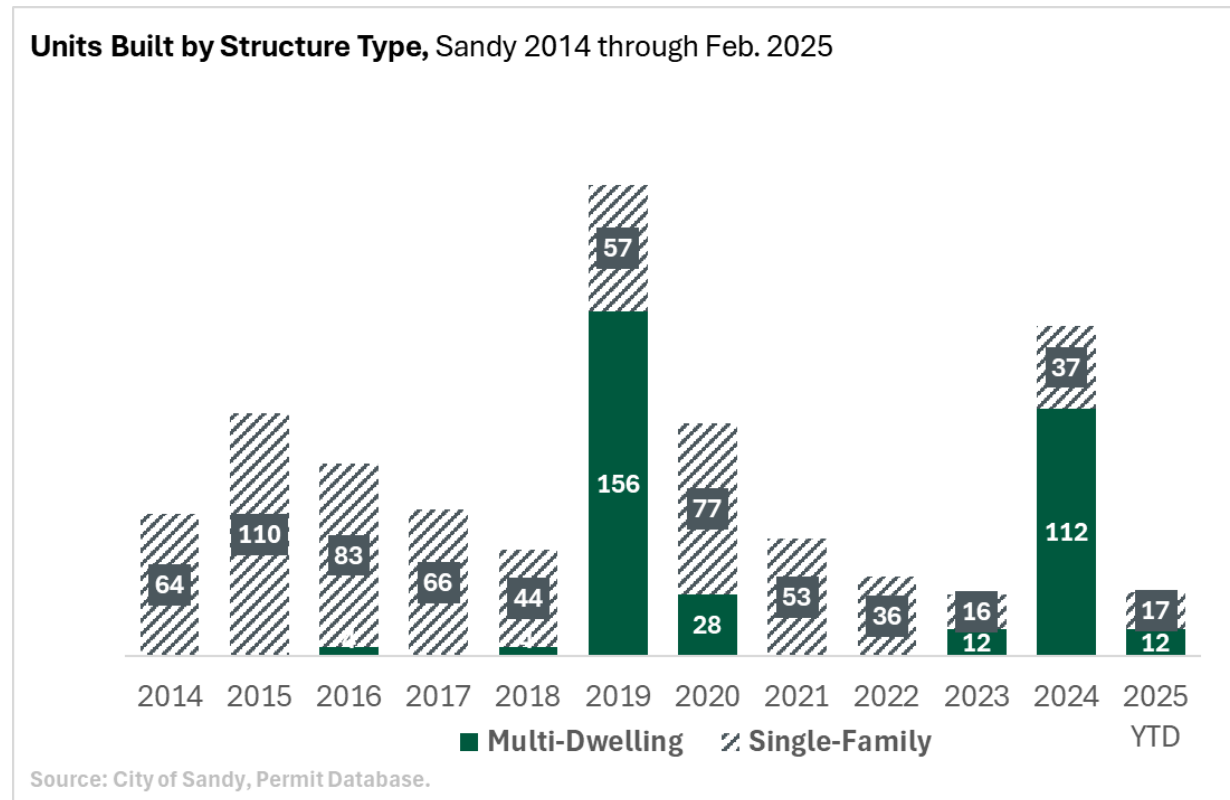
**Exhibit 24. Housing Mix, Sandy, Clackamas County, and Oregon, 2019-2023**



## Building Permits

Over the 2014 to March 2025 period, 852 new housing units were built in the City of Sandy. Of the 852 units built, 69% were single-family units and 31% were multi-dwelling units (**Exhibit 25**).

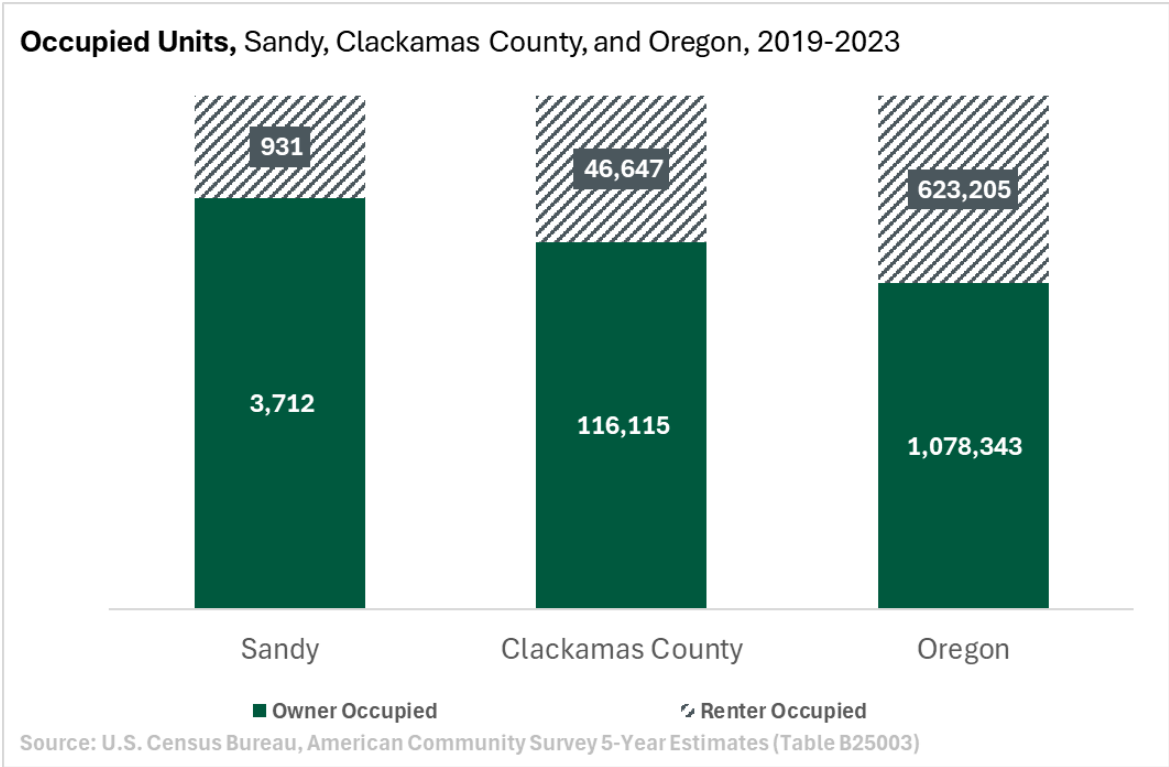
**Exhibit 253. Units Built by Structure Type, City of Sandy, 2014 to Feb. 2025**



**Housing Tenure**

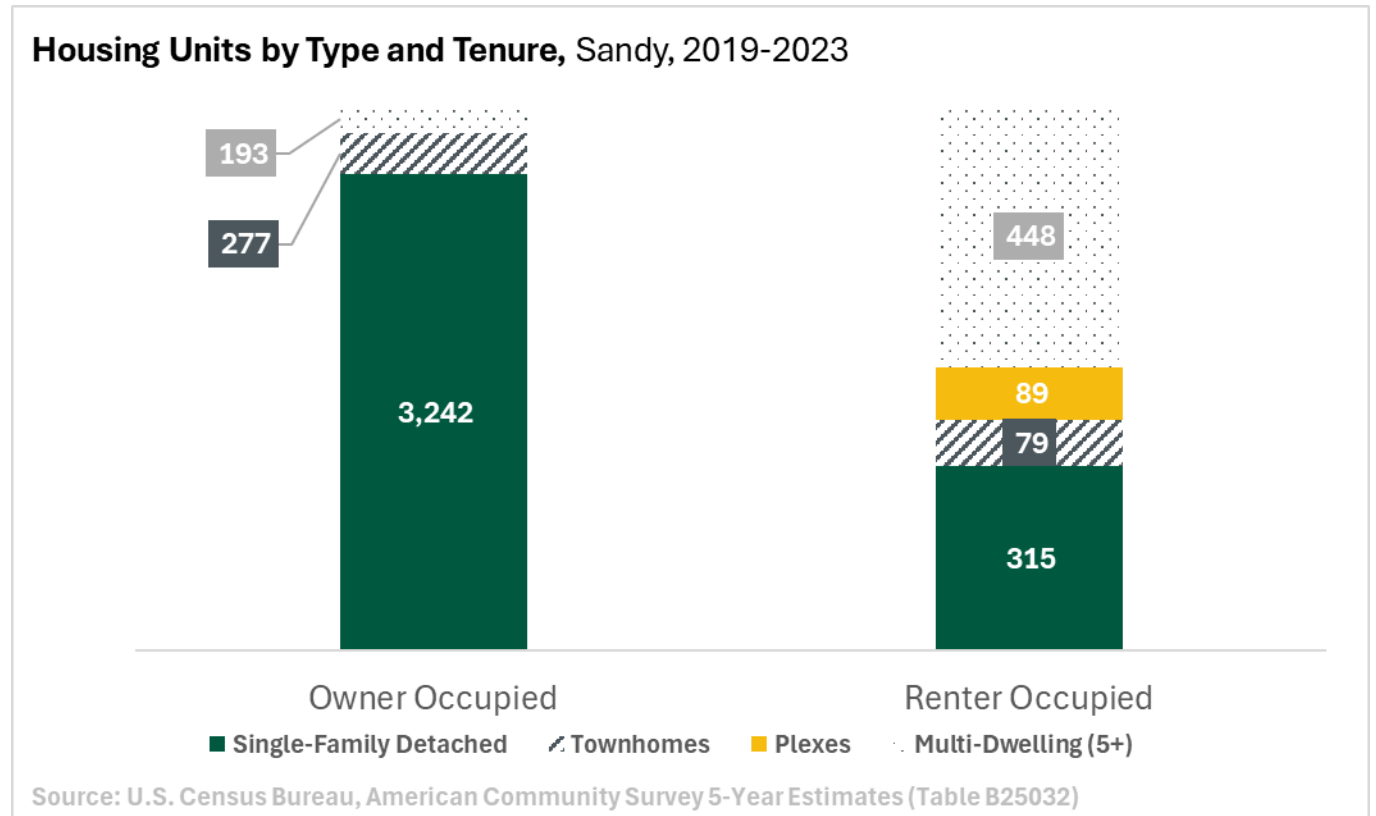
Housing tenure describes whether a dwelling is owner-occupied or renter-occupied. Currently it is estimated that approximately 8 in 10 housing units are owner occupied and 2 in 10 are renter occupied. Sandy’s homeownership rate increased by twelve percentage points between 2000 and 2023. The City’s home ownership rate is well above the overall rate in the County and the State (**Exhibit 26**).

**Exhibit 26. Tenure, Occupied Units, Sandy, Clackamas County, and Oregon, 2019-2023**



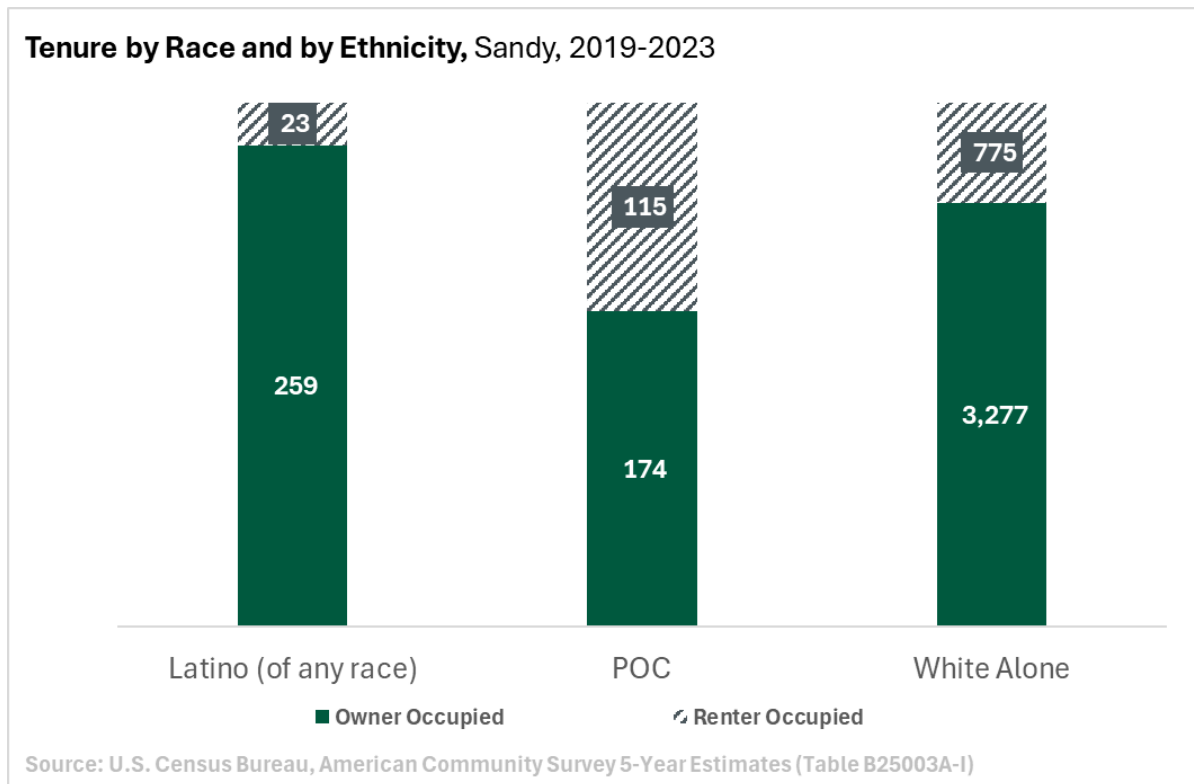
Most of Sandy's homeowners (87%) reside in single-family detached housing. In comparison, 34% of Sandy renters reside in single-family detached housing; 10% live in duplex, triplex, or quadplex housing; and 48% live in multi-dwellings while the remaining 8% live in townhomes (**Exhibit 27**).

**Exhibit 27. Housing Units by Type and Tenure, Sandy, 2019-2023**



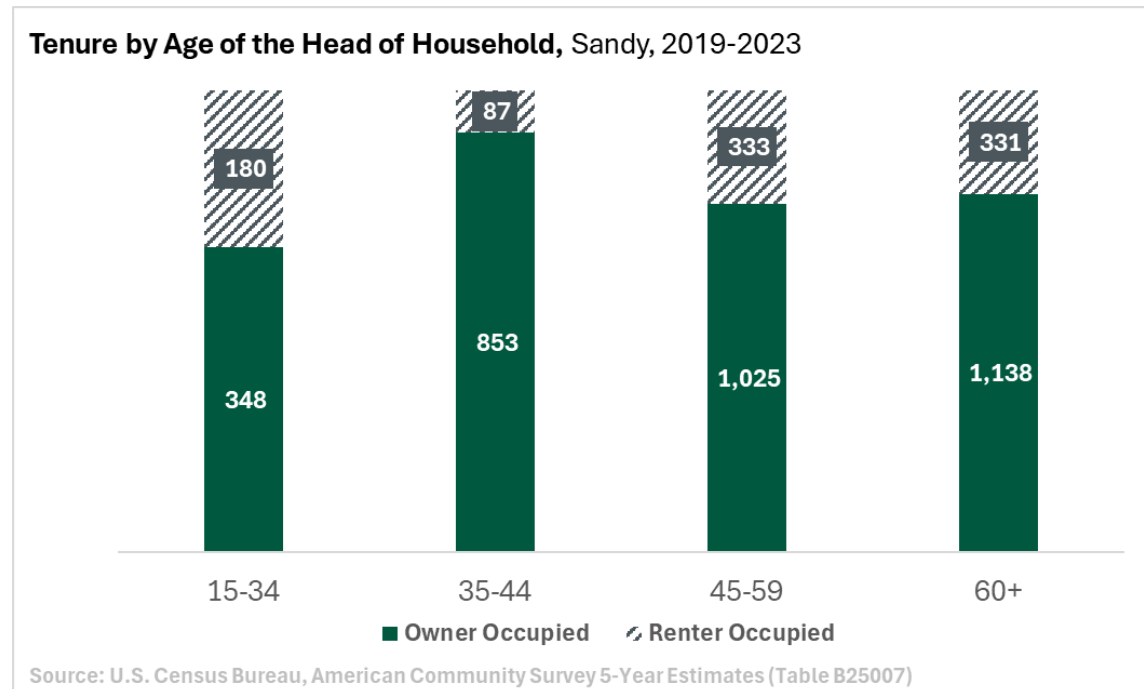
An analysis of local home ownership by race and ethnicity indicates that 8 in 10 white households own their homes compared with 6 in 10 persons of color households and 9 in 10 Latino households (**Exhibit 28**).

**Exhibit 28. Tenure by Race and by Ethnicity, Sandy, 2019-2023**



The homeownership rate in Sandy is also high across all age groups. As would be expected, the homeownership rate is slightly lower for younger households under age 35 (**Exhibit 29**).

**Exhibit 29. Tenure by Age of the Head of Household, Sandy, 2019-2023**



### Rent-Restricted and Emergency Housing

Governmental agencies and nonprofit organizations offer a range of housing assistance to low and moderate-income households in renting or purchasing a home. There are six government-assisted housing developments in Sandy with a total of 142 dwelling units (**Exhibit 30**).

**Exhibit 304. Government-Assisted Housing, Sandy, 2022**

Development Name	Total Units	SRO	Studio	1-bd	2-bd	3-bd	4-bd
Cedar Park Gardens	20	-	-	18	2	-	-
Country Garden Apts	10	-	-	10	-	-	-
Evans Street Senior	28	-	-	24	4	-	-
Hummingbird Apts	6	-	-	6	-	-	-
Sandy Vista I	30	-	-	10	8	12	-
Sandy Vista II	24	-	-	-	10	10	4
Timer Grove - Firwood Village	24	-	-	2	16	6	-
Total	142	-	-	70	40	28	4

Source: Oregon Department of Health and Human Services, Affordable Housing Inventory in Oregon, July 2022.



The Clackamas County Continuum of Care (CoC) region has 198 emergency shelter beds, 37 transitional shelter beds, and 1,447 permanently supportive housing beds supporting persons experiencing houselessness in the Clackamas County region (**Exhibit 31**).

**Exhibit 31. Facilities and Housing Targeted to Households Experiencing Houselessness, Clackamas County Continuum of Care Region, 2024**

	Family Units	Family Beds	Adult-Only Beds	Child-Only Beds	Total Yr-Round Beds	Subset of Total Bed Inventory		
						Chronic Beds	Veteran Beds	Youth Beds
Emergency Shelter	32	100	98	-	198	n/a	24	0
Transitional Housing	9	17	20	-	37	n/a	0	11
Permanent Housing	247	726	720	1	1,447	182	222	50
<b>Total</b>	<b>288</b>	<b>843</b>	<b>838</b>	<b>1</b>	<b>1,682</b>	<b>182</b>	<b>246</b>	<b>61</b>

Source: [https://files.hudexchange.info/reports/published/CoC\\_HIC\\_State\\_OR\\_2024.pdf](https://files.hudexchange.info/reports/published/CoC_HIC_State_OR_2024.pdf)

**Manufactured Homes**

Manufactured homes provide a source of attainable housing in Sandy. They provide a form of homeownership that can be made available to low- and moderate-income households. Cities are required to plan for manufactured homes—both on lots and in parks (ORS 197.475-492). Sandy has five manufactured home parks within its UGB. Within these manufactured home parks, there are a total of 247 spaces (of which 7 spaces were vacant as of 2025) (**Exhibit 32**).

**Exhibit 32. Inventory of Mobile/Manufactured Home Parks, Sandy UGB, 2025**

Name	Location	Type	Total Spaces	Vacant Spaces	Zone
Hood Chalet Mobile Estates	17655 Bluff Rd Sp 1	Family	82	0	R-3
Johnston Park	17805 Sue Ln	Family	16	7	R-3
Knollwood Mobile Estates	37600 Sunset St	Family	52	0	R-3
Swiss Meadow Village	38595 Strawbridge Pkwy	Family	50	0	R-3
Sandy Trailer Park	17340 University Ave	Family	7	unknown	C-2
<b>Total</b>			<b>247</b>	<b>7</b>	

Source: OHCS, Manufactured Dwelling Park Directory, <https://Appsprod.Hcs.Oregon.Gov/Mdpcrparks/Parkdirquery.Jsp>

## People Experiencing Homelessness

Gathering reliable data from individuals experiencing homelessness is difficult precisely because they are unstably housed. People can cycle in and out of homelessness and move around communities and shelters. Moreover, the definition of homelessness can vary between communities. Individuals and families temporarily living with relatives or friends are often insecurely housed, but they are often not included in homelessness data. Even if an individual is identified as lacking sufficient housing, they may be reluctant to share information. As a result, information about people experiencing homelessness in Sandy is limited. AntFarm Youth Services, a community partner that serves the houseless population in Sandy, estimated there are 10 adults (25 and older) and 40 youth (24 and younger) experiencing homelessness in Sandy as of 2023.<sup>6</sup>

According to HUD's 2022 Annual Homeless Assessment Report (AHAR), across the United States, the number of people experiencing homelessness increased slightly (less than one percent) between 2020 and 2022.<sup>7</sup> This increase reflects a 3% increase in people experiencing *unsheltered* homelessness, offset by a 2% decline in people experiencing *sheltered* homelessness. However, between 2021 and 2022, *sheltered* homelessness increased by 7%, possibly due to the easing of pandemic-related restrictions that resulted in fewer beds available and declines in the perceived health risks of staying in a shelter. The following exhibits provide more localized estimates of homelessness in Sandy's region.

About 571 sheltered and unsheltered people were identified as experiencing homelessness in Clackamas County in 2022 (**Exhibit 33**).

---

### Homelessness Data Sources

**Point-in-Time (PIT) count:** The PIT count is a snapshot of individuals experiencing homelessness on a single night in a community. The count records the number and characteristics of people who live in emergency shelters, transitional housing, rapid rehousing, Safe Havens, or PSH—as well as recording those who are unsheltered.

**McKinney Vento data:** This data records the number of school-aged children who live in shelters or hotels/motels and those who are doubled up, unsheltered, or unaccompanied. This is a broader definition of homelessness than that used in the PIT.

Although these sources of information are known to undercount people experiencing homelessness, they are consistently available for counties in Oregon.

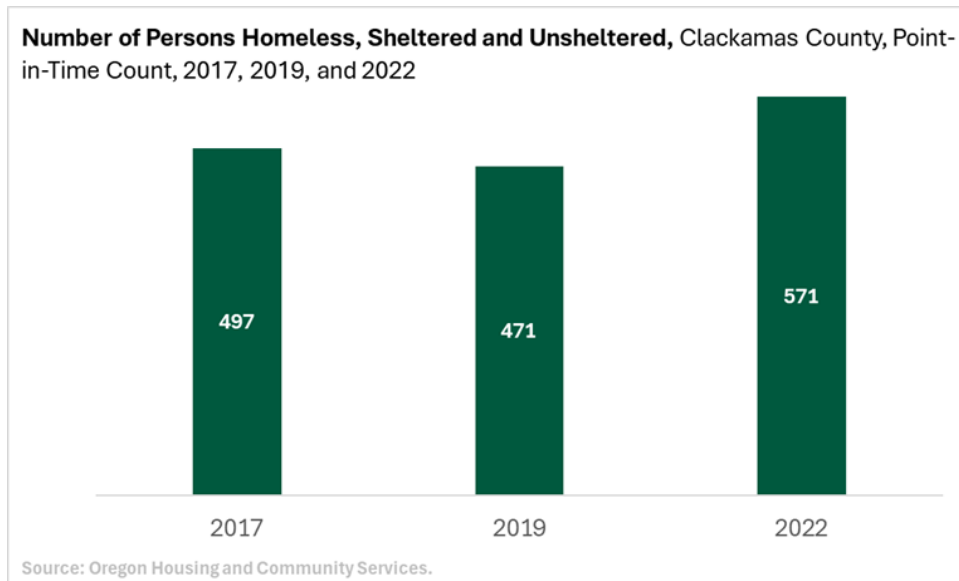
---

---

<sup>6</sup> These numbers are for all of the Sandy zip code and not necessarily within city limits.

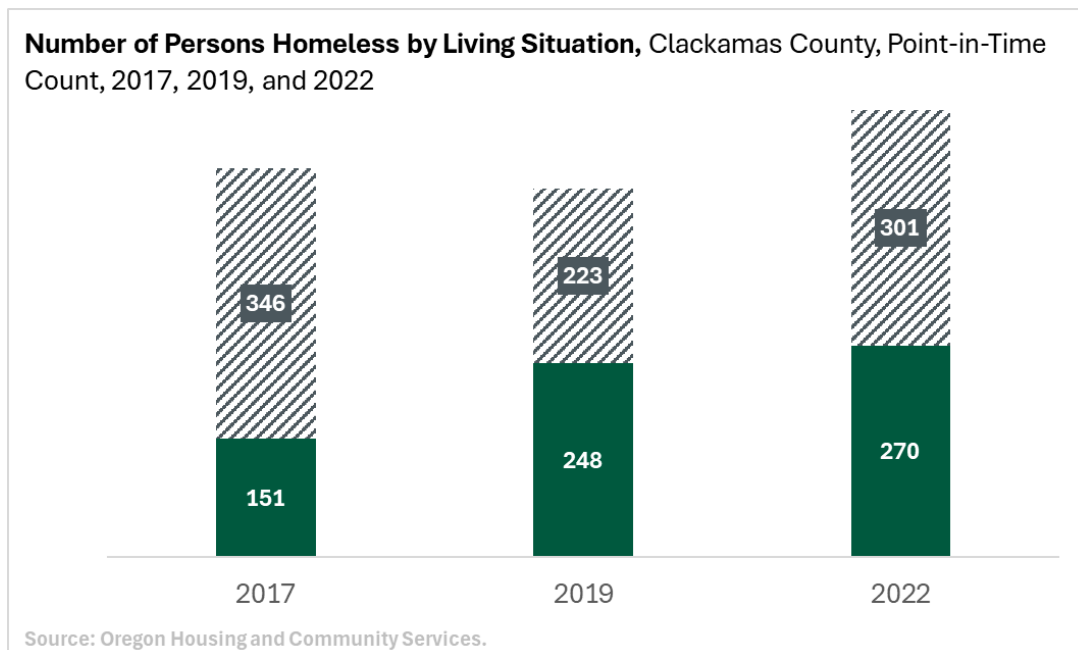
<sup>7</sup> From 2020 and 2022 the number of people in the US increased 0.6%. The proportion of people experiencing homelessness compared to the total US population stayed about the same.

**Exhibit 33. Number of Persons Homeless, Sheltered and Unsheltered, Clackamas County, Point-in-Time Count, 2017, 2019, and 2022**



In 2022, 47% of people experiencing homelessness were sheltered (270 people) and 53% were unsheltered (301 people)(**Exhibit 34**). AntFarm, a nonprofit serving the houseless population in Sandy, estimate that there were 10 adults experiencing houselessness in Sandy in 2023.

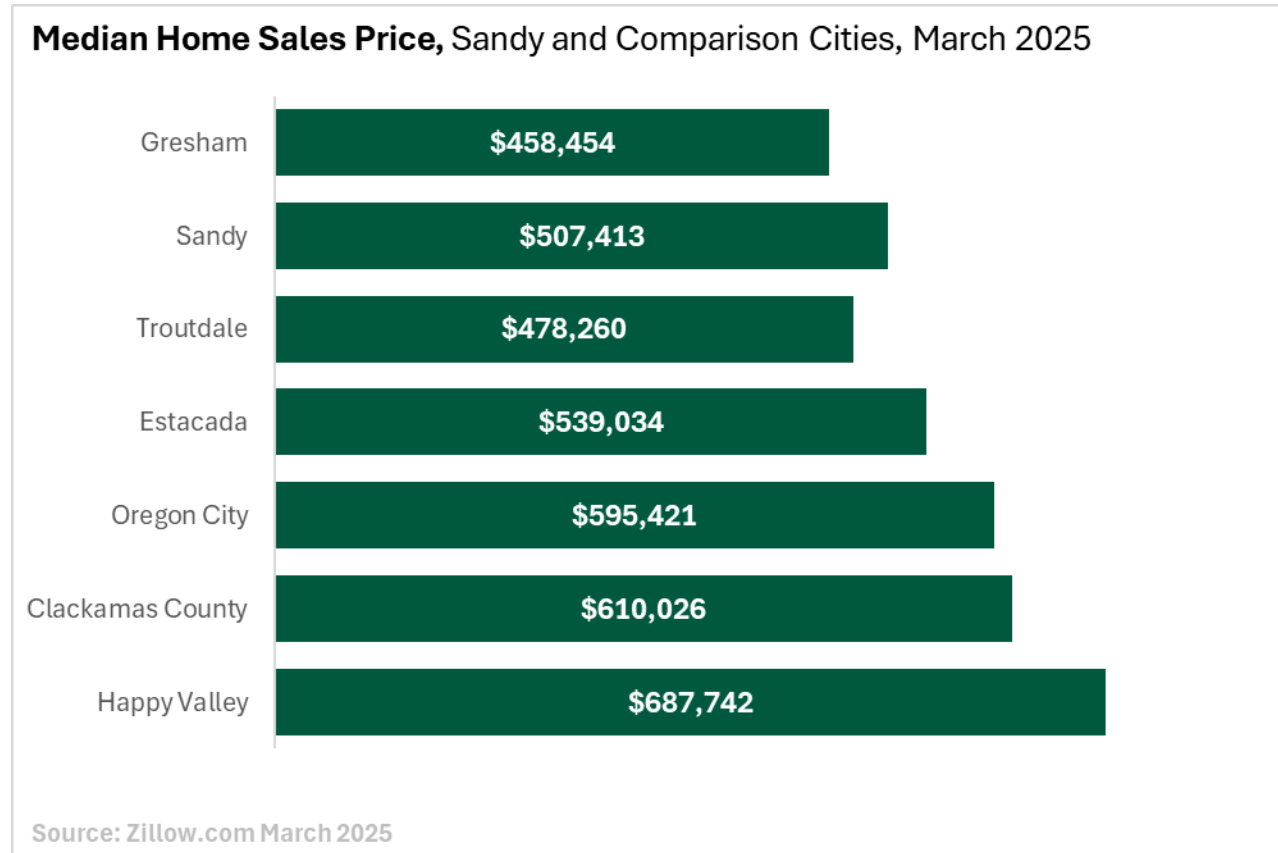
**Exhibit 34. Number of Persons Homeless by Living Situation, Clackamas County, Point-in-Time Count, 2017, 2019, and 2022**



## Housing Affordability Considerations

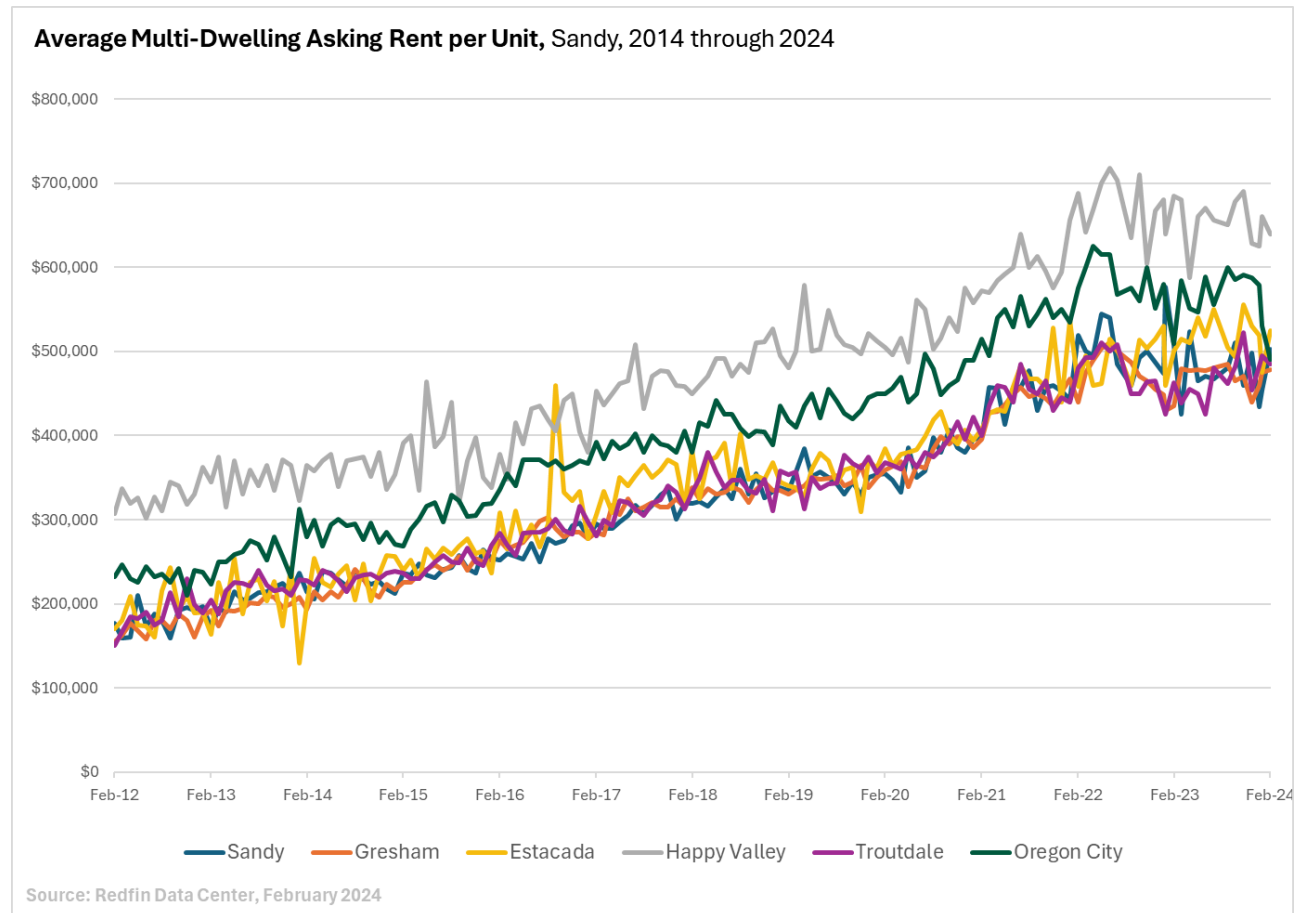
This section describes changes in sales prices, rents, and housing affordability in Sandy and a comparison of geographies. Both housing sale prices and rents have increased in Sandy and the greater region over the last several years. As shown below in **Exhibit 35**, Sandy's median home sales price was \$507,413 in February 2024.

**Exhibit 35. Median Home Sales Price, Sandy and Comparison Cities, February 2024**



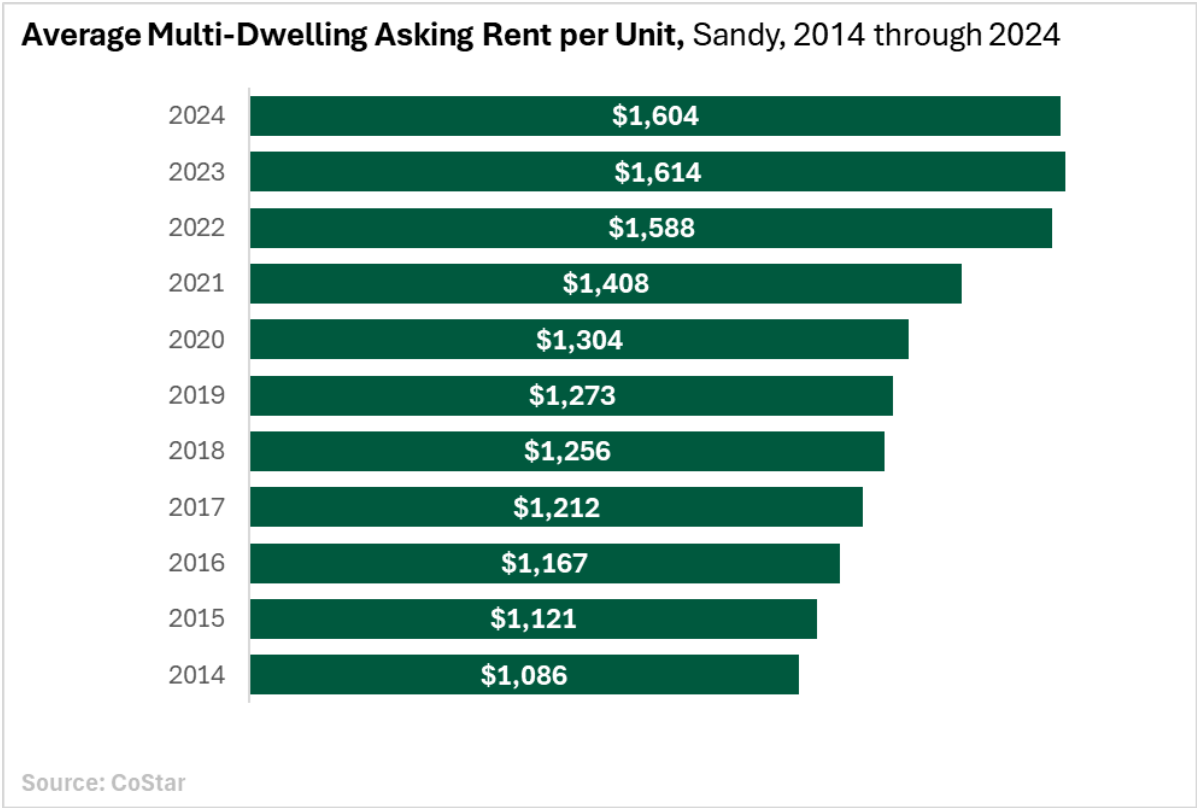
Sandy's median home sales price increased by \$287,000 (133%), from \$215,000 in February 2014 to \$502,000 in February 2024 (**Exhibit 36**).

**Exhibit 36. Median Sales Price, Sandy and Comparison Cities, Feb 2014 through Feb 2024**



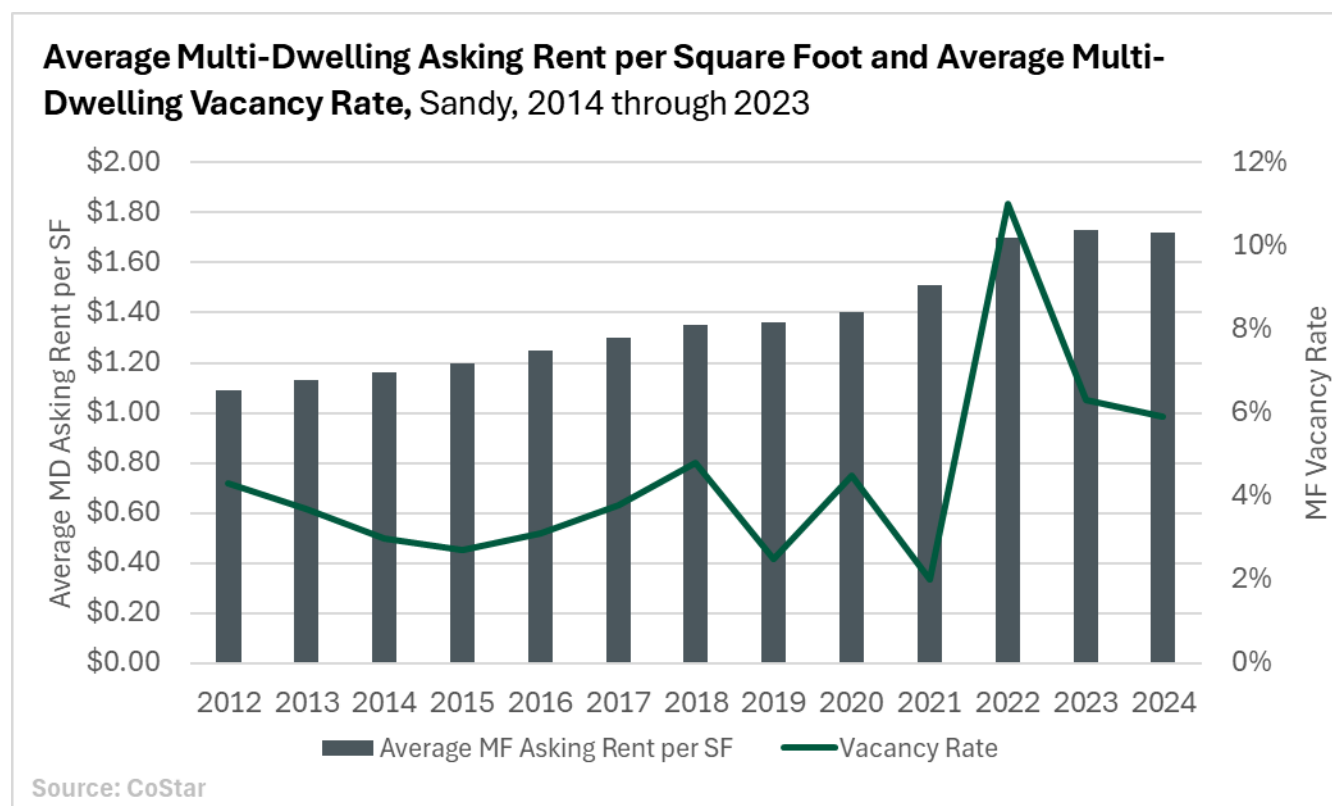
The average monthly rental rate per multi-dwelling unit in Sandy has increased over the past decade. Between 2014 and 2023, Sandy's average multi-dwelling asking rent increased by nearly 50% from \$1,086 per month to \$1,614 per month (**Exhibit 37**).

**Exhibit 37. Average Multi-Dwelling Asking Rent per Unit, Sandy, 2014 through 2023**



In 2023, Sandy’s average multi-dwelling asking rent was \$1.73 per square foot, up from \$1.16 per square foot in 2014 – a 49% increase. During that period of time, according to Costar data, Sandy’s multi-dwelling vacancy rate increased from 3.0% in 2014 to 6.3% in 2023. The recent increase in vacancy is likely attributable to new multi-unit developments coming online that have since increased the supply of apartments (**Exhibit 38**).

**Exhibit 38. Average Multi-Dwelling Asking Rent per Square Foot and Average Multi-Dwelling Vacancy Rate, Sandy, 2014 through 2023**



### Housing Cost Burden

Median home sale prices increased 136% between February 2014 and February 2025, from \$215,000 to \$507,000. Between 2014 and 2023, Sandy's average multi-dwelling asking rent increased 49% from \$1,086 per month to \$1,614 per month, excluding utilities. Sandy's median household income increased 60% from \$63,000 in 2000 to \$102,000 in 2023 (inflation adjusted).

Financially attainable housing costs for households across the income spectrum in Clackamas County were identified in **Exhibit 1**. For example, a household earning median family income in Clackamas County (about \$117,000 per year) can afford a monthly rent of about \$2,920 or a home roughly valued between \$321,000 and \$380,000 without cost burdening themselves.

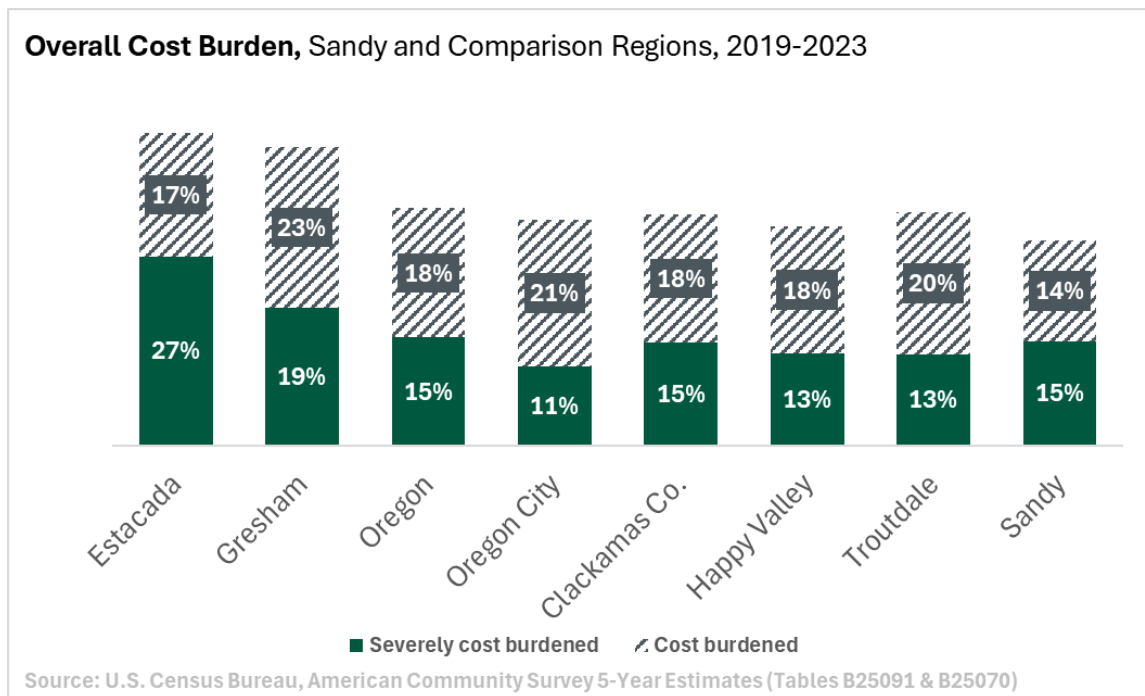
In Sandy, a household needs to earn about \$155,000 (132% of MFI for a family of four) to afford the median sales price of \$507,000 for a home in Sandy. A household would need to earn about \$74,000 (about 63% of MFI) to afford the average asking rent for multi-dwelling housing plus basic utilities of \$1,850.<sup>8</sup>

<sup>8</sup> Average asking rent was about \$1,590 in 2022 according to Costar. This analysis assumed \$250 per month for utilities for a total housing cost of \$1,850.

Because the local housing market cannot produce income-restricted, subsidized affordable housing at sufficient levels – and because it cannot often produce middle income/workforce housing without some type of public subsidy, nearly 3 out of 10 households in Sandy are cost burdened. A household is defined as cost burdened if their housing costs exceed 30% of their gross income. A household that spends 50% or more of their gross income on housing costs is said to be severely cost burdened.

As shown in **Exhibit 39**, in 2023, 29% of all households in Sandy were cost burdened, which is less than Clackamas County (33%) and lower than the state average (34%).

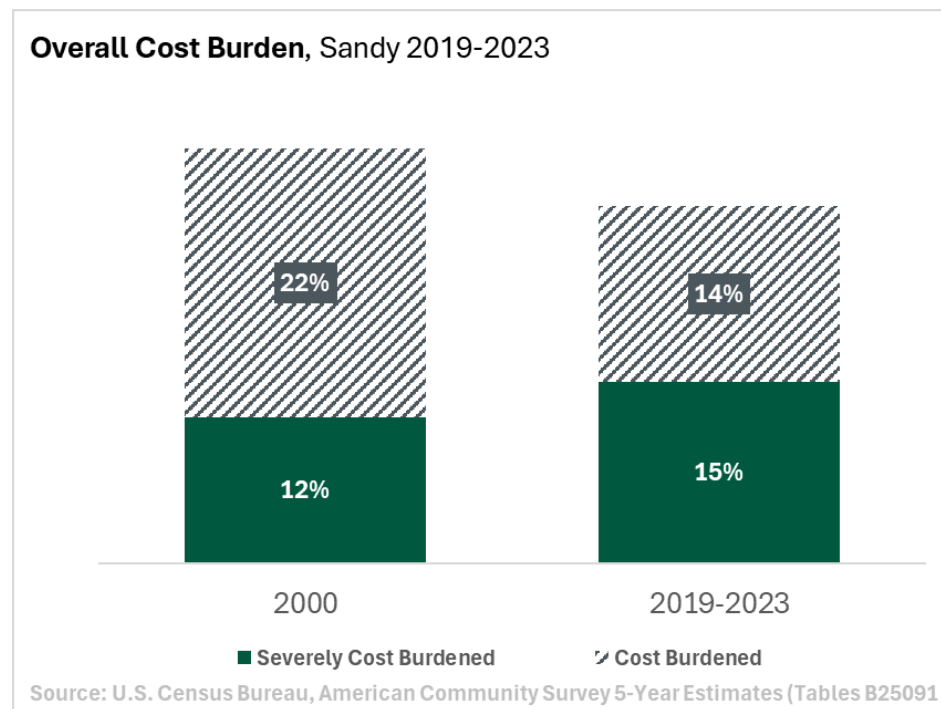
**Exhibit 39. Housing Cost Burden, Sandy, Clackamas County, Oregon, Other Comparison Cities, 2019-2023**



From 2000 to 2022 the number of cost-burdened households decreased by 5% (**Exhibit 40**).

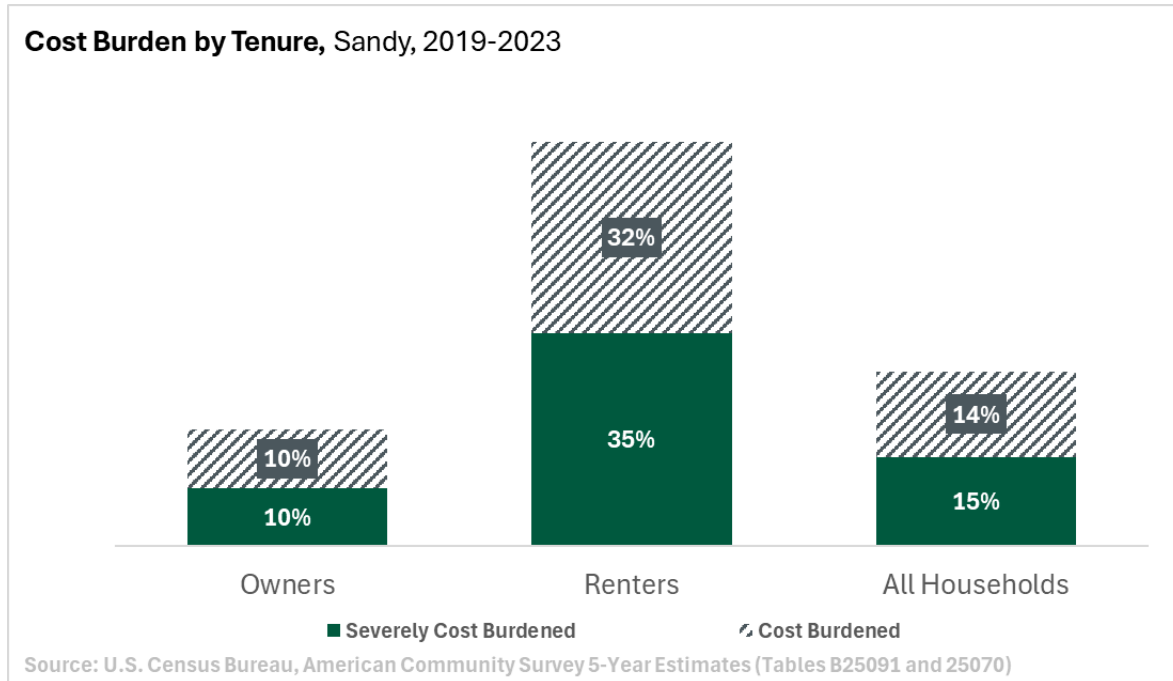


**Exhibit 40. Change in Housing Cost Burden, Sandy, 2000 to 2019-2023**



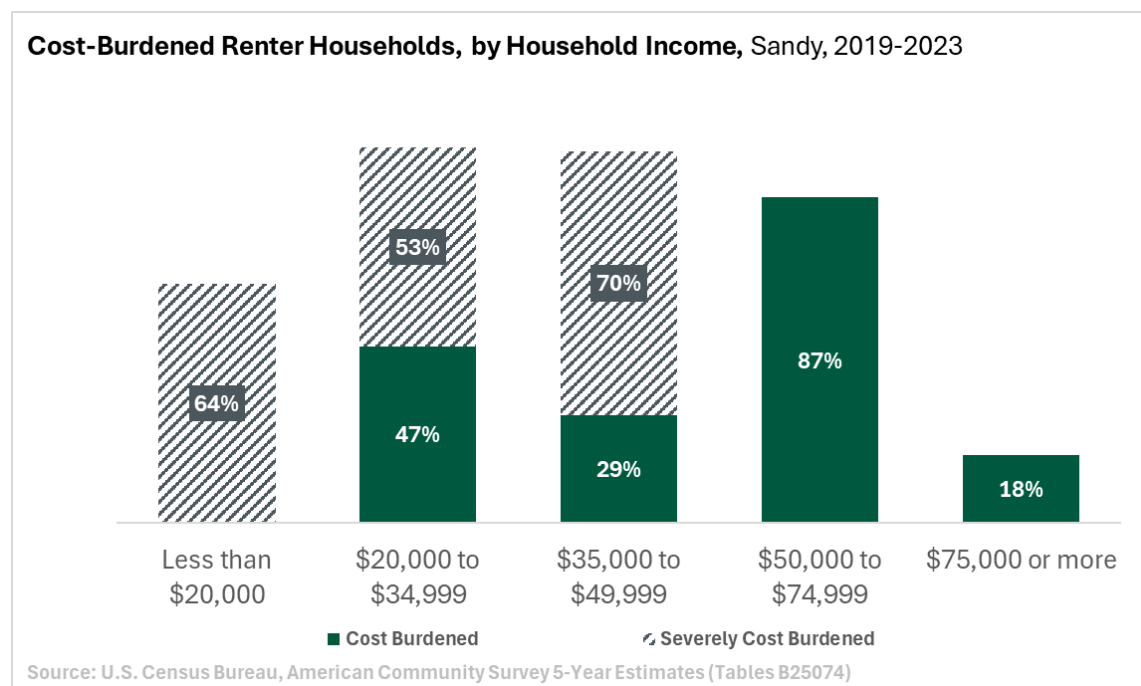
Renters in Sandy are much more likely to be cost burdened than homeowners. About 67% of Sandy's renters were cost burdened or severely cost burdened, compared to 19% of homeowners. 32% of Sandy's renters were severely cost burdened. Severely cost burden means households pay over 50% of their income on housing costs alone (**Exhibit 41**).

#### Exhibit 41. Housing Cost Burden by Tenure, Sandy, 2019-2023



As would be expected, cost burden is highest for renter households with the lowest incomes. Most renter households earning less than \$50,000 are cost burdened, with a significant share of those households experiencing severe cost burden. In 2023, 64% of renter households that earn less than \$20,000 were severely cost burdened. Cost burden is significantly less among renter households earning \$75,000 or more (**Exhibit 42**).

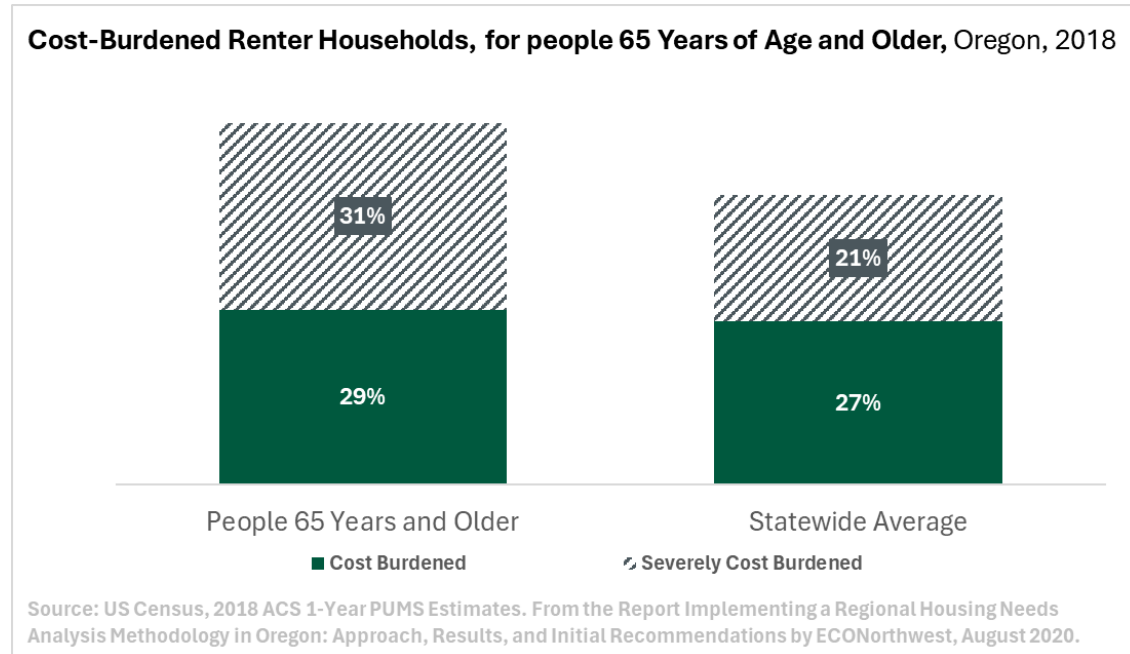
**Exhibit 42. Cost-Burdened Renter Households, by Household Income, Sandy, 2019-2023**



**Exhibit 43 through Exhibit 45** show cost burden in Oregon for renter household subgroups, including seniors, people of color, and people with disabilities.<sup>9</sup> This data is not currently available for a city with a population as small as Sandy, which is why we present statewide information. Overall, this analysis indicates that these demographic subgroups experience cost burden at a relatively higher rate than the overall average.

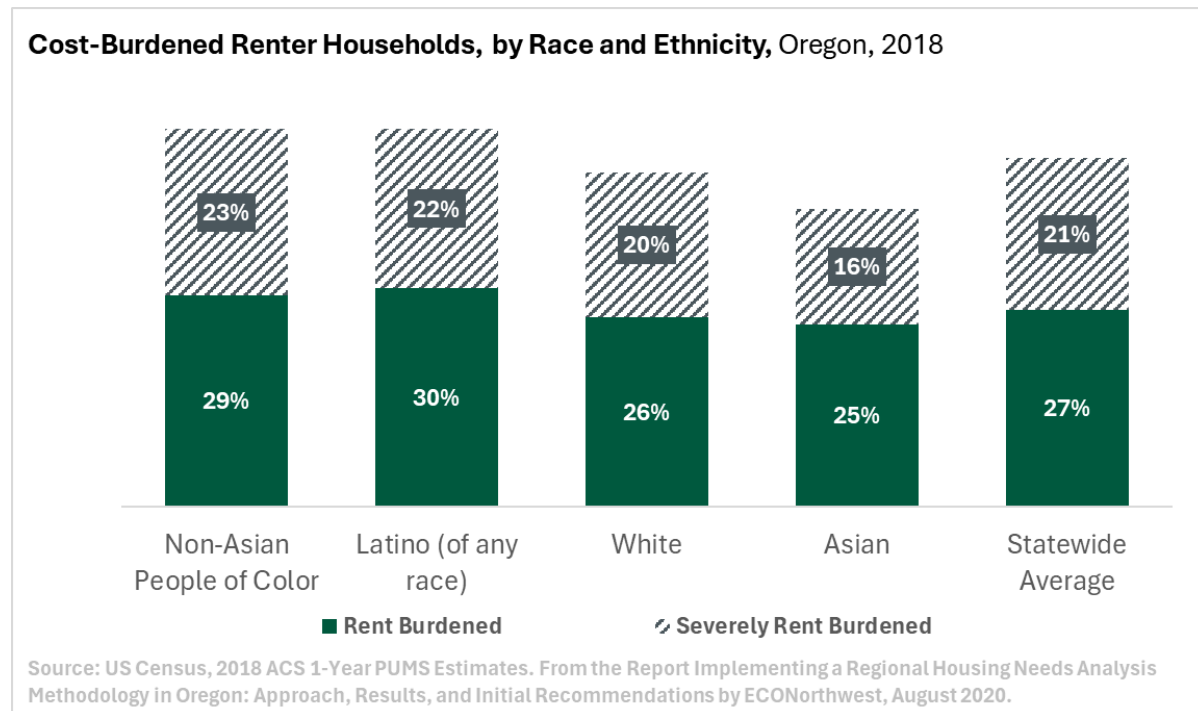
<sup>9</sup> From the report *Implementing a Regional Housing Needs Analysis Methodology in Oregon*, prepared for Oregon Housing and Community Services by ECONorthwest, March 2021.

**Exhibit 43. Cost-Burdened Renter Households, for People 65 Years of Age and Older, Oregon, 2018**



Compared to the average renter household in Oregon, those that identified as a non-Asian person of color or as Latino of any race were disproportionately rent burdened (**Exhibit 44**).

**Exhibit 44. Cost-Burdened Renter Households, by Race and Ethnicity, Oregon, 2018**



People with a disability who are renters in Oregon are also disproportionately cost burdened (**Exhibit 45**).

**Exhibit 45. Cost-Burdened Renter Households, for People with Disabilities, Oregon, 2018**

