

EUGENE'S REAL-WORLD EXPERIMENT WITH MIDDLE HOUSING DISPLACEMENT

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Two existing detached, single-family rental houses in R-4 High-Density Residential Zone.

82 W. 15th Ave.

15800

2 BR 1 bath

752 s.f.

2,614 s.f. lot (0.6 A)

Rent \$1,310 for the whole house

https://www.movoto.com/eugene-or/82-w-15th-ave-eugene-or-97401/pid_if4rbjjlh/

Sold for \$250,000 Feb 10, 2017

92 W. 15th Ave.

15700

4 BR 2 bath

1,122 s.f.

2,614 a.f. lot (0.7 A)

Rent \$1,595 for the whole house

https://www.movoto.com/eugene-or/92-w-15th-ave-eugene-or-97401/pid_cf4rbjjlh/

Sold for \$307,500 May 22, 2017

Listed for \$322,500 June 10, 2019



Demolition of (2) Single-family Dwellings: 82 W 15th Avenue & 92 W 15th

Permit Number: 20-03299-01 Issued August 3, 2020

Total All Fees \$522.75



(Photo: City of Portland)

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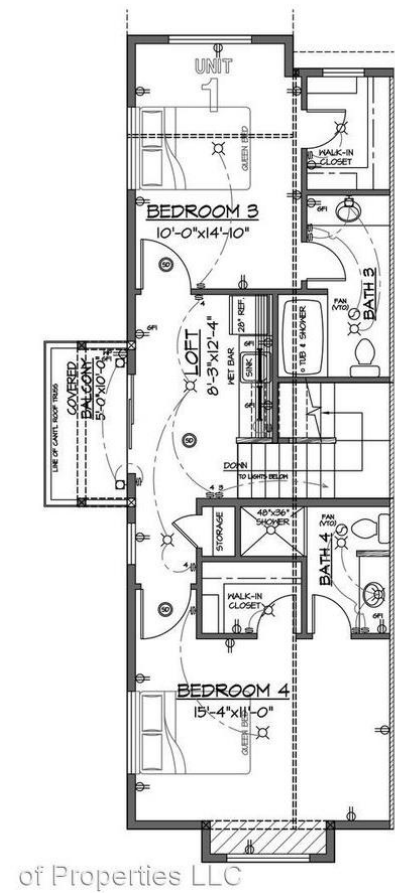
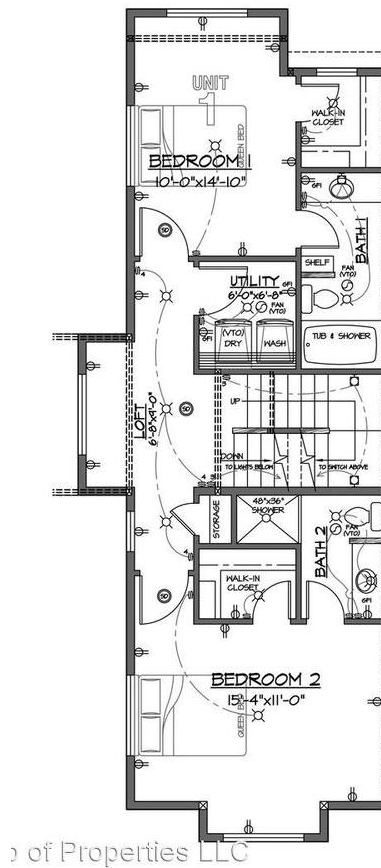
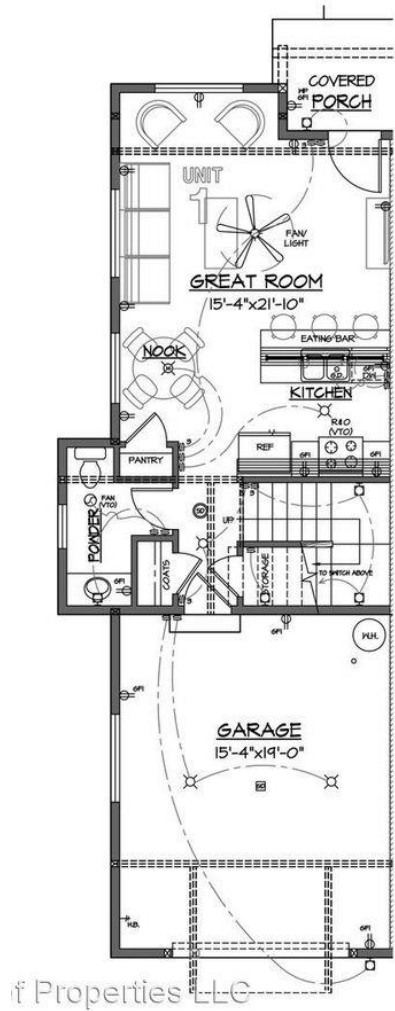
Redevelopment as a quad "student" rentals

94 & 96 W. 15th Ave.

4 apartments – 4 BR 4.5 Bath

2,354 Sq. Ft. per unit

Rent \$3,195 per unit <https://www.rentable.co/eugene-or/94-96-w-15th-ave>



EUGENE'S REAL-WORLD EXPERIMENT WITH MIDDLE HOUSING DISPLACEMENT

"Affordable Housing" Analysis Using HUD Standards

[Click here for HUD MFI levels.](#)

82 W. 15th Ave. with 2 Bedrooms – Demolished

Rent \$1,310/month = \$15,720/year

Household Size	MFI	Rent % of MFI	Low Income MFI (~80%)	Rent % of LI MFI	Very Low Income (~50%)	Rent % of VLI MFI
1	\$50,540	31.1%	\$39,200	40.1%	\$24,500	64.1%
2	\$57,760	27.2%	\$44,800	35.1%	\$28,000	56.1%
4	\$72,200	21.8%	\$56,000	28.1%	\$35,000	44.9%

Affordable (no more than 30%)
Housing Cost Burdened (over 30% to 50%)
Housing Cost Burdened (over 50%)

92 W. 15th Ave. with 4 Bedrooms – Demolished

Rent \$1,595/month = \$19,140/year

Household Size	MFI	Rent % of MFI	Low Income MFI (~80%)	Rent % of LI MFI	Very Low Income (~50%)	Rent % of VLI MFI
4	\$72,200	26.5%	\$56,000	34.2%	\$35,000	54.7%
6	\$83,750	22.8%	\$65,000	29.4%	\$40,600	47.1%
8	\$95,340	20.1%	\$73,950	25.9%	\$46,200	41.4%

94 & 96 W. 15th Ave. with 4 Bedrooms – New "Middle Housing" Quadplex

Rent \$3,195 /month = \$38,340/year

Household Size	MFI	Rent % of MFI	Low Income MFI (~80%)	Rent % of LI MFI	Very Low Income (~50%)	Rent % of VLI MFI
4	\$72,200	53.1%	\$56,000	68.5%	\$35,000	RENT EXCEEDS INCOME
6	\$83,750	45.8%	\$65,000	59.0%	\$40,600	
8	\$95,340	40.2%	\$73,950	51.8%	\$46,200	
4x1	\$202,160	19.0%	\$156,800	24.5%	\$98,000	

The last row represents each of the four bedrooms occupied by 1 or 2 people making the MFI for a 1-person household. Because these apartments are clearly geared to students, this provides a rough estimate. In many case, the student's personal income may be low; but parents pay the rent.

Conclusion

The demolition of two detached, single-family homes and the development of a quadplex has worsened Eugene's housing affordability for mid- and low-income households by removing two moderately "affordable" homes and replacing them with four unaffordable homes.

Note well:

The rent for each 4-bedroom apartment in the quadplex is exactly double the rent of the 4-bedroom house that was demolished.

The rent for each quadplex apartment is almost 2½ times the rent of the demolished 2-bedroom house that would have provide truly "affordable" housing to a Low-Income family of four.