# Springfield Housing Strategy

UPDATE SPRING 2026

## Introduction

In 2016, the **Springfield City Council** directed staff to evaluate housing needs and to build on strategies to both increase the supply of housing and the accessibility of housing across the housing continuum.

The result is the **Springfield Housing Strategy**, which has evolved over the years and includes the actions the City is currently taking to address the community's housing needs.

***We want Springfield to be a welcoming community for all people in every phase of life, whether it's just starting out with a new family or downsizing to a smaller home.***

## Sheltering

### Allow for temporary sheltering options.

#### *Overnight Parking Program*

Allow religious and social institutions and industrial sites to provide shelter by hosting up to 3 vehicles, campers, or trailers. Provide City general funds to support agencies running the parking program. **STATUS: ONGOING**

#### *RVs as Temporary Housing*

Temporarily allow recreational vehicles (RVs) to be occupied on private property to address regional shortage of affordable temporary housing options. Due to ongoing need, the City Council is considering allowing this type of use on a more permanent basis. **STATUS: UNDER REVIEW**

#### *Shelter Sites*

Process emergency shelter site requests from local agencies. **STATUS: ONGOING**

## Income-Qualified Housing Development

### Incentivize and fund development of income-qualified housing.

#### *Income-Qualified Housing Development*

Award federal HOME funds and other one-time funds toward new housing projects. Award City-owned land-banked sites for development with housing. **STATUS: ONGOING**

#### *Springfield Land Acquisition Funding*

Award one-time funding to developers for the purchase of land to be developed with housing to serve households with incomes below 80% AMI. **STATUS: FUNDED THROUGH 2026**

#### *Development Application Fee Waiver*

Waive development application fees for income-qualified housing providers, and for low-income applicants. **STATUS: ONGOING**

#### *Low-Income Rental Housing Property Tax Exemption*

Exempt property taxes for 20 years for rental housing serving households with incomes below 60% AMI. **STATUS: ONGOING**

#### *SDC Waiver for Homeownership*

Waive system development charges (SDCs) for housing that is sold affordably to homebuyers with incomes below 80% AMI. **STATUS: WAIVED THROUGH 2029**

## Key Terms

**Income-qualified housing** is housing reserved for households within certain income limits. It may be (but is not always) subsidized to lower costs for residents so specific populations can more likely afford it. When income-qualified housing is subsidized, it is often referred to as "affordable housing".

**Affordable housing** is housing priced so that a household at or below median income pays no more than 30% of its total gross income on housing and utilities.

**Housing affordability**, in contrast, is applicable to households of all income levels. Housing is considered affordable if a household spends less than 30% of its gross income on housing-related costs, including utilities.

**Area median income (AMI)** is calculated annually by the US Department of Housing & Urban Development (HUD) for Lane County using the median family income and adjusting for different household sizes. AMI limits are used to determine eligibility for many housing incentives and programs.

**Middle housing** includes duplexes, triplexes, fourplexes, cottage cluster housing, and townhomes.

## Home Ownership Assistance

### Provide assistance to prospective and current low-income homeowners.

#### *Home Repair Program*

Grant up to $10,000 over 5 years in financial assistance with federal CDBG funds to help homeowners with incomes below 50% AMI with home repairs that address health, safety, or accessibility needs. **STATUS: ONGOING**

## Housing Diversity & Production

### Increase the supply and diversity of housing.

#### *Housing Capacity Analysis & Production Strategy*

Determine if Springfield has enough residential land to meet housing needs for 20 years. Then, identify what the City can do to increase housing production, affordability, and choice (upcoming). **STATUS: STARTING SPRING 2026**

#### *Springfield Development Code Updates*

Update Development Code to encourage housing development and comply with State law. Underway: revise mixed-use and some commercial land use districts to support housing development. **STATUS: IN PROGRESS**

#### *SDC Waiver for ADUs*

Waive system development charges (SDCs) for Accessory Dwelling Units (ADUs). **STATUS: WAIVED THROUGH JUNE 2027**

#### *Housing Diversity Tax Exemption*

Exempt property taxes for 10 years for qualifying multiple-unit housing to incentivize development in targeted areas of Springfield. **STATUS: ONGOING**

**COMMUNITY DEVELOPMENT DIVISION** | Development & Public Works Dept. | City of Springfield, Oregon
**Visit:** 225 5th Street, Springfield, OR 97477 | **Online:** bit.ly/spfldhousing

SPRINGFIELD OREGON

# Springfield Housing Snapshot

UPDATE SPRING 2026

## HOUSING MARKET

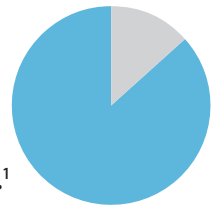
Housing is hard to find in Springfield due to a **very low vacancy rate**.[1]

**1.2%** Rental Vacancy Rate
**5.0%** Healthy Rate

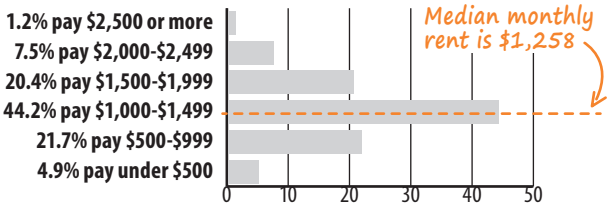
**0.1%** Homeownership Vacancy Rate
**2.0%** Healthy Rate

Springfield's housing **inventory is aging**.[1]

**83%** of Springfield's housing is **more than 25 years old**.[1]

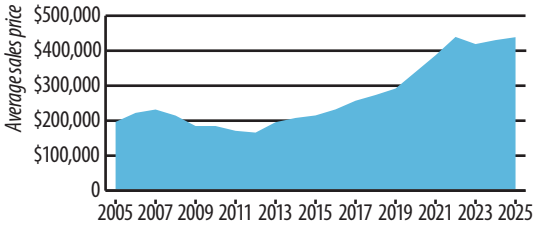


**Gross monthly rent** paid in Springfield in 2024.[1]



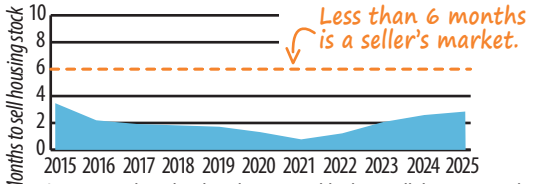

*Percentage of households paying rent as indicated*

The average home sales price in Springfield has **increased significantly**.[2]




| Year | Avg. Price | Year | Avg. Price |
|---|---|---|---|
| 2005 | $192,016 | 2017 | $252,500 |
| 2007 | $227,374 | 2019 | $287,332 |
| 2009 | $180,180 | 2021 | $382,443 |
| 2011 | $166,449 | 2023 | $414,453 |
| 2013 | $191,121 | 2025 | $434,162 |
| 2015 | $210,480 | | |

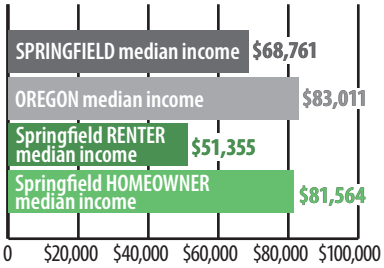
**Low inventory** of homes for sale in Lane County.[2]




*Inventory is based on how long it would take to sell the entire stock of homes at the current sales pace.*

## INCOME AND AFFORDABILITY

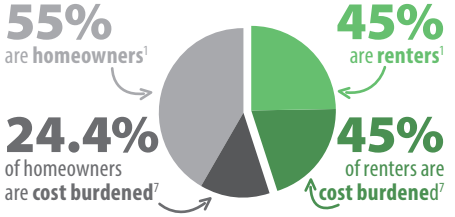
**Median household income**[1]




Springfield overall **POVERTY RATE**[1] **14.9%**
Poverty among Springfield **HOMEOWNER** families[1] **5.0%**
Poverty among Springfield **RENTER** families[1] **18.1%**

**UNHOUSED PEOPLE** in Springfield at some point in 2025[5] **1,318**
**WAITLIST FOR HOUSING CHOICE VOUCHERS** in Lane County[6] **3,252**
**TENANT-BASED VOUCHERS** in Springfield[6] **907**

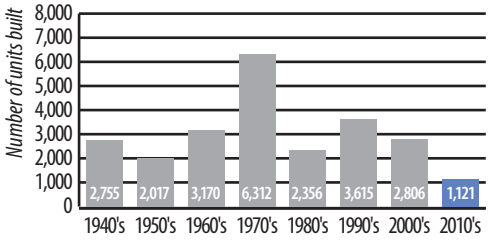
**Springfield households**



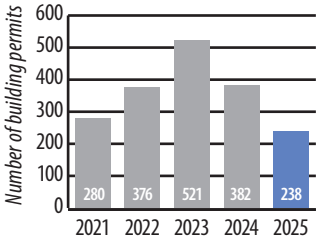

*Households are **cost burdened** if they pay 30% or more of income on housing.*

## HOUSING DEVELOPMENT

**Fewer homes were built in the last decade** than any decade since 1940.[1]




**The City issued building permits for 1,797 housing units** over the last 5 years.[4]




**Permits issued in 2025:**
- **8** Accessory Dwelling Units
- **141** Detached Single-Unit
- **29** Middle Housing
- **60** Multi-Unit

**Low-income housing** built in Springfield (2018-2025) **149 Homes**.[4]

**Springfield Area Median Income (AMI) limits** for low-income households:[8]

| AMI Limit | Household of 1 | Household of 4 |
|---|---|---|
| 30% | $19,250 | $27,500 |
| 60% | $38,520 | $55,020 |
| 80% | $51,350 | $73,350 |

*Household incomes below 80% AMI are generally considered low-income.*

### 8-Year Outlook

Springfield needs **466 new housing units every year** for the next **8 years** to meet State housing production targets.[3] This **exceeds** historic development levels.

Over the next 8 years, **2,536** (68%) of the housing units that Springfield needs are for households with **incomes at 0-80% AMI**.



- **1,360 Units** needed at 0-30% AMI
- **800 Units** needed at 31-60% AMI
- **376 Units** needed at 61-80% AMI
- **472 Units** needed at 81-120% AMI
- **720 Units** needed at 120% AMI

*Units need subsidy to be affordable at these income levels*

### 20-Year Outlook

Springfield needs **6,832 new housing units** in the next **20 years** to address existing underproduction and projected future need.[3]

Of those, **4,068 units** (60%) need to be for households with **incomes at 0-80% AMI**.


*SOURCES: [1] US Census ACS 5-year (2020-2024), [2] RMLS, [3] OR DAS (Dec 2025), [4] City of Springfield (2026), [5] Lane County (2026), [6] Homes for Good (2026), [7] CHAS (2018-2022), [8] HUD CDBG (2025).*