

# SKAGIT COUNTY AFFORDABLE HOUSING NEEDS

## Local Community Housing Profiles

July 2015

*Prepared for:*

Skagit County  
Planning and Development Services  
1800 Continental Place  
Mount Vernon, WA. 98273  
Contact: Kirk Johnson, AICP, Senior Planner/Team Supervisor  
360-416-1336



*Prepared by:*

BERK Consulting  
The logo for BERK Consulting, featuring the word "BERK" in a bold, blue, sans-serif font. To the left of the word "BERK" are three vertical bars of varying heights, also in blue, creating a stylized graphic element.

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## INTRODUCTION

Skagit County has recognized that there is insufficient affordable housing in Skagit County and formed a Skagit County Affordable Housing Advisory Committee in 2010. An Interim Report with strategies titled “Building a Skagit County Housing Affordability Strategy” was developed in 2013. This collective report by the committee described the mismatch of available housing at affordable levels, and identified strategies to meet the need. One recommendation recognized that “By implementing the Comprehensive Plans, each jurisdiction will play a proactive role in creating housing affordability that matches the incomes and jobs in its sphere of influence.” Currently Skagit County and each city must update their Comprehensive Plan Housing Elements per the Growth Management Act by June 30, 2016. Skagit County and cities have met in April 2015 to discuss housing needs.

Given most growth is planned in cities where services and infrastructure is available, cities are key players in the provision of a variety of housing types affordable to a range of incomes. Joint action would be needed by the cities and County to make progress since the County allocates growth and provides human services as well as offers rural housing choices.

This document provides a summary of housing concerns across Skagit County and then provides a profile of each community. The profiles allow each city’s housing needs to be compared to the countywide housing need, and describes current and potential activities that each local government can take to meet local and collective housing needs. This information on housing may also assist with the formulation of Housing Elements in each community.

## HOUSING NEEDS IN SKAGIT COUNTY

Data collected and reviewed reflect the following countywide trends for housing in Skagit County – these are also graphically communicated on page 4:

**Skagit County has grown, but more recently at a slower rate.** The official U.S. Census population for 2010 was 116,901 and in 2014 it equaled 119,500 according to the State Office of Financial Management (OFM). The average annual increase from 2000 to 2010 was 1.3 percent, while for the period between 2010 and 2014 it was about half the rate, at 0.6 percent.

**Skagit County's population is becoming more diverse.** The percentage of the population that is white alone has decreased between 2000 and 2010 from 86.5 to 83.4 percent and the percentage of Hispanic or Latino persons has increased from 11.2 to 16.9 percent. (US Census 2000 and 2010)

**The population is aging; those that are aging tend to have more disabilities.** The share of the population aged 65 years and older has increased (from 14.6 percent in the year 2000 to 16.1 percent in 2010). The median age is also increasing (from 37.2 percent in 2000 to 40.1 in 2010). About 13 percent of the county population has a disability. Those 65 years old or greater tend to have more disabilities (36.2 percent). (American Community Survey 5-Year Estimate, 2009-2013)

**Household sizes are getting smaller.** The average household size is decreasing (from 2.6 in 2000 to 2.53 in 2010). As of 2010 more than half of county households consist of a householder living alone (25.6 percent) or married couples with no children (33.3 percent). (US Census)

**Household poverty has increased.** In 2013, the median household income was estimated at \$55,925; 13.4 percent of total households are in poverty, up from 11.5 percent in 2010. In 2013, about 40.4 percent of households earned very low, low, and moderate incomes (0-80 percent of the countywide median income). (American Community Survey 2010 and 2013)

**Homelessness is a special need in the County, and affects children and adults.** Nearly 1,000 persons are homeless at any given time in Skagit County. In 2011, 957 people were estimated as homeless (Skagit County Community Services Department 2012) and in 2012 a count estimated 1,247 homeless persons with 48 percent being children (Community Action of Skagit County 2013).

**Farmworkers have a need for safe, affordable housing.** The 2010-2015 Skagit County Farmworker Housing Action Plan (March 2011) found that approximately 4,220 farmworkers and family members in Skagit County do not have a safe affordable home, and there is an immediate need for about 844 farmworker housing units.

**Human services help support households in need.** The County Community Services Department provides services countywide for those with special needs (home repair program, elder meal services, mental health services, etc.). Community Action of Skagit County developed a community needs assessment in 2013 addressing the dimensions of poverty; about 704 households were surveyed. Some housing-related findings include the need for living wage jobs and concerns with increasing rental and utility costs.

**Housing stock is predominantly single family.** As of 2013 countywide there were 52,218 dwellings. Most (72 percent) are single-family detached dwellings. There is a higher share of manufactured housing units in unincorporated Skagit County than in incorporated cities as a whole; conversely most of the attached dwellings are in incorporated cities. (OFM 2013)

**Housing stock is aging.** The County's overall housing stock shows nearly one third were built between 30-50 years ago (29 percent), and another third are greater than 50 years old (33 percent). (American Community Survey, 2009-2013 5-Year Sample Estimates). Over the 20-year life of the Comprehensive Plan, the percentage of the older housing stock would increase.

**There is a greater need for affordable ownership and rental housing.** The *Building a Skagit County Housing Affordability Strategy* found that "two out of every five households cannot afford the housing they occupy in Skagit County." This means about 17,000 households are currently "cost burdened" – meaning they pay more than 30 percent of their income on housing costs. There is an undersupply of affordable rental units as well as a county-wide undersupply of total housing units. By 2036 about 40.4 percent or 6,000 units of the *future* housing stock will need to be available at affordable levels. That's above and beyond addressing the current needs of the 17,000 households that are cost burdened.

Exhibit 1. Countywide Housing Needs 2015



# COMPREHENSIVE PLAN UPDATE

## Housing Element

### Recent Demographic Trends and Housing Conditions



Skagit County has grown, but more recently at a slower rate. There was a 2014 population of 119,500 (OFM)

The population is aging and those that are aging tend to have more disabilities

Human services help support households in need

Farmworkers have a need for **safe, affordable** housing



Housing stock is predominantly single family

Skagit County's population is becoming **more diverse**

Homelessness is a special need in the County, and affects children and adults



Household sizes are getting smaller

There is a greater need for affordable ownership and rental housing

Household poverty has increased



Prepared by: BERK Consulting, 2015

## COUNTY AND CITY PROFILES

Community housing profiles are provided for the communities listed below and shown on Exhibit 2.

- |                  |                  |
|------------------|------------------|
| A. Skagit County | F. La Conner     |
| B. Anacortes     | G. Lyman         |
| C. Burlington    | H. Mount Vernon  |
| D. Concrete      | I. Sedro-Woolley |
| E. Hamilton      |                  |

**Exhibit 2. Skagit County Towns and Cities**



Source: Skagit County Envision2060, Skagit County GIS, 2011

Ten topics are covered for each community:

- |  |  |
|--|--|
| 1. Demographic Profile                       | 7. Countywide Housing Need Objective                             |
| 2. Housing Stock Profile                     | 8. 2036 Growth Allocations and Potential Housing Need            |
| 3. Household Income Distribution             | 9. Current Measures Addressing Need                              |
| 4. Household Earnings and Housing Burden     | 10. Possible Community Policy Responses to Meeting Housing Needs |
| 5. Match of Rental Stock to Income Levels    |  |
| 6. Match of Ownership costs to Income Levels |  |

The profiles on the following pages illustrate current housing conditions, and how jurisdictions of different housing conditions might interpret their housing need data in combination with the countywide housing need and how they might respond. These are provided as background information to help Skagit County's communities determine their role and should not be interpreted as policy.

The year of analysis is typically 2013 since it reflects the American Community Survey (ACS) Data 5-year estimates, 2009-2013. Some information is only available through 2012 (e.g. Comprehensive Housing Affordability Strategy data by the US Census). Other data is available through 2014 (e.g. April 1, 2014 Population and Housing from the State Office of Financial Management).

## A. SKAGIT COUNTY HOUSING NEEDS PROFILE

<b>1. Demographic Profile</b>	Population 2014: 119,500 Households 2013: 45,293 Average Household Size 2013: 2.56 Median Household Income 2013: \$55,925	OFM, 2014  2013 5-Year ACS																																																																														
<b>2. Housing Stock Profile</b>	Housing Units 2014: 52,505 Housing Type 2014: <ul style="list-style-type: none"> <li>• Single family homes share: 72%</li> <li>• Two or more units share: 15%</li> <li>• Mobile home unit shares: 12%</li> </ul> Bedrooms 2013: 72.9% of homes had 2 or 3 bedrooms. Tenure 2013: <ul style="list-style-type: none"> <li>• Owner-occupied: 67.6%</li> <li>• Renter occupied: 32.4%</li> </ul>	OFM, 2014  2013 5-Year ACS																																																																														
<b>3. Household Income Distribution</b>	Based on the countywide area median income (AMI) of \$55,925 in 2013: <ul style="list-style-type: none"> <li>• Households earning 30% and below AMI: 11.9%</li> <li>• Households earning 31-50% AMI: 11.1%</li> <li>• Households earning 51-80% AMI: 17.4%</li> </ul>	2013 5-Year ACS																																																																														
<b>4. Household Earnings and Housing Burden</b>	Households earning less than 80% of the AMI 2013: <ul style="list-style-type: none"> <li>• Countywide – 40.4%</li> </ul> Total spending more than 30% on housing and earning below 80% of AMI 2012: <ul style="list-style-type: none"> <li>• Countywide - 25%</li> </ul>	CHAS Tool, HUD 2012  2013 5-Year ACS																																																																														
<b>5. Match of Rental Stock to Income Levels</b>	<p>Skagit County Renter-Occupied Income and Current Rents</p> <table border="1" data-bbox="446 1220 1344 1522"> <thead> <tr> <th rowspan="2">Ratio to Skagit County AMI \$55,925</th> <th colspan="2">Income Ranges</th> <th colspan="2">Monthly Housing Budget*</th> <th colspan="2">Estimated Renter HHs</th> <th rowspan="2">Estimated Units</th> <th rowspan="2">Gap over/(under)</th> </tr> <tr> <th>Low</th> <th>High</th> <th>Low</th> <th>High</th> <th>Count</th> <th>Percent</th> </tr> </thead> <tbody> <tr> <td>Under 30%</td> <td>\$0</td> <td>\$17,000</td> <td>\$0</td> <td>\$425</td> <td>3,351</td> <td>23%</td> <td>851</td> <td>(2,501)</td> </tr> <tr> <td>30 - 50%</td> <td>\$17,000</td> <td>\$28,000</td> <td>\$425</td> <td>\$700</td> <td>2,546</td> <td>17%</td> <td>1,375</td> <td>(1,171)</td> </tr> <tr> <td>50 - 80%</td> <td>\$28,000</td> <td>\$45,000</td> <td>\$700</td> <td>\$1,125</td> <td>3,055</td> <td>21%</td> <td>6,492</td> <td>3,437</td> </tr> <tr> <td>80 - 100%</td> <td>\$45,000</td> <td>\$56,000</td> <td>\$1,125</td> <td>\$1,400</td> <td>1,493</td> <td>10%</td> <td>1,057</td> <td>(436)</td> </tr> <tr> <td>100 - 120%</td> <td>\$56,000</td> <td>\$67,000</td> <td>\$1,400</td> <td>\$1,675</td> <td>1,282</td> <td>9%</td> <td>1,471</td> <td>189</td> </tr> <tr> <td>120% or Over</td> <td>\$67,000</td> <td></td> <td>\$1,675</td> <td>\$0</td> <td>2,965</td> <td>20%</td> <td>937</td> <td>(2,028)</td> </tr> <tr> <td><b>Total</b></td> <td></td> <td></td> <td></td> <td></td> <td><b>14,693</b></td> <td></td> <td><b>12,183</b></td> <td><b>(2,511)</b></td> </tr> </tbody> </table> <p>*Estimated monthly housing budget based on 30% of monthly gross income.</p> <ul style="list-style-type: none"> <li>• More units are needed to meet renter-household incomes at nearly every level income level in 2013. There's a 2,511 unit gap overall.</li> </ul>	Ratio to Skagit County AMI \$55,925	Income Ranges		Monthly Housing Budget*		Estimated Renter HHs		Estimated Units	Gap over/(under)	Low	High	Low	High	Count	Percent	Under 30%	\$0	\$17,000	\$0	\$425	3,351	23%	851	(2,501)	30 - 50%	\$17,000	\$28,000	\$425	\$700	2,546	17%	1,375	(1,171)	50 - 80%	\$28,000	\$45,000	\$700	\$1,125	3,055	21%	6,492	3,437	80 - 100%	\$45,000	\$56,000	\$1,125	\$1,400	1,493	10%	1,057	(436)	100 - 120%	\$56,000	\$67,000	\$1,400	\$1,675	1,282	9%	1,471	189	120% or Over	\$67,000		\$1,675	\$0	2,965	20%	937	(2,028)	<b>Total</b>					<b>14,693</b>		<b>12,183</b>	<b>(2,511)</b>	2013 5-Year ACS  BERK 2015
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<b>6. Match of Ownership Costs to Income Levels</b>	Median Home Value 2013: \$261,400 About half of Skagit County's households could afford housing priced below \$270,000 in 2013. <ul style="list-style-type: none"> <li>• Total Homeowners paying &gt; 30% of their income on mortgage 2013: 42%</li> <li>• Lower-income Owners spending &gt; 30% on housing and earning below 80% of AMI 2012: 17%</li> </ul>	2013 5-Year ACS  CHAS Tool, HUD 2012																																																																														
<b>7. Countywide</b>	40% of the county wide housing stock is affordable to households earning at or	2013 5-																																																																														



## A. SKAGIT COUNTY HOUSING NEEDS PROFILE

<b>Housing Need Objective</b>	below 80 percent of the Countywide Area Median Income (AMI). See Appendix for more discussion of this objective and how it can be tracked.	Year ACS
<b>8. 2036 Growth Allocations and Potential Housing Need</b>	<p>Population Growth Allocation 2015-2036:</p> <ul style="list-style-type: none"> <li>• Countywide: 34,751 new persons</li> <li>• Rural only: 7,150 new persons</li> </ul> <p><i>Converted to households: 13,750 countywide, 2,750 rural</i></p> <p>Desired number of units affordable to households earning 80% and below AMI:</p> <ul style="list-style-type: none"> <li>• Based on Countywide need, 40% = 5,500</li> <li>• Based on rural growth, 40% = 1,100</li> </ul>	SCOG, 2014  BERK, 2014 and 2015
<b>9. Current Measures Addressing Need</b>	<p>County's roles include:</p> <ul style="list-style-type: none"> <li>• Allocating growth to all jurisdictions in accordance with GMA provisions to provide adequate land for housing to meet the anticipated population growth.</li> <li>• Providing diverse rural housing choices through zoning and incentives for manufactured homes, accessory dwelling units or duplexes, farmworker housing such as temporary housing that would not remove long-term productive agricultural lands, and a range of rural single family densities including Conservation and Reserve Developments (CaRDs) and infill and adaptive reuse in Rural Villages.</li> <li>• Convening housing and human service providers and strategies such as through the formation of the Skagit County Affordable Housing Advisory Committee authorized by Skagit County Commissioners' Resolution #R2010-0206.</li> <li>• Establishing a HOME Consortium as an annual grant source, for municipalities in Skagit, Island and Whatcom Counties.</li> <li>• Through the County Public Health and Community Services Department, providing services for those with special needs (home repair program, elder meal services, mental health services, etc.).</li> </ul>	Draft Housing Element 2015
<b>10. Possible Community Policy Responses to meeting housing needs</b>	<p>Future County actions may include:</p> <ul style="list-style-type: none"> <li>• Allocating a share of certain revenue sources for incentives to construct affordable housing.</li> <li>• Reviewing permitting and fees, such as impact fees.</li> <li>• Developing incentives to facilitate different types of housing in rural and urban areas and need to address services.</li> <li>• Facilitating affordable, safe farmworker housing, including permanent housing in city centers, and temporary housing in rural areas given the seasonal nature of farm work</li> </ul> <p>See also:</p> <p>Puget Sound Regional Council Housing Toolkit: <a href="http://www.psrc.org/growth/housing/hip/">http://www.psrc.org/growth/housing/hip/</a></p> <p>Municipal Research and Services Center, Housing Programs: <a href="http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx">http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx</a></p>	Draft Housing Element 2015

## B. ANACORTES HOUSING NEEDS PROFILE

<b>1. Demographic Profile</b>	<p>Population 2014: 16,190 Households 2013: 6,795 Average Household Size 2013: 2.34 Median Household Income 2013: \$59,116 <i>6% above Countywide Area Median Income (AMI) of \$55,925</i></p>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																																
<b>2. Housing Stock Profile</b>	<p>Housing Units 2014: 7,861 Housing Type 2014:</p> <ul style="list-style-type: none"> <li>• Single family homes share: 80%</li> <li>• Two or more units share: 18%</li> <li>• Mobile home unit shares: 2%</li> </ul> <p>Bedrooms 2013: 71.7% of homes in Anacortes had 2 or 3 bedrooms. Tenure 2013:</p> <ul style="list-style-type: none"> <li>• Owner-occupied: 66.0%</li> <li>• Renter-occupied 34.0%</li> </ul>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																																
<b>3. Household Income Distribution</b>	<p>Based on the countywide area median income (AMI) of \$55,925 in 2013:</p> <ul style="list-style-type: none"> <li>• Households earning 30% and below AMI: 12.5%</li> <li>• Households earning 31-50% AMI: 10.2%</li> <li>• Households earning 51-80% AMI: 15.5%</li> </ul> <p>Anacortes has a comparable share to the County as a whole of households earning 80% or less.</p>	<p>2013 5-Year ACS</p>																																																																																
<b>4. Household Earnings and Housing Burden</b>	<p>Households earning less than 80% of the AMI 2013:</p> <ul style="list-style-type: none"> <li>• Countywide – 40.4%</li> <li>• Anacortes – 38.2%</li> </ul> <p>Spending more than 30% on housing and earning below 80% of AMI 2012:</p> <ul style="list-style-type: none"> <li>• Countywide – 25%</li> <li>• Anacortes – 22%</li> </ul>	<p>CHAS Tool, HUD 2012 2013 5-Year ACS</p>																																																																																
<b>5. Match of Rental Stock to Income Levels</b>	<p><b>Anacortes Renter-Occupied Income and Current Rents</b></p> <table border="1" data-bbox="435 1423 1323 1726"> <thead> <tr> <th rowspan="2">Ratio to SkagitCounty AMI \$55,925</th> <th colspan="2">Income Ranges</th> <th colspan="2">Monthly Housing Budget*</th> <th colspan="2">Estimated Renter HHS</th> <th colspan="2">Estimated Gap</th> </tr> <tr> <th>Low</th> <th>High</th> <th>Low</th> <th>High</th> <th>Count</th> <th>Percent</th> <th>Units</th> <th>over/(under)</th> </tr> </thead> <tbody> <tr> <td>Under 30%</td> <td>\$0</td> <td>\$17,000</td> <td>\$0</td> <td>\$425</td> <td>526</td> <td>23%</td> <td>229</td> <td>(297)</td> </tr> <tr> <td>30 - 50%</td> <td>\$17,000</td> <td>\$28,000</td> <td>\$425</td> <td>\$700</td> <td>372</td> <td>16%</td> <td>305</td> <td>(67)</td> </tr> <tr> <td>50 - 80%</td> <td>\$28,000</td> <td>\$45,000</td> <td>\$700</td> <td>\$1,125</td> <td>428</td> <td>18%</td> <td>789</td> <td>361</td> </tr> <tr> <td>80 - 100%</td> <td>\$45,000</td> <td>\$56,000</td> <td>\$1,125</td> <td>\$1,400</td> <td>211</td> <td>9%</td> <td>161</td> <td>(49)</td> </tr> <tr> <td>100 - 120%</td> <td>\$56,000</td> <td>\$67,000</td> <td>\$1,400</td> <td>\$1,675</td> <td>181</td> <td>8%</td> <td>301</td> <td>120</td> </tr> <tr> <td>120% or Over</td> <td>\$67,000</td> <td></td> <td>\$1,675</td> <td>\$0</td> <td>595</td> <td>26%</td> <td>241</td> <td>(354)</td> </tr> <tr> <td><b>Total</b></td> <td></td> <td></td> <td></td> <td></td> <td><b>2,312</b></td> <td></td> <td><b>2,026</b></td> <td><b>(287)</b></td> </tr> </tbody> </table> <p>*Estimated monthly housing budget based on 30% of monthly gross income.</p> <ul style="list-style-type: none"> <li>• More units are needed to meet renter households with incomes at under 30% of the County median income (287 unit gap).</li> </ul>	Ratio to SkagitCounty AMI \$55,925	Income Ranges		Monthly Housing Budget*		Estimated Renter HHS		Estimated Gap		Low	High	Low	High	Count	Percent	Units	over/(under)	Under 30%	\$0	\$17,000	\$0	\$425	526	23%	229	(297)	30 - 50%	\$17,000	\$28,000	\$425	\$700	372	16%	305	(67)	50 - 80%	\$28,000	\$45,000	\$700	\$1,125	428	18%	789	361	80 - 100%	\$45,000	\$56,000	\$1,125	\$1,400	211	9%	161	(49)	100 - 120%	\$56,000	\$67,000	\$1,400	\$1,675	181	8%	301	120	120% or Over	\$67,000		\$1,675	\$0	595	26%	241	(354)	<b>Total</b>					<b>2,312</b>		<b>2,026</b>	<b>(287)</b>	<p>2013 5-Year ACS BERK, 2015</p>
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## B. ANACORTES HOUSING NEEDS PROFILE

<p><b>Costs to Income Levels</b></p>	<p><i>22% above the Countywide Median Home Value</i></p> <ul style="list-style-type: none"> <li>• Total Homeowners paying &gt; 30% of their income on mortgage 2013: 39.3%</li> <li>• Lower-income Owners spending &gt; 30% on housing and earning below 80% of AMI 2012: 8%</li> </ul>	<p>CHAS Tool, HUD 2012</p>
<p><b>7. Countywide Housing Need Objective</b></p>	<p>40% of the county wide housing stock affordable to households earning at or below 80 percent of the countywide AMI. See Appendix for more discussion of this objective and how it can be tracked.</p>	<p>2013 5-Year ACS</p>
<p><b>8. 2036 Growth Allocations and Potential Housing Need</b></p>	<p>Population Growth Allocation 2015-2036: 5,895 new persons <i>Converted to households: 2,541</i></p> <p>Desired number of units affordable to households earning 80% and below AMI:</p> <ul style="list-style-type: none"> <li>• Based on Countywide need, 40% = 1,016</li> <li>• Based on Anacortes need, 38% = 971</li> </ul>	<p>SCOG, 2014 BERK, 2014 and 2015</p>
<p><b>9. Current Measures Addressing Need</b></p>	<p>The <b>Anacortes Housing Authority (AHA)</b> provides several low income housing programs. AHA owns and manages their own units, which include the Bayview Apartments (24 Project Based Section 8 units and 22 Tax Credit units), various public housing sites (62 units), the Harbor House (49 units for elderly/disabled) and The Wilson Hotel (25 Tax Credit units).</p> <p><b>Tax Exemption:</b> Anacortes Municipal Code Section 15.45.030(F) indicates that an additional four years (over the baseline of 8 years) of tax exemption is available for multi-family projects with at least twenty percent of rental units available to low and moderate income households or twenty percent of sales available to moderate income households.</p> <p><b>Accessory Dwelling Units:</b> In Anacortes, accessory dwelling units are allowed in a variety of residential zones (AMC Section 17.10.170).</p> <p><b>Variety of Densities and Housing Types:</b> The City has a variety of zones with low, medium, and high densities, and allowances for mixed uses. The City has a planned unit development and cottage housing approval process.</p>	<p>Anacortes Housing Authority Anacortes Municipal Code</p>
<p><b>10. Possible Community Policy Responses to meeting housing needs</b></p>	<p>Consider appropriate tools to meet local needs. These may include innovative single family techniques, and tools addressing expensive housing markets, mixed use centers, education and outreach.</p> <p>Puget Sound Regional Council Housing Toolkit: <a href="http://www.psrc.org/growth/housing/hip/">http://www.psrc.org/growth/housing/hip/</a></p> <p>Municipal Research and Services Center, Housing Programs: <a href="http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx">http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx</a></p>	<p>BERK 2015</p>

## C. BURLINGTON HOUSING NEEDS PROFILE

<b>1. Demographic Profile</b>	<p>Population 2014: 8,445 Households 2013: 3,264 Average Household Size 2013: 2.58 Median Household Income 2013: \$44,740 <i>80% of the Countywide Area Median Income (AMI)</i></p>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																																
<b>2. Housing Stock Profile</b>	<p>Housing Units 2014: 3,440 Housing Type 2014:</p> <ul style="list-style-type: none"> <li>• Single family homes share: 60%</li> <li>• Two or more units share: 38%</li> <li>• Mobile home unit share: 2%</li> </ul> <p>Bedrooms 2013: 79.4% of homes had 2 or 3 bedrooms Tenure 2013:</p> <ul style="list-style-type: none"> <li>• Owner-occupied: 51.0%</li> <li>• Renter-occupied: 49.0%</li> </ul>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																																
<b>3. Household Income Distribution</b>	<p>Based on the countywide area median income (AMI) of \$55,925 in 2013:</p> <ul style="list-style-type: none"> <li>• Households earning 30% and below AMI: 16.4%</li> <li>• Households earning 31-50% AMI: 9.5%</li> <li>• Households earning 51-80% AMI: 24.4%</li> </ul> <p>Burlington has higher shares of households earning in the under 30% category and the 51-80% category compared to countywide shares.</p>	<p>2013 5-Year ACS</p>																																																																																
<b>4. Household Earnings and Housing Burden</b>	<p>Households earning less than 80% of the AMI 2013:</p> <ul style="list-style-type: none"> <li>• Countywide – 40.4%</li> <li>• Burlington – 50.3%</li> </ul> <p>Spending more than 30% on housing and earning below 80% of AMI 2012:</p> <ul style="list-style-type: none"> <li>• Countywide – 25%</li> <li>• Burlington – 38%</li> </ul>	<p>CHAS Tool, HUD 2012 2013 5-Year ACS</p>																																																																																
<b>5. Match of Rental Stock to Income Levels</b>	<p><b>Burlington Renter-Occupied Income and Current Rents</b></p> <table border="1" data-bbox="451 1423 1344 1728"> <thead> <tr> <th rowspan="2">Ratio to Skagit County AMI \$55,935</th> <th colspan="2">Income Ranges</th> <th colspan="2">Monthly Housing Budget*</th> <th colspan="2">Estimated Renter HHs</th> <th colspan="2">Estimated Gap</th> </tr> <tr> <th>Low</th> <th>High</th> <th>Low</th> <th>High</th> <th>Count</th> <th>Percent</th> <th>Units</th> <th>over/(under)</th> </tr> </thead> <tbody> <tr> <td>Under 30%</td> <td>\$0</td> <td>\$13,000</td> <td>\$0</td> <td>\$325</td> <td>227</td> <td>14%</td> <td>59</td> <td>(168)</td> </tr> <tr> <td>30 - 50%</td> <td>\$13,000</td> <td>\$22,000</td> <td>\$325</td> <td>\$550</td> <td>205</td> <td>13%</td> <td>59</td> <td>(146)</td> </tr> <tr> <td>50 - 80%</td> <td>\$22,000</td> <td>\$36,000</td> <td>\$550</td> <td>\$900</td> <td>305</td> <td>19%</td> <td>64</td> <td>(242)</td> </tr> <tr> <td>80 - 100%</td> <td>\$36,000</td> <td>\$45,000</td> <td>\$900</td> <td>\$1,125</td> <td>212</td> <td>13%</td> <td>164</td> <td>(48)</td> </tr> <tr> <td>100 - 120%</td> <td>\$45,000</td> <td>\$54,000</td> <td>\$1,125</td> <td>\$1,350</td> <td>189</td> <td>12%</td> <td>124</td> <td>(65)</td> </tr> <tr> <td>120% or Over</td> <td>\$54,000</td> <td></td> <td>\$1,350</td> <td>\$0</td> <td>459</td> <td>29%</td> <td>72</td> <td>(387)</td> </tr> <tr> <td><b>Total</b></td> <td></td> <td></td> <td></td> <td></td> <td><b>1,598</b></td> <td></td> <td><b>542</b></td> <td><b>(1,057)</b></td> </tr> </tbody> </table> <p>*Estimated monthly housing budget based on 30% of monthly gross income.</p> <ul style="list-style-type: none"> <li>• More units are needed to meet renter households with incomes at all income categories (1,057 unit gap).</li> </ul>	Ratio to Skagit County AMI \$55,935	Income Ranges		Monthly Housing Budget*		Estimated Renter HHs		Estimated Gap		Low	High	Low	High	Count	Percent	Units	over/(under)	Under 30%	\$0	\$13,000	\$0	\$325	227	14%	59	(168)	30 - 50%	\$13,000	\$22,000	\$325	\$550	205	13%	59	(146)	50 - 80%	\$22,000	\$36,000	\$550	\$900	305	19%	64	(242)	80 - 100%	\$36,000	\$45,000	\$900	\$1,125	212	13%	164	(48)	100 - 120%	\$45,000	\$54,000	\$1,125	\$1,350	189	12%	124	(65)	120% or Over	\$54,000		\$1,350	\$0	459	29%	72	(387)	<b>Total</b>					<b>1,598</b>		<b>542</b>	<b>(1,057)</b>	<p>2013 5-Year ACS BERK 2015</p>
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<b>6. Match of Ownership</b>	<p>Median Home Value 2013: \$197,100</p>	<p>2013 5-Year ACS</p>																																																																																

## C. BURLINGTON HOUSING NEEDS PROFILE

<p><b>Costs to Income Levels</b></p>	<p><i>75% of the Countywide Median Home Value</i></p> <p>Owner households with a cost burden:</p> <ul style="list-style-type: none"> <li>• Total Homeowners paying &gt; 30% of their income on mortgage 2013: 47.1%</li> <li>• Lower-income Owners spending &gt; 30% on housing and earning below 80% of AMI 2012: 16%</li> </ul>	<p>CHAS Tool, HUD 2012</p>
<p><b>7. Countywide Housing Need Objective</b></p>	<p>40% of the countywide housing stock affordable to households earning at or below 80% of the countywide AMI. See Appendix for more discussion of this objective and how it can be tracked.</p>	<p>2013 5-Year ACS</p>
<p><b>8. 2036 Growth Allocations and Potential Housing Need</b></p>	<p>Population Growth Allocation 2015-2036: 3,808 net new persons</p> <p><i>Converted to households: 1,476</i></p> <p>Desired number of units affordable to households earning 80% and below AMI:</p> <ul style="list-style-type: none"> <li>• Based on Countywide need, 40% = 591</li> <li>• Based on Burlington need, 50% = 738</li> </ul>	<p>SCOG, 2014 BERK, 2014 and 2015</p>
<p><b>9. Current Measures Addressing Need</b></p>	<ul style="list-style-type: none"> <li>• <b>Subsidized Housing:</b> Burlington has subsidized units available, including the Woodgate Apartments and Villa Kathleen.</li> <li>• <b>Accessory Dwelling Units:</b> The Burlington Municipal Code Section 17.15.050(J) reads that (a)ccessory dwelling units shall be permitted as an additional means of providing opportunities for affordable housing in an existing owner occupied residence..." This applies in the R-1 single family districts.</li> <li>• <b>Multifamily:</b> The City has a medium density district allowing for single family residents and apartments at moderate densities.</li> <li>• <b>Mixed Uses:</b> Vertical mixed use is allowed in the C-1 General Commercial District and the B-1 Business District.</li> </ul>	<p>Burlington Municipal Code</p>
<p><b>10. Possible Community Policy Responses to Meeting Housing Needs</b></p>	<p>Consider appropriate tools to meet local needs. These may include innovative single family techniques, and tools addressing mixed use centers (e.g. density incentives, parking standards, and horizontal mixed use), education and outreach.</p> <p>Puget Sound Regional Council Housing Toolkit: <a href="http://www.psrc.org/growth/housing/hip/">http://www.psrc.org/growth/housing/hip/</a></p> <p>Municipal Research and Services Center, Housing Programs: <a href="http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx">http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx</a></p>	<p>BERK 2015</p>

## D. CONCRETE HOUSING NEEDS PROFILE

<b>1. Demographic Profile</b>	<p>Population 2014: 710 Households 2013: 307 Average Household Size 2013: 2.73 Median Household Income 2013: \$37,639 <i>67% of the Countywide Area Median Income (AMI)</i></p>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																																
<b>2. Housing Stock Profile</b>	<p>Housing Units 2014: 378 Housing Type 2014:</p> <ul style="list-style-type: none"> <li>• Single family homes share: 69%</li> <li>• Two or more units share: 19%</li> <li>• Mobile home unit share: 12%</li> </ul> <p>Bedrooms 2013: 68.2% of homes had 2 or 3 bedrooms Tenure 2013:</p> <ul style="list-style-type: none"> <li>• Owner-occupied: 52.4%</li> <li>• Renter-occupied: 47.6%</li> </ul>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																																
<b>3. Household Income Distribution</b>	<p>Based on the countywide area median income (AMI) of \$55,925 in 2013:</p> <ul style="list-style-type: none"> <li>• Households earning 30% and below AMI: 25.7%</li> <li>• Households earning 31-50% AMI: 14.7%</li> <li>• Households earning 51-80% AMI: 16.6%</li> </ul> <p>Concrete has higher shares of households earning in the under 30% category and the 31-50% category compared to countywide shares.</p>	<p>2013 5-Year ACS</p>																																																																																
<b>4. Household Earnings and Housing Burden</b>	<p>Households earning less than 80% of the AMI 2013:</p> <ul style="list-style-type: none"> <li>• Countywide – 40.4%</li> <li>• Concrete – 57%</li> </ul> <p>Spending more than 30% on housing and earning below 80% of AMI 2012:</p> <ul style="list-style-type: none"> <li>• Countywide – 25%</li> <li>• Concrete – 35%</li> </ul>	<p>CHAS Tool, HUD 2012 2013 5-Year ACS</p>																																																																																
<b>5. Match of Rental Stock to Income Levels</b>	<p>Concrete Renter-Occupied Income and Current Rents</p> <table border="1" data-bbox="451 1417 1328 1717"> <thead> <tr> <th rowspan="2">Ratio to Skagit County AMI \$55,925</th> <th colspan="2">Income Ranges</th> <th colspan="2">Monthly Housing Budget*</th> <th colspan="2">Estimated Renter HHs</th> <th colspan="2">Estimated Gap</th> </tr> <tr> <th>Low</th> <th>High</th> <th>Low</th> <th>High</th> <th>Count</th> <th>Percent</th> <th>Units</th> <th>over/(under)</th> </tr> </thead> <tbody> <tr> <td>Under 30%</td> <td>\$0</td> <td>\$17,000</td> <td>\$0</td> <td>\$425</td> <td>70</td> <td>48%</td> <td>29</td> <td>(41)</td> </tr> <tr> <td>30 - 50%</td> <td>\$17,000</td> <td>\$28,000</td> <td>\$425</td> <td>\$700</td> <td>33</td> <td>23%</td> <td>15</td> <td>(18)</td> </tr> <tr> <td>50 - 80%</td> <td>\$28,000</td> <td>\$45,000</td> <td>\$700</td> <td>\$1,125</td> <td>15</td> <td>10%</td> <td>63</td> <td>48</td> </tr> <tr> <td>80 - 100%</td> <td>\$45,000</td> <td>\$56,000</td> <td>\$1,125</td> <td>\$1,400</td> <td>5</td> <td>3%</td> <td>2</td> <td>(3)</td> </tr> <tr> <td>100 - 120%</td> <td>\$56,000</td> <td>\$67,000</td> <td>\$1,400</td> <td>\$1,675</td> <td>7</td> <td>5%</td> <td>14</td> <td>7</td> </tr> <tr> <td>120% or Over</td> <td>\$67,000</td> <td></td> <td>\$1,675</td> <td>\$0</td> <td>16</td> <td>11%</td> <td>5</td> <td>(11)</td> </tr> <tr> <td><b>Total</b></td> <td></td> <td></td> <td></td> <td></td> <td><b>146</b></td> <td></td> <td><b>127</b></td> <td><b>(19)</b></td> </tr> </tbody> </table> <p>*Estimated monthly housing budget based on 30% of monthly gross income.</p> <ul style="list-style-type: none"> <li>• Additional units are needed to meet housing needs in Concrete under most income levels. The overall gap is 19 units.</li> </ul>	Ratio to Skagit County AMI \$55,925	Income Ranges		Monthly Housing Budget*		Estimated Renter HHs		Estimated Gap		Low	High	Low	High	Count	Percent	Units	over/(under)	Under 30%	\$0	\$17,000	\$0	\$425	70	48%	29	(41)	30 - 50%	\$17,000	\$28,000	\$425	\$700	33	23%	15	(18)	50 - 80%	\$28,000	\$45,000	\$700	\$1,125	15	10%	63	48	80 - 100%	\$45,000	\$56,000	\$1,125	\$1,400	5	3%	2	(3)	100 - 120%	\$56,000	\$67,000	\$1,400	\$1,675	7	5%	14	7	120% or Over	\$67,000		\$1,675	\$0	16	11%	5	(11)	<b>Total</b>					<b>146</b>		<b>127</b>	<b>(19)</b>	<p>2013 5-Year ACS BERK, 2015</p>
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<b>6. Match of Ownership</b>	<p>Median Home Value 2013: \$163,300 <i>62% of the Countywide Median Home Value</i></p>	<p>2013 5-Year ACS</p>																																																																																

## D. CONCRETE HOUSING NEEDS PROFILE

<p><b>costs to Income Levels</b></p>	<ul style="list-style-type: none"> <li>• Total Homeowners paying &gt; 30% of their income on mortgage 2013: 56.3%</li> <li>• Lower-income Owners spending &gt; 30% on housing and earning below 80% of AMI 2012: 15%</li> </ul>	<p>CHAS Tool, HUD 2012</p>
<p><b>7. Countywide Housing Need Objective</b></p>	<p>40% of the countywide housing stock affordable to households earning at or below 80% of the countywide AMI. See Appendix for more discussion of this objective and how it can be tracked.</p>	<p>2013 5-Year ACS</p>
<p><b>8. 2036 Growth Allocations and Potential Housing Need</b></p>	<p>Population Growth Allocation 2015-2036: 320 new persons <i>Converted to households: 117</i></p> <p>Desired number of units affordable to households earning 80% and below AMI:</p> <ul style="list-style-type: none"> <li>• Based on Countywide need, 40% = 47</li> <li>• Based on Concrete need, 57% = 67</li> </ul>	<p>SCOG, 2014 BERK, 2014 and 2015</p>
<p><b>9. Current Measures Addressing Need</b></p>	<ul style="list-style-type: none"> <li>• <b>Subsidized Housing:</b> Concrete has subsidized housing units, including the Evergreen Manor.</li> <li>• <b>Development Agreement:</b> A development agreement may include standards to include affordable housing (Concrete Municipal Code Section 18.08.140).</li> <li>• <b>Multifamily Dwellings:</b> Allowed by conditional use permit in Residential district.</li> <li>• <b>Mixed Use:</b> Vertical mixed use allowed in the Town Center and Commercial/Light Industry District.</li> </ul>	<p>Concrete Municipal Code</p>
<p><b>10. Possible Community Policy Responses to Meeting Housing Needs</b></p>	<p>Consider appropriate tools to meet local needs. These may include innovative single family techniques, creating a multifamily district, and tools addressing mixed use centers (e.g. horizontal mixed use), education and outreach.</p> <p>Puget Sound Regional Council Housing Toolkit: <a href="http://www.psrc.org/growth/housing/hip/">http://www.psrc.org/growth/housing/hip/</a></p> <p>Municipal Research and Services Center, Housing Programs: <a href="http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx">http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx</a></p>	<p>BERK 2015</p>

## E. HAMILTON HOUSING NEEDS PROFILE

<b>1. Demographic Profile</b>	<p>Population 2014: 305 Households 2013: 117 Average Household Size 2013: 3.51 Median Household Income 2013: \$42,344 <i>76% of the Countywide Area Median Income (AMI)</i></p>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																																
<b>2. Housing Stock Profile</b>	<p>Housing Units 2014: 141 Housing Type 2014:</p> <ul style="list-style-type: none"> <li>• Single family homes share: 70%</li> <li>• Two or more units share: 0%</li> <li>• Mobile home unit share: 30%</li> </ul> <p>Bedrooms 2013: 66.9% of homes had 2 or 3 bedrooms. A high proportion have 1 bedroom: 20.8% compared to most other communities which typically have 10% or less.</p> <p>Tenure 2013:</p> <ul style="list-style-type: none"> <li>• Owner-occupied: 70.1%</li> <li>• Renter-occupied: 29.9%</li> </ul>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																																
<b>3. Household Income Distribution</b>	<p>Based on the countywide area median income (AMI) of \$55,925 in 2013:</p> <ul style="list-style-type: none"> <li>• Households earning 30% and below AMI: 12.0%</li> <li>• Households earning 31-50% AMI: 17.9%</li> <li>• Households earning 51-80% AMI: 26.5%</li> </ul> <p>Hamilton has higher shares of households earning under 30%, 31-50%, and 51-80% compared to countywide shares.</p>	<p>2013 5-Year ACS</p>																																																																																
<b>4. Household Earnings and Housing Burden</b>	<p>Households earning less than 80% of the AMI 2013:</p> <ul style="list-style-type: none"> <li>• Countywide – 40.4%</li> <li>• Hamilton – 56.4%</li> </ul> <p>Spending more than 30% on housing and earning below 80% of AMI 2012:</p> <ul style="list-style-type: none"> <li>• Countywide – 25%</li> <li>• Hamilton – 34%</li> </ul>	<p>CHAS Tool, HUD 2012 2013 5-Year ACS</p>																																																																																
<b>5. Match of Rental Stock to Income Levels</b>	<p>Hamilton Renter-Occupied Income and Current Rents</p> <table border="1" data-bbox="457 1486 1334 1789"> <thead> <tr> <th rowspan="2">Ratio to SkagitCounty AMI \$55,925</th> <th colspan="2">Income Ranges</th> <th colspan="2">Monthly Housing Budget*<sup>†</sup></th> <th colspan="2">Estimated Renter HHs</th> <th colspan="2">Estimated Gap</th> </tr> <tr> <th>Low</th> <th>High</th> <th>Low</th> <th>High</th> <th>Count</th> <th>Percent</th> <th>Units over/(under)</th> <th></th> </tr> </thead> <tbody> <tr> <td>Under 30%</td> <td>\$0</td> <td>\$13,000</td> <td>\$0</td> <td>\$325</td> <td>3</td> <td>9%</td> <td>2</td> <td>(1)</td> </tr> <tr> <td>30 - 50%</td> <td>\$13,000</td> <td>\$21,000</td> <td>\$325</td> <td>\$525</td> <td>9</td> <td>25%</td> <td>5</td> <td>(4)</td> </tr> <tr> <td>50 - 80%</td> <td>\$21,000</td> <td>\$34,000</td> <td>\$525</td> <td>\$850</td> <td>4</td> <td>13%</td> <td>12</td> <td>8</td> </tr> <tr> <td>80 - 100%</td> <td>\$34,000</td> <td>\$42,000</td> <td>\$850</td> <td>\$1,050</td> <td>4</td> <td>11%</td> <td>2</td> <td>(1)</td> </tr> <tr> <td>100 - 120%</td> <td>\$42,000</td> <td>\$51,000</td> <td>\$1,050</td> <td>\$1,275</td> <td>4</td> <td>12%</td> <td>7</td> <td>3</td> </tr> <tr> <td>120% or Over</td> <td>\$51,000</td> <td></td> <td>\$1,275</td> <td>\$0</td> <td>11</td> <td>31%</td> <td>3</td> <td>(8)</td> </tr> <tr> <td><b>Total</b></td> <td></td> <td></td> <td></td> <td></td> <td><b>35</b></td> <td></td> <td><b>31</b></td> <td><b>(4)</b></td> </tr> </tbody> </table> <p><sup>†</sup>Estimated monthly housing budget based on 30% of monthly gross income.</p> <ul style="list-style-type: none"> <li>• Units are fairly matched to income levels. There is a need for several units at the lower income levels.</li> </ul>	Ratio to SkagitCounty AMI \$55,925	Income Ranges		Monthly Housing Budget* <sup>†</sup>		Estimated Renter HHs		Estimated Gap		Low	High	Low	High	Count	Percent	Units over/(under)		Under 30%	\$0	\$13,000	\$0	\$325	3	9%	2	(1)	30 - 50%	\$13,000	\$21,000	\$325	\$525	9	25%	5	(4)	50 - 80%	\$21,000	\$34,000	\$525	\$850	4	13%	12	8	80 - 100%	\$34,000	\$42,000	\$850	\$1,050	4	11%	2	(1)	100 - 120%	\$42,000	\$51,000	\$1,050	\$1,275	4	12%	7	3	120% or Over	\$51,000		\$1,275	\$0	11	31%	3	(8)	<b>Total</b>					<b>35</b>		<b>31</b>	<b>(4)</b>	<p>2013 5-Year ACS BERK, 2015</p>
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## E. HAMILTON HOUSING NEEDS PROFILE

<p><b>6. Match of Ownership costs to Income Levels</b></p>	<p>Median Home Value 2013: \$106,300 <i>40% of the Countywide Median Home Value</i></p> <ul style="list-style-type: none"> <li>• Total Homeowners paying &gt; 30% of their income on mortgage 2013: 37.7%</li> <li>• Lower-income Owners spending &gt; 30% on housing and earning below 80% of AMI 2012: 14%</li> </ul>	<p>2013 5-Year ACS  CHAS Tool, HUD 2012</p>
<p><b>7. Countywide Housing Need Objective</b></p>	<p>40% of the countywide housing stock affordable to households earning at or below 80% of the countywide AMI. See Appendix for more discussion of this objective and how it can be tracked.</p>	<p>2013 5-Year ACS</p>
<p><b>8. 2036 Growth Allocations and Potential Housing Need</b></p>	<p>Population Growth Allocation 2015-2036: 114 net new persons <i>Converted to households:32</i></p> <p>Desired number of units affordable to households earning 80% and below AMI:</p> <ul style="list-style-type: none"> <li>• Based on Countywide need, 40% = 13</li> <li>• Based on Hamilton need, 56% = 18</li> </ul>	<p>SCOG, 2014  BERK, 2014 and 2015</p>
<p><b>9. Current Measures Addressing Need</b></p>	<ul style="list-style-type: none"> <li>• Zoning standards reflect community history and historic homes.</li> <li>• Variety of single family, mobile (RV), and multifamily homes allowed.</li> <li>• Community has plans for new townsite outside of floodway.</li> </ul>	<p>Hamilton Zoning Map</p>
<p><b>10. Possible Community Policy Responses to Meeting Housing Needs</b></p>	<p>With one employee (town clerk), new policies and codes are unlikely. Primary activities would be to enforce adopted building codes for safe housing and land use regulations promoting preservation of the existing affordable housing stock until such time as new townsite is developed.</p>	<p>BERK 2015</p>

## F. LA CONNER HOUSING NEEDS PROFILE

<b>1. Demographic Profile</b>	<p>Population 2014: 895 Households 2013: 392 Average Household Size 2013: 1.85 Median Household Income 2013: \$33,194 <i>59% of the Countywide Area Median Income (AMI)</i></p>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																														
<b>2. Housing Stock Profile</b>	<p>Housing Units 2014: 528 Housing Type 2014:</p> <ul style="list-style-type: none"> <li>• Single family homes share: 70%</li> <li>• Two or more units share: 23%</li> <li>• Mobile home unit share: 7%</li> </ul> <p>Bedrooms 2013: 61.8% of homes had 2 or 3 bedrooms. A high proportion have 1 bedroom: 23.5% compared to most other communities which typically have 10% or less.</p> <p>Tenure 2013:</p> <ul style="list-style-type: none"> <li>• Owner-occupied: 48.5%</li> <li>• Renter-occupied: 51.5%</li> </ul>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																														
<b>3. Household Income Distribution</b>	<p>Based on the countywide area median income (AMI) of \$55,925 in 2013:</p> <ul style="list-style-type: none"> <li>• Households earning 30% and below AMI: 27.3%</li> <li>• Households earning 31-50% AMI: 16.6%</li> <li>• Households earning 51-80% AMI: 16.1%</li> </ul> <p>La Conner has higher shares of those earning 30% and below of the AMI and 31-50% of the AMI than the county.</p>	<p>2013 5-Year ACS</p>																																																																														
<b>4. Household Earnings and Housing Burden</b>	<p>Households earning less than 80% of the AMI 2013:</p> <ul style="list-style-type: none"> <li>• Countywide – 40.4%</li> <li>• La Conner – 59.9%</li> </ul> <p>Spending more than 30% on housing and earning below 80% of AMI 2012:</p> <ul style="list-style-type: none"> <li>• Countywide – 25%</li> <li>• La Conner – 31%</li> </ul>	<p>CHAS Tool, HUD 2012 2013 5-Year ACS</p>																																																																														
<b>5. Match of Rental Stock to Income Levels</b>	<p><b>La Conner Renter-Occupied Income and Current Rents</b></p> <table border="1" data-bbox="446 1493 1339 1797"> <thead> <tr> <th rowspan="2">Ratio to Skagit County AMI</th> <th colspan="2">Income Ranges</th> <th colspan="2">Monthly Housing Budget*</th> <th colspan="2">Estimated Renter HHs</th> <th rowspan="2">Estimated Units</th> <th rowspan="2">Gap over/(under)</th> </tr> <tr> <th>Low</th> <th>High</th> <th>Low</th> <th>High</th> <th>Count</th> <th>Percent</th> </tr> </thead> <tbody> <tr> <td>Under 30%</td> <td>\$0</td> <td>\$17,000</td> <td>\$0</td> <td>\$425</td> <td>82</td> <td>41%</td> <td>24</td> <td>(58)</td> </tr> <tr> <td>30 - 50%</td> <td>\$17,000</td> <td>\$28,000</td> <td>\$425</td> <td>\$700</td> <td>46</td> <td>23%</td> <td>64</td> <td>18</td> </tr> <tr> <td>50 - 80%</td> <td>\$28,000</td> <td>\$45,000</td> <td>\$700</td> <td>\$1,125</td> <td>23</td> <td>11%</td> <td>28</td> <td>5</td> </tr> <tr> <td>80 - 100%</td> <td>\$45,000</td> <td>\$56,000</td> <td>\$1,125</td> <td>\$1,400</td> <td>13</td> <td>7%</td> <td>2</td> <td>(11)</td> </tr> <tr> <td>100 - 120%</td> <td>\$56,000</td> <td>\$67,000</td> <td>\$1,400</td> <td>\$1,675</td> <td>7</td> <td>3%</td> <td>8</td> <td>1</td> </tr> <tr> <td>120% or Over</td> <td>\$67,000</td> <td></td> <td>\$1,675</td> <td>\$0</td> <td>31</td> <td>15%</td> <td>51</td> <td>20</td> </tr> <tr> <td><b>Total</b></td> <td></td> <td></td> <td></td> <td></td> <td><b>202</b></td> <td></td> <td><b>177</b></td> <td><b>(25)</b></td> </tr> </tbody> </table> <p>*Estimated monthly housing budget based on 30% of monthly gross income.</p> <ul style="list-style-type: none"> <li>• More units are needed to meet renter households with incomes at under 30% and at 80%+ of the County median income (58 and 11 unit gap respectively).</li> </ul>	Ratio to Skagit County AMI	Income Ranges		Monthly Housing Budget*		Estimated Renter HHs		Estimated Units	Gap over/(under)	Low	High	Low	High	Count	Percent	Under 30%	\$0	\$17,000	\$0	\$425	82	41%	24	(58)	30 - 50%	\$17,000	\$28,000	\$425	\$700	46	23%	64	18	50 - 80%	\$28,000	\$45,000	\$700	\$1,125	23	11%	28	5	80 - 100%	\$45,000	\$56,000	\$1,125	\$1,400	13	7%	2	(11)	100 - 120%	\$56,000	\$67,000	\$1,400	\$1,675	7	3%	8	1	120% or Over	\$67,000		\$1,675	\$0	31	15%	51	20	<b>Total</b>					<b>202</b>		<b>177</b>	<b>(25)</b>	<p>2013 5-Year ACS BERK, 2015</p>
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## F. LA CONNER HOUSING NEEDS PROFILE

<p><b>6. Match of Ownership costs to Income Levels</b></p>	<p>Median Home Value 2013: \$282,200 <i>8% above Countywide Median Home Value</i></p> <ul style="list-style-type: none"> <li>Total Homeowners paying &gt; 30% of their income on mortgage 2013: 66.1%</li> <li>Lower-income Owners spending &gt; 30% on housing and earning below 80% of AMI 2012: 10%</li> </ul>	<p>2013 5-Year ACS  CHAS Tool, HUD 2012</p>
<p><b>7. Countywide Housing Need Objective</b></p>	<p>40% of the countywide housing stock affordable to households earning at or below 80% of the countywide AMI. See Appendix for more discussion of this objective and how it can be tracked.</p>	<p>2013 5-Year ACS</p>
<p><b>8. 2036 Growth Allocations and Potential Housing Need</b></p>	<p>Population Growth Allocation 2015-2036: 329 net new persons <i>Converted to households: 178</i></p> <p>Desired number of units affordable to households earning 80% and below AMI:</p> <ul style="list-style-type: none"> <li>Based on Countywide need, 40% = 71</li> <li>Based on La Conner need, 60% = 107</li> </ul>	<p>SCOG, 2014  BERK, 2014 and 2015</p>
<p><b>9. Current Measures Addressing Need</b></p>	<ul style="list-style-type: none"> <li><b>Manufactured homes:</b> Section 15.20.070(1)(a) of the La Conner Municipal Code specifies that Class A manufactured homes are permitted in general residential environments in order to encourage affordable housing.</li> <li><b>Accessory dwelling units:</b> Allowed by administrative conditional use in Residential district.</li> <li><b>Multifamily Dwellings:</b> Allowed by conditional use permit in Residential, Commercial, and Transitional Commercial districts (in the latter allowed as vertical mixed use).</li> <li><b>Density increase:</b> Section 15.20.090(5) specifies that unit density may be increased up to 50% per lot for affordable multifamily senior citizen housing.</li> <li><b>Development Agreement:</b> A development agreement may include standards to include affordable housing (La Conner Municipal Code Section 15.135.210(e)).</li> </ul>	<p>LaConner Municipal Code</p>
<p><b>10. Possible Community Policy Responses to Meeting Housing Needs</b></p>	<p>Consider appropriate tools to meet local needs. These may include innovative single family techniques, allowing accessory dwelling units as of right, creating a multifamily district, and tools addressing mixed use centers, education and outreach.</p> <p>Puget Sound Regional Council Housing Toolkit: <a href="http://www.psrc.org/growth/housing/hip/">http://www.psrc.org/growth/housing/hip/</a></p> <p>Municipal Research and Services Center, Housing Programs: <a href="http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx">http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx</a></p>	<p>BERK 2015</p>

## G.LYMAN HOUSING NEEDS PROFILE

<b>1. Demographic Profile</b>	<p>Population 2014: 445 Households 2013: 205 Average Household Size 2013: 2.87 Median Household Income 2013: \$47,212 <i>84% of the Countywide Area Median Income (AMI)</i></p>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																																
<b>2. Housing Stock Profile</b>	<p>Housing Units 2014: 175 Housing Type 2014:</p> <ul style="list-style-type: none"> <li>• Single family homes share: 73%</li> <li>• Two or more units share: 2%</li> <li>• Mobile home unit share: 26%</li> </ul> <p>Bedrooms 2013: 74.2% of homes had 2 or 3 bedrooms Tenure 2013:</p> <ul style="list-style-type: none"> <li>• Owner-occupied: 77.6%</li> <li>• Renter-occupied: 22.4%</li> </ul>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																																
<b>3. Household Income Distribution</b>	<p>Based on the countywide area median income (AMI) of \$55,925 in 2013:</p> <ul style="list-style-type: none"> <li>• Households earning 30% and below AMI: 15.6%</li> <li>• Households earning 31-50% AMI: 7.3%</li> <li>• Households earning 51-80% AMI: 21.5%</li> </ul> <p>Lyman has a higher share of households earning under 30% of the AMI and households earning between 50 and 80% of the AMI than the county as a whole.</p>	<p>2013 5-Year ACS</p>																																																																																
<b>4. Household Earnings and Housing Burden</b>	<p>Households earning less than 80% of the AMI 2013:</p> <ul style="list-style-type: none"> <li>• Countywide – 40.4%</li> <li>• Lyman – 44.4%</li> </ul> <p>Spending more than 30% on housing and earning below 80% of AMI 2012:</p> <ul style="list-style-type: none"> <li>• Countywide – 25%</li> <li>• Lyman – 28%</li> </ul>	<p>CHAS Tool, HUD 2012 2013 5-Year ACS</p>																																																																																
<b>5. Match of Rental Stock to Income Levels</b>	<p>Lyman Renter-Occupied Income and Current Rents</p> <table border="1" data-bbox="435 1417 1334 1726"> <thead> <tr> <th rowspan="2">Ratio to Skagit County AMI \$55,925</th> <th colspan="2">Income Ranges</th> <th colspan="2">Monthly Housing Budget*</th> <th colspan="2">Estimated Renter HHs</th> <th colspan="2">Estimated Gap</th> </tr> <tr> <th>Low</th> <th>High</th> <th>Low</th> <th>High</th> <th>Count</th> <th>Percent</th> <th>Units</th> <th>over/(under)</th> </tr> </thead> <tbody> <tr> <td>Under 30%</td> <td>\$0</td> <td>\$17,000</td> <td>\$0</td> <td>\$425</td> <td>2</td> <td>4%</td> <td>-</td> <td>(2)</td> </tr> <tr> <td>30 - 50%</td> <td>\$17,000</td> <td>\$28,000</td> <td>\$425</td> <td>\$700</td> <td>1</td> <td>1%</td> <td>2</td> <td>1</td> </tr> <tr> <td>50 - 80%</td> <td>\$28,000</td> <td>\$45,000</td> <td>\$700</td> <td>\$1,125</td> <td>9</td> <td>19%</td> <td>19</td> <td>10</td> </tr> <tr> <td>80 - 100%</td> <td>\$45,000</td> <td>\$56,000</td> <td>\$1,125</td> <td>\$1,400</td> <td>9</td> <td>19%</td> <td>2</td> <td>(6)</td> </tr> <tr> <td>100 - 120%</td> <td>\$56,000</td> <td>\$67,000</td> <td>\$1,400</td> <td>\$1,675</td> <td>9</td> <td>20%</td> <td>13</td> <td>4</td> </tr> <tr> <td>120% or Over</td> <td>\$67,000</td> <td></td> <td>\$1,675</td> <td>\$0</td> <td>17</td> <td>36%</td> <td>6</td> <td>(10)</td> </tr> <tr> <td><b>Total</b></td> <td></td> <td></td> <td></td> <td></td> <td><b>46</b></td> <td></td> <td><b>43</b></td> <td><b>(4)</b></td> </tr> </tbody> </table> <p>*Estimated monthly housing budget based on 30% of monthly gross income.</p> <ul style="list-style-type: none"> <li>• Small gaps in units at some income levels (under 30% AMI and moderate and upper incomes).</li> </ul>	Ratio to Skagit County AMI \$55,925	Income Ranges		Monthly Housing Budget*		Estimated Renter HHs		Estimated Gap		Low	High	Low	High	Count	Percent	Units	over/(under)	Under 30%	\$0	\$17,000	\$0	\$425	2	4%	-	(2)	30 - 50%	\$17,000	\$28,000	\$425	\$700	1	1%	2	1	50 - 80%	\$28,000	\$45,000	\$700	\$1,125	9	19%	19	10	80 - 100%	\$45,000	\$56,000	\$1,125	\$1,400	9	19%	2	(6)	100 - 120%	\$56,000	\$67,000	\$1,400	\$1,675	9	20%	13	4	120% or Over	\$67,000		\$1,675	\$0	17	36%	6	(10)	<b>Total</b>					<b>46</b>		<b>43</b>	<b>(4)</b>	<p>2013 5-Year ACS BERK, 2015</p>
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<b>6. Match of Ownership</b>	<p>Median Home Value 2013: \$183,900 <i>70% of the Countywide Median Home Value</i></p>	<p>2013 5-Year ACS</p>																																																																																

G. LYMAN HOUSING NEEDS PROFILE		
<b>costs to Income Levels</b>	<ul style="list-style-type: none"> <li>Total Homeowners paying &gt; 30% of their income on mortgage 2013: 56.7%</li> <li>Lower-income Owners spending &gt; 30% on housing and earning below 80% of AMI 2012: 20%</li> </ul>	CHAS Tool, HUD 2012
<b>7. Countywide Housing Need Objective</b>	40% of the countywide housing stock affordable to households earning at or below 80% of the countywide AMI. See Appendix for more discussion of this objective and how it can be tracked.	2013 5-Year ACS
<b>8. 2036 Growth Allocations and Potential Housing Need</b>	<p>Population Growth Allocation 2015-2036: 162 net new persons <i>Converted to households: 56</i></p> <p>Desired number of units affordable to households earning 80% and below AMI:</p> <ul style="list-style-type: none"> <li>Based on Countywide need, 40% = 23</li> <li>Based on Lyman need, 44% = 25</li> </ul>	SCOG, 2014 BERK, 2014 and 2015
<b>9. Current Measures Addressing Need</b>	<ul style="list-style-type: none"> <li><b>Variety of Low Density Residential Options:</b> Single family dwellings are a focus of the town's R-1 land use district matching the community's historic pattern. Accessory dwellings are allowed within a residential structure (attached allowed; not detached). Manufactured homes are allowed in the R-1 zone. Duplex homes are allowed with a conditional use permit in the R-1 district.</li> <li><b>Multifamily:</b> Apartments are allowed as part of vertical mixed use development in the B-C Business and Commercial District.</li> </ul>	Lyman Zoning Code
<b>10. Possible Community Policy Responses to Meeting Housing Needs</b>	<p>With one employee (town clerk), new policies and codes are unlikely. However, the codes for the most part address a reasonable range of dwellings given the size and character of the community. The town could consider allowing horizontal mixed use in its B-C zone if there are appropriate locations. Other options for dwellings that are compatible with a predominantly single family character could be considered.</p> <p>Puget Sound Regional Council Housing Toolkit: <a href="http://www.psrc.org/growth/housing/hip/">http://www.psrc.org/growth/housing/hip/</a></p> <p>Municipal Research and Services Center, Housing Programs: <a href="http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx">http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx</a></p>	BERK 2015

## H.MOUNT VERNON HOUSING NEEDS PROFILE

<b>1. Demographic Profile</b>	<p>Population 2014: 33,170 Households 2013: 11,372 Average Household Size 2013: 2.82 Median Household Income 2013: \$48,240 <i>86% of the Countywide Area Median Income (AMI)</i></p>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																																
<b>2. Housing Stock Profile</b>	<p>Housing Units 2014: 12,580 Housing Type 2013:</p> <ul style="list-style-type: none"> <li>• Single family homes share: 65%</li> <li>• Two or more units share: 28%</li> <li>• Mobile home unit share: 7%</li> </ul> <p>Bedrooms 2013: 74.1% of homes had 2 or 3 bedrooms Tenure 2013:</p> <ul style="list-style-type: none"> <li>• Owner-occupied: 56.7%</li> <li>• Renter-occupied: 43.3%</li> </ul>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																																
<b>3. Household Income Distribution</b>	<p>Based on the countywide area median income (AMI) of \$55,925 in 2013:</p> <ul style="list-style-type: none"> <li>• Households earning 30% and below AMI: 14.6%</li> <li>• Households earning 31-50% AMI: 14.1%</li> <li>• Households earning 51-80% AMI: 18.4%</li> </ul> <p>Mount Vernon share of households earning in the above categories are all comparable, but higher than the County's shares.</p>	<p>2013 5-Year ACS</p>																																																																																
<b>4. Household Earnings and Housing Burden</b>	<p>Households earning less than 80% of the AMI 2013:</p> <ul style="list-style-type: none"> <li>• Countywide – 40.4%</li> <li>• Mount Vernon – 47%</li> </ul> <p>Spending more than 30% on housing and earning below 80% of AMI 2012:</p> <ul style="list-style-type: none"> <li>• Countywide – 25%</li> <li>• Mount Vernon – 36%</li> </ul>	<p>CHAS Tool, HUD 2012 2013 5-Year ACS</p>																																																																																
<b>5. Match of Rental Stock to Income Levels</b>	<p><b>Mount Vernon Renter-Occupied Income and Current Rents</b></p> <table border="1"> <thead> <tr> <th rowspan="2">Ratio to Skagit County AMI \$55,925</th> <th colspan="2">Income Ranges</th> <th colspan="2">Monthly Housing Budget*</th> <th colspan="2">Estimated Renter HHs</th> <th colspan="2">Estimated Gap</th> </tr> <tr> <th>Low</th> <th>High</th> <th>Low</th> <th>High</th> <th>Count</th> <th>Percent</th> <th>Units</th> <th>over/(under)</th> </tr> </thead> <tbody> <tr> <td>Under 30%</td> <td>\$0</td> <td>\$14,000</td> <td>\$0</td> <td>\$350</td> <td>1,031</td> <td>21%</td> <td>327</td> <td>(704)</td> </tr> <tr> <td>30 - 50%</td> <td>\$14,000</td> <td>\$24,000</td> <td>\$350</td> <td>\$600</td> <td>913</td> <td>19%</td> <td>797</td> <td>(116)</td> </tr> <tr> <td>50 - 80%</td> <td>\$24,000</td> <td>\$39,000</td> <td>\$600</td> <td>\$975</td> <td>1,024</td> <td>21%</td> <td>2,371</td> <td>1,347</td> </tr> <tr> <td>80 - 100%</td> <td>\$39,000</td> <td>\$48,000</td> <td>\$975</td> <td>\$1,200</td> <td>444</td> <td>9%</td> <td>300</td> <td>(144)</td> </tr> <tr> <td>100 - 120%</td> <td>\$48,000</td> <td>\$58,000</td> <td>\$1,200</td> <td>\$1,450</td> <td>402</td> <td>8%</td> <td>444</td> <td>41</td> </tr> <tr> <td>120% or Over</td> <td>\$58,000</td> <td></td> <td>\$1,450</td> <td>\$0</td> <td>1,105</td> <td>22%</td> <td>236</td> <td>(869)</td> </tr> <tr> <td><b>Total</b></td> <td></td> <td></td> <td></td> <td></td> <td><b>4,920</b></td> <td></td> <td><b>4,475</b></td> <td><b>(445)</b></td> </tr> </tbody> </table> <p>*Estimated monthly housing budget based on 30% of monthly gross income.</p> <ul style="list-style-type: none"> <li>• Additional units are needed to meet renter households at various income levels (820 units needed for those households earning less than 50% of the County AMI). Units at higher incomes are also needed (above 120% AMI).</li> </ul>	Ratio to Skagit County AMI \$55,925	Income Ranges		Monthly Housing Budget*		Estimated Renter HHs		Estimated Gap		Low	High	Low	High	Count	Percent	Units	over/(under)	Under 30%	\$0	\$14,000	\$0	\$350	1,031	21%	327	(704)	30 - 50%	\$14,000	\$24,000	\$350	\$600	913	19%	797	(116)	50 - 80%	\$24,000	\$39,000	\$600	\$975	1,024	21%	2,371	1,347	80 - 100%	\$39,000	\$48,000	\$975	\$1,200	444	9%	300	(144)	100 - 120%	\$48,000	\$58,000	\$1,200	\$1,450	402	8%	444	41	120% or Over	\$58,000		\$1,450	\$0	1,105	22%	236	(869)	<b>Total</b>					<b>4,920</b>		<b>4,475</b>	<b>(445)</b>	<p>2013 5-Year ACS BERK, 2015</p>
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<b>6. Match of</b>	<p>Median Home Value 2013: \$219,100</p>	<p>2013 5-Year</p>																																																																																



## H. MOUNT VERNON HOUSING NEEDS PROFILE

<p><b>Ownership costs to Income Levels</b></p>	<p><i>84% of the Countywide Median Home Value</i></p> <ul style="list-style-type: none"> <li>• Total Homeowners paying &gt; 30% of their income on mortgage 2013: 34.7%</li> <li>• Lower-income Owners spending &gt; 30% on housing and earning below 80% of AMI 2012: 13%</li> </ul>	<p>ACS CHAS Tool, HUD 2012</p>
<p><b>7. Countywide Housing Need Objective</b></p>	<p>40% of the countywide housing stock affordable to households earning at or below 80% of the countywide AMI. See Appendix for more discussion of this objective and how it can be tracked.</p>	<p>2013 5-Year ACS</p>
<p><b>8. 2036 Growth Allocations and Potential Housing Need</b></p>	<p>Population Growth Allocation 2015-2036: 12,434 net new persons <i>Converted to households: 4,411</i></p> <p>Desired number of units affordable to households earning 80% and below AMI:</p> <ul style="list-style-type: none"> <li>• Based on Countywide need, 40% = 1,764</li> <li>• Based on Mount Vernon need, 47% = 2,073</li> </ul>	<p>SCOG, 2014 BERK, 2014 and 2015</p>
<p><b>9. Current Measures Addressing Need</b></p>	<ul style="list-style-type: none"> <li>• <b>Subsidized Housing:</b> Mount Vernon has subsidized units available, including Ridgeview Terrace, The Vintage at Mount Vernon, Highland Greens Senior Apartments, Alpine Ridge Retirement, Fircrest Apartments and Mount Vernon Manor I and II.</li> <li>• <b>Variety of Housing Types and Densities:</b> The City allows a variety of housing types in multiple zones: single family, duplex and townhouse, multifamily, and mixed uses. Residential uses are allowed in the Central Business District (vertical) and the Limited Commercial District (conditional use permit). Accessory dwelling units are allowed in all zones allowing single family dwellings.</li> <li>• <b>Impact Fees:</b> Construction of affordable housing is exempt from paying all impact fees where there is a one-to-one replacement for a demolished unit previously sited at another location and where no new housing can be built on the same lot as the demolished unit (Mount Vernon Municipal Code (MVMC) Sections 3.40.050 and 3.36.050).</li> <li>• <b>Parking reduction:</b> The amount and type of parking may be reduced for affordable housing units for single-family and residential agricultural districts (MVMC Section 17.24.110(A)).</li> </ul>	<p>Mount Vernon Municipal Code</p>
<p><b>10. Possible Community Policy Responses to Meeting Housing Needs</b></p>	<p>Mount Vernon is the largest city in the county and has a greater variety of unit types. Preservation of affordable housing stock is important. Continuing to add housing of all types and affordabilities over time will also continue to be important in this city that has infrastructure, opportunities for transit, and social services. Tools addressing housing preservation and quality, single family neighborhoods, transit oriented development, and mixed use centers may be appropriate.</p> <p>Puget Sound Regional Council Housing Toolkit: <a href="http://www.psrc.org/growth/housing/hip/">http://www.psrc.org/growth/housing/hip/</a></p> <p>Municipal Research and Services Center, Housing Programs: <a href="http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx">http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx</a></p>	<p>BERK 2015</p>

## I. SEDRO-WOOLLEY HOUSING NEEDS PROFILE

## I. SEDRO-WOOLLEY HOUSING NEEDS PROFILE

<b>1. Demographic Profile</b>	<p>Population 2014: 10,610 Households 2013: 4,089 Average Household Size 2013: 2.59 Median Household Income 2013: \$50,121 <i>90% of the Countywide Area Median Income (AMI)</i></p>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																																
<b>2. Housing Stock Profile</b>	<p>Housing Units 2014: 4,337 Housing Type 2014:</p> <ul style="list-style-type: none"> <li>• Single family homes share: 66%</li> <li>• Two or more units share: 24%</li> <li>• Mobile home unit share: 10%</li> </ul> <p>Bedrooms 2013: 78.5% of homes had 2 or 3 bedrooms Tenure 2013:</p> <ul style="list-style-type: none"> <li>• Owner-occupied: 54.4%</li> <li>• Renter-occupied: 45.6%</li> </ul>	<p>OFM, 2014 2013 5-Year ACS</p>																																																																																
<b>3. Household Income Distribution</b>	<p>Based on the countywide area median income (AMI) of \$55,925 in 2013:</p> <ul style="list-style-type: none"> <li>• Households earning 30% and below AMI: 10.4%</li> <li>• Households earning 31-50% AMI: 11.2%</li> <li>• Households earning 51-80% AMI: 24.1%</li> </ul> <p>Sedro-Woolley has a notably higher share of households earning in the 51-80% AMI range than the County.</p>	<p>2013 5-Year ACS</p>																																																																																
<b>4. Households with Cost Burden</b>	<p>Households earning less than 80% of the AMI 2013:</p> <ul style="list-style-type: none"> <li>• Countywide – 40.4%</li> <li>• Sedro-Woolley – 45.7%</li> </ul> <p>Spending more than 30% on housing and earning below 80% of AMI 2012:</p> <ul style="list-style-type: none"> <li>• Countywide – 25%</li> <li>• Sedro-Woolley – 26%</li> </ul>	<p>CHAS Tool, HUD 2012 2013 5-Year ACS</p>																																																																																
<b>5. Match of Rental Stock to Income Levels</b>	<p>Sedro-Woolley Renter-Occupied Income and Current Rents</p> <table border="1" data-bbox="446 1423 1333 1730"> <thead> <tr> <th rowspan="2">Ratio to Skagit County AMI \$55,925</th> <th colspan="2">Income Ranges</th> <th colspan="2">Monthly Housing Budget*</th> <th colspan="2">Estimated Renter HHs</th> <th colspan="2">Estimated Gap</th> </tr> <tr> <th>Low</th> <th>High</th> <th>Low</th> <th>High</th> <th>Count</th> <th>Percent</th> <th>Units over/(under)</th> <th></th> </tr> </thead> <tbody> <tr> <td>Under 30%</td> <td>\$0</td> <td>\$15,000</td> <td>\$0</td> <td>\$375</td> <td>291</td> <td>16%</td> <td>51</td> <td>(240)</td> </tr> <tr> <td>30 - 50%</td> <td>\$15,000</td> <td>\$25,000</td> <td>\$375</td> <td>\$625</td> <td>162</td> <td>9%</td> <td>141</td> <td>(21)</td> </tr> <tr> <td>50 - 80%</td> <td>\$25,000</td> <td>\$40,000</td> <td>\$625</td> <td>\$1,000</td> <td>458</td> <td>25%</td> <td>954</td> <td>496</td> </tr> <tr> <td>80 - 100%</td> <td>\$40,000</td> <td>\$50,000</td> <td>\$1,000</td> <td>\$1,250</td> <td>173</td> <td>9%</td> <td>157</td> <td>(17)</td> </tr> <tr> <td>100 - 120%</td> <td>\$50,000</td> <td>\$60,000</td> <td>\$1,250</td> <td>\$1,500</td> <td>166</td> <td>9%</td> <td>171</td> <td>5</td> </tr> <tr> <td>120% or Over</td> <td>\$60,000</td> <td></td> <td>\$1,500</td> <td>\$0</td> <td>615</td> <td>33%</td> <td>108</td> <td>(507)</td> </tr> <tr> <td><b>Total</b></td> <td></td> <td></td> <td></td> <td></td> <td><b>1,865</b></td> <td></td> <td><b>1,582</b></td> <td><b>(284)</b></td> </tr> </tbody> </table> <p>*Estimated monthly housing budget based on 30% of monthly gross income.</p> <ul style="list-style-type: none"> <li>• More units are needed to meet renter households with incomes in varying categories. There is a gap of 284 units overall, with most of the gap in households earning 30% AMI or less.</li> </ul>	Ratio to Skagit County AMI \$55,925	Income Ranges		Monthly Housing Budget*		Estimated Renter HHs		Estimated Gap		Low	High	Low	High	Count	Percent	Units over/(under)		Under 30%	\$0	\$15,000	\$0	\$375	291	16%	51	(240)	30 - 50%	\$15,000	\$25,000	\$375	\$625	162	9%	141	(21)	50 - 80%	\$25,000	\$40,000	\$625	\$1,000	458	25%	954	496	80 - 100%	\$40,000	\$50,000	\$1,000	\$1,250	173	9%	157	(17)	100 - 120%	\$50,000	\$60,000	\$1,250	\$1,500	166	9%	171	5	120% or Over	\$60,000		\$1,500	\$0	615	33%	108	(507)	<b>Total</b>					<b>1,865</b>		<b>1,582</b>	<b>(284)</b>	<p>2013 5-Year ACS BERK, 2015</p>
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## I. SEDRO-WOOLLEY HOUSING NEEDS PROFILE

<p><b>Ownership costs to Income Levels</b></p>	<p><i>76% of the Countywide Median Home Value</i></p> <ul style="list-style-type: none"> <li>• Total Homeowners paying &gt; 30% of their income on mortgage 2013: 34.6%</li> <li>• Lower-income Owners spending &gt; 30% on housing and earning below 80% of AMI 2012: 12%</li> </ul>	<p>2012 2013 5-Year ACS</p>
<p><b>7. Countywide Housing Need Objective</b></p>	<p>40% of the countywide housing stock affordable to households earning at or below 80% of the countywide AMI. See Appendix for more discussion of this objective and how it can be tracked.</p>	<p>2013 5-Year ACS</p>
<p><b>8. 2036 Growth Allocations and Potential Housing Need</b></p>	<p>Population Growth Allocation 2015-2036: 4,555 <i>Converted to households: 1,760</i></p> <p>Desired number of units affordable to households earning 80% and below AMI:</p> <ul style="list-style-type: none"> <li>• Based on Countywide need, 40% = 704</li> <li>• Based on Sedro-Woolley need, 46% = 809</li> </ul>	<p>SCOG, 2014 BERK, 2014 and 2015</p>
<p><b>9. Current Measures Addressing Need</b></p>	<ul style="list-style-type: none"> <li>• <b>Subsidized Apartments:</b> Sedro-Woolley has subsidized apartments available, including the Sedro Villa Apartments, Murdock Court Apartments and the Hillview Apartments.</li> <li>• <b>Variety of Housing Types and Densities:</b> The City allows a single family uses, duplexes, and moderate density attached housing in R-5, R-7, and R-15 zones respectively. Mixed uses are allowed in the Mixed Commercial zone (vertical). In the CBD vertical, horizontal and single purpose residential is allowed depending on location. Accessory dwelling units (dependent relative cottages) are conditionally allowed in the R-5 and R-7 zones.</li> </ul>	<p>Sedro-Woolley Municipal Code</p>
<p><b>10. Possible Community Policy Responses to Meeting Housing Needs</b></p>	<p>Consider appropriate tools to meet local needs. These may include innovative single family techniques, allowing accessory dwelling units as of right, tools addressing mixed use centers, education and outreach.</p> <p>Puget Sound Regional Council Housing Toolkit: <a href="http://www.psrc.org/growth/housing/hip/">http://www.psrc.org/growth/housing/hip/</a></p> <p>Municipal Research and Services Center, Housing Programs: <a href="http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx">http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Housing/Housing-Programs.aspx</a></p>	<p>BERK 2015</p>

## APPENDIX: TRACKING HOUSING TRENDS AND OBJECTIVES

A proposed Skagit County housing objective is have to 40% of the county wide housing stock affordable to households earning at or below 80 percent of the Countywide Area Median Income (AMI).

Earning at 80% or below of the AMI means that a household earns very low, low or moderate incomes and may have challenges affording rents or mortgages, and other basic expenses such as food, transportation, etc. As noted in the Skagit County Affordability Strategy Interim Report (2013) many employees earn less than the median income at jobs that are important for the community such as health care, education, early childhood care, agriculture, etc. Facilitating the development of affordable housing can have several economic benefits, such as freeing up wages for other spending, boosting the local economy.

A question would likely arise over time: how is Skagit County doing against this 40% goal? How would one measure progress?

Measurable outcomes showing progress could include:

- The number of households that are cost-burdened decreases
- The gap in affordable rental units shrinks
- The number of households that can afford the median priced home increases and the supply of homes for sale at that price better meets the demand

The table below illustrates some trend information for the county as a whole to illustrate tracking and progress.

Topic		2010	2013	Source
I.	Total Households Earning Less than 80% of County AMI	40.6% (18,392)	40.4% (18,303)	2010 & 2013 5-Year ACS
II.	Total Households Cost Burdened at all income levels	37% (16,945)	37% (16,895)	HUD, CHAS Tool, 2010 & 2012
III.	Total Households Cost Burdened, at less than 80% County AMI	25% (11,105)	25% (11,485)	HUD, CHAS Tool, 2010 & 2012
IV.	Owner Households Cost Burdened, at less than 80% County AMI	18% (5,625)	17% (5,235)	HUD, CHAS Tool, 2010 & 2012
V.	Renter Households Cost Burdened, at less than 80% County AMI	40% (5,485)	44% (6,250)	HUD, CHAS Tool, 2010 & 2012
VI.	Total Gap in Rental Units affordable to Households at Less than 80% AMI	508 Unit Surplus (Gap of 2,478 rentals available to HH earning less than 50% AMI)	235 Unit Gap (Gap of 3,672 rentals available to HH earning less than 50% AMI)	U.S. Census, 2010 & 2013; BERK, 2015
VII.	Supply of Homes for Sale at or Below \$250,000 <ul style="list-style-type: none"> <li>• 2010 Median Home Price: \$221,200</li> <li>• 2013 Median Home Price: \$230,800</li> </ul>	34.6% (appx. 403 of the 1,166 listings)	42.4% (appx. 352 of 831 listings)	WCRR*, UW, 2010 Q3 & 2013 Q3

Note: WCRR\*, <http://wcrer.be.washington.edu/WSHM/WSHM.html>

Between 2010 and 2013 the information shows:

- I. Total county households earning less than 80% of the County AMI has not changed much and is at 40%.
- II. At any income level, total households that spend more than 30% of their income (cost burdened) has not changed much either at 37%.
- III. Cost-burdened households earning lower income levels and spending more than 30% of their income on housing have slightly increased in numbers, though as a percentage of the population it is about the same (25%).
- IV. An improvement is shown in the number of cost-burdened homeowner households at lower incomes – there are slightly fewer households that are cost burdened with a percentage reduction from 18% to 17%.
- V. On the other hand, the number and percentage of cost-burdened renter households has increased from 40% to 44%, which is a negative trend.
- VI. There is a decline in the match of rental units available to those earning 0-80% of the County AMI. Looking more closely at the data, the greatest availability is at the 50-80% AMI level, but there is a larger gap in units available to those earning 0-50% of the County AMI. It is likely that households earning 0-50% of the County AMI are having to spend more than 30% of their income on housing to find units that are more readily available at the 50-80% AMI level.
- VII. There is an improvement in the percentage of homes available at or below the median home price.