

## 5. Housing Element

This chapter is a required element of a comprehensive plan developed to meet the provisions of the GMA. In overview, this chapter describes existing characteristics of housing, provides a statement of goals and policies related to housing, projects future housing needs, and demonstrates the availability of sufficient land for housing.

### Planning Assumptions

This chapter has been developed in accordance with the county-wide planning policies and has been integrated with all other plan elements to ensure consistency throughout the plan. In particular, two assumptions developed in the land-use element are also used as the basis for projections in this chapter:

- The population of the [city Nooksack UGA](#) will ~~more than double~~ [increase](#) during the planning period, from [910,143](#) in [2004-2013](#) to [2,039,242](#) in the year [2024-2036](#) (~~a~~ [an average annual](#) growth rate of [4.12.3%](#) ~~annually~~).
- The current Nooksack average of [3.93.1](#) persons per dwelling unit will ~~likely reduce to a more typical 2.6 persons per dwelling unit~~ [be maintained over through](#) the course of the planning period.

### Existing Conditions

Information about existing housing conditions was gathered from two sources: the [2000-2010](#) US Census, and the city's building permit records.

#### [2000-2010](#) Census data

~~The 2000 Census includes data gathered in two ways. Some questions were asked of the whole population and every housing unit (referred to as "100 percent" questions), and some questions were asked of only a part of the population (referred to as "sample" questions). Data derived from the sample questions was then extrapolated to make assumptions about the entire population. Statistics derived from the sample data are often slightly inconsistent with those based on the 100 percent data because of various errors inherent to the statistical methods. 2000 Census data show that Nooksack had 276 households.~~

~~In order to exclude residences associated with farming, units on land larger than one acre or having an income from agricultural products are NOT included in sample calculations such as value of housing units and size of rents. Nonfarm residences are identified as Specified Owner-Occupied and Specified Renter-Occupied housing units. For the sake of consistency, various nonfarm statistics were used for analysis of the entire population. This may skew the data toward lower value figures and has been taken into consideration in the summary of this chapter. To summarize:~~

- ~~100-Percent Count Data:~~ Derived from the 100-percent count of the entire population and every housing unit.
- ~~Sample Data:~~ Derived from a sample of the entire population and then extrapolated to make assumptions about the entire population.
- ~~Specified Owner-Occupied and Specified Renter-Occupied Housing Units:~~ Nonfarm residences. These residences are generally located on one or less acres of land and have little or no income from the sale of agricultural products. Using nonfarm data provides a more accurate picture of the housing value and rent calculations.

~~In this document, it is noted where 100-percent figures, sample figures, or specified housing units from the 2000 Census have been used for analysis. Refer to the 2000 US Census for more information.~~

~~Amount and type of housing.~~ Based on ~~100-percent count~~Census data, the city of Nooksack had ~~296-417~~ housing units<sup>1</sup> within city limits, of which ~~239-348~~ were detached single-family residences, ~~17-60~~ were ~~attached single-multi~~family residences (~~a duplex two or more~~), and ~~11-9~~ were mobile homes or trailers.

The Washington State Office of Financial Management (OFM) tracks housing annually based on building permit data provided by cities and counties. In the 2010 Census year, OFM data show that Nooksack contained 457 housing units inside city limits, which included 374 detached, single-family units, 45 were multifamily units, and 38 were mobile homes.

*Age of housing stock.* Table 5-1 describes the age of the housing stock based on sample data. The housing stock was found to be fairly new. ~~50-Nearly 40~~ percent of the housing has been built since 1990, although ~~17.6-18.5~~ percent of the housing stock was built prior to 1939.

Table 5-1. Age of Housing Stock  
(US Census, ~~2000~~2010)

Year Built	Number of Units	Fraction of Total
<del>1999-March</del> <del>2000</del> 2005 or later	<del>1435</del>	<del>4.78.4</del> %
<del>1995-2000 -</del> <del>1998</del> 2004	<del>6133</del>	<del>20.67.9</del> %
1990 - <del>1994</del> 1999	<del>7496</del>	<del>2523.0</del> %
1980 - 1989	<del>3561</del>	<del>11.814.6</del> %
1970 -1979	<del>3351</del>	<del>11.112.2</del> %

<sup>1</sup> A housing unit is a structure or a portion of a structure in which a single family or a single individual may live. A single apartment or a single family house is considered 1 unit, while a duplex is considered 2 units.

1960 -1969	<u>9643</u>	<u>2.010.3%</u>
1940 - 1959	<u>222121</u>	<u>7.15.1%</u>
1939 or earlier	<u>5277</u>	<u>17.618.5%</u>
Total	<u>296417</u>	100%

~~In addition from April 2000 to September of 2004 there were 27 building permits issued for new residential structures.~~

*Vacancy rate.* Based on ~~the 100-percent count~~Census data, 276-397 out of 296-417 housing units were occupied and 20 were vacant, which is a vacancy rate of 6.84.8 percent of the total housing stock. ~~This includes 2 units that were classified as seasonal, recreational, or occasional units.~~

The census also provides two vacancy rates based on sample data: the homeowner vacancy rate and the rental vacancy rate.<sup>2</sup> The homeowner vacancy rate in the city of Nooksack was 2.90 percent, and the renter vacancy rate was 9.811.5 percent.

*Ownership and occupancy.* The ~~100-percent count~~Census data shows that out of 276-397 occupied units, 166-320 (60-80.6 percent) were owner-occupied and 72-77 (26-19.4 percent) were occupied by renters. Based on sample data, 145-232 (87-72.5 percent) of the owner-occupied homes were mortgaged and 21-88 (12.627.5 percent) were owned free and clear.

*Value of Housing Stock.* Table 5-2 profiles the value of specified homes in Nooksack. The median value of Nooksack's owner-occupied homes was \$121,200225,700. The equivalent statistic for Whatcom county as a whole was \$155,700293,500.

Table 5-2. Value of Specified Owner-Occupied Housing Units  
(US Census, ~~2000~~2010)

Value \$	Number of Units	Fraction of Total
<50,000	<u>10</u>	<u>0.6%</u>
50,000 - 99,999	<u>2613</u>	<u>15.74.1%</u>
100,000 - 149,999	<u>11027</u>	<u>66.38.4%</u>
150,000 - 199,999	<u>2264</u>	<u>13.320.0%</u>
200,000 - 299,999	<u>7172</u>	<u>4.253.8%</u>
300,000 - 499,999	<u>0025</u>	<u>07.8%</u>
500,000 - 999,999	<u>019</u>	<u>05.9%</u>
>1,000,000	0	0%
Total	<u>166320</u>	100%

<sup>2</sup> The homeowner vacancy rate is computed by dividing the total number of vacant units for sale by the sum of the owner-occupied units and the number of vacant units for sale. The rental vacancy rate is computed by dividing the number of vacant units for rent by the sum of the renter-occupied units and the number of vacant units for rent.

*Affordability of housing.* HUD defines housing as "affordable" when a household pays less than 30 percent of its total income toward housing costs. Households paying less than 20 percent are considered to live in "very affordable" housing. Table 5-3 summarizes the affordability of both owner- and renter-occupied units within the city of Nooksack. The table is derived from sample data and therefore has some built-in inaccuracies; ~~as discussed earlier~~, but the table nevertheless allows identification of trends. The rows marked by the arrow shows the part of the community living in unaffordable housing.

Table 5-3. Percentage of Income Towards Rent and Housing Costs  
(Derived from US Census, ~~2000~~2010)

% of Income Toward Rent or Housing	Owners		Renters		Total	
	Numbers	Percent	Numbers	Percent	Numbers	Percent
<del>≤15</del> 20%	<del>36</del> 122	<del>21.7</del> 38.1	<del>8</del> 19	<del>11.1</del> 24. 7	<del>44</del> 141	<del>18.4</del> 3 5.5
<del>15—19%</del>	<del>40</del>	<del>24.1</del>	<del>11</del>	<del>15.3</del>	<del>51</del>	<del>21.4</del>
20 - 24.9	<del>15</del> 52	<del>9.0</del> 16.3	<del>12</del> 27	<del>16.7</del> 35. 1	<del>27</del> 79	<del>11.3</del> 1 9.9
25.0 - 29.9	<del>20</del> 27	<del>12.0</del> 8.4	<del>94</del>	<del>12.5</del> 5.2	<del>29</del> 31	<del>12.1</del> 7. 8
<del>→</del> 30.0 - 34.9	<del>17</del> 13	<del>10.2</del> 4.1	<del>11</del> 3	<del>15.3</del> 3.9	<del>28</del> 16	<del>11.7</del> 4. 0
<del>→</del> >35.0	<del>38</del> 106	<del>22.9</del> 33.1	<del>13</del> 24	<del>18.1</del> 31. 2	<del>51</del> 130	<del>21.4</del> 3 2.7
Not computed	[0]	0--	[80]	11.1--	[80]	3.3--
<u>Totals</u>	<u>320</u>	<u>100%</u>	<u>77</u>	<u>100%</u>	<u>397</u>	<u>100%</u>

As seen in the left columns, ~~most the majority of~~ owners live in affordable or very affordable housing, but there are ~~55-100~~ owners with mortgages that are living in unaffordable homes. It's impossible to know whether those owners have assumed large mortgages as a matter of choice or have encountered hard times and are struggling to keep their homes. The situation of the *renters*, as shown in the next column, is ~~clear-cut~~ different in some ways, but similar in others -- ~~24-a~~ lower percentage of renters live in very affordable housing, while a similar percentag as compared to owners live in unaffordable housing. Overall, ~~33-36.7~~ percent of the community lives in unaffordable housing as Identified by HUD.

Table 5-4. Households By Income Group  
(Derived from US Census, American Commuinity Survey, 20002010)

HUD Definition of Income Brackets		Corresponding \$ in Nooksack	# Households	Fraction of Total
Very Low	< 50% of median	< <del>22,000</del> 26,797	<del>3557</del>	<del>1314</del> %
Low	50 - 80% of median	<del>22,000</del> 26,797 - <del>35,200</del> 42,875	<del>6688</del>	<del>2422</del> %
Moderate	80 - 95% of median	<del>35,200</del> 42,875 - <del>41,800</del> 50,914	<del>2940</del>	<del>1110</del> %
Middle	95 - 110% of median	<del>41,800</del> 50,914 - <del>48,400</del> 58,593	<del>2937</del>	<del>119</del> %
High	> 110% of median	> <del>48,400</del> 58,593	<del>113176</del>	<del>4144</del> %
Totals			<del>272397</del>	100%

Table 5-4 shows the economic situation of households in Nooksack according to classifications established by HUD. The left column shows HUD's definitions of income brackets. Note that each bracket is defined with respect to the *median household income* within the community. That value was \$~~44,000~~53,594 in Nooksack, so a "Very Low" income household would be one with an income less than 50 percent of that amount, or less than \$~~22,000~~26,797, as shown in the second column. The right column reveals an interesting profile: there are large high- and low-income segments of the community, and a smaller middle ground. ~~However, this~~ This pattern is almost unchanged from what was seen in 2000~~not as pronounced as it was in 1990.~~

## Building permits

The decade from ~~1990-2000~~ to ~~2000-2010~~ was a period of rapid growth for Nooksack. From April 2010 through March 2015, 41 additional housing units were completed within Nooksack. This included 39 single-family units, no multifamily units, and 2 mobile homes. Over-Including data from recent building permits, nearly 50 percent of the housing stock in Nooksack has been developed since 1990.

## Summary

Considering all of the data presented above, a number of significant conclusions can be reached:

- Nooksack is a bastion of low-end housing within Whatcom county. Homes are less expensive, rents are lower, and incomes are lower. ~~There is an overall surplus~~ appears to be an adequate supply of housing that is affordable for lower-income people.
- Despite the foregoing, about ~~33-over~~ 36 percent of households are living in unaffordable housing. ~~There is a particular need for affordable rental units.~~

In addition, the Whatcom Housing Authority ~~stated-has indicated~~ that ~~5-no~~ families in Nooksack are receiving Section 8 rental assistance ~~grants-vouchers~~ as of ~~July 2004~~ January 2016. ~~For those families the average rental for a 2 bedroom house is \$635 and a 3 bedroom house is \$800 per month.~~

## Projected Housing Needs

*Amount of housing.* Due to the growth occurring and expected in Nooksack, the housing stock will need to be expanded to provide for the varying needs of the community. Table 5-5 identifies the projected housing demand for Nooksack over the course of the 20-year planning period. The table relies upon an assumption that the relative economic condition of residents will remain constant (i.e., that the same proportion of people will be low income over time). The table shows that the city can expect to see an addition of approximately ~~407~~327 housing units.

~~The table does not address the previously identified upper-end trend of the last three years. If larger, more expensive homes continue to be built at the current rate of construction, Nooksack will need to explore ways of encouraging affordable housing.~~

*Location of housing.* As stated in the land-use element, there are approximately ~~261~~65.6 net acres designated for residential use (including ~~35~~41.5 acres within existing city limits), which ~~will easily provide for both~~is sufficient to accommodate the projected need, ~~and including taking into account the 50-20-25 percent safety-market factor required by the county-wide planning policies.~~

Table 5-5 Projected Housing Demand

	<u>2004</u> <u>2015</u>	<u>2009</u> <u>2021</u>	<u>2014</u> <u>2026</u>	<u>2019</u> <u>2031</u>	<u>2024</u> <u>2036</u>
Population	<u>940</u> <u>1,460</u>	<u>1,113</u> <u>1,736</u>	<u>1,362</u> <u>1,965</u>	<u>1,667</u> <u>2,195</u>	<u>2,039</u> <u>2,425</u>
Persons Per Unit	<u>2.93</u> <u>.1</u>	<u>2.83</u> <u>.1</u>	<u>2.73</u> <u>.1</u>	<u>2.73</u> <u>.1</u>	<u>2.63</u> <u>.1</u>
<u>Occupancy Rate</u>	<u>95%</u>	<u>95%</u>	<u>95%</u>	<u>95%</u>	<u>95%</u>
Income Bracket	Number of Units Needed in Bracket				
Very Low	<u>694</u> <u>1</u>	<u>835</u> <u>2</u>	<u>936</u> <u>0</u>	<u>1047</u> <u>4</u>	<u>1159</u> <u>4</u>
Low	<u>1097</u> <u>5</u>	<u>1309</u> <u>2</u>	<u>1471</u> <u>1</u>	<u>1641</u> <u>30</u>	<u>1811</u> <u>57</u>
Moderate	<u>523</u> <u>5</u>	<u>624</u> <u>4</u>	<u>706</u> <u>0</u>	<u>787</u> <u>4</u>	<u>861</u> <u>02</u>
Middle	<u>473</u> <u>5</u>	<u>564</u> <u>8</u>	<u>636</u> <u>6</u>	<u>718</u> <u>6</u>	<u>781</u> <u>18</u>
High	<u>218</u> <u>129</u>	<u>259</u> <u>163</u>	<u>294</u> <u>207</u>	<u>328</u> <u>253</u>	<u>362</u> <u>314</u>
Total Housing Units	<u>314</u> <u>496</u>	<u>398</u> <u>589</u>	<u>504</u> <u>667</u>	<u>617</u> <u>745</u>	<u>784</u> <u>823</u>

## Goals and Policies

*Goal:* Support healthy residential neighborhoods that reflect a high degree of pride in ownership.

*Policy* ~~Enforce~~ The City should enforce the ordinances that affect the appearance of neighborhoods, such as the ordinances pertaining to abandoned cars and to noxious weeds.

*Policy* ~~Adhere~~ The City should adhere to the residential zoning code and refrain from granting variances that might change the character of neighborhoods.

*Goal:* Strive to preserve, conserve, and enhance the existing housing stock.

*Goal:* Encourage the development of affordable housing for all income brackets.

*Policy:* ~~Supply~~ The City should supply enough residential land to meet the projected housing need over the next 20 years.

*Policy* ~~Allow~~ The City should allow for the development of multi-family housing (including government-assisted housing) in order to meet affordable housing needs, provided that the character of the community is maintained.

*Policy* ~~Set~~ The City should consider adopting conditions standards allowing for mixed residential development that encourages ~~mixed~~ affordability.

*Policy* ~~Maintain~~ The City should maintain the manufactured home subdivision provisions within the zoning code in order to provide a low-cost means of home ownership.

Policy The City should not discriminate between different housing types and should permit development of manufactured homes in the same manner as for site-built homes.

Policy The City should allow adult daycare and group homes in all residential and commercial zoning districts.