

CHAPTER 7

HOUSING ELEMENT

INTRODUCTION

Housing is one of the most important components in our lives and our communities. It provides shelter and a link to the neighborhood and the larger community. It is the single largest purchase made by most households. As an industry, it is a major partner in the economic life of the community both as a consumer of goods and services and as a producer of houses, jobs, and income.

The housing industry, in many ways, depends upon local government. While taxes on housing are a principal source of local government revenue, services to housing and to the inhabitants of housing comprise a major portion of local government expenditures. In the broad scope, housing is closely tied to a community's welfare. Thus, it is critical that housing issues be addressed at the local level.

The demand for housing is increasing as the quality of life in Grant County Electric City gains favorable recognition and as people living and working in more urbanized areas escape the congestion of urban life. As growth occurs within Grant County and its incorporated cities, there will be an increasing need for more housing that is affordable and desirable.

Growth within the Citycounty will most likely occur within and adjacent to the existing developed areas before expanding into the urban growth areas (UGAs) ~~first, followed by development in rural areas. The Town should cooperate with Grant County on the implementation of policies that will encourage the development of new housing within the UGA.~~ Such development should be compatible with the unique character of the community, and should provide for the revitalization of existing service areas as well as for adequate open space. This housing element is intended to guide the location and type of housing that will be built over the next twenty years.

RELATIONSHIP TO OTHER PLANS

Growth Management Act Requirements

This housing element must be consistent with the Growth Management Act (GMA). RCW 36.70A.070 states that it must recognize "the vitality and character of established residential neighborhoods" and:

- include an inventory and analysis of the existing and projected housing needs;

- include a statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and the development of housing, including single-family residences;
- identify sufficient land for housing, including but not limited to government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, and group homes and foster care facilities; and
- make adequate provisions for existing and projected needs of all economic segments of the community.

County-Wide Planning Policies

The following County-wide Planning Policies address the need for affordable housing for all economic segments of the population and the parameters for its distribution:

Policy #5: Policies that consider the need for affordable housing, such as for all economic segments of the population.

Policy 5 requires that the housing element of the Electric City Comprehensive Plan:

- Provide a range of housing alternatives, which take into account price, tenure type, and density which meet the urban area and regional housing needs.
- Provide for the development of a balanced variety of dwelling unit types and densities within the [countyCity](#) with maximum choices of living environment, considering the needs of the public at all economic levels.
- Provide areas for the location of a variety of residential uses while minimizing the impact on surrounding areas.
- Preserve the viability of existing single-family residential areas.
- Promote housing that meets the needs of all socio-economic groups in the [countyCity](#).
- Develop land uses that will preserve and enhance the quality of life and desired lifestyles.
- ~~Incorporate Washington State Community Housing Affordability Strategy (CHAS) requirements and actively solicit grant monies through FSS, HOPE 1, 2, & 3, CIAP and 5H programs.~~

Technical References

~~More detailed discussions of the topics found in this chapter can be found in the following documents:~~

- ~~Grant County Economic Development Study (Chase Economics & Reed Hansen Associates, January 1999);~~
- ~~Grant County Urban Growth Area Analysis: Population, Employment and UGA Land Allocations (Proulx Cearns, Inc., December 1998); and~~
- ~~Draft Housing Needs Assessment & Strategies for Grant County (Tom Phillips & Associates, July 1994).~~

~~Recognizing the need to improve housing affordability for the county's low- and moderate-income population, the Grant County Commissioners initiated a housing needs assessment in 1994. Funding for the study was provided through the Housing Resource Team, secured by the County in a statewide competitive process through the Washington State Department of Trade and Economic Development. The study was conducted by Tom Phillips & Associates, and incorporated a strategic planning team representing a broad spectrum of the county.~~

~~Completed in July 1994, the report concluded:~~

- ~~1. Grant County is in the middle of a housing crisis resulting from strong population growth that significantly altered the housing market;~~
- ~~2. Many of Grant County's residents, especially low-income families, are burdened daily by the lack of affordable housing;~~
- ~~3. Lack of infrastructure improvements, especially municipal wastewater treatment capacity and water supply capacity, is restricting housing development in many communities, including Mattawa, Quincy, Royal City, and Warden;~~
- ~~4. Grant County experienced a significant increase in the resident Hispanic population, particularly in areas like Mattawa where increased orchard acreage is coming into production, which alters the housing dynamics of the County; and~~
- ~~5. A successful strategy to remedy the housing crisis will need to be the focus of private and public partnership.~~

~~The Housing Needs Assessment presented a range of strategies to respond to the housing crisis. The strategies included:~~

- ~~Increase the understanding of the link between economic growth and housing;~~
- ~~Provide technical assistance to the county's smaller cities so they can pursue funding to expand their sewer treatment and water supply facilities;~~
- ~~Encourage the development of new home ownership opportunities for all income groups;~~
- ~~Preserve and improve the existing housing stock;~~

- ~~• Ease the demand for all types of rental units by increasing the supply;~~
- ~~• Encourage the growth of housing within established growth boundaries; and~~
- ~~• Support the work of the county's non-profit housing providers to meet the needs of the county's lower income householders.~~

~~—The efforts of the Housing Needs Assessment are incorporated herein, and enhanced with new data. The strategies of that study provide the framework for the goals and policies of this Plan.~~

MAJOR ISSUES

Affordable Housing

Housing is becoming less affordable to more Electric City residents. The housing affordability problem is particularly severe among the low-income and special needs populations and their families. The federal government and most lenders consider affordable owner-occupied housing as housing that can be obtained for 30 percent of monthly gross income. The definition of affordable rental units is similar, although percentages vary in part because of the tax benefits enjoyed by homeowners.

The Growth Management Act requires that housing goals and policies emphasize housing affordability. Electric City must encourage affordable housing through its zoning and development regulations; establish an orderly process for distributing fair share housing funds; work in tandem with nonprofit housing organizations; and support programs that rehabilitate and preserve existing housing.

By working to encourage the availability of affordable housing for all economic segments of the population, the community can address a fundamental human and community need. Addressing housing needs countywide requires a regional approach that involves all levels of government, including federal, state, and local, and private sector partnerships. Electric City, like all other Grant County communities has a responsibility for meeting its fair share obligations to provide affordable housing ~~throughout Grant County.~~

Housing Type and Mix

Since it was incorporated in 1950, Electric City has seen a slow but steady rise in its population. The data shows that the community experienced an increase in total population from 1970 to 2000, and an increase in non-construction related population growth from 1960 to 1980. However, total population has remained static over the past

decade. It is projected that the TownCity will continue the trend of no to slow ~~and steady~~ population growth into the future.

The Electric City Urban Growth Analysis¹ completed in 1998, ~~used~~ an annual growth rate of 1% to project the community's population through 2018. The result ~~was~~ a 2018 population estimate of 1,190. However, the City's 2016 population was estimated at 838 (down from 968 at the 2010 census), so population projections should be periodically reviewed and adjusted to accommodate unexpected population impacts from construction, retirees and tourism.

Owner-occupied units have increased, from ~~70.773.3%~~ of occupied residential units in ~~1990-2000~~ to ~~7374.93%~~ of occupied residential units in 2010. The remaining units are either rented or vacant. According to the 201600 American Community surveyCensus, the community has ~~386-449~~ households, an ~~8%~~ increase of 63 from the ~~355-386~~ counted in ~~1990~~2000.

The slow growth rate and changing demographics call for TownCity housing policies that support choice and flexibility in housing types, density, and location. This in turn will allow the real estate and development communities to be responsive to the changing needs of the housing continuum. The TownCity's special needs policies should encourage financial and regulatory flexibility that allow creative housing options (e.g. accessory unit construction, single room occupancy, clustering, manufactured housing) and siting of institutions. Furthermore, TownCity policies must support codes, ordinances, and site plans that encourage development of special needs housing, and public/private investment in these projects.

Housing Density

Electric City is planning for phased growth. Phased growth means that development will occur in stages, with the first phase occurring within the existing corporate limits and developed in area with access to public utilities followed by land in the annexed area south of the causeway and finally within the Urban Growth Areas that has reasonable access to public water and/or sewer. ~~The third phase of growth will occur in the outlying areas of the UGA.~~ As part of phased development, housing density in the UGA-annexed area would be reflected through policies that support infill development, higher density zoning, and smaller lot sizes.

Housing Finance

Nonprofit and private finance sectors, as well as the local government, play an important role in housing finance. A healthy and complete housing finance system joins

¹ Electric City Urban Growth Analysis, 1998

all three sectors in a manner that most appropriately reflects public purpose, capital requirements, costs, interest rates and other influences on the financial markets. TownCity policies encourage partnerships among all three of these sectors. When beneficial to do so, Electric City should consider “lead agency” status in order to leverage state and federal housing funds.

At the local level, the TownCity could strengthen its alliance with [the City of Grand Coulee and Town of Coulee Dam](#), Grant County, the Grant County Housing Authority and the Grant County Community Action Agency, ~~the latter two both~~ of which are nonprofit housing providers. At the state level, the TownCity could strengthen ties with the Housing Finance Unit (HFU) of the Department of ~~Community, Trade and Economic Development~~ [Commerce](#). The HFU administers funds for several state and federal housing programs. Also, on the state level, is the Washington Housing Finance Commission, which administers funds for a number of housing programs, aimed at low-income households, special need populations and first-time home buyers.

Manufactured/~~Mobile~~ [Factory-Built](#) Housing

Mobile homes, ~~are~~ defined as single-family residences transportable in one or more sections that are eight feet or more in width and thirty-two feet or more in length, built on a permanent chassis, designed to be used as a permanent dwelling and constructed before June 15, 1976, ~~are no longer permitted to be moved into the City.~~ [The community has determined that m](#)Manufactured homes ~~using~~, in contrast, ~~are~~ [is](#) more durable, ~~safer~~ and less mobile in nature, and ~~is~~ constructed after June 15, 1976 and in accordance with the U.S. Department of Housing and Urban Development (HUD) requirements for manufactured housing ~~are preferable over older mobile homes.~~ [In addition, other factory built homes, such as modular or pre-fabricated are permitted the same as stick built dwellings.](#)

~~Deteriorating conditions often plague aging mobile homes, which are often occupied by low-income owners and renters. Health and safety hazards include neglected gas and electricity hook-ups, faulty plumbing, and inadequate weatherization. State housing funds cannot be used to rehabilitate mobile homes built before June 15, 1976. Furthermore, relocation of mobile home occupants is difficult when the Town has very little affordable housing to offer as a substitute.~~

EXISTING CONDITIONS

Housing Tenure

The number and types of households in a community can partially indicate the housing needs of that community. A household includes all people living in one housing unit, whether or not they are related. A single person renting an apartment is a household, as is a family living in a single-family house.

~~The information presented in Table 7-1 identifies the total number of dwelling units, occupied and vacant, in 1990. Out of the total 22,807,524 housing units in the county City in 1990, 87-85.30% percent were owner- and renter-occupied, and 13 14.70% percent of the units were vacant (See Figure 7-1). The vacancy rate for housing units located within incorporated limits of the cities was slightly lower (10%) in 1990 (See Figure 7-2). A total of 3,064 housing units were vacant in 1990. Of these, 1,332 vacancies (43%) were mobile homes or trailers.~~

~~Table 7-2 identifies the various reasons for vacancies, including housing units for rent, sale, for migrant workers, and others. Also presented in Table 7-2 is an estimate of the number of housing units that were available for occupancy in 1990. Counting only those vacant houses classified as "For Rent", "For Sale", and "Other", a total of 1,566 housing units were available for occupancy in 1990. Of those, 932 vacancies (60%) are within incorporated city limits and 634 (40%) are in unincorporated areas of Grant County.~~

Table 7-1
Housing Units by Tenure

Jurisdiction	1990 ¹				1998 ²	Change	
	Owner Occupied	Rented	Vacant	Total	Total	%	Total
Coulee City	174	76	61	311	331	6.4	20
Coulee Dam ³	0	1	0	1	1	0.0	0
Electric City	290	65	55	410	422	2.9	12
Ephrata	1,445	697	208	2,350	2,661	13.2	311
George	57	51	11	119	192	61.3	73
Grand Coulee	266	185	117	568	576	1.4	8
Hartline	59	9	24	92	88	-4.3	-4
Krupp	18	4	4	26	28	7.7	2
Mattawa	109	135	22	266	505	89.8	239
Moses Lake	2,699	1,615	321	4,635	5,796	25.0	1,161
Quincy	759	533	70	1,362	1,499	10.1	137
Royal City	168	147	12	327	401	22.6	74
Soap Lake	335	260	218	813	883	8.6	70

Warden	263	235	45	543	756	39.2	213
Wilson Creek	57	19	20	96	108	12.5	12
Subtotal Cities	6,697	4,032	1,188	11,919	14,247	19.5	2,328
Unincorporated County	6,056	2,956	1,876	10,888	14,879	36.7	3,991
Grant County	12,755	6,988	3,064	22,807	29,126	28.1	6,319

¹ 1990 U.S. Census Data

² "Housing Units by Structure Type for Cities, Towns, and Counties April 1, 1998," OFM.

³ Includes that part of Coulee Dam within Grant County.

Figure 7-1
Housing Units by Tenure - Incorporated Cities (1990)

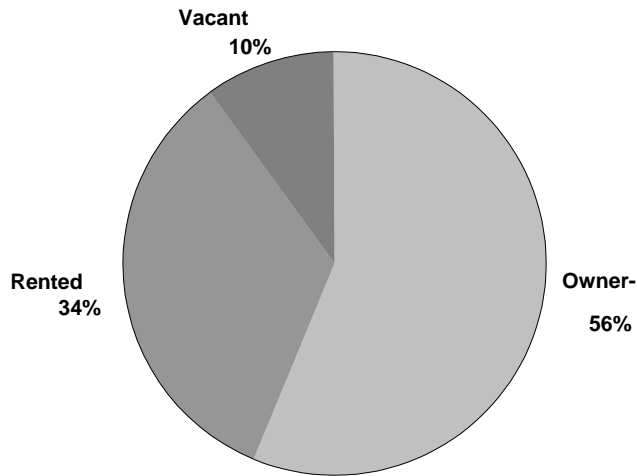


Figure 7-2
Housing Units by Tenure - Grant

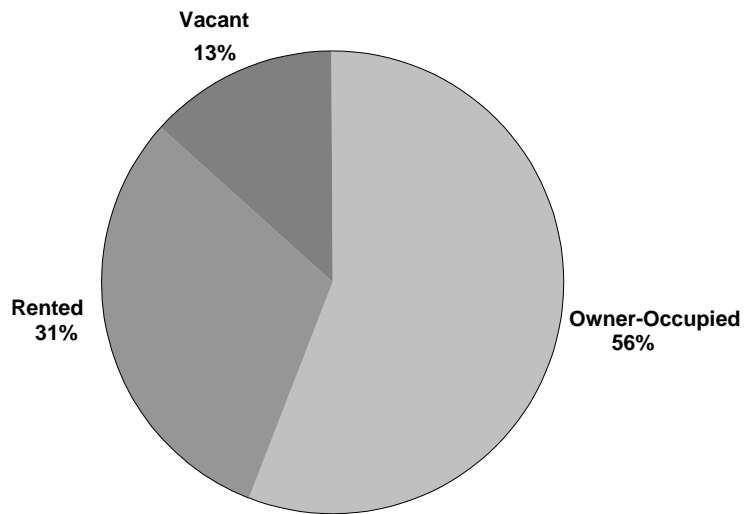


Table 7-2
Housing Vacancy Status¹ - 1990

Jurisdiction	For Rent	For Sale	Rented or Sold³	Seasonal⁴	For Migrant Workers	Other	Total	Available for Occupancy 1990⁵
Coulee City	19	3	10	13	0	16	61	38
Coulee Dam ²	0	0	0	0	0	0	0	0
Electric City	13	15	4	5	0	18	55	46
Ephrata	73	53	23	6	0	53	208	179
George	3	0	0	4	0	4	11	7
Grand Coulee	34	13	11	3	0	56	117	103
Hartline	0	2	2	9	0	11	24	13
Krupp	0	1	3	0	0	0	4	1
Mattawa	7	0	0	5	2	8	22	15
Moses Lake	133	75	37	13	0	63	321	271
Quincy	32	14	5	3	4	12	70	58
Royal City	3	2	2	3	1	1	12	6
Soap Lake	95	8	8	60	0	46	217	149
Warden	23	6	3	6	1	6	45	35
Wilson Creek	1	4	3	4	0	6	18	11
Subtotal Cities	436	196	111	134	8	300	1,185	932
Unincorporated County	226	93	59	1,052	54	315	1,799	634
Grant County	662	289	170	1,186	62	615	2,984	1,566

¹ 1990 U.S. Census Data

² Includes that part of Coulee Dam within Grant County.

³ Rented or sold, not yet occupied.

⁴ Seasonal, recreational, or occasional use.

⁵ Includes only those vacant houses classified as "For Rent", "For Sale", and "Other".

Housing Type

There are three basic types of housing in the countyCity: single-family (stick-built), multi-family (apartments, duplexes), and manufactured/mobile or manufactured homes. Table 7-3 shows the composition of housing types in the county in 1990 and 1998. The housing stock, both within the incorporated citiesCity and in unincorporated Grant County, consists predominantly of single-family homes, both site-built, and mobile and manufactured homes. Multi-family units are primarily located within the incorporated cities and their associated UGAs.

In 19902010, there were 22,807524 housing units² in the countyCity. Sixty percent Of the 443 occupied units, 78.30% of these units or 13,690 were single-family

² - 2010 American Community Survey Data estimates.

~~detached units (no attached units counted). Another 28 percent or 6,456 68 or 15.30% of occupied housing units were mobile or manufactured homes or trailers. Of the combined total 20,146524 single-family, and mobile and manufactured home units, 12,755355 or (63 74.90%) were owner-occupied. Of the 6,988 rental housing units identified in the census in 1990, 61 percent or 4,268 were single-family homes. There were 1,375 multifamily rental units and 1,345 rental mobile homes. Of the 12,755 owner-occupied housing units in 1990, 3,598 (28%) were mobile homes or trailers.~~

~~Between 1990-2010 and 19982016, the total number of housing units was estimated to have declined to by 40 units to 449. The American Community Survey's estimates for 2016 found that 375 or 83.52% of these units were single-family detached units, with another 11 or 2.45% single-family attached units. 46 or 10.24% housing units were mobile or manufactured homes. Of the combined total 432 single-family, mobile and manufactured home units, 265 or 61.34% were owner-occupied. Of the 103 rental housing units, 86 or 83.50% were single-family homes. 17 multifamily rental units were identified in the Survey.~~

~~a total of 6,319 houses were built, of which 2,332 (37%) were built within incorporated city limits and 3,987 (63%) were built in unincorporated Grant County (See Table 7-4). Of the total 29,126 housing units in 1998, 25,965 (89%) were single-family or mobile home and 3,161 (11%) were multi-family units. Perhaps the greatest change since 1990 is the increase in the number of mobile homes, especially in the unincorporated portion of the county. In 1990, there were 4,665 mobile homes in unincorporated Grant County; in 1998 there are 7,843, an increase of 68%. Of the 6,319 new houses since 1990, fifty percent are mobile homes or trailers. Mobile homes and trailers now make up 37% of all housing units in Grant County (See Figures 7-3 and 7-4).~~

~~Mobile home sales have been strong in Grant County for many years. Mobile homes are a far more affordable for of housing than stick-built housing. The average sales price for a mobile home in 1993 was \$12,228 (*Draft Housing Needs Assessment & Strategies for Grant County*. Tom Phillips & Associates, July 1994.) That average sales price is low, primarily due to the large number of older, deteriorated mobile homes being sold. Of the 393 mobile homes sold in 1993, 72% were built prior to 1879 (Tom Phillips & Associates).~~

~~According to Grant County Assessor records, a total of 375 mobile homes were sold in Grant County between 1950 and 1990. Since 1990, 4,198 mobile homes have been added to the housing market.~~

~~Mobile and manufactured homes cost substantially less to build than conventional site-built homes. According to the Washington Manufactured Housing~~

~~Association, the average price of a new multi-section manufactured home is about \$40,000. Today's manufactured homes are built to HUD code standards and are more attractive, safe, and durable than earlier models. They provide affordable, high-quality housing to low- and moderate-income buyers.~~

Table 7-3
Housing Units by Type¹

Jurisdiction	1990				1998			
	Single Family	Multi Family	Mobile Home	Total	Single Family	Multi Family	Mobile Home	Total
Coulee City	218	38	55	311	230	32	69	331
Coulee Dam ²	0	4	0	4	4	0	0	4
Electric City	319	25	66	410	326	25	71	422
Ephrata	1,740	424	186	2,350	1,873	442	346	2,661
George	51	12	56	119	51	12	129	192
Grand Coulee	307	109	152	568	305	130	141	576
Hartline	75	2	15	92	74	2	12	88
Krupp	24	0	2	26	24	0	4	28
Mattawa	93	7	166	266	113	27	365	505
Moses Lake	3,333	872	430	4,635	3,940	1,148	708	5,796
Quincy	809	296	257	1,362	868	342	289	1,499
Royal City	141	64	122	327	118	100	183	401
Soap Lake	412	245	156	813	456	244	183	883
Warden	315	120	108	543	329	141	286	756
Wilson Creek	75	4	20	99	83	0	25	108
Subtotal Cities	7,912	2,216	1,791	11,919	8,791	2,645	2,811	14,247
Unincorporated County	5,778	445	4,665	10,888	6,520	516	7,843	14,879
Grant County	13,690	2,661	6,456	22,807	15,311	3,161	10,654	29,126

¹ "Housing Units by Structure Type for Cities, Towns, and Counties April 1, 1998," Office of Financial Management.

² Includes that part of Coulee Dam within Grant County.

Table 7-4
Value of Owner-Occupied Housing - 1990

<i>Reported Value</i>	<i>No. of Units</i>	<i>% of Total</i>
< \$15,000	164	2.22%
\$15,000 - \$29,999	747	10.10%
\$30,000 - \$44,999	2,077	28.08%
\$45,000 - \$59,999	1,480	20.01%
\$60,000 - \$74,999	1,122	15.17%
\$75,000 - \$99,999	1,027	13.89%
\$100,000 - \$149,999	582	7.87%
\$150,000 - \$199,999	140	1.89%
\$200,000 - \$249,999	33	0.45%
\$250,000 - \$299,999	14	0.19%
\$300,000 - \$399,999	7	0.09%
\$400,000 - \$499,999	1	0.01%
> \$500,000	2	0.03%
Total	7,396	100.00%

Source: 1990 U.S. Census

Figure 7-3
Housing Units by Type - Incorporated Cities (1998)

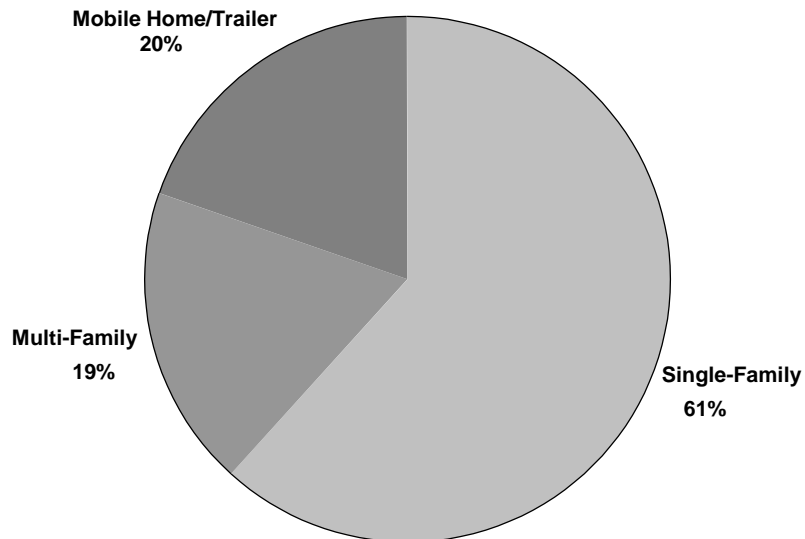
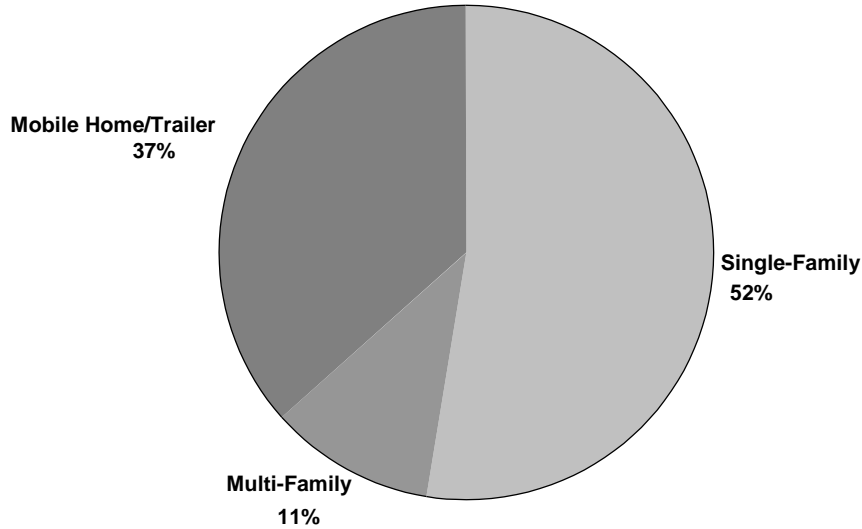


Figure 7-4
Housing Units by Type - Grant County (1998)



Population and Available Vacant Housing

Presented in Table 7-5 is population data for Grant County as a whole, the unincorporated portion of the county, and each of the cities and towns. Data is provided for 1990 and 1998. Also provided are the number of vacant dwelling units considered available for occupancy in both 1990 and 1998. Since 1990, a total of 6,319 houses have been built. The total number of vacant and available for occupancy housing units has also increased. A total of 1,566 units were available for occupancy in 1990; 2,622 units is available in 1998. The data on housing units presented in the preceding section along with the projection of slow population growth (Table 3-) generally shows that the availability of single-family units has improved with fewer owner-occupied dwellings and an increased number of rental units. That along with an increase in the estimated vacancy rate from 0% in 2010 to approximately 7.00% in 2016.

**Table 7-5
Available Vacant Dwelling Units in Grant County—1998**

Jurisdiction	Population ¹			Dwelling Units (1990—1998)				
	1990	1998	Increase	Total Needed ²	Built 1990—1998		Available for Occupancy	
					Total ³	Available ⁴	1990 ⁵	1998 ⁶
Incorporated City:	-	-	-	-	-	-	-	-
Coulee City	568	630	62	-24	20	20	38	34
Coulee Dam ⁷	3	3	0	-0	0	0	0	0
Electric City	910	975	65	-25	12	12	46	33
Ephrata	5,349	6,065	716	-276	311	308	179	211
George	324	465	141	-54	73	72	7	25
Grand Coulee	984	1,215	231	-89	8	8	103	22
Hartline	176	185	9	-3	0	0	13	10
Krupp	53	51	-2	0	2	2	4	3
Mattawa	941	1,820	879	-339	239	236	15	0
Moses Lake	11,235	13,710	2,475	-956	1,161	1,148	271	463
Quincy	3,734	4,090	356	-137	137	135	58	56
Royal City	1,104	1,580	476	-184	74	73	6	0
Soap Lake	1,203	1,370	167	-64	70	69	149	154
Warden	1,639	2,280	641	-247	213	211	35	0
Wilson Creek	169	221	52	-20	12	12	11	3
Subtotal Cities	28,392	34,660	6,268	2,418	2,332	2,306	932	1,014
Unincorporated County	26,403	34,740	8,337	2,845	3,987	3,600	634	1,195
Grant County⁸	54,795	69,400	14,605	5,263	6,319	5,906	1,566	2,209

¹ See Chapter 5—Land Use Plan.

² Total number of dwelling units needed to accommodate population growth based on average number of persons per household as reported by 1990 U.S. Census of Population and Housing of 2.59 for average of all cities in Grant County and 2.93 for unincorporated Grant County.

³ “Change in Population, Housing Units, and Land Area for Cities/Towns, April 1, 1990 to April 1, 1998,” Washington State Office of Financial Management (See Table 7-2).

⁴ Includes housing units for seasonal, recreational, or occasional use. Percentage of housing units built and considered available for occupancy estimated at 98.9% for cities and 92.3% for unincorporated county. Assumes same ratio of homes available for occupancy to total homes as reported in 1990 U.S. Census. See Table 7-3.

⁵ See Table 7-3.

⁶ Total number of dwelling units vacant in 1990 less the difference between the total number of units needed and units built and available for occupancy between 1990 and 1998.

⁷ Includes that part of Coulee Dam within Grant County.

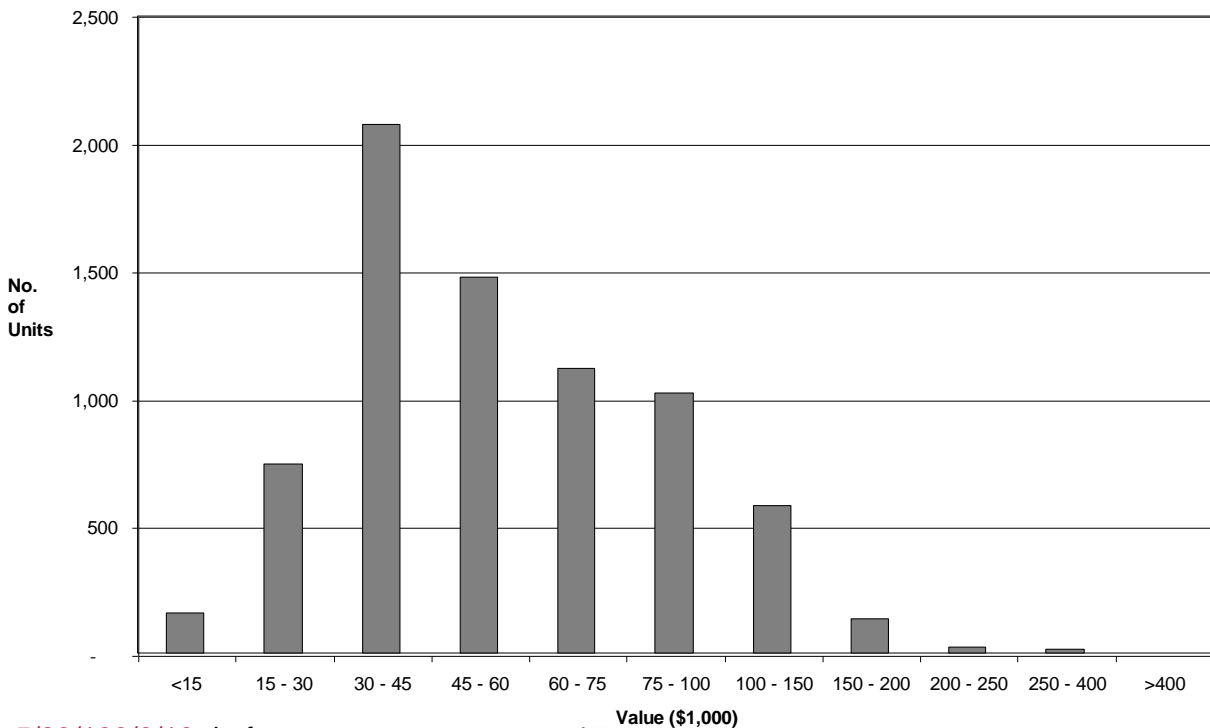
⁸ Official Growth Management Population Projections, High Series: 1990-2020, Washington State OFM, December 29, 1995.

Value and Cost of Housing

For most areas, housing costs are the primary driver of an area’s cost-of-living. The median value of owner-occupied housing, based on data from the 1990-2010 American Community Survey U.S. Census, is presented in Table 7-4 and Figure 7-5 was \$153,200. According to the 1990-2016 American Community survey Census, the median value of owner-occupied housing had increased to \$175,700 was \$51,600. ~~The median cost has increased significantly since 1990. Yet, compared to other areas, Grant County’s housing costs are significantly lower. According to the most recent sales, Grant County’s median price for owner-occupied house was \$98,500, thirty-eight percent lower than the state median (Table 7-7).~~ This represents an increase of 12.8194% since 2010-1990.

Rent levels also have shifted dramatically over the last two decadessix years. In 2010-1980 most (2847.24%) rents were less than \$500 in the \$150 to \$199 per month, with no rents reported at \$1000 or more per month-range. By 2016-1990, the range had “crept” upward and was spread across a larger range (See Table 7-6 and Figure 7-6). The most frequent rent range in 1990-2016 was \$250-500 to \$999-299 per month with 75.73% of rents in this range and another 20.39% with rents above \$1000 per month. The median rent in 1990-2010 of was \$244-531 per month was estimated at \$762 per month in 2016, a 30.31% increase. According to the most recent figures available, rent levels have

Figure 7-5
Value of Owner-Occupied Housing - 1990



continued to increase. Based on an extensive survey of 2-bedroom units conducted in 1993, the average rent was about \$408, increased from \$293 in 1990, which represents an increase of 39%.

Table 7-6
Contract Rent-1990

Reported Cash Rent	No. of Units	% of Total
<\$100	357	5.94%
\$100-\$149	687	11.43%
\$150-\$199	1,018	16.94%
\$200-\$249	1,074	17.87%
\$250-\$299	1,198	19.93%
\$300-\$349	818	13.61%
\$350-\$399	471	7.84%
\$400-\$449	187	3.11%
\$450-\$499	71	1.18%
\$500-\$549	49	0.82%
\$550-\$599	24	0.40%
\$600-\$699	36	0.60%
\$700-\$999	20	0.33%
>\$1,000	1	0.02%
Total	6,011	100.00%

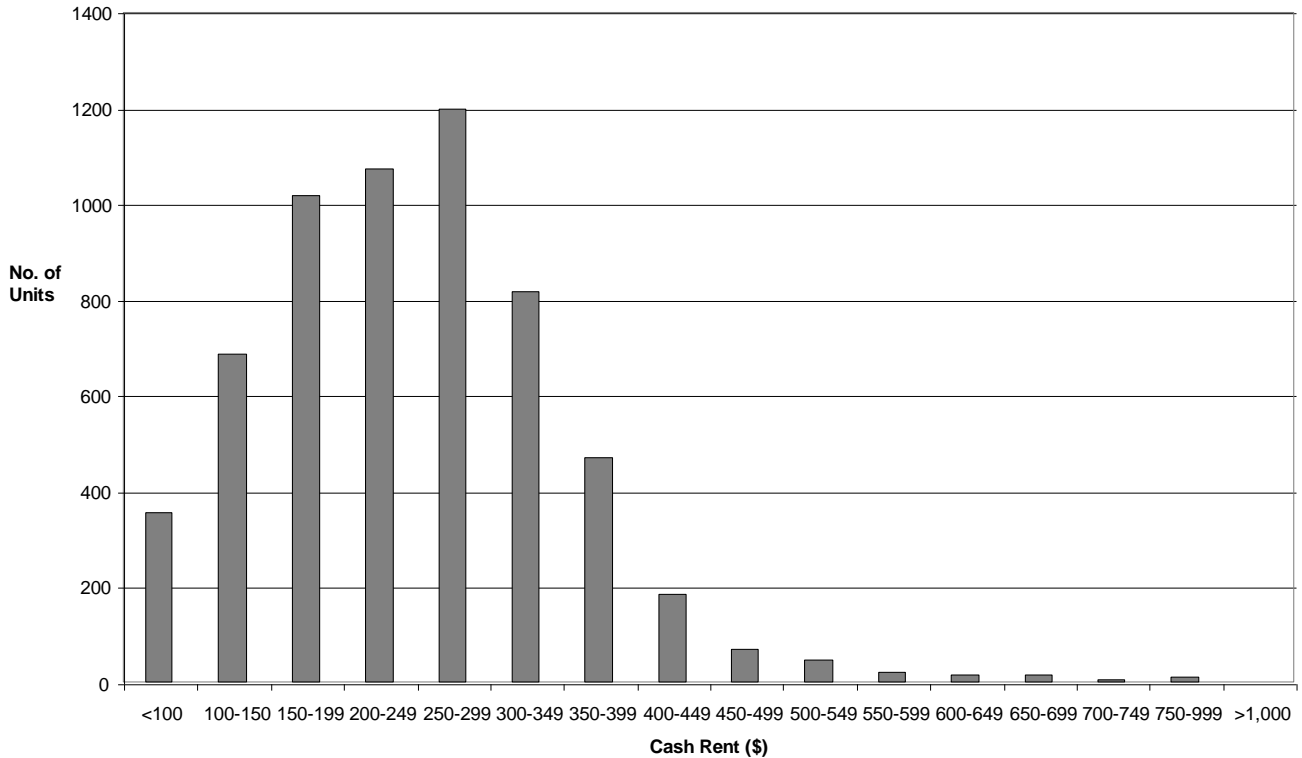
Source: 1990 U.S. Census

Table 7-7
Median Price Housing in Selected Counties, 1995-98

County	1995	1996	1997	1998: Q2
Grant	\$90,400	\$93,600	\$104,100	\$98,500
Adams	\$90,400	\$93,600	\$104,100	\$98,500
Benton	\$100,900	\$101,300	\$103,100	\$105,500
Chelan	\$118,400	\$122,900	\$126,800	\$140,600
Douglas	\$118,400	\$122,900	\$126,800	\$140,600
Ferry	\$86,800	\$81,500	\$92,500	\$110,500
Franklin	\$100,900	\$101,300	\$103,100	\$105,500
Kittitas	NA	\$90,800	\$89,500	\$99,300
Spokane	\$98,400	\$101,200	\$102,700	\$103,600
Walla	\$94,000	\$92,000	\$93,500	\$97,000
Walla				
Whitman	\$117,900	\$117,300	\$122,300	\$124,000
Yakima	\$94,000	\$98,200	\$102,900	\$104,800
Statewide	\$136,600	\$142,200	\$150,600	\$158,900

Source: Washington Center for Real Estate Research, Pullman.

Figure 7-6
Contract Rent - 1990



The price of housing compared to household income determines the ability of residents to secure adequate housing. [Table 7-8 provides median incomes for Grant County and each of its cities in 1989.](#) Median income is defined as the mid-point of all of the reported incomes; that is, half the households had higher incomes and half had lower incomes than the mid-point. In [1989](#)~~2010~~, the median household income in [Electric City](#)~~Grant County~~ was [\\$22,372](#)~~42,031~~. In [By 1998](#)~~2016~~, the median [household](#) income hads increased to [\\$30,377](#)~~51,286~~, an increase of [nearly 36](#)~~18.05~~[% percent](#), but about [\\$14,000](#)~~11,562~~ lower than the statewide [mean](#)~~median~~ [household income of \\$62,848](#). In [1989](#)~~2016~~, [the American Community Survey estimates that 8.10% Grant County's rate of Electric City's residents living in poverty, well below the 12.70%](#) ~~was more than double that of the~~ statewide average. [Median incomes and poverty levels for Grant County and other selected counties are presented in Table 7-11.](#)

HUD defines housing cost burden as the extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data

published by the U.S. Census Bureau. This is the threshold at which the cost of housing typically becomes a burden for most families. At this point, the money available for other necessary expenses such as food and medical care is reduced. Such households are often termed “Households in Need of Assistance.”

Table 7-8
Median Household Income

<i>Jurisdiction</i>	<i>1989¹</i>	<i>1998²</i>	<i>% Change</i>
Coulee City	\$18,187	-	-
Electric City	\$27,679	-	-
Ephrata	\$24,648	-	-
George	\$20,074	-	-
Grand Coulee	\$16,542	-	-
Hartline	\$32,500	-	-
Krupp	\$15,833	-	-
Mattawa	\$18,177	-	-
Moses Lake	\$23,258	-	-
Quincy	\$18,626	-	-
Royal City	\$19,083	-	-
Soap Lake	\$13,536	-	-
Warden	\$21,111	-	-
Wilson Creek	\$20,234	-	-
Average Cities	\$20,678	-	-
Grant County	\$22,372	\$30,377	35.8

¹1990 U.S. Census Data

²Washington State OFM, Forecasting Division

Table 7-9 shows the amount of homeowner costs Grant County homeowners paid as a percentage of monthly household income. In 1989, the majority of homeowners paid less than 30 percent of their monthly income toward their gross housing costs, including mortgage, taxes, insurance, and utility costs. However, 885 homeowners, 12% of all owners, paid more than 30 percent of household income on housing costs.

Since 1990, the median household income has increased in Grant County by nearly 36% to \$30,377. However, the median value of owner-occupied housing has increased by 91% (from \$51,600 to \$98,500) over the same time period. Clearly, the price of home ownership has outpaced the increase in

~~household income since 1990. Therefore, one would expect that the percentage of homeowners in 1998 that experience a housing cost burden to be greater than that reported in the 1990 U.S. Census.~~

Table 7-9
Monthly Homeowner Costs as a Percent of Household Income - 1989

Homeowner Costs/Monthly Income (%)	No. of Homeowners	% of Total
<20%	5,243	71.1
20—24	834	11.3
25—29	411	5.6
30—34	246	3.3
>35	639	8.7
Total	7,373	100.0

¹1990 U.S. Census Data

Table 7-10 shows the amount of rent Grant County homeowners paid as a percentage of monthly household income. In 1989, the majority, 4,135 renters, or 68.3% of all renters paid less than 30 percent of their monthly income toward rent. However, 1,992 renters, 31.7% of all renters, paid more than 30 percent of household income on housing costs. As a group, renters in Grant County devote a larger percentage of their household income to housing cost than do homeowners. In fact, almost three times as many renters devote more than 30% of their monthly income to housing costs than do homeowners.

The median of monthly homeowner costs expressed as a percentage of household income was 16.9% in 1989. The median of monthly rents expressed as a percentage of household income was 22.3% in 1989.

-

Table 7-10
Monthly Contract Rent as a Percent of Household Income - 1989

Contract Rent/ Monthly Income (%)	No. of Homeowners	% of Total
<20%	2,642	43.6
20—24	824	13.6
25—29	669	11.0
30—34	498	8.2
>35	1,424	23.5
Total	6,057	100.0

¹1990 U.S. Census Data

Table 7-11
Median Income and Percent in Poverty, Selected Counties, 1989, 1994 & 1998

County	Median Household Income			Percent living in Poverty, 1989			
	1989	1994	1998	All Children Ages	Percent of Persons under 18	Percent of 65+ years	Percent of Families
Grant	\$22,372	\$28,847	\$30,377	19.6%	25.6%	15.1%	16.0%
Adams	\$24,604	\$29,613	\$30,979	17.5%	22.5%	10.2%	14.9%
Benton	\$32,593	\$43,029	\$44,261	11.1%	14.4%	9.1%	8.9%
Chelan	\$24,312	\$29,653	\$33,479	15.3%	20.1%	11.7%	10.5%
Douglas	\$27,054	\$32,317	\$37,027	12.2%	16.3%	9.3%	9.3%
Ferry	\$25,170	\$30,253	\$28,499	23.7%	27.5%	21.3%	17.5%
Franklin	\$24,604	\$31,643	\$31,875	23.0%	30.4%	11.4%	18.4%
Kittitas	\$30,489	\$24,415	\$39,742	20.2%	17.6%	12.1%	11.4%
Spokane	\$25,769	\$32,083	\$35,737	13.7%	16.2%	10.9%	9.8%
Walla Walla	\$24,414	\$29,933	\$33,332	16.0%	20.9%	9.9%	11.3%
Whitman	\$21,674	\$26,333	\$30,208	24.2%	15.0%	7.9%	9.4%
Yakima	\$23,612	\$27,897	\$30,658	20.2%	28.2%	14.6%	15.6%
Statewide	\$31,183	\$37,166	\$44,134	10.9%	12.8%	9.1%	7.8%

Sources: U.S. Department of Commerce, Bureau of the Census; Washington State Office of Financial Management.

Condition of Housing Stock

Most of the existing housing stock was built ~~20-30~~ to ~~60-50~~ years ago (See Table 7-12 and Figure 7-9). The majority of the older houses – built between 1940 and 1955 – are modest in size and were not built well originally. Therefore, if they are not well maintained, they could be in need of substantial repair work. These homes are an asset that needs to be maintained and there is only a minimal amount of funds available from ~~the Farm Home Administration~~ various state and federal programs to repair homes of lower income families. In addition, there ~~is~~ are a ~~large stock of standard~~ number of mobile homes in the ~~City~~ county. ~~About one-half of the existing 6,300 units were built more than 15 years ago and some more than 25 years ago.~~ These older mobile homes are now obsolete, yet they continue to provide ~~the only source of~~ an important source of affordable housing in the community for at least 7,000 people in Grant County, nearly 10% of the population.

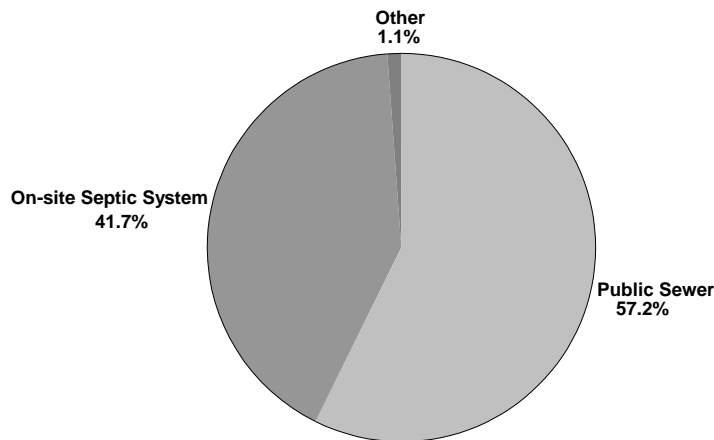
~~More than half~~ Nearly all of the housing units in ~~Grant County~~ Electric City ~~are in 1990~~ were served by a public or private sanitary sewer system ~~(See Table 7-13 and Figure 7-7).~~ Nearly 100 ~~Over 70%~~ received water from a public or private water system ~~(See Table 7-14 and Figure 7-7).~~

Table 7-12
Age of Housing

Age (Years)	No. of Units	% of Total
Built 2014 or later < 8	06,319	0.00%21.7%
Built 2010 to 2013 8 — 9	8430	1.78%1.5%
Built 2000 to 2009 10 — 13	261,727	5.79%5.9%
Built 1990 to 1999 14 — 18	372,387	8.24%8.2%
Built 1980 to 1989 19 — 28	675,692	14.92%19.5%
Built 1970 to 1979 29 — 38	1343,374	29.84%11.6%
Built 1960 to 1969 39 — 48	615,825	13.59%20.0%
Built 1950 to 1959 49 — 58	342,009	7.57%6.9%
Built 1940 to 1949 > 59	251,363	5.57%4.7%
Built 1939 and earlier	57	12.69%
Total	44929,126	100.00%

Source: [1990-2016 American Community Survey U.S. Census](#)

Figure 7-7
Domestic Sewage Disposal - 1990



The [1990-2016 American Community Survey U.S. Census](#) surveyed housing conditions within the county. The survey noted several indicators of estimated that only two residential units -substandard housing, including lacked of complete plumbing facilities and, complete kitchen facilities, and a heating source. These indicators are shown in [Table 7-15](#).

Figure 7-8
Domestic Water Supply - 1990

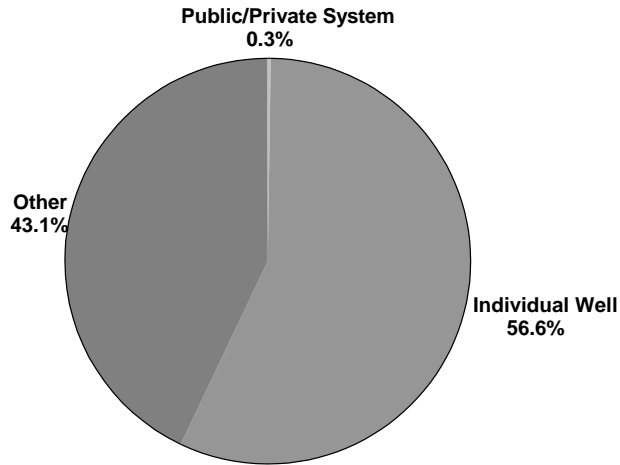


Table 7-13
Domestic Sewage Disposal - 1990

Disposal Means	No. of Units	% of Total
Public/Private System	13,051	57.2%
Individual System	9,501	41.7%
Other	257	1.1%
Total	22,809	100.0%

Source: 1990 U.S. Census

Table 7-14
Domestic Water Supply - 1990

Source	No. of Units	% of Total
Public/Private System	16,219	71.1%
Individual Well	6,557	28.7%
Other	33	0.1%
Total	22,809	100.0%

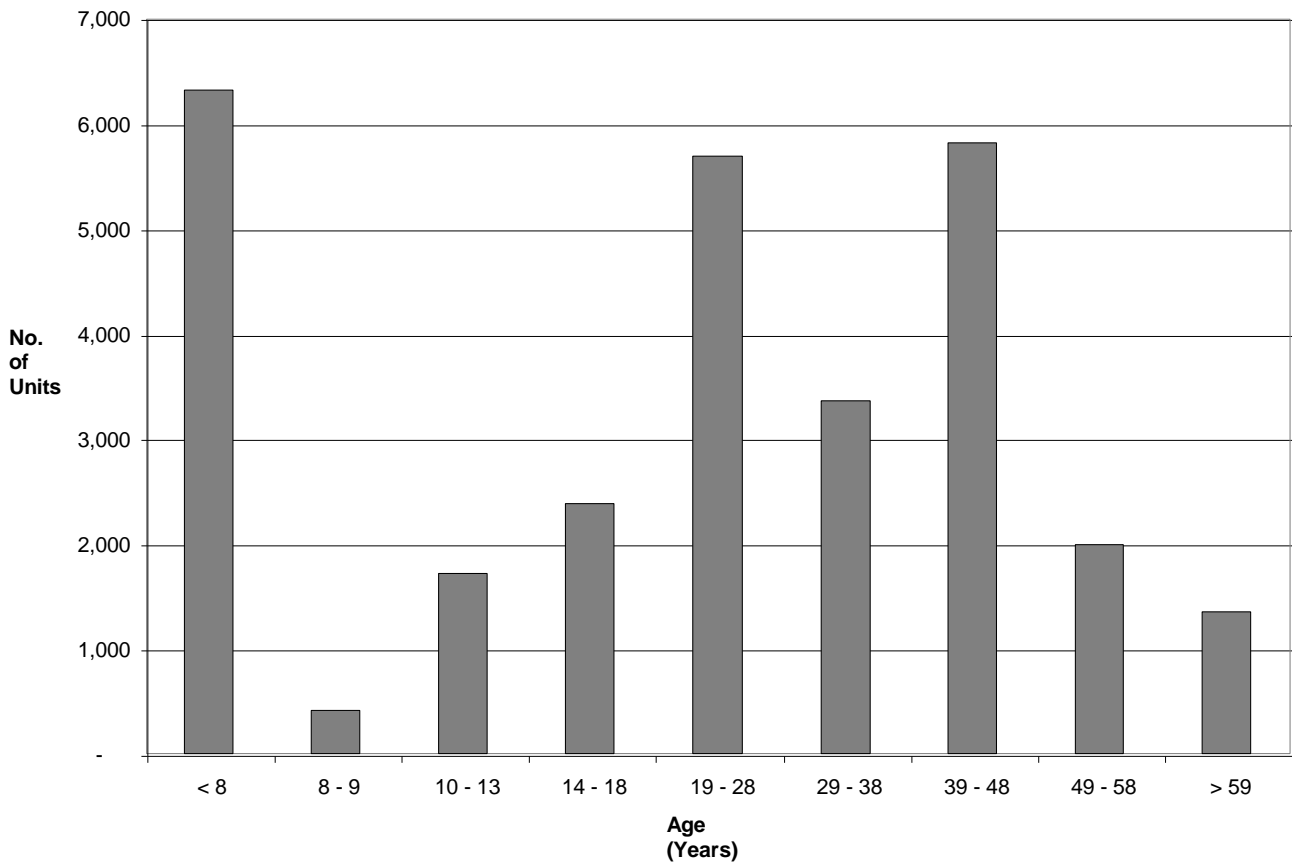
Source: 1990 U.S. Census

Table 7-15
Indicators of Substandard Housing - 1990

Indicator	No. of Units	% of Total
Lack Complete Plumbing	206	0.9%
Lack Complete Kitchen	227	1.0%
Lack Heating Source	61	0.3%
Lack Telephone	1,785	7.8%

Source: 1990 U.S. Census

Figure 7-9
Age of Housing



Housing Rehabilitation

The 1994 Housing Needs Assessment conducted by the county concluded that much of the housing stock is in need of rehabilitation, especially in the low-income sector. In many cases, rehabilitation of existing houses is the most cost-effective way to increase and preserve the number of affordable housing units. However, repairing roofs, walls, and foundations are some of the

most costly home repairs. Although expensive, correcting these deficiencies provides a multitude of benefits. For example, insurance companies may be more inclined to issue homeowners' policies for homes in good repair than to those in need of substantial repair. Fire insurance premiums may be higher in substandard housing. Deteriorated housing can also result in high heating bills, which presents an added economic hardship to the occupant.

Rehabilitation and weatherization programs are important means to maintain the ~~county's-city's~~ older housing stock. A number of ~~federal, state and local~~ rehabilitation programs are available for which low- and moderate-income residents are eligible. ~~The following is a sample of the state, federal, and local rehabilitation programs available to county residents:~~

-

~~**Housing Preservation Grant Program.** Funded by USDA, Rural Development (RD). Non-profit organizations are eligible to apply for grants to rehabilitate housing of very low and low-income households.~~

-

~~**Home Investment In Affordable Housing Program.** Funded by the Department of Housing and Urban Development (HUD). Funds are disbursed by the Washington State Department of Community, Trade and Economic Development (DCTED). Cities and counties are eligible to apply for rehabilitation programs on behalf of low- and moderate-income homeowners and renters.~~

-

~~**Community Development Block Grant.** Funded by HUD. Funds disbursed by DCTED. Cities and counties are eligible to apply for rehabilitation programs on behalf of low- and moderate-income persons.~~

-

~~**Home Improvement Loans and Repair Loans and Grants.** Funded by USDA, Rural Development (RD). Individuals are eligible homeowners with very low incomes.~~

~~**Habitat for Humanity.** Encourages participation of homeowner and volunteers in rehabilitating and constructing housing.~~

-

~~**Housing Improvement Program.** Funded by the Bureau of Indian Affairs. Eligible applicants are Native American homeowners.~~

-

~~**Weatherization Grants.** Weatherization grants may be used for rehabilitation projects that increase protection of the house from weather. The following programs are available:~~

- ~~**Energy Matchmakers Program:** Funded by Washington State Capital Budget and disbursed by DCTED. Eligible applicants are cities; eligible beneficiaries are lower income renters and homeowners.~~
- ~~**Indian Housing Program:** Comprehensive Improvement Assistance Program, funded by HUD. Housing Authorities are eligible applicants; Native American occupants of assisted housing are beneficiaries.~~
- ~~**Weatherization Program:** Funded by the U.S. Department of Energy and U.S. Department of Health and Human Services; administered by DCTED. Individuals are eligible applicants; eligible beneficiaries are low income renters and homeowners.~~
- ~~**Weatherization Program:** Funded by Bonneville Power Administration; disbursed by DCTED. Eligible applicants are low income homeowners who have electrically heated homes.~~

Public Housing Assistance

~~As of 1994, there were 1,100 units of assisted housing in Grant County. This represented about 16% of all rental units in 1994. The construction of these units was subsidized in some way by the Federal government. The tenants living in these units have their rents subsidized so that they only pay 30% of their income for housing. Thus living in assisted units takes families out of the category of a household in need of assistance.~~

~~Of the 1,100 units in 1994, there were 824 family units, 180 units for the elderly, and 96 units for farm worker families. These units are subsidized either by the USDA Rural Development or HUD (1994, Tom Phillips & Associates).~~

~~There is a substantial waiting list for assisted housing units. The Grant County Housing Authority administers several assisted housing programs. The Grant County Housing Authority manages 731 affordable housing units and a rehabilitation program on at Grant County Airport (former Larson Air Force Base). The Housing Authority is also a leader in building quality affordable single family housing units designed to sell well below the median sales price. (1994, Tom Phillips & Associates).~~

~~The Grant County Community Action Council began developing housing in 1989 with the renovation of 8 units in Quincy. In 1990, they created 12 units for transitional housing for the homeless in Moses Lake. In 1992, they renovated another 19 units in Ephrata. In 1994, they purchased the Basin House in Ephrata and renovated it to create 14 units. The Community Action Council~~

~~relies on a variety of funding sources to rehabilitate housing units, and has been successful in obtaining funding from the State's Housing Assistance Program (1994, Tom Phillips & Associates).~~

Special Housing Needs

~~According to the 1990 U.S. Census, there were 642 persons living in group quarters in 1989 in Grant County. Of those, 308 were institutionalized. Assuming this population sector grew at the same rate as the total population, there are about 813 persons living in group quarters in 1998. By 2018, we can expect about 1,225 persons will require special housing needs, about half of which will require institutionalized care.~~

While this housing sector is not a large one, it is one that has been historically difficult to provide for. Meeting this housing need often relies on federal grant funding and benevolence of charitable or social organizations. Following is a discussion of several of the special housing needs of [Grant CountyElectric City](#).

Elderly and Frail Elderly

~~[Grant CountyElectric City](#) continues to be a retirement destination location. A rise in the proportion of senior households will have an impact on the future housing needs in [Grant Countythe City](#). Between ~~1980-2010~~ and ~~2016-1990~~, the number of persons 65+ ~~to 74~~ grew by a ~~healthy 18.25%~~ ~~37~~ percent, or by 1,179 people. ~~The age group over 75 also grew significantly. As a proportion of the entire population, the percentage of the elderly population increased from 9.8 percent to 12.8 percent during that same 10-year period. By 1997, that figure had risen to 13.4 percent. In 1998, there were 9,300 elderly persons in Grant County.~~~~

The elderly ~~are~~ is considered a special needs group because of the high correlation between age and disability. Also, many seniors live on a fixed income that makes high housing costs prohibitive. If they own their home they may not be able to afford the cost of increasing property tax, insurance, or maintenance. Also, a fixed income may not permit them to rent a new apartment in a new facility that would provide them with a full range of care services.

“Frail elderly” are elderly that have one or more Limitations to Activities to Daily Living (LADLs) or Instrumental Activities to Daily Living (IADLs). That is, they may need assistance to perform routine activities of daily living.

An ADL (difficulty eating, bathing, toileting, etc. by oneself) is more limiting

than an IADL (difficulty using the telephone, getting outside, shopping, doing light housework, etc. by oneself). ~~It is fair to~~We assume that elderly persons need supportive housing assistance if they are both frail and low income since supportive housing assistance offers both services to compensate for frailty and financial assistance to offset low income. Local estimates of the number of frail elderly and their supportive housing needs are not available. ~~Therefore, national prevalence is used to estimate need in Grant County. Nationally, 14.4 percent of all elderly are frail, 19.1 percent are very low income, and 2.8 percent are frail and low income. Applied to Grant County elderly population, this translates into an estimated 1,339 frail elderly, of which 260 have a supportive housing need.~~

~~Table 7-16 provides information on facilities in Grant County that provide care for the elderly. Grant County has a total of 298 licensed nursing home beds and 169 beds in assisted living care centers. Use of these facilities is high. Within the region, there are 50 elderly care beds per 1,000 persons over age 65.~~

Physically Disabled

Future housing policy decisions must meet the needs of physically challenged persons. The greatest need is among the elderly. These people may need special housing with ramps instead of stairs, elevators for units with two or more stories and modified facilities.

The federal Americans with Disabilities Act (ADA) poses a challenge to providing affordable housing options. The 1990 law requires changes to building and zoning codes to improve access for disabled persons. The codes apply to both new construction and to major rehabilitation. While data from other states shows that it costs less than \$1,000 to provide accommodation in new multi-family housing, it is expensive and not always possible to modify an existing unit. Older units, particularly older multi-family structures, are very expensive to retrofit for disabled occupants because space is rarely available to modify elevator shafts, add ramps, and widen doorways. Much of the existing multi-family housing (traditionally the more affordable housing) cannot be economically modified to meet the needs of disabled residents.

~~Homeless shelters are finding themselves out of compliance with the ADA and are faced with the need to accommodate this population. In order to meet ADA standards they are attempting to retrofit old buildings, which is expensive and difficult.~~

Table 7-16 Elderly Care Facilities

<i>Facility</i>	<i>Location</i>	<i>No. of Spaces</i>	<i>Current Occupancy</i>	<i>Services</i>
<i>Nursing Homes</i>	-	-	-	-
Sunrise Care & Rehabilitation Center	Moses Lake	111	73	Physical therapy/hospice care
LakeRidge Special Care Center	Moses Lake	74	72	Alzheimer's care
MapleRidge Manor	Moses Lake	20	16	Alzheimer/Dementia care
McKay Healthcare & Rehabilitation Center	Soap Lake	42	28	Physical therapy/hospice care
Quincy Valley Hospital	Quincy	22	22	Long-term skilled nursing
Columbia Basin Nursing Home	Ephrata	29	29	Long-term skilled nursing
<u>Subtotal</u>		<u>298</u>	<u>240</u>	-
<i>Assisted Living Centers</i>	-	-	-	-
Bethel House	Moses Lake	4	4	General assisted living
Garden Oasis	Ephrata	37	20	General assisted living
Hearthstone Inn	Moses Lake	92	88	General assisted living
Sunrise Senior Residence	Moses Lake	36	9	General assisted living
<u>Subtotal</u>		<u>169</u>	<u>121</u>	-

Homeless Persons

HUD defines “homeless” as those persons or families which (1) lack a residence, or (2) whose nighttime residence is a public or private emergency shelter; an institution that provides temporary residence for individuals intended to be institutionalized; or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

This definition does not include persons forced to live with friends or relatives in unsafe or inappropriate housing. This definition also excludes recently homeless persons who are in transitional housing programs but have not yet attained housing self-sufficiency.

There are no official estimates of homeless persons in Electric City or Grant County. The Grant County Community Action Council provides emergency housing assistance for homeless persons. As of 1994, they assisted about 500 persons per year with about 5,000 bednights annually. The number of turnaways over the last few years has increased although the Agency does not keep careful

track of this figure. The CAC homeless program does not reach the farm worker families in the Mattawa area (1994, Tom Phillips & Associates).

The Community Action Council manages 21 residential units of HUD-subsidized senior citizen housing, 52 residential units of non-subsidized housing, and 12 residential units for the developmentally disabled. The CAC also operates an emergency shelter consisting of six residential units in three duplexes. The units are capable of housing up to 30 families and provide for a maximum stay of 30 days.

Low Income Housing

Be There are no low income housing projects in Electric City. The Grant County Community Action Council and the Grant County Housing Authority provided services for low-income persons. The Housing Authority provides public housing at the Grant County Airport (former Larsen Air Base) and manages units for the developmentally disabled in Grand Coulee. The CAC provides services for low-income persons, including a literacy program, legal aid, and other emergency services.

Mentally Disabled

There are no facilities in Electric City that provide mental health services. Such services are provided in Grant County through the North Central Washington Regional Support Network (RSN), which provides services in Adams, Grant and Okanogan County. The RSN contracts with one certified care facility, the Quincy Inn located in Quincy. The Quincy Inn has capacity for 60 residents. On average, services are provided there to about 36 residents. The RSN also contracts with individual adult family homes when needed, and currently has one placement.

Grant Mental Healthcare provides overall management of mental health services in Grant County. In cooperation with the Grant County Housing Authority, Grant Mental Healthcare has access to a 6-unit, 12-bedroom apartment building in Moses Lake for mentally disabled persons. The facility is typically fully occupied. Grant Mental Healthcare also operates: the Horizon House, a 3-bedroom unit in Moses Lake with a 30-day stay limitation; two family dwellings in Grand Coulee; and two family dwellings in Ephrata.

Grant Mental Healthcare, with facilities in Moses Lake and Quincy, provides support services to the mentally disabled. Grant Mental Healthcare is associated with the Central Washington Regional Support Network.

Support services including intensive case management and outpatient

~~therapy are available in Moses Lake, Quincy, and Grand Coulee. Psychiatric medicine and individual psychiatric therapy are also available through a psychiatrist in Moses Lake contracted through Grant Mental Healthcare. Medication and monitoring is available in the Grand Coulee facility.~~

Other Special Needs Housing

~~Many other County~~There are likely residents in Electric City that need housing assistance but do not fall under the larger categories. They could include people who have been recently released from correctional institutions, people recovering from chemical dependency, and victims of domestic violence.

Domestic Violence Shelters:

There are no domestic violence shelters in Electric City. According to the Washington State Coalition Against Domestic Violence, there is currently one licensed shelter for victims of domestic violence in Grant County. ~~In March 1999 a shelter was opened for domestic violence and provides community education and facilitates emergency “safe-house” accommodations. The facility is a 3-bedroom house with complete facilities. The facility is not staffed and provides for a maximum stay of 30 days.~~

~~A host of services are included at the shelter: advocacy counseling; childcare during counseling; assistance in obtaining victim compensation; food and clothing; and County service referral.~~

Alcohol & Drug Rehabilitation: The Grant County Prevention and Recovery Center in Moses Lake provides services for Electric City residents.

NEEDS ASSESSMENT

Population Projections

The population projections contained in the Chapter 3 – Electric City Profile, the housing data contained in this Chapter, as well as the land use projections contained in Chapter 5 – Land Use and its sub-elements form the basis for the projections of housing need. The TownCity of Electric City has experienced some of the same population fluctuation as the general Grand Coulee Dam Area. During periods of construction projects related to Grand Coulee Dam there has historically been a population increase from 200 to 500 additional people in the area. However, no major projects are expected during

the life of this plan so such construction related spikes in the area’s population are not anticipated.

The following table presents Electric City population data from 1950 to present.

**Table 7-17—
Population Of Electric City
1950 – Present³**

Year	Population
1950	Incorporated
1960	404
1970	654
1975	864
1980	927
1985	935
1990	910
1991	915
1992	915
1993	915
1994	911
1995	960
1996	916
1997	975
1998	975
1999	985
2000	924
2001	950
2002	950
2003	955 ⁴

Since it was incorporated in 1950, Electric City has seen a slow but steady rise in its population. The data shows that the community experienced an increase in total population from 1970 to 2000, and an increase in non-

³ – population data from U.S. BUREAU of the Census, 1990 and 2000 Census Data and Washington State Office of Financial Management: Division of Population, Enrollment and Economic Studies. 2000 and 2001 data OFM estimates.

⁴ TownCity of Electric City

~~construction related population growth from 1960 to 1980. It is projected that the Town will continue the trend of slow and steady population growth.~~

~~The Electric City Urban Growth Analysis⁵ completed in 1998, uses an annual growth rate of 1% to project the community's population through 2018. The result is a 2018 population estimate of 1,190. However, the projection should be periodically reviewed and adjusted to accommodate unexpected population impacts from construction, retirees and tourism.~~

Future Housing Needs

Examination of Electric City's present population and housing stock provides direction in determining the area's future housing needs. By projecting population for the next twenty years and dividing by the average household size, an estimate of the needed dwelling units (DU) can be determined. 7-18 summarizes projections of both population and dwelling units for both Urban Growth Areas and the rural lands of Grant County. Table 7-18 states that a total of 10,493 new houses will be needed in 2018 to accommodate projected growth in the UGAs, and 628 new houses to accommodate growth in the unincorporated portion of the County.

~~The Agricultural Lands are projected to accommodate 69 houses; the remaining 559 are accommodated in the designated Rural Lands.~~

~~⁵Electric City Urban Growth Analysis, Highlands Associates, 1998~~

Table 7-18
Dwelling Units Needed to Accommodate Future Growth in Grant County

Jurisdiction	Population ¹			Dwelling Units			
	1998	Projected 2018	Increase	Total Needed 2018 ²	Available Vacant 1998		New Needed 2018 ⁵
					Within City Limits ³	Within UGA ⁴	
Urban—Growth Area:							
—Coulee City	630	769	139	54	34	34	20
—Coulee Dam ⁶	3	3	0	0	0	0	0
—Electric City	1,095	1,336	241	94	33	33	61
—Ephrata	6,065	9,012	2,947	1,138	211	248	890
—George	465	691	226	88	25	25	63
—Grand Coulee	1,417	1,908	491	190	22	22	168
—Hartline	185	226	41	16	10	10	6
—Krupp	51	62	11	5	3	3	2
—Lakeview Park	979	1,455	476	184	0	30	154
—Mattawa	1,820	4,829	3,009	1,162	0	0	1,162
—Moses Lake	22,097	41,880	19,783	7,639	463	776	6,863
—Quincy	4,090	6,078	1,988	768	56	56	712
—Royal City	1,580	2,854	1,274	492	0	0	492
—Soap Lake	1,370	2,036	666	258	154	175	83
—Warden	2,280	3,736	1,456	563	0	0	563
—Wilson Creek	221	270	49	19	3	3	16
Subtotal UGAs	44,348	77,145	32,797	12,670	1,014	1,415	11,255
Unincorporated County	25,052	29,217	4,165	1,422	1,195	794	628
Grant County	69,400	106,362^{7,8}	34,991	14,092	2,209	2,209	11,883

¹ See Chapter 3—Grant County Profile for source.

² Total number of dwelling units needed based on average number of persons per household as reported by 1990 U.S. Census of Population and Housing of 2.59 for average of all cities in Grant County and 2.93 for unincorporated Grant County.

³ See Table 19.

⁴ Assumes same ratios of vacancies exist within unincorporated portion of UGA as within city limits. Therefore, number of vacancies within city limits is multiplied by the ratio of total population within UGA (See Table 15) to population within city limits.

⁵ Number of new dwelling units needed equals total needed in 2018 less vacant units available within UGA in 1998.

⁶ Includes only that part of Coulee Dam within Grant County.

⁷ Official Growth Management Population Projections, High Series: 1990-2020, Washington State OFM, December 29, 1995.

⁸ Includes in-migration of 1,970 persons due to relocation of Genie Industries.

Urban Growth Area

~~The City annexed the majority of its UGA in 2011. While much of the land is under public ownership, the available private land was intended to support a development with up to 1,000 homes. With this area still available for development, the City has more than enough land within the corporate limits to accommodate the most optimistic population projection for at least the next twenty years. To determine if adequate vacant, buildable land will be available, each UGA was evaluated to determine the potential dwelling units that could be provided.~~

~~To determine if adequate vacant, buildable land will be available, each UGA was evaluated to determine the potential dwelling units that could be provided. Table 7-19 provides: (1) a summary of land use, including an estimate of the vacant buildable land within each UGA; (2) the number of housing units needed to accommodate projected population growth; and (3) the number of potential housing units within each UGA.~~

~~A total of 11,255 new dwelling units are required to accommodate the population growth projected for the Urban Growth Areas of the County. As shown, the UGAs provide sufficient land to accommodate approximately 17,118 new dwelling units. This exceeds the 11,255 new dwelling units that will be needed through the year 2018.~~

~~This comprehensive plan provides the goals and policies for meeting housing needs for the unincorporated county within the Urban Growth Area.~~

Affordable Housing

The ability to afford decent housing is essential to the well being of the individual and the family. The supply of affordable housing may be a precondition to future employment opportunities, since many workers may be priced out of the local housing market.

Electric City is able to provide adequate land to meet housing needs through the year 20348. Land, however, is not the only consideration. The challenge lies in adequately providing for the low- and moderate-income households. Affordable housing means that someone can afford a place to live, support a family, and be able to pay his or her bills. For these households, location of social, health, transportation, and housing services and proximity to jobs, shopping, and businesses, become much more integral to determining housing affordability.

Contrary to popular belief, affordable housing units are not necessarily located in large government-subsidized complexes. Quite often, affordable

housing simply consists of a dwelling unit that is valued at a rate that is affordable to the average citizen. However, as housing prices continue to rise it is becoming more difficult for average individuals and families to purchase a home.

Table 7-19
Summary of UGA Land Use & Potential Housing Units

Urban Growth Area	Area (Acres)				Housing Units	
	Total	Non-Residential	Residential		New Required [†]	Potential
			Total Gross	Net Vacant		
Coulee City	717	590.2	427	25.6	20	402
Coulee Dam	-	-	-	-	-	-
Electric City	495	291.4	203	31.8	64	127
Ephrata	7,060	4,930.6	2,129	462.6	890	1,850
George	897	754.0	143	47.6	63	190
Grand Coulee	1,761	1,120.7	640	101.0	168	404
Hartline	184	62.7	121	37.8	6	151
Krupp	361	339.5	22	6.0	2	24
Lakeview Park	559	262.0	297	54.4	154	217
Mattawa	1,991	1,042.3	548	356.3	1,162	1,425
Moses Lake	22,315	15,885.4	6,430	2,187.4	6,863	8,749
Quincy	2,783	1,531.0	1,252	239.4	712	957
Royal City	2,184	—	418	167.2	492	668
Soap Lake	856	149.7	706	121.5	83	486
Warden	2,904	2,063.0	841	300.8	563	1,203
Wilson Creek	632	239.1	392	141.3	16	565
Total	45,699	-29,261.6	14,671	4,280.6	11,255	17,118

[†] Number of new dwelling units required equals total required in 2018 less vacant units available. Total number of dwelling units required based on average number of persons per household as reported by 1990 U.S. Census of 2.59 for average of all cities in Grant County.

Purchasing a New Home

In ~~1998~~2016⁶, in order to purchase a home at the median purchase price of ~~\$98,500~~175,700 with a 20 percent down payment, the mortgage payment including tax and insurance would be ~~about an estimated \$681-843~~ per month. This assumes ~~7½-6%~~ percent interest and a 30-year fixed rate. According to the Department of Housing and Urban Development (HUD), a person should not contribute more than 30 percent of his or her monthly income toward the purchase of a home.

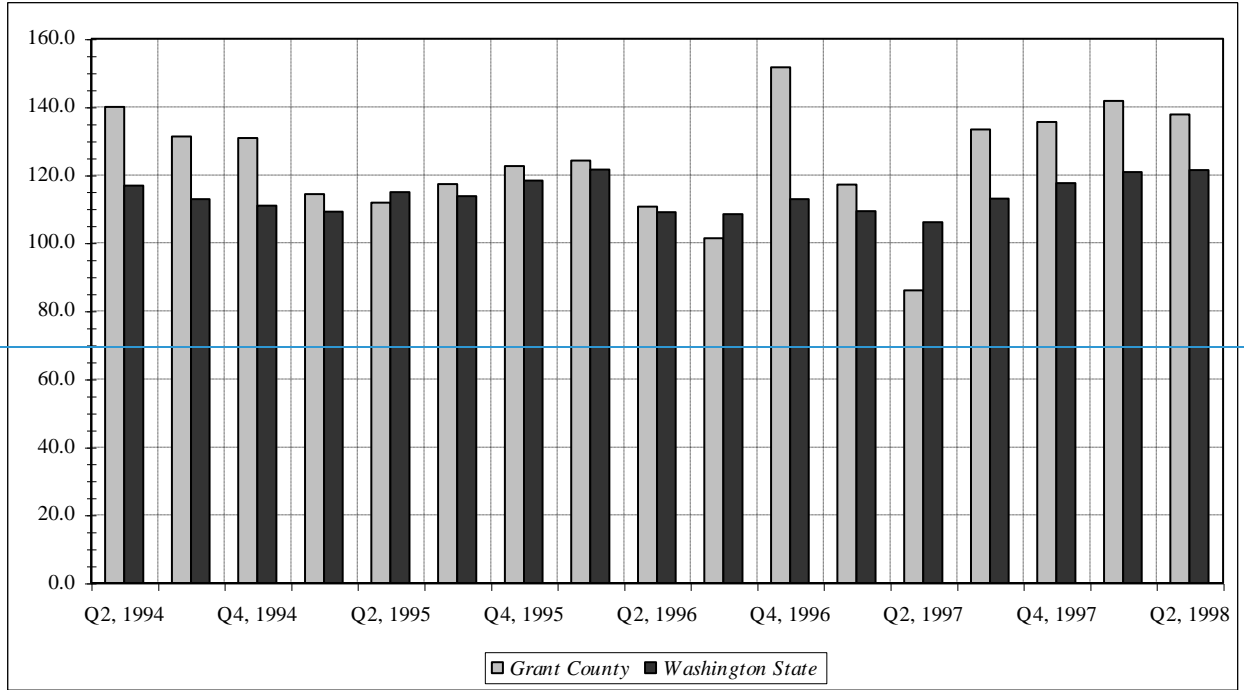
⁶ - American Fact Finder 2016 estimate.

Given this payment schedule and assuming the down payment money was available, one would have needed to earn \$~~27,240~~36,000 per year to remain below the threshold of 30 percent. In ~~1998~~2016, the ~~City~~County's median household income was \$~~30,377~~51,286. Therefore, only ~~27~~30% of the median income is required to purchase a house of median value. Therefore, housing in ~~Grant County~~Electric City is considered "affordable" in ~~1998~~2016.

~~An affordability index was constructed for the Grant County area (Figure 7-10). The index--which compares an area's median family income against the income needed to qualify for a mortgage on a median price existing home in the region, after a 20 percent down payment--is similar in its methodology to that of the national affordability index. If the index is above 100, then the median income is more than sufficient to qualify for a mortgage on that house. If the index is below 100, then the median income is not sufficient to qualify. With some exceptions, Grant County's housing is well within the affordability range for buyers.--~~

Land and construction costs for new housing have continued to escalated over the past five years. If the trend continues there will be even less affordable new housing built in the ~~City~~County. It will become more difficult for new housing to meet the affordability needs of the middle class as well as lower income households. A number of housing designs that are sensitive to cost should be considered when building ~~Grant County~~the City's future housing stock.

~~*Figure 7-10*~~
~~*Housing Affordability in Grant County and Washington State, 1994-1998*~~



Source: Washington Center for Real Estate Research, Pullman.

Affordable Housing Programs

A number of state and federal initiatives are aimed at fulfilling basic housing needs and expanding home ownership opportunities for low- and moderate-income citizens. A few of the programs are discussed below.

Washington State Housing Finance Commission

The Washington State Housing Finance Commission (WSHFC) is a secondary lending institution that works to open the doors of opportunity for low- to moderate-income residents of the state by creating successful housing finance programs. The Commission's single-family programs assist first-time homebuyers by offering low interest mortgage loans through participating lenders. Eligible borrowers cannot make more than 80 percent of the county's median income, adjusted for family size. The program also includes a down payment assistance subsidy.

The Low-Income Housing Tax Credit Program is a federally sponsored incentive program administered by the WSHFC. It provides a dollar-for-dollar reduction in federal tax-liability to developers of multi-family apartments who agree to reserve a percentage of units for low-income renters and to restrict rents within a prescribed level. Developers can sell tax credits to investors who purchase a partnership interest in the property. This process allows the developer to raise funds required to finance the project.

OCD Housing Division

~~The Housing division of the Office of Community Development is the backbone of the state housing delivery system. One of the division's major programs is the Housing Assistance Program, which provides loans and grants to local governments, non-profit organizations, and public housing organizations to increase the availability and affordability of low-income and special needs housing. Eligible activities include:~~

- ~~• new construction;~~
- ~~• rehabilitation or acquisition of housing or homeless shelters;~~
- ~~• rent or mortgage guarantees and subsidies;~~
- ~~• matching funds for social services directly related to providing housing for special needs groups in assisted projects;~~

- ~~pre-construction technical assistance; and,~~
- ~~technical assistance, design, consultation, administrative costs, and finance services for eligible nonprofit, community, or neighborhood-based organizations.~~

Financing Options for Local Governments

In addition to federal and state programs, there is a number of housing finance mechanisms of which the TownCity could take advantage to promote the construction of affordable housing. DCTED's [The Department of Commerce Housing Resource Guide \(November 1991\)](#) is an excellent index of these programs. Among the local government options are:

General Obligation Bonds for Housing: The TownCity could issue general obligation bonds for public purposes, which include the provision of housing for households at or below 80 percent of the area's median income. Bonds can be issued with or without voter approval. Voter-approved bonds are "unlimited" general obligation bonds, and bonds issued without voter approval are "limited" or "councilmanic" bonds.

Voter-approved bonds must be approved by 60 percent of those voting in the bond election and they must represent 40 percent of the voter turnout in the last general election in the jurisdiction. Councilmanic bonds can be issued only if the total debt of the jurisdiction does not exceed 75 percent of the jurisdiction's total assessed property value. No combination of voter-approved and councilmanic debt can exceed 2.5 percent of the total assessed value of all taxable property in the jurisdiction. Bond funds are limited to providing the capital costs of projects.

Special Purpose Property Tax Levy: The TownCity can increase regular property taxes for special purposes, including low-income housing, for a specific time period subject to voter approval. No minimum voter turnout is required and the measure can pass with a simple majority vote. Levies can provide housing at an overall lower cost than bonds because there are no issuance costs or repayment of principal and interest. Levy funds can also be used for a broader set of purposes than can bonds, including operating and administrative costs. These funds are one of the most flexible local resources for housing. Programs can be designed to address local needs. Levy funds qualify as matching funds for all state and federal housing programs.

Manufactured Housing

Manufactured housing is a major source of affordable housing in Electric City and Grant County. Manufactured housing units are distinguished from “mobile homes” because they are more durable and less mobile in nature. Once manufactured housing units are sited, they are rarely moved. Additionally, manufactured housing meets HUD standards, which make it possible to get a loan to purchase a new manufactured home with little or no down payment. The buyer can also purchase the land to site the manufactured home on contract, with little down payment. This is a very attractive option for those with little savings.

There are a number of ways that Electric City could encourage the development of affordable housing that do not directly involve public financing. The TownCity’s zoning code allows mobile-manufactured home parks. The average price for a mobile home is less than the average price of a site-built home. Therefore, mobile homes serve an important affordable housing need.

Maintaining the Housing Stock

Rehabilitating older housing offers an excellent opportunity to provide safe, affordable housing for TownCity residents. Existing structures provide character of place, and their preservation defines the community’s character. Rehabilitation of existing structures also reflects an environmentally conscious approach to neighborhoods by re-using existing resources.

Affordable housing is generally associated with an adequate supply of older housing. Existing older housing stock will continue to provide many of the more affordable units in the future. Of the 29,126,449 housing units in Grant County the City, about a third (9,197) 39.42% were built prior to 1970-are more than 50 years old.

In addition to maintaining and rehabilitating the TownCity’s older housing stock, other likely targets for maintenance and rehabilitation efforts are homes owned by low-moderate income individuals or by those on fixed incomes such as the elderly, and rental units occupied by low income tenants. The TownCity also has vacant units and dilapidated housing that could provide affordable, quality housing for low and very low-income populations if rehabilitated. However, in some cases, it can cost as much to acquire and rehabilitate dilapidated housing as it would cost for new construction.

Rehabilitation and weatherization programs are important means to maintain the TownCity’s older housing stock. A number of rehabilitation programs

are available for which low- and moderate-income residents are eligible. The following is a sample of the state, federal, and local rehabilitation programs available to TownCity residents:

Housing Preservation Grant Program. Funded by USDA, Rural Development (RD). Non-profit organizations are eligible to apply for grants to rehabilitate housing of very low and low-income households.

Home Investment In Affordable Housing Program. Funded by the Department of Housing and Urban Development (HUD). Funds are disbursed by the Washington ~~Office of Community Development~~ [Department of Commerce \(OCD\)](#). Cities and counties are eligible to apply for rehabilitation programs on behalf of low- and moderate-income homeowners and renters.

Community Development Block Grant. Funded by HUD. Funds disbursed by [OCD](#) ~~Department of Commerce~~. Cities and counties are eligible to apply for rehabilitation programs on behalf of low- and moderate-income persons.

Home Improvement Loans and Repair Loans and Grants. Funded by USDA, Rural Development (RD). Individuals are eligible homeowners with very low incomes.

Habitat for Humanity. Encourages participation of homeowner and volunteers in rehabilitating and constructing housing.

Housing Improvement Program. Funded by the Bureau of Indian Affairs. Eligible applicants are Native American homeowners.

Weatherization Grants. Weatherization grants may be used for rehabilitation projects that increase protection of the house from weather. ~~The following programs are available:~~

-

• ~~**Energy Matchmakers Program:** Funded by Washington State Capital Budget and disbursed by OCD. Eligible applicants are cities; eligible beneficiaries are lower income renters and homeowners.~~

• ~~**Indian Housing Program:** Comprehensive Improvement Assistance Program, funded by HUD. Housing Authorities are eligible applicants; Native~~

~~American occupants of assisted housing are beneficiaries.~~

- ~~**Weatherization Program:** Funded by the U.S. Department of Energy and U.S. Department of Health and Human Services; administered by OCD. Individuals are eligible applicants; eligible beneficiaries are low-income renters and homeowners. Rehabilitation is a wise conservation of natural, human and physical/cultural resources. Strategies can be specifically tailored to each neighborhood by integrating physical, demographic, and economic needs to re-use existing housing stock. The result will be affordable housing options for low- and moderate-income persons.~~

Rental Housing

Electric City needs affordable, quality rental units for very-low and low-income persons. ~~Twenty-five percent~~47.6% of the ~~City~~county's renters are paying more than 30 percent of their income on rent and are considered households in need of assistance. The populations that tend to be cost burdened are female-headed households, the senior citizen population, and farm worker families. These populations could benefit by the availability of low market rents. Specifically, there is a need for very low-income rental units that are suitable for the average low-income family. ~~Affordable rents for a low-income household (between 51 and 80 percent of median income, which in 1996 was \$18,366) would be between \$234 and \$367 per month.~~

Accessory Dwelling Units

Accessory units provide one of the most economical options in the real estate market. Accessory housing units are complete living quarters constructed within an existing single-family unit or in a separate detached structure. Within an existing residence ~~t~~They are typically created in a converted attic, basement, garage or other space. They are always secondary in size to the existing dwelling, usually less than 900 square feet. Common names for these units include granny flats, mother-in-law apartments, and bachelor units. ~~Some communities allow accessory units to be detached.~~ Accessory units combine the advantages of small size, maximized use of existing dwellings, and income for homeowners. They also provide an opportunity to increase residential density with minimal community disruption, however more recently, there is a trend for such accessory dwellings to be rented on a nightly basis. ~~They~~ Accessory dwellings, particularly those intended for or used as a tourist accommodation,

must be carefully planned however, to avoid negative impacts (primarily traffic and parking) on neighborhood character.

Since most elderly residents prefer to live independently in family units or alone, they would be well served by smaller, affordable and accessible rental and housing units. Elderly persons who live with family or friends might benefit from zoning provisions that allow for another, smaller unit to be built on single-family lots.

Housing Finance

The public, not-for-profit, and private finance sectors all play an important role in housing finance. A healthy and complete housing finance system involves the participation of all three sectors in a manner that most appropriately reflects public purpose, capital requirements, costs, interest rates and other influences on financial markets. Public sector financing of housing is traditionally identified with housing for the lowest income groups and involves the deepest direct subsidies. The public sector is also involved in middle- and high-income subsidies to housing through tax policies. The public sector's role, however, is changing with the trend toward partnership building among nonprofit and private entities.

Private sector finance is the mainstay of housing development. Increasingly, in order to meet the needs of low- and moderate-income persons, the private finance institutions need the assistance of the public and not-for-profit sector. The private sector also has responsibilities to invest in communities through the Community Reinvestment Act. CRA goals often give impetus both to partnerships with the other sectors and to innovative financing techniques.

Nonprofit organizations, such as Habitat for Humanity, have also contributed to housing development in the County. Alliances between these groups and the public and private sectors help stretch housing resources.

Clustering

One technique available for reducing housing development costs is clustering. By clustering units together instead of dispersing them throughout a site, reduces the costs for roads, water, sewer, and building. Clustering is also used to preserve open space and resource lands, and protect sensitive and natural resources.

Planned Unit Developments

Planned Unit Developments (PUDs) offer developers flexibility in project

design and site planning which can allow for a higher quality development and improved affordability. PUDs are generally characterized by flexible site requirements that focus on overall project design rather than lot by lot design, efficiency in the provision of utilities, and common open space.

Homeless

Housing policies should also address the significant need for the homeless. Experience indicates that the longer people spend on the streets, the harder it is to rejoin society. The successful reentry of the homeless into society will depend on the availability of affordable housing for them to occupy. Since there is no one type of homeless person, a variety of housing types is necessary. These may include special transitional shelters, group housing, shared/congregate facilities, seasonal housing and standard housing units of both on-site and off-site manufacture.

Development Review Process

In addition to land use policies, the development review process conducted by the TownCity should be streamlined to minimize unnecessary time delays and procedural requirements. The timeliness of the permit process represents a cost to the homebuilder, and eventually to the homebuyer. These may include a reduction in the time needed to receive final approval from the County, and thereby adding certainty to the development review process. Minimizing discretionary, conditional and administrative processes, such as additional hearings, can save time in the development process and in turn cut costs. A streamlined review process will help reduce housing costs and may also encourage developers to use the policy and regulatory features of the Comprehensive Plan designed to encourage affordable housing.

GOALS AND POLICIES

Goals and policies follow the shared vision for the future of Electric City and Grant County for sustaining and improving our quality of life. Goals and policies are also consistent with the Planning Goals of the Growth Management Act. Goals are broad statements of a community's aspirations. Policies express a commitment to a course of action. Policies provide overall direction for implementation of a strategy. Policies provide clear guidance for decision-making subject to this Plan, and form the basis for development regulations.

~~Following are~~ the goals and policies of the Comprehensive Plan related to Housing ~~are found in Chapter 4 Policy Plan.~~

~~**GOAL H-1: ENOUGH HOUSING SHOULD BE AVAILABLE TO MEET THE HOUSING NEEDS OF THE EXISTING AND PROJECTED POPULATION, INCLUDING RENTAL AND PURCHASE OPPORTUNITIES FOR ALL INCOME LEVELS.**~~

~~Policies~~

~~H-1.1: Zoning restrictions should not prohibit government-assisted housing, housing for low-income families, farmworker housing, single-family housing, manufactured housing, and residential care facilities.~~

~~H-1.2: Residential land development regulations should be evaluated to encourage a variety of housing densities and types.~~

~~H-1.3: HUD-compliant manufactured housing should be permitted in the same locations and at the same density as other housing.~~

~~H-1.4: Local development standards and regulations should be evaluated to determine the effects on housing costs. Development regulations that unnecessarily add to housing costs should be modified. The following strategies should be considered:~~

~~a. Review regulations to find those that cause excessive costs and determine if they can be revised, replaced, or eliminated.~~

~~b. Make regulations and permit processing more predictable, to remove some uncertainty for both builders and lenders.~~

~~H-1.5: The Town shall encourage the County to work with the incorporated communities to accommodate low- and moderate-income families, recognizing that affordable housing is best located within urban areas due to the greater accessibility to transportation systems, jobs, support services, shopping, and businesses.~~

~~**GOAL H-2: THE PROVISION OF HOUSING IN A WIDE RANGE OF COSTS, WITH EMPHASIS ON HOUSING UNITS FOR LOW- AND MODERATE-INCOME HOUSEHOLDS, SHOULD BE ENCOURAGED.**~~

~~**GOAL H-3: THE PROVISION OF HOUSING FOR THE SPECIAL NEEDS POPULATIONS IN THE AREA SHOULD BE ENCOURAGED.**~~

Policies

~~H-3.1: Encourage residential care facilities and other group homes serving special needs populations.~~

~~H-3.2: Any proposed Town of County housing programs/assistance should be financed through federal, state, or private sources rather than from funds raised through local taxes.~~