

## 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, several assumptions that were developed in the land-use element are also used as the basis for projections in this chapter:

- The population of the Everson UGA will increase from 2,665 in 2013 to 3,907 in the year 2036 (a growth rate of 1.7 percent annually).
- The current Everson average of 3.0 persons per household will be maintained through the planning period.

### Existing Conditions

Information about existing housing conditions was gathered from two sources: the 2010 US Census and the city's building permit records.

#### 2010 Census Data

*Amount and type of housing.* Based on 2010 Census data, the city of Everson had 972 housing units<sup>1</sup> within city limits, of which 612 were detached single-family residences, 153 were mobile homes or trailers and the remaining 207 units were multi-family residences. There is no clear explanation, other than data error due to sampling, for why the number of multifamily units appears to have declined in the period from 208 units in 2000 to 207 units in 2010.

The Washington State Office of Financial Management (OFM) tracks housing units annually based on building permit data supplied by cities and counties. According to OFM, in the 2010 Census year, Everson had a total of 865 housing units, which included 563 detached, single-family units, 78 mobile homes, and 224 multifamily units. These numbers are consistent with City estimates based on recent development.

*Age of housing stock.* Table 5-1 describes the age of the housing stock based on sample data. The table reveals the rapid growth of the past 40 years: of the total housing units, 72 percent

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

were constructed since 1970 and almost 60 percent since 1980. This rapid growth has led to a relatively modern housing stock. Only 8.2 percent of the homes were built prior to 1939.

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

Year Built	Number of Units	Fraction of Total
2005 or later	55	5.7%
-2000 - 2004	53	5.5%
1990 - 1999	197	20.3%
1980 - 1989	263	27.1%
1970 - 1979	129	13.3%
1960 - 1969	51	5.2%
1940 - 1959	144	14.9%
1939 or earlier	80	8.2%
Total	728	100%

*Condition of the Housing Stock.* The Census provides certain measures of interior conditions considered to be substandard and the target of home improvement/rehabilitation efforts. Five housing units were identified as lacking complete plumbing facilities. No units were identified as lacking complete kitchen facilities. The units lacking complete plumbing facilities account for less than one percent of the total housing units.

*Vacancy Rate.* 36 of the 972 housing units were vacant, which is a vacancy rate of 3.7 percent of the total housing stock.

The census also provides two vacancy rates based on sample data: the homeowner vacancy rate and the renter vacancy rate.<sup>2</sup> Everson's homeowner vacancy rate was 0 percent, and the renter vacancy rate was 7.2 percent.

*Ownership and Occupancy.* The Census data show that out of 936 occupied units, 679 (72.5 percent) were owner-occupied, and 257 (27.5 percent) were renter occupied. Based on sample data, 500 (73.6 percent) of the owner-occupied homes were mortgaged and 179 (26.4 percent) were owned free and clear.

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<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.

*Value of Housing Stock.* Table 5-2 profiles the value of specified homes in Everson. The median value of Everson's owner-occupied homes was \$226,400. The equivalent statistic for Whatcom County as a whole was \$293,500.

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

Value (\$)	Number of Units	Fraction of Total
Less than 50,000	63	9.3%
50,000 - 99,000	43	6.3%
100,000 - 149,999	37	5.4%
150,000 - 199,000	95	14.0%
200,000 - 299,999	281	41.4%
300,000 - 499,999	125	18.4%
500,000 - 999,999	35	5.2%
1,000,000 or more	0	0%
Total	679	100%

*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 Everson. Data in the table are derived from sample data and therefore has some built-in inaccuracies, but the table nevertheless allows identification of trends. The row marked by the arrow shows the part of the community living in unaffordable housing.

Table 5.3 shows most *owners* live in affordable or very affordable housing, but there are 240 owners, including 213 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 worse -- 116 renters (over 45 percent) live in unaffordable housing. Overall, 40 percent of the community lives in unaffordable housing according to the HUD definition.

Table 5-3. Percentage of Income Toward Rent and Housing Costs  
(2010 US Census)

% of Income Toward Rent or Housing	Owners		Renters		Total	
	Numbers	Percent	Numbers	Percent	Numbers	Percent
< 20	252	538.2	90	35.0	342	37.3
20 - 24.9	90	13.7	13	5.1	103	11.2
25 - 29.9	77	11.7	38	14.8	115	12.6
→ 30 - 34.9	68	10.3	20	7.8	88	10.7
→ > 35	172	26.1	96	37.4	268	29.3
Not computed	[20]	--	[0]	--	[20]	--
Total Units	659	100	257	100	916	100

Table 5-4 shows the economic situation of households in Everson 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. The median household income in Everson was \$49,904, so a "Very Low" income household would be one with an income less than 50 percent of that amount, or less than \$17,657, 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.

Median household income for Whatcom County as a whole was \$40,005, significantly higher than in Everson. The Census also reported that per-capita income in Everson was \$13,700, as compared to \$20,025 for the county as a whole.

Table 5-4. Households By Income Group  
(Derived From US Census, American Community Survey, 2010)

HUD Definition of Income Brackets	Corresponding \$ in Everson	# Households	Fraction of Total
Very Low < 50% of median	< 24,952	206	22%
Low 50 - 80% of median	24,952 - 39,923	159	17%
Moderate 80 - 95% of median	39,923 - 47,409	79	8%
Middle 95 - 110% of median	47,409 - 54,894	64	7%
High > 110% of median	> 54,894	421	46%
Totals		936	100%

## Subsidized Housing

Everson contains several subsidized housing facilities, including:

- *Everson Meadows.* A housing project operated by the Whatcom Housing Authority containing 24 units for agricultural workers and their families.
- *Sable Terrace and Aspen subdivisions.* Two neighborhoods containing about 100 self-help homes financed with federally subsidized mortgages.
- *Blair Estates.* A 16-unit apartment complex for seniors and disabled people.
- *Crest Home Apartments.* A 12-unit apartment complex for seniors and disabled people operated by the Whatcom Housing Authority.

In addition, the Whatcom Housing Authority has indicated that 21 families in the Everson zip code (98247) are receiving Section 8 rental assistance vouchers and/or certificates as of January 2016.

## Building Permits

Census data from 2010 fail to reflect activities of the last five years (April 2010 - March 2015). In this time period, there have been 33 new housing units built, of which 16 (48 percent) were single family residences. Table 5-6 shows a breakdown of recent building permit records.

Table 5-6. Everson Housing Stock  
Through March 2015

	Single Family	2-4 Units	5-9 Units	10+ Units	Mobile	Total Units
2000 Census	612	143	15	59	153	972
April 2010 to March 2011 Building permits	5	2	0	0	0	7
April 2011 to March 2012 Building permits	3	5	0	0	1	8
April 2012 to March 2013 Building permits	1	6	0	0	0	7
April 2013 to March 2014 Building permits	3	2	0	0	0	5
April 2014 to March 2015 Building Permits	4	2	0	0	-1	6
<b>Total</b>	<b>500</b>	<b>83</b>	<b>30</b>	<b>76</b>	<b>64</b>	<b>753</b>

## Summary

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

- Everson has been a bastion of affordable housing within Whatcom County. Median home values are lower, as is median income. Everson has hosted several affordable housing projects. A large mobile-home development has contributed to housing affordability. There is an overall surplus of housing that is affordable for lower-income people.
- Despite the foregoing, about 40 percent of households are situated in unaffordable homes according to definitions of affordability established by HUD.
- Recent construction has included a balance between multifamily units that typically serve as rentals and single-family detached homes suitable for middle- and high-income persons.
- The combination of historic lower-cost housing opportunities and recent construction of higher-cost housing has led to an unusual community profile in which moderate- and middle-income persons are a small segment of the population.
- The housing stock is relatively young and presumably in good condition, with almost 60 percent of the housing stock having been built since 1980, implying that most future housing needs will be met by new construction (instead of renovation of existing stock).

## **Goals and Policies**

*Goal:* Encourage the development of housing suitable for middle-income persons and families.

*Policy:* The City will supply enough residential land to allow growth of the middle-income segment of the community.

*Goal:* Continue to meet the housing needs of lower-income and special-needs people.

*Policy:* The City should encourage the development of housing projects targeted at seniors and disabled persons, and permit adult daycare, foster care and group home facilities.

*Policy:* The City should encourage the development of accessory units within the commercial district.

*Policy:* The City should explore opportunities for allowing accessory dwelling units in the residential zoning district.

*Policy:* The City shall not discriminate in housing between site-built homes and manufactured homes that meet the requirements of the International Residential Code.

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

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

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

## Projected Housing Needs

*Amount of Housing.* Due to the growth expected in Everson, the housing stock will need to be expanded to provide for the needs of the community. Table 5-7 identifies the projected housing demand for Everson over the course of the 20-year planning period. The table reflects three main assumptions, as shown in the upper half. The assumptions related to population, household size and vacancy rate have been discussed previously (Chapter 2). The third assumption relates to Everson's goal of increasing the moderate- and middle-income segment of the community to higher levels.

Table 5-7. Projected Housing Demand

<b>Assumptions</b>	<b>2015</b>	<b>2021</b>	<b>2026</b>	<b>2031</b>	<b>2036</b>
Population	2,580	2,959	3,275	3,591	3,907
Persons Per Unit	3.0	3.0	3.0	3.0	3.0
Vacancy Rate	3.7%	3.7%	3.7%	3.7%	3.7%
% in Moderate and Middle Income Brackets	15%	17%	19%	21%	23%
	<b>Number of Units in Bracket</b>				
	<b>Income Brackets</b>				
Very Low	196	215	227	236	243
Low	152	174	193	211	216
Moderate	71	92	113	137	162
Middle	63	82	102	124	149
High	411	461	499	534	582
<b>Total Housing Units</b>	<b>893</b>	<b>1,024</b>	<b>1,034</b>	<b>1,243</b>	<b>1,352</b>

The table shows that the city plans to contain 1,352 housing units in the year 2036, which is 459 more than today. 111 of the 459 units (24 percent) should be targeted for low- and very low-income persons. Approximately 33 of these new units will be provided through annexation of existing homes located outside of Everson City limits. Therefore, the Everson UGA will need to include capacity to accommodate a net increase of 426 new units.

*Supply of land for housing.* As described in the land-use element, the Everson UGA has capacity sufficient to accommodate 1,305 additional people, which equates to a total of 435 new dwelling units. This total exceeds the expected demand for 426 new units identified above, and also incorporates a 20-25 percent market factor.