

**ASSESSING YOUR COMMUNITY'S
HOUSING NEEDS**

*A practical guide to preparing
housing needs assessments under the
GMA and CHAS requirements.*

**State of Washington
Department of Community Development
Housing Division
Growth Management Division**

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Introduction

Housing is one of the most important elements in our lives and our communities. It provides shelter and a link to the neighborhood and the larger community. It is an essential part of our physical and social environments, and our political and economic institutions. As a commodity, 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 a producer of dwelling units, jobs, and income.

A community's housing stock is its largest long-term capital asset. Residential development is usually the predominant user of urban land. Taxes on housing are a principal source of local government revenue. Services to housing and to the inhabitants of this housing comprise a major portion of local government expenditures.

Lack of affordable housing has reached a critical stage at both the national and state levels and in many local communities. Many low-income households, particularly the elderly, the disabled, and single parents, cannot afford adequate housing, or find that their incomes, after housing costs are paid, are inadequate to buy other necessities. Moreover, many first-time home buyers either cannot afford the down payment or cannot qualify for a loan for a modest home. In addition, while most of the state's residents live in ample-sized housing, some are forced to live in overcrowded, and sometimes unsafe, conditions.

Two major pieces of recent legislation - one at the state level and one at the federal level - directly respond to the issue of housing affordability.

At the state level, rapid growth experienced by some areas of the state during the last decade led to the passage of the Growth Management Act (GMA). Cities and counties planning under GMA are required to prepare a housing element as part of their comprehensive plans. An inventory and analysis of existing and projected housing needs is a required and integral part of the housing element.

The 1990 National Affordable Housing Act (NAHA) may be the most important federal housing legislation in more than 15 years and may herald a renewed federal commitment to affordable housing. NAHA requires that each state and locality that directly receives assistance from the U.S. Department of Housing and Urban Development (HUD) prepare and adopt a Comprehensive Housing Affordability Strategy (CHAS). CHAS must include a housing needs assessment, market analysis, strategies and an implementation plan for providing affordable housing.

Lack of affordable housing has reached a critical stage at both the national and state levels and in many local communities.



A common element in GMA requirements for housing planning, and in the CHAS requirements for comprehensive housing strategies, is that they both begin with an assessment of a community's housing needs. The needs assessment is, in fact, the foundation of both the housing element and CHAS.



What is a Housing Needs Assessment?

A housing needs assessment is a document that provides a comprehensive picture of a community's housing costs, conditions, and market at a given point in time. Based upon historical trends and an assessment of current conditions, it provides projections of growth and needs in the local housing market. It contains objective data, analysis of the data, and proposed strategies or solutions to the needs identified. It is the first step in developing a housing element.

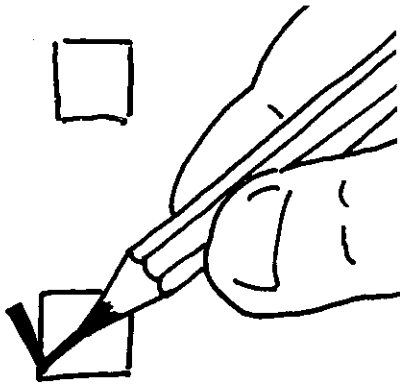
The major sections or components of a housing needs assessment are:

- ◆ Basic demographic profile that describes, in narrative and tabular form, significant household characteristics;
- ◆ Assessment of housing conditions that might identify neighborhoods or areas with substandard housing and overcrowded conditions; and
- ◆ Analysis of housing affordability that identifies typical rents and mortgage payments and compares them to what households at various income levels can afford to pay.

Additional, optional elements include:

- ◆ Inventory of current housing resources in the community, including federally subsidized housing and any federal, state, and local programs available;
- ◆ Inventory of land available for housing, and an assessment of whether it is adequate to meet housing needs;
- ◆ Analysis of regulatory and other barriers to creating affordable housing, including proposed policy recommendations and solutions; and
- ◆ Set of policies, goals, and strategies based on identified needs and priorities.

A housing needs assessment is generally prepared by anyone who wants to know the state of housing in a community. However, studies that are



prepared with the participation of a broad cross-section of people in your community who have an interest in housing will have the most validity, and the most support for their implementation. Some appropriate lead agencies include the Planning Department of a city or county, Community Action Agency, Chamber of Commerce, Housing Authority or Economic Development Corporation. The Planning Department is most likely to be the lead if the needs assessment is being prepared to support a GMA housing element or CHAS.

Regardless of what organization takes the lead in preparing the needs assessment, representatives from other interested groups need to be involved. Many communities form a task force to give direction to the needs assessment. The task force is typically composed of people who are themselves housing resources -- lenders, builders, realtors, planners, neighborhood representatives, service providers -- as well as potential consumers of housing, low-income housing advocates, and special needs populations. The task force provides a mirror against which findings and conclusions and proposed goals and strategies can be reflected. Some task force members also can assist with data collection and inventory work.



Why a Housing Needs Assessment Workbook?

A study conducted last year for the Washington State Department of Community Development (DCD) of the data needs of local jurisdictions planning under GMA indicates that there is little local experience with forecasting housing needs. Local governments identified a high priority need for housing data. Requests for assistance in preparing housing needs assessments have come to DCD from communities across the state.

The purpose of this guidebook is to provide a practical guide on how to collect and organize the data needed to prepare a housing needs assessment. This is NOT a guidebook on how to prepare a housing element or CHAS, but rather how to develop a needs assessment that will provide the basis for developing the strategies and policies that will be included in those documents. DCD will be preparing a guide to housing policies at a future date.

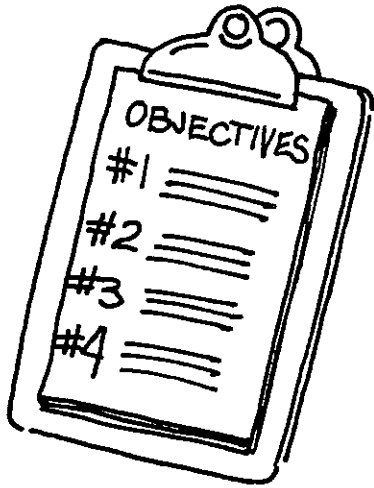
The purpose of this guidebook is to provide a practical guide on how to collect and organize the data needed to prepare a housing needs assessment.

Although city and county planners are expected to be its primary audience, elected officials, social service agencies, community groups, and others will also find this guidebook useful.

This guidebook has been designed for easy updating and includes examples of the types of tabular and graphic information commonly found in needs assessments. These blank tables are in Appendix A for your use or adaptation, as well as data that may help in preparing a local needs assessment.

Why Prepare a Housing Needs Assessment? _____

The primary reason to undertake a needs assessment is to obtain information needed to make informed decisions about housing policies and strategies.



A needs assessment provides the following valuable services for a local community:

- ◆ A comprehensive picture of a community's housing costs, conditions, and market;
- ◆ An analysis of whether housing is affordable for those who live, or are expected to live, in the community in the future;
- ◆ Access for private real estate professionals such as builders, bankers, realtors, and appraisers to historic and current housing market information;
- ◆ Support and documentation for housing funding requests;
- ◆ Support for local government planners and community groups in making decisions that will impact all types of housing for a range of income groups;
- ◆ Help for social service and low-income housing agencies and advocacy groups in setting goals and priorities for projects needed by low-income people; and
- ◆ Assistance for local planners in preparing housing elements, CHASs, and community development and housing plans.

Preparation of a needs assessment requires the preparer not only to collect detailed information on needs and resources, but to view this information as part of a puzzle. When put together, the puzzle provides an overall view of where the community is today, and what the housing needs will be in the future. This view of the "big picture" will help local governments to effectively target their limited resources--federal and state funds, and other local public and private sector resources--to those housing strategies with the highest priorities.

GMA Housing Provisions

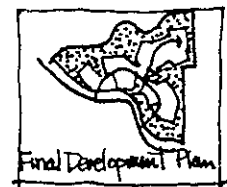
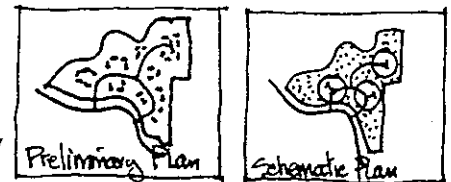
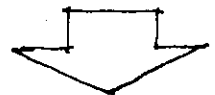
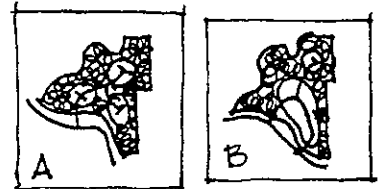
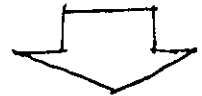
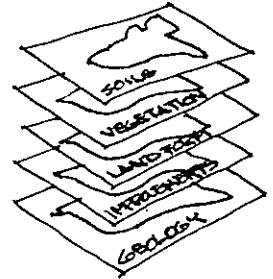
Counties and cities required, or choosing to plan under the GMA, must include a housing element in their comprehensive plans to:

- ◆ Promote an adequate supply of land at a variety of residential densities and allow for a range of housing types;
- ◆ Provide opportunities for the provision of affordable housing to all economic segments of the population; and
- ◆ Encourage the preservation of existing housing stock.

This housing element must:

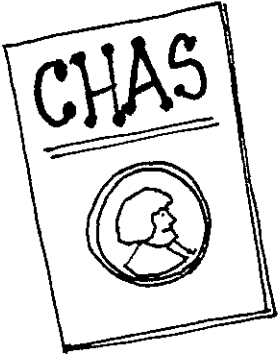
- ◆ Include an inventory and analysis of existing and projected housing needs;
- ◆ Include a statement of goals, policies and objectives for the preservation, improvement and development of housing;
- ◆ Identify sufficient land for housing, including but not limited to government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, and group homes and foster care facilities; and
- ◆ Make adequate provisions to meet the existing and projected housing needs of all economic segments of the community.

A housing needs assessment provides the data necessary to satisfy these requirements, as well as the foundation to formulate housing policies and strategies. GMA requires counties to adopt a "county-wide planning policy" that establishes a county-wide framework from which county and city comprehensive plans are developed. This requirement is key to coordinating the housing elements of the various jurisdictions in the county comprehensive plan. Included among the elements that must be addressed are policies that "consider the need for affordable housing, such as housing for all economic segments of the population and parameters for its distribution." GMA encourages the use of innovative techniques, such as density bonuses, cluster housing, planned unit developments, and transfer of development rights, in meeting housing and other comprehensive plan goals.



CHAS

Title I of the National Affordable Housing Act requires that, in order to apply for certain HUD programs, state and local governments must have an approved Comprehensive Housing Affordability Strategy, or CHAS. CHAS replaces two preexisting planning documents used by HUD grantees -- the Housing Assistance Plan (HAP) and the Comprehensive Homeless Assistance Plan (CHAP).



Legislation requires that CHAS address 14 areas, which HUD combined into three components. These components are:

- ◆ Community profile that describes the affordable housing needs of very low-income, low-income, and moderate-income families, homeless families and individuals; and others with special needs who require supportive services, as well as the characteristics of the housing market and the existing stock;
- ◆ Five-year strategy for housing investment; and
- ◆ One-year plan for applying available resources to the identified needs.

A listing of required CHAS components is provided in Appendix B.

A state CHAS is required to address the housing needs of non-entitlement communities (i.e., those jurisdictions not eligible to receive Community Development Block Grant funds directly from HUD, and to coordinate the housing planning efforts of entitlement communities). DCD is the agency responsible for preparing the state CHAS. Local governments that have completed housing needs assessments thus have the opportunity to provide more specific information to DCD on their housing needs and strategies.

The ultimate goal of CHAS is to provide a plan and road map for effective use of limited resources to help more Washington residents find safe, decent, and affordable housing.

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Other Requirements

In preparing a needs assessment, either as part of a housing element or CHAS, consideration should be given to other federal, state, and local legislative actions and programs that may affect the type and amount of information to be collected and analyzed. For example, local governments will have to closely examine their local requirements to ensure that their codes comply with the Fair Housing Amendments Act of 1988, which provides that land use regulations cannot discriminate against the disabled and families with children in either intent or effect.



Public Involvement Is Critical in Developing a Needs Assessment

Both GMA and CHAS represent opportunities to examine housing needs and develop a plan to meet them. They both require more comprehensive approaches to housing planning than previously required.

They also represent opportunities to involve citizens and community groups in the process of assessing housing needs and developing housing strategies. Effective programs and workable strategies result when they are developed with full involvement of the people who will benefit from the programs and projects. Housing programs, particularly for affordable housing, cannot simply be mandated. Constituencies need to be built.

Federal regulations and state statutes for the CHAS and the GMA, respectively, contain specific citizen participation requirements.

Several techniques are appropriate to promote public input in the process of producing a needs assessment, including:

- ◆ Housing advisory committee;
- ◆ Neighborhood meetings;
- ◆ Community open houses;
- ◆ Public meetings and hearings;
- ◆ Surveys; and
- ◆ Focus groups.

Public input, solicited through these and other techniques, is discussed as a source of information for a needs assessment in the section "How to Conduct a Housing Needs Assessment" of this guidebook. You can also refer to DCD's publication, "A Bottoms Up Primer - A Guide to Citizen Participation" (available from the Growth Management Division).

Effective programs and workable strategies result when they are developed with full involvement of the people who will benefit from the programs and projects.



What is the Relationship of a Housing Needs Assessment to a Comprehensive Plan or CHAS?

The specific nature of a community's housing needs assessment will be somewhat dependent upon its purpose -- preparation of a housing element in a comprehensive plan or preparation of a CHAS, though there is a close relationship between these two documents. The comprehensive plan and associated development regulations, as the underlying document governing development, must be reviewed as a component of CHAS. The data collected and analyzed for CHAS will provide useful information on affordability and specific direction on housing for special populations. The needs assessment serves as the foundation for critical policy decisions and directions that must be made as part of a comprehensive plan or CHAS.

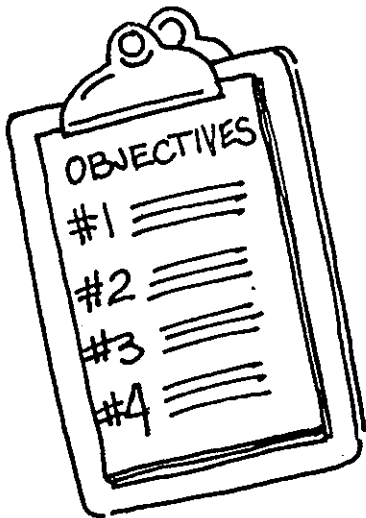
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The preparation of a needs assessment and a housing element is just one of a number of components that make up a community's comprehensive plan. The comprehensive plan is the vehicle for articulating a wide range of goals, objectives and policies that reflect a community's choices and priorities for the future of a community.

How Is Housing Linked to Other Comprehensive Plan Elements?

The need for shelter is common to all the residents in a local community, and a housing element addresses one of a community's basic resources. As such, housing is linked to a variety of comprehensive plan elements, most notably land use, capital facilities, and transportation. It also directly relates to economic development, the natural environment, open space, and energy conservation. As the major user of land in urban areas, housing directly affects most plan elements which, in turn, directly affect housing.

Land use and housing are probably the most interrelated of all the comprehensive plan elements. Typically, housing is considered within the context of the plan's land use element. The range of available housing opportunities within a community is affected by the density patterns and the types of housing permitted by the community's comprehensive plan and implementing regulations. The range of densities (i.e., number of units per acre) also affects the price of housing as more units per acre results in a lower land cost per unit. Residential densities also determine how much land is available to accommodate urban growth, which affects the extent of urban development and its impact on resource lands.



Land use plans must respond to the demand for various types and densities of housing by designating sufficient areas for housing; otherwise, the price or rent of available units will increase unnecessarily and many households may be forced to live in shelter unsuitable to their needs or ability to pay.

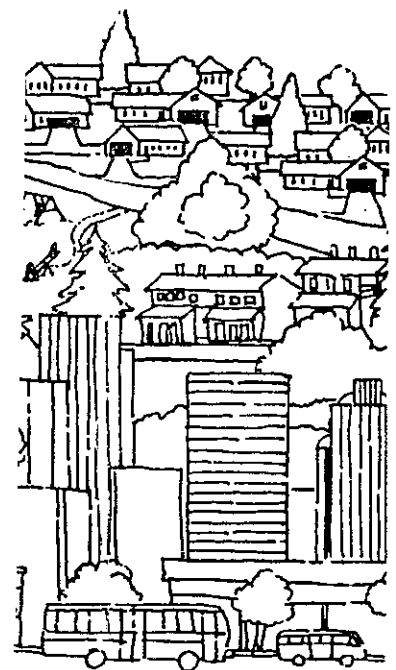
Housing is also strongly linked to a community's transportation system. The location of housing affects commuting patterns -- home to work, shopping, services -- and transportation costs to households and the public. Separation and segregation of residential areas from other daily needs generates more commuting trips, requiring greater expenditures for roads and other public facilities. The location of housing in relation to other public needs affects overall energy usage, lifestyles, and personal and public costs for infrastructure. Given a choice, many people would prefer to live relatively near their place of work. The comprehensive plan needs to provide a link between industrial and commercial development and the need for housing. With a lack of affordable housing, people will be forced to commute increasingly longer distances to work because the only affordable homes are far from employment centers.

Urban development is particularly dependent upon the provision of an adequate land supply at different densities; the provision of housing, in turn, requires adequate public facilities and services. Because housing is the predominant user of urban land, where and how it is developed affects decisions regarding capital improvements, such as roads, sewer and water systems, parks and recreational facilities, and schools. These decisions directly affect the size and character of an urban area.

Most comprehensive plans use information about the type and quantity of housing to shape policies regarding neighborhood preservation and revitalization. These policies can be expanded upon in neighborhood plans or specific area plans.

Environmental and energy considerations also play a critical role in the location of housing and vice-versa. Housing, in its construction and development stages and during its occupancy, typically requires a large amount of energy. Energy efficiency in the design, construction, and location of housing, however, can significantly contribute to energy conservation. Energy conservation can also be achieved through land use allocations that concentrate development. Higher density development typically means less energy consumption.

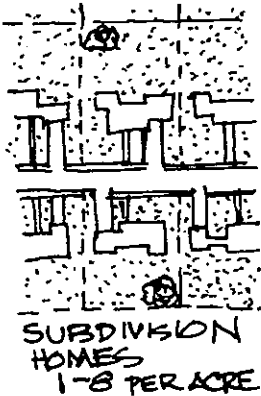
The location of housing in relation to other public needs affects overall energy usage, lifestyles, and personal and public costs for infrastructure.



How is Housing Linked to Land Use Controls?

There are a number of areas in which land use planning controls the housing delivery system, including:

- ◆ Land availability;
- ◆ Zoning and subdivision reviews;
- ◆ Utilities, especially water and sewer;
- ◆ Design review;
- ◆ Code inspections;
- ◆ Environmental regulations; and
- ◆ Special assessments.



Local government is responsible for regulating the availability of land through zoning and subdivision codes. Zoning determines the basic kinds of housing and its density in a community. In order to achieve housing targets, availability of land for affordable housing must be ensured through appropriate zoning densities, allowances for various types of residential units (including housing to meet the needs of populations with special needs), and through provision of adequate services. For example, allowances for smaller lots, flexible subdivision design, density bonuses and other approaches allow for more variety and the potential for providing more affordable housing units.

The provision of infrastructure (e.g., roads, sewers, and water) will also impact housing prices. Therefore, development of a capital improvements program, which identifies the type, capacity, timing, and sources of financing for infrastructure, directly affects private decisions about the type and schedule for construction of housing.

Capital improvements are but one of the tools which affect decisions to provide housing. The processes and regulations affecting permitting also have an impact. In cases where subdivision approvals take a long time, housing prices are directly affected. Permitting requirements should be analyzed in terms of how they may affect housing provision and prices.

It is these reasons that a housing element goes beyond a simple projection of land needed to meet population growth. The assumptions underlying the provision of opportunities to be housed at affordable costs are basic to a community's present and future well-being. A housing needs assessment provides direction for assuring housing choices for the future.

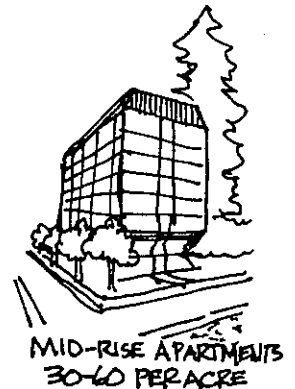
Comprehensive Planning Necessitates Trade-Offs

Comprehensive planning should express and balance the goals and values of a community. However, the need to house a community's citizens is an issue which can bring some of our deepest values into conflict. Many people, for example, are uncomfortable with the idea of apartments and mobile homes, or with certain site design and density requirements. To provide alternative housing types, decisions about location and density are critical to meeting housing needs.

Balancing the mutual need for pleasant residential environments with affordable prices is no easy task. It often requires a lengthy public approval processes for new housing developments and these delays can result in increased housing costs, thereby reducing housing opportunities.

Under GMA, Washington has set forward a policy preserving open space, critical areas and resource lands and containing urban growth. One important effect will be an increase in development, and the density of development within urban areas. This directly impacts the demand for local service provisions.

GMA housing requirements present both opportunities and challenges. Opportunities exist for developers to use urban lands more effectively and to be a partner with state and local governments in providing affordable housing. Challenges face local governments which are responsible for developing housing plans that must meet both the needs and the desires of the community.



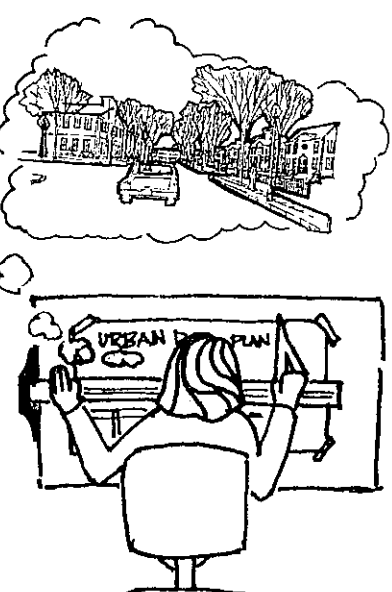
What Is the Relationship Between a Housing Element and CHAS?

All communities planning under GMA must prepare a housing element as a component of a comprehensive plan. CHAS is a planning tool, required by HUD for those communities that are entitled to receive federal housing funds, such as community development block grants. For non-entitlement communities, the state is responsible for preparation of a CHAS that addresses their needs. Most entitlement communities preparing a CHAS will also probably be preparing a housing element.

For communities preparing both, CHAS is an invaluable base from which to develop the housing element. While it differs in a number of ways from a housing element, as discussed below, it can help identify housing needs and strategies to be addressed in plan regulations and implementation. It also provides an analysis of policies and regulations that create barriers to affordable and special needs housing development in a community.

There are several common features between a housing element and CHAS, the most notable being a focus on affordable housing and the requirements for a needs assessment as the basis for policy and strategy development. Other common features include a market inventory, and public involvement requirements.

While similar in many aspects, a housing element and CHAS have some significant differences, most notably the timeframes that they address. Under GMA, a housing element should be prepared for a 20-year period, but CHAS focuses on one and five-year housing strategies. Major differences between the two are outlined in the table below.



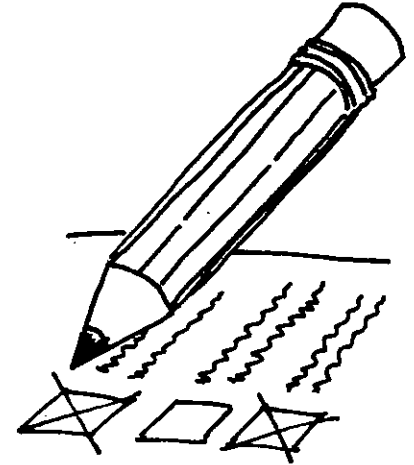
Feature	Housing Element	CHAS
Timeframe	20 years	1 and 5 years
Populations addressed	All	Lower and moderate income; and special needs
Origin	State Legislature	Federal government
Value orientation	Comprehensive plan represents tradeoffs among a variety of land uses, including housing	Housing is the sole focus
Products	Policies and regulations	Allocation strategy for housing funds

How To Conduct a Housing Needs Assessment

There is no one correct approach to preparing a needs assessment. However, the following five elements, at least, should be included:

- ◆ Basic demographic profile (population characteristics) of the community;
- ◆ General assessment of housing conditions;
- ◆ Analysis of housing affordability;
- ◆ Assessment of land availability; and
- ◆ Inventory of current housing resources.

A typical needs assessment includes an inventory and analysis of population characteristics, housing conditions, price and availability of various types of housing units, significant economic and employment trends, supply and demand for special needs housing, and existing housing programs and resources. This information serves to identify housing needs for specific segments of a community. In order to analyze and project trends, the needs assessment should contain historical, current and projected data, typically beginning with 1980 and projected through the year 2000 or 2010.



Based upon the five elements defined above, a needs assessment may include the following:

- ◆ A review and update of the community's basic demographic structure and economic base:
 - Household composition, number of households, households per dwelling;
 - Household income and employment profile;
 - Numbers of disabled, elderly, homeless, and other special needs populations;
 - Types of dwellings and residential facilities;
 - Quality and condition of housing;
 - Ownership versus rental status (called "tenure");
 - Age, gender, and minority characteristics; and
 - Housing costs.
- ◆ A description and evaluation of market conditions and trends that will affect the demand for housing:
 - Vacancy rates and length of time on market for units of various types, sizes, and prices;
 - Number and type of new housing starts;
 - Employment growth trends and projections;

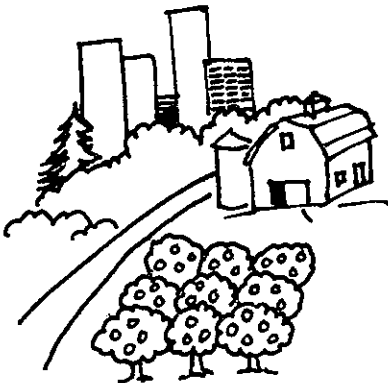


- Projected growth in single family and multi-family households by income range;
 - Indicators of satisfaction with current dwellings; and
 - Number and type of housing units being held vacant for part-time use, vacation rentals, transient lodging and guest houses.
- ◆ An analysis of housing affordability relative to present and future housing demand by income groups:
- Actual and affordable mortgage and rental payments by income range;
 - Average housing payment by dwelling type; and
 - Projected number of households by income range.
- ◆ An assessment of potential opportunities and obstacles regarding land available for building sites including, but not limited to, cost, land use designations and regulations, and infrastructure needs, especially availability of water and sewer.
- ◆ An inventory and evaluation of current housing programs and resources:
- Available assistance programs and numbers served;
 - Number subsidized housing units by ownership and dwelling type;
 - Number of subsidized units at risk;
 - Waiting lists for existing programs; and
 - Facilities and services to assist the homeless and special needs populations.

The remainder of this workbook is designed as a "how-to" guide for conducting a housing needs assessment, based on these elements.

Define Study Area

Determining the boundaries of your study area should be your first action in conducting a housing needs assessment. The area should be of reasonable size, should encompass social and economic linkages, and should be an area for which data is readily accessible. Under GMA, your housing element should address the housing needs of your proposed urban growth area. This may include land outside the boundaries of your jurisdiction needed to accommodate projected future growth.



The study area will be the base for compiling all data. For convenience, the area usually coincides with political jurisdictions or other boundaries. It is useful to use census areas or other defined regions for which information and statistics are compiled. A general rule is:

- ◆ If a city, include all areas within corporate limits and the urban growth area.
 - Potential subareas: neighborhoods and census tracts.
- ◆ If a county, include both incorporated and unincorporated areas.
 - Potential subareas: cities, urban growth areas, unincorporated areas, and census tracts.

Collecting Data

Collecting relevant background information is the heart of a needs assessment. Data collection and analysis will help define problems and will also be useful for later monitoring and evaluating housing programs. Because data collection is the key to a complete and useful needs assessment, we begin with a general discussion of data types, sources, and uses. A step-by-step process for collecting and analyzing data for specific elements of the needs assessment is described in the following chapters.

Using Existing Information

Before initiating a data collection effort, think carefully about specific organizations that may already have what you seek. Even if they do not have precisely what you want, they can often identify other sources. To the extent possible, existing data sources should be utilized in preparing your needs assessment rather than undertaking major new data collection. The purpose of data collection is not so much to fill in every blank as it is to provide adequate information for informed decision-making. A general rule is that new surveys or other forms of data collection should only be undertaken if there have been significant changes in the community or when you cannot find the information elsewhere.

To the extent possible, existing data sources should be utilized in preparing your needs assessment rather than undertaking major new data collection.

Listing all the potential sources of housing data is not possible, given the changing and varied nature of the issues involved in housing planning. Local agencies and the U.S. Census are typically the best sources of housing data, however. The following data checklist is intended to illustrate the wealth of housing data available. It will not be necessary to utilize all, or even many, of these resources, however. In collecting data, be selective and collect only what is necessary for your needs assessment. Avoid collecting data for data's sake.

Data Source Checklist

◆ Libraries

- Local libraries
- University libraries
- State libraries
- Federal depository libraries
- Agency libraries
- Interlibrary loans

◆ Federal Agencies

- Census Bureau and State Data User Centers
- Department of Commerce
- Department of Health and Human Services
- Department of Housing and Urban Development
- Bureau of Labor Statistics
- Internal Revenue Service
- Social Security Administration

◆ State Agencies

- Department of Community Development
- Office of Financial Management
- Washington State University Center for Population Research
- University of Washington Public Policy Institute
- University of Washington Growth Management Clearinghouse
- State Employment Security Division
- Department of Social and Health Services
- Department of Trade and Economic Development
- State Council on Aging
- Developmental Disabilities Planning Council
- Municipal Research Council

◆ Local Agencies/Tribal Governments

- Local and regional planning agencies
- Departments of public works, building inspection, zoning, etc.
- Community development agencies
- City and county assessors' offices
- County extension agencies
- Social service agencies
- Community action agencies
- School districts
- Housing authorities

Data Source Checklist - continued

◆ Other Public and Quasi-Public Bodies

Gas, electric, and other utilities
Telephone companies
Economic development districts



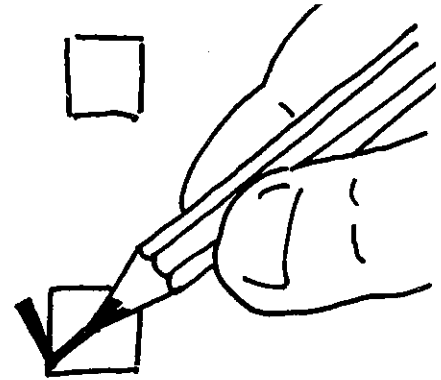
◆ Survey Research Organizations

University-affiliated organizations
Private firms
Radio and television stations
Newspapers



◆ Private Organizations

Chamber of commerce
Board of realtors
Multiple listing service
Federal home loan bank
Banks
Homebuilders
Voter's leagues
News media organizations
Dodge Division of McGraw-Hill Information Systems Company
Rand McNally
Sanborn Map Company
R.L. Polk Company
Donnelly Marketing Information Services
Consulting firms
Apartment data centers

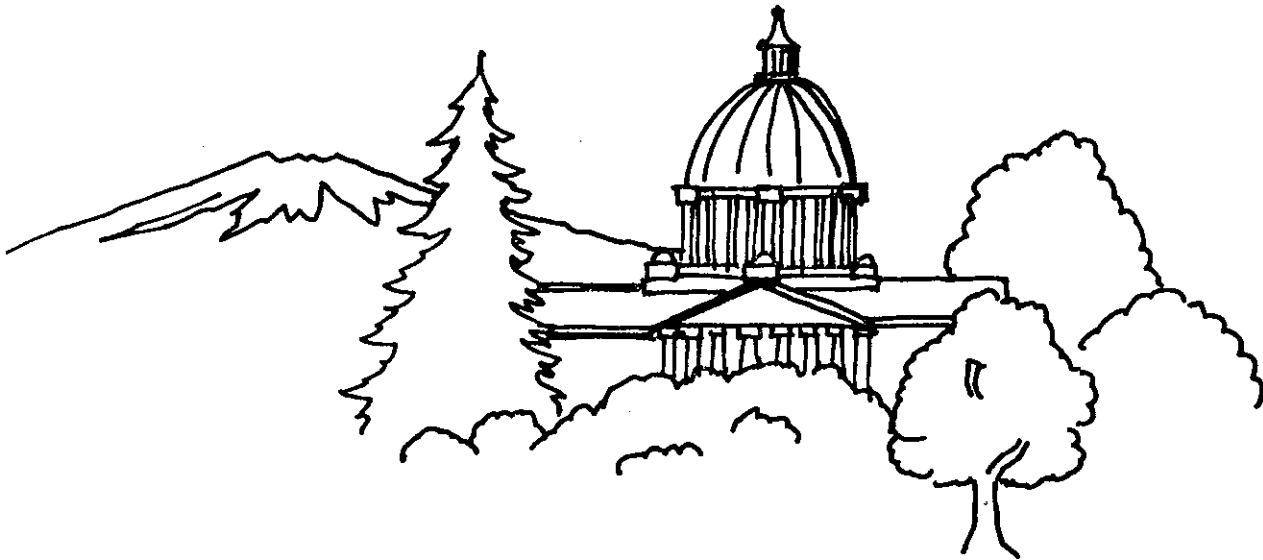


The Census Bureau is generally the most prolific and important source of data for housing needs assessments. An enormous amount of information is scheduled to be available soon from the 1990 Census. This data is to be released in waves, with the first data consisting of population and housing totals by census block, broken down by race.

Census Bureau Summary Tape Files (STF) are computer files of census information. The STF 1 file provides valuable housing information, including data on age, race and household characteristics, units per structure, housing costs, and tenure by age. STF 3 may be of the greatest use to housing planners, providing cross-tabulations of age and race with income and poverty status, housing tenure by age and household size, and detailed tabulations of housing costs.

Although printed reports of census information are slower to be released and, in some cases, provide less detailed data than the STFs, they provide most of the data needed for a needs assessment. Of special value is the CPH-3 series, *Population and Housing Characteristics for Census Tracts and Block Numbering Areas*. More detailed population data can be found for municipalities and counties in the CP-1 and CP-2 series, *General Population Characteristics* and *Social and Economic Characteristics*. More detailed housing data can be obtained from the CH-1 and CH-2 series, *General Housing Characteristics* and *Detailed Housing Characteristics*.

The timeline on the next page lists the various data offerings from the census that are likely to be useful in preparing a needs assessment.



<i>100 Percent Data</i>		<i>Released as</i>	
<i>Population</i> Total population Race and Hispanic origin Voting age population	<i>Housing</i> Total housing units Place of residence	<i>Computer File</i> Public Law 94-171 Spring 1991	<i>Printed Report</i> None
<i>All the above plus:</i> Sex Age Marital status Household relationship	<i>All the above plus:</i> Tenure (owned or rented) Structure type Number of rooms Value or rent	STF 1 Summer 1991	CP-1; CH-1 Spring 1992
Detailed cross-tabulations of STF 1 data, especially by race		STF 2 Fall 1992	Limited cross-tabulations included C8-1 and CH-4
<i>Sample Data</i>			
<i>All the above plus:</i> Education Migration, place of birth Ancestry Fertility Disability, veteran status <i>Economic subset:</i> Income, poverty Labor force status Occupation, industry Place of work Travel time, mode	<i>All the above plus:</i> Year built Year moved into residence Number of bedrooms Condominium status Plumbing Telephone and heating Water and sewer Vehicles present	STF 3 Spring and Summer 1992	CP-2; CH-2, CPH-3 Fall 1992 and Spring 1992
Detailed cross-tabulations of STF 3 data, especially by race		STF 4 Fall 1992	Limited cross-tabulations included in CP-2 and CH-2
5% or 1% microdata samples of individual households reported for areas of 100,000 people or more		PUMS (Public Use Microdata Samples) Fall 1992	None
Source: <u>Planning</u> , February 1992			

Materials available from United States Census

Converting data into usable form is the biggest challenge you will face in using census files or reports. For example, average household size is crucial for estimating population growth and housing needs. Yet, it is often a mystery why household size changes over time. With the aid of census data, you can calculate the persons per household that fall into each age group, marital status, and household relationship category -- the components that add up to total household size. You also can break out components of household size by age group and by race for different types of housing units. This information gives you trends in housing stock, racial makeup, age distribution, and relationship categories, thus creating projections of household size. (Dowell Myers, *The 1990 Census: A Whole New Ball Game*, *Planning*, February 1992.)



Census files and reports, as well as additional information on accessing/using census data, is available through the United States Census Bureau or Washington State University Center for Population Research.

Housing data at the statewide or county level can be obtained from a variety of state agencies. DCD, the Office of Financial Management, and the Employment Security Division can provide data on population, employment, housing supply, special populations, etc. However, much of this data is also derived from the census. The state CHAS is also a valuable source of statewide data that can be used to extrapolate local data. DCD has a collection of housing reports and needs assessments from local governments within Washington and from out-of-state.

Local agencies are typically the best sources of local housing data.

Local agencies are typically the best sources of local housing data. In addition to planning, building and assessor's offices, local agencies such as school districts, housing authorities, and similar groups collect data that housing planners will find helpful. Social service agencies are a particularly good source of data on housing resources and special needs populations. Water, sanitary, and other utilities can provide data on population characteristics and vacancy rates.

Collecting New Information

Data that does not already exist in reports or in the files of an agency can be collected through a number of methods, primarily surveys, interviews, and observation. Sample needs assessments questionnaire is provided in Appendix C.

Surveys

Housing survey research is typically undertaken to collect data not available elsewhere, such as household and housing condition data. Usually these data are collected from a sample of a target population, rather than from the entire target population. Although saving money is one reason for sampling, there are other reasons, including timeliness and accuracy, for using this approach. Because a sample survey is conducted in a shorter time, the data are more likely to be available when needed, and intervening factors will not create differences between responses received at the beginning and at the end of the survey period.

To provide useful information, a survey must be designed to collect data from a representative sample of the population. If the sample is a random one drawn from a complete list of names for the full target population, the results are reasonably reliable and can be used to draw conclusions about the entire target population. Some compromises inevitably occur; the list may not be complete, or the sample may not be entirely random. However, good survey research practices ensure that the results are approximately correct and allow the degree of error to be estimated.

If survey data is required, for example, to obtain information to update population and household data for a rapidly changing neighborhood, the planning agency can contract for survey research services or undertake its own research. Private companies and the Cooperative Extension Service provide survey research services in most communities. Deciding whether to utilize outside or inside resources depends on funds, available personnel, skills, and timing.

There are three basic survey methods -- mail, telephone, and in-person -- each with its own advantages and disadvantages. Mail surveys are the most common, but have a number of drawbacks. Recipients tend to ignore them, and without a great deal of follow-up effort, return rates tend to be low (less than 10 percent). A variety of techniques can be used to encourage recipients to respond. First, mail surveys can be used to attract -- and retain -- the attention of recipients. For example, the survey might have a cover letter from a prominent person; or those who do not respond might be called on the telephone and encouraged to participate. An advantage of mail surveys is that they may require less staff time to administer, than many other data-collecting techniques.

Telephone surveys are becoming more popular as the costs of other types of surveys increase. Respondents are obviously limited to persons with telephones. If the telephone book is used as the source of names, individuals with unlisted numbers will not be surveyed. A technique called



random-digit dialing permits calls to be made within specific geographic areas without the need for a list of telephone numbers. Although telephone surveys require a trained staff if the calls are to be completed within a reasonable period of time, new computer systems allow interviewers to code respondents' answers as they are given, thus reducing staff time for data entry and coding. Much of the survey research done by consulting firms is now conducted by telephone. Properly conducted telephone surveys can yield relatively high response rates, but the list of questions must be kept reasonably short and uncomplicated.

Interviews

In-person interviews are another common method of obtaining data for a needs assessment. Interviews are useful when the following data is being collected about complicated issues; in situations in which respondents tend not to have telephones, are not well educated, or do not usually answer mail surveys; or when the survey data is to be related to physical data about the housing unit of the respondent (e.g., the condition of the structure).

Interviewing selected, key individuals is an important way to identify and collect data. In contrast to mass-interviewing survey research, "targeted" interviewing is used to obtain nonstandardized information from individuals who have specialized knowledge of an event or process.

Interviewees may include agency personnel, experts, program participants, and persons who have access to unpublished materials. Some interviewees may be chosen for *whom* they know, as well as for *what* they know. Even if they do not have the sought-after facts, they may be able to identify someone who does.

There are few rules for arranging and conducting a successful interview. The tips that follow provide some general guidelines.

- ◆ When conducting the actual interview, it is probably best to begin with simple, factual questions and move toward more complex ones. Save more difficult or controversial matters for near the end of the interview, but try to end on a pleasant note by returning to more neutral issues or by summarizing some of the positive aspects of the interview.
- ◆ Questions should be developed in advance. Keep them simple, short, and clear. You may want to use an interview guide to jog your memory, but the value of interviewing is the opportunity to follow up on new issues as they are raised and probe for additional information.

- ◆ An appropriate ending to an interview can assure continued contact with the expert and can direct you to sources of additional information. As you conclude the interview, summarize the main points, ask the interviewee to agree or disagree, repeat what the interviewee has promised to forward to you, and ask for the names of other people and documents that may be helpful.
- ◆ Send a thank-you letter that can be used to ask for additional information, to remind the interviewee about promised materials, and to keep the lines of communication open and your name in mind.
- ◆ The interview can also be used as an opportunity to collect other data, such as annual reports, rules, regulations, and other such documents. If you find out about these documents before the interview, you can request them by name, in advance. During the interview you may learn about additional sources, such as internal reports, memos, agency files, or relevant documents from other agencies.

Observation

Observation is another important source of housing data. Observation means monitoring behavior, rather than asking direct questions about attitudes. Do usage patterns indicate a preference for particular types of housing? What percentage of the housing stock is substandard? Data by observation is collected through windshield or sidewalk surveys, mechanical counts (e.g., number of housing units), recording user preferences, and viewing photographic records.

Working Task Forces

Working task forces, particularly in smaller communities, are a proven method to obtain invaluable local assistance in identifying housing needs and developing recommendations for responding to those needs. Typically comprised of individuals representing the public, business and service sectors, these task forces can also be an excellent resource for data collection and analysis, particularly if members are assigned responsibility for data collection in their respective areas of interest and/or expertise. Another common approach is to create a task force composed of individuals with interests and/or expertise in a specific area (e.g., homelessness or public and assisted housing) for which data is lacking or needs updating.



Miscellaneous Methods

Community workshops, focus groups, public meetings and hearings are other means of obtaining housing data. These forums are most effective in verifying, rather than collecting, data.

Types of Data

Just as there is a wide array of sources of housing data, there is also a wide variation in the type of data available and how it is organized. Variables may include format, geographic level, housing type, and user group. For example, data is collected and available at a variety of geographic levels: nationwide, statewide, county-wide, city-wide, census tract, neighborhood block, etc. It may also be organized by different housing types and user groups, (e.g., single-family versus multifamily; owner-occupied versus rental; shelter and transitional versus permanent; housing for elderly persons and other special populations; manufactured versus stick-built; etc.)

There are also a variety of definitions of housing types and user groups. For the sake of consistency, it is recommended that HUD definitions be used to define categories such as very low-income, low-income, and moderate-income. A glossary of common terms is included at the end of this workbook.

A recommended rule is to review available data and pare it down to what makes sense to your community; is essential for decision-making; and is easily obtainable.

The amount and type of data collected should be based upon the nature of the community. A recommended rule is to review available data and pare it down to what:

- ◆ Makes sense to your community;
- ◆ Is essential for decision-making; and
- ◆ Is easily obtainable.

Data used to determine housing needs is typically displayed in table or chart format. It is important to remember, however, that it is the accompanying narrative that explains and justifies assumptions and methodology, draws conclusions, reconciles inconsistencies, and otherwise explains what the data means.

The chapters which follow identify, for each data category:

- ◆ Types of information that may be needed;
- ◆ Sources of available information and/or how to obtain new information; and
- ◆ How to use the information collected to determine housing needs.

Also provided are examples of how to display this data.

Developing a Demographic Profile

As previously indicated, providing a basic demographic profile of your community is an important element in your housing needs assessment. This profile should include defining characteristics and trends for:

- ◆ Population;
- ◆ Households;
- ◆ Income; and
- ◆ Employment.



The types and sources of data you will need to collect or prepare in each of these areas are identified. There are also brief discussions on what to do when there is no readily available data and how to use the information you have developed.

Determine Population Characteristics and Trends

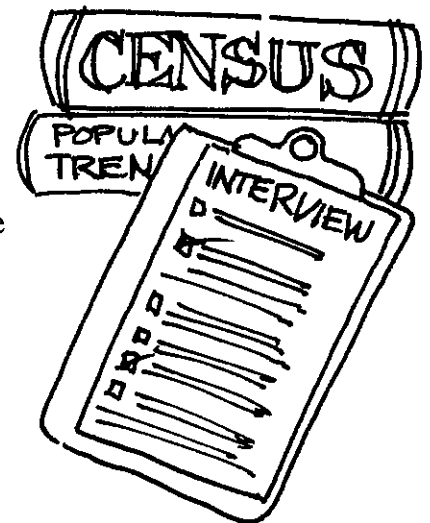
Population Characteristics

A needs assessment requires demographic information to describe the characteristics of the current residents of your area and their housing needs. Demographic trends can be used to estimate future housing needs.

At a minimum, you will need access to information from the 1990 Census. The census is the most readily available and, in many cases, the only source of demographic information on local communities. Information from previous censuses is also useful; it can be used to analyze demographic trends in your area. The source for the population characteristics described below is the U.S. Census Bureau, unless otherwise noted.

Current population figures are generally provided by racial characteristics. Jurisdictions preparing CHASs need to document concentrations of racial or ethnic populations, including geographic locations and degree of concentration. Population information is typically provided for the following ethnic groups:

- | | |
|----------------------------|-----------------|
| White (Caucasian) | Hispanic |
| Black | Native American |
| Asian and Pacific Islander | Other |



In census data, Hispanic includes other categories, resulting in a total greater than 100 percent.

Population figures also are available by age group. Information on numbers of first-time homebuyers (ages 20 to 30) and the elderly are particularly critical in projecting housing needs.

For the elderly, you may have to collect statistics for those 62 years of age and older and those 65 years of age or older. HUD defines elderly as 62 or older, but many detailed statistics in the census are collected only for those 65 years of age or older. Use the age distribution to determine the number of persons 75 years of age or older; they are considered the frail elderly and are treated in most needs assessments as a special population.

Population Trends

You should describe any growth or change in population in your area, at least, since the 1980 census. It is important to be aware if the growth in your area is because of geographical growth due to annexations or other boundary changes. If you are preparing a housing element, you will need a 20-year population projection in order to develop an estimate of the number of housing units that will be needed in your community and within your urban growth area. High, low, and medium growth rates are often projected to reflect the different ways a community may grow, based upon variables such as economic growth, in-migration, etc.

The Washington State Office of Financial Management (OFM) is the primary source for population forecasts. This information is available in OFM's publication, 1991 Population Trends for Washington State. Presently, OFM provides population forecasts in five-year increments through the year 2020, including:

- ◆ Population by county;
- ◆ Percentage increase over the preceding ten years; and
- ◆ Twenty-year population forecasts.

Counties and the cities within each county need to work together to allocate the county's projected population. If you have a regional planning agency, it may have already prepared population projections for the region that may be broken out for your community. Housing and household projections may also be available.

If only county projections are available, you will have to decide on a method to prorate the projection to your jurisdiction if you are not a county. There are many ways to do this:

- ◆ proportional to your current share of the total population;
- ◆ proportional to the housing development capacity of your community versus that of the whole county; and
- ◆ a proportion based on both population share, development capacity, planned growth, and professional judgments or other methods.

See DCD's publication, Predicting Your Communities Future, A Guide to Subcounty Forecasting, available from the Growth Management Division.

For counties, current and projected population figures should be broken out by incorporated versus unincorporated areas. Cities with an urban area beyond their incorporated city limits, give consideration to population characteristics in the entire urban area.

The tables in Appendix A show how to display data on population characteristics and trends. See Table 1 and 2 in Appendix A.

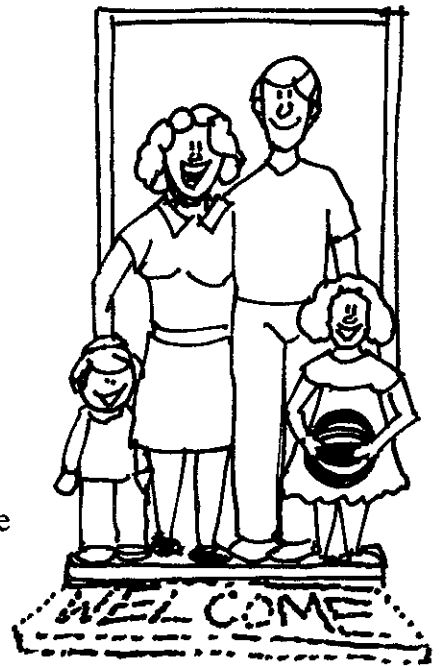
Determine Household Characteristics and Trends

Household Characteristics

Based upon population data, you will need to determine household characteristics, specifically the average number of persons per household. If housing and population projections are already available for your area, determine what household sizes were assumed to prepare the housing projections.

To define the number of households you must first subtract the number of people living in group quarters from the total population. These people will not require a "housing unit" and must be subtracted before estimating the need for additional housing. Group quarters include institutions, hospitals, military barracks, college dormitories, and prisons. The resulting household population, divided by average household size, provides estimates of the number of households.

In addition, household data should be separated into estimates of rental vs. owner-occupied units. Household characteristics also are frequently provided for four subgroups: elderly, small family, large family, and single person households. An elderly household is one where either the head of household or spouse is at least 62 years old, regardless of household size. A small family household is a non-elderly, two to four person household. A large family household is a non-elderly household of



five or more persons. Single person households are non-elderly, one-person households. Female head of households is also a common category.

Sources of household information include the 1990 Census, regional planning projections, OFM, and the University of Washington Institute of Public Policy and Management.

Household Trends

Household size is necessary to develop a housing unit forecast. As described above, the projected population (minus those in group quarters) is divided by the average number of people per household to get the number of units needed to house that population.

You also will need to decide whether the number of persons in group quarters will remain stable over the next 20 years, increase at a rate proportional to that of the general population, or arrive at another method of projecting group quarters. Factors to consider include any planned institutional growth in your area, such as colleges, prisons, resident hospital facilities, etc. You may want to look at the general trends in the number of people in group quarters. Comparing the counts from the last three censuses is one method. (GMA requires cities and counties to enact policies pertaining to the siting of facilities of statewide and regional significance. You may want to check the list maintained by OFM of such sites to see if any are located within your community.)

Over the past decade, most of the country has experienced declining household sizes. Check the last several censuses to assess the extent of decline in household sizes in your area. This trend is not expected to continue indefinitely. To decide on a household size projection for your area, you may want to check on the projection for the state as a whole. OFM or the University of Washington Institute of Public Policy and Management may be able to refer you to information or studies. DCD's State and County Housing Data Base provides projections to 1996, available from the Housing Division.

Table 3 in Appendix A shows how to display household data. You may want to prepare separate tables for significant areas within your study area.



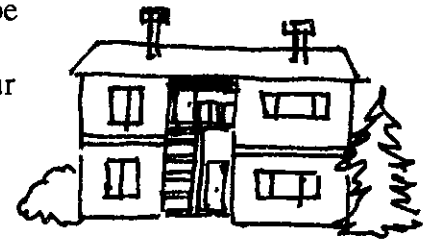
Assessing Housing Conditions

A second step in preparing a needs assessment involves an inventory of the amount, types, conditions, and costs of housing within the study area and projection of housing supply growth over the 20-year planning period.

Determine Housing Stock Characteristics and Trends

Housing Stock Characteristics

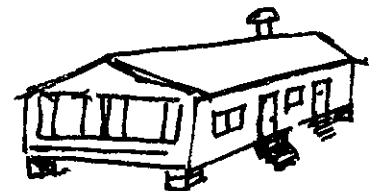
There is generally the primary source of numbers of housing units within a jurisdiction. Local building permit records can be used to supplement/update census data. The Annual Housing Survey, produced by the U.S. Census Bureau and HUD, provides current information on housing conditions. Census data can be used to identify concentrations of substandard conditions by census tract. However, additional data may be needed as census data is not totally reliable. Windshield surveys are frequently used to provide current, localized information on housing conditions. Information on vacancy rates is readily available from the housing industry, such as homebuilders, realtor associations, apartment owner associations, and rental management groups. Historical rates can be obtained from the current and previous censuses, although their reliability should be checked against local data and any discrepancy discussed in your report narrative.



Housing Types

There are generally the following three housing types to consider in your inventory:

- ◆ Single-family detached;
- ◆ Multifamily (attached) dwellings, such as apartments, duplexes, multiplexes and condominiums; and
- ◆ Manufactured homes.



Manufactured homes comprise an option for housing that is fulfilling an increasing portion of housing needs in most communities. Manufactured homes traditionally have been seen as less expensive alternatives to conventional, stick-built, detached dwellings. However, manufactured homes can vary widely in cost and quality and should not be seen as the complete answer to the housing needs of low- and moderate-income households.

Housing Tenure

Housing tenure refers to the occupancy of housing units by owners or renters. Whether people own or rent is one measure of what people prefer and what they can afford. Patterns of tenure indicate where housing demand is occurring and what the trends are. Tenure characteristics are usually depicted as numbers and percentages of owner and renter-occupied units. Information on tenure can be obtained from the census and local property managers or inferred from your inventory of housing types.

Housing Conditions

In assessing housing conditions, data is usually collected for the following categories:

- ◆ Age of the housing stock;
- ◆ Units needing repair;
- ◆ Substandard or unsuitable for repair; and
- ◆ Overcrowded units and concentrations of overcrowding.

Housing units are typically classified as standard or substandard (deteriorated or dilapidated), based on the locally determined definitions of "standard" and "substandard" housing conditions. Substandard dwellings are often further classified as deteriorated and dilapidated units. Standard definitions of these terms are provided in the Glossary.

Analysis of housing stock by age may demonstrate trends that should be taken into account in determining future housing needs (e.g., needs for increased maintenance or rehabilitation, potential for loss through demolition so that a portion of the housing stock will need to be replaced). Any inventorying by age should concentrate on units 25 years or older.

However, care should be taken in assuming a relationship between age and condition. One source of data for age of units and condition information is the county assessor's records. These records also provide information on the rates of assessed improvement value to land value. A low ratio may indicate condition problems. Again, care should be taken in assuming these ratios are accurate. The accuracy will depend on the assessor's records and market conditions in your local area.

One way to decide on the accuracy of this data is by conducting either a 100 percent or sample windshield survey of the external conditions of the housing units in your community. A windshield survey can be accomplished rather quickly and inexpensively. Surveyors should be trained in advance to be sure that there is adequate and consistent



supervision and a common and agreed-upon set of criteria being used by the surveyors. Commonly used external conditions criteria include condition of roof and gutters; siding and painting; doors and window frames; foundation settling or cracking; and general upkeep and maintenance. Information on age, ratios of improvement to land value and external conditions, combined with information on the lack of plumbing, kitchen facilities, central heating, or overcrowded conditions, provides information on the state of housing conditions.

Data on housing conditions is often displayed to indicate substandard conditions by geographic area. See Table 4 in Appendix A.

Vacancy Rates

One of the best ways to measure the relationship of supply and demand in different types of dwellings is the vacancy rate (the proportion of unoccupied dwelling units at any point in time).

Information on vacancy rates and the effect that vacancy rates at different levels have on housing supply and affordability are important components of a needs assessment. The availability and variety in housing, whether for ownership or rent, are partially determined by the vacancy rate in an area. To assess these effects, vacancy rates should be computed both overall and at varying rent ranges and cost levels.

Nationally, an adequate vacancy rate, usually measured between four to seven percent, has been found to be necessary to provide a degree of choice in housing decisions. A rate lower than four percent indicates a "tight" market; one higher than seven percent indicates some economic distress in the market, a recession, or overbuilding.

Most housing stock projections assume normal vacancy rates for single-family and multifamily units. The number of units needed to house the projected population is increased by the number of units needed to provide a normal vacancy rate.

You will need to decide what is normal for your area. A normal rate is usually one that provides for turnover in occupancy, assumes a demand for more units, but is not so low that rents and prices increase because of excessive demand.

Vacancy rate information on your current housing market may reflect either a tight or slack market for homes or apartments. For a long-term planning projection, you are looking for an agreed-upon figure that reflects the operation of a normal housing market.

One of the best ways to measure the relationship of supply and demand in different types of dwellings is the vacancy rate (the proportion of unoccupied dwelling units at any point in time).

Vacancy rate data can be obtained from a variety of sources, including:

- ◆ Census;
- ◆ Multiple listing service records, particularly for estimating vacancy rates for single-family homes;
- ◆ Local real estate offices and owners of rental units;
- ◆ Housing Vacancy Survey, also known as the United States Postal Service Survey, conducted by United States mail carriers and sponsored by the Federal Home Loan Bank of Seattle;
- ◆ Surveys of vacancy rates by utilities in their service areas, based on meter turnoffs; and
- ◆ HUD random sample surveys of apartments, one to nine years old conducted annually.

If census data is used, you will need to assess its accuracy by consulting with these other sources. Any discrepancies should be discussed in your narrative.

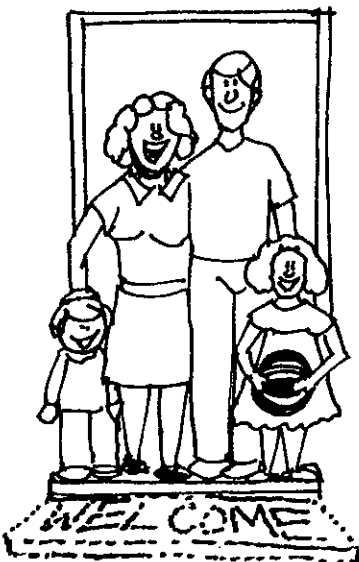
Trends

Projections for growth in your community's housing supply should be computed for the same time periods upon which population and household growth were projected.

Housing Types

In order to project numbers of housing units, you will need to determine the ratio of single-family to multifamily units. The current ratio is the usual starting point. You should also look at the owner/renter (tenure) ratio from current and past censuses.

Generally, you can assume that most new construction of single-family homes is for the homeownership market and multifamily for the rental market. Areas where there is significant activity in the condominium market may require additional analysis. Note, too, that the supply of single-family rental homes, usually a source of larger units for families, tends to decline in relation to the total housing stock and total number of households.



A consensus should be developed on the appropriate proportion of rental or multifamily housing that should result from growth in your community. Building permit statistics can show you what the more recent development trends have been and what the market is now supplying. Future proportions will be affected by land availability and plan/zoning designations.

See Table 5 in Appendix A for a table of how to display data on housing stock characteristics and trends.

Inventory Housing Costs

Housing costs consist of several components: land costs, structure costs (design, building materials, labor), financing charges, builder profit, and maintenance costs. Since affordability is a critical issue, it is necessary to understand the real costs of housing. By assessing cost trends, it can be determined whether the affordability of housing in your community is declining.

In determining housing costs, you will need to differentiate between owner-occupied and rental housing for both new construction and existing housing stock of varying ages. Consideration should be given to calculating average home prices and monthly rental rates by areas or sections of your jurisdiction, particularly if there are clear disparities in these costs. Note that rental rates typically increase or decrease in relation to single-family home prices.



Real estate and homebuilder associations are the best sources of home prices; apartment owner associations and data centers can provide rental costs. You can also readily obtain current information from the classified section of your local newspaper.

It is important to differentiate between the prices of new and existing housing stock. Commonly, older housing stock may be more affordable, but this will vary greatly between communities and neighborhoods within your communities. This information is available through the sources identified above. If you use assessor's records for information on value of existing units, combine both land and improvement values. However, assessor's records may be out-of-date or not reflect current market values, so this information should be used with care and you should compare assessed to current market prices to determine if there are disparities.

Table 6 in Appendix A displays housing cost data.

Analysis of Housing Affordability

The next part of this step-by-step description of a needs assessment focuses on the issue of affordability, particularly for certain income groups and special populations. Two specific steps are discussed:

- ◆ How to determine the ability of the existing and projected market to provide affordable housing at various costs and for various income levels; and
- ◆ How to determine the needs of special populations for specific housing types.

In a perfect world, a new housing unit would be constructed, or an existing unit made available, for each household in a local community, or for each unit taken out of service. In the real world, demand determines where housing units will be located in relation to population. What households are willing and able to pay determines their housing choice, after location and the surrounding environment (i.e., access to employment, transportation, community facilities, educational opportunities, recreation, open spaces, etc.) have been considered. Choice depends largely on income, because the majority of the housing stock is supplied by the private sector. If adequate numbers of housing units are not supplied in a quantity to meet demand, then the price of available housing escalates. A household then is faced with an affordability decision.

Affordability concerns all households, regardless of the income, as a household attempts to reach a balance between its financial means and its needs and desires for amenities.

There are many ways to conduct an affordability analysis. The approach presented here relies on an affordability factor, or how much households, in various income levels, can afford to spend on housing. It is based on a percentage of a household's gross income and defines affordable as spending no more than 30 percent of gross income on housing. This means that a household, regardless of its income, should spend no more than 30 percent of its gross income for monthly housing costs. If a larger share is spent for housing costs, the household is sacrificing monies that should be spent for other basic household needs, such as food, medical care, transportation, recreation, education, etc.

What households are willing and able to pay determines their housing choice, after location and the surrounding environment have been considered.

A household, regardless of its income, should spend no more than 30 percent of its gross income for monthly housing costs.

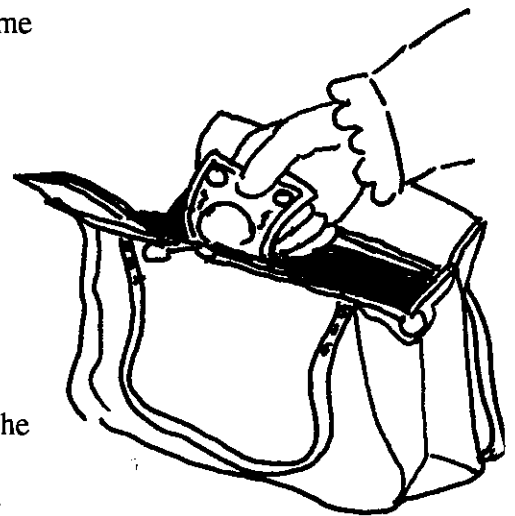
Each household considers affordability in choosing a housing unit. If this housing is not adequate for the household's needs, the household may choose to either accept a less adequate housing unit or contribute more than 30 percent of its gross income towards monthly housing costs. The household may also choose to live in a neighboring community and commute.

Determine the Ability of the Existing and Projected Market to Provide Affordable Housing

To assess affordability, it is first necessary to identify the income and employment characteristics of your community. The affordability of homeownership and renting a home is then determined for various income levels. This is then compared with the prevailing price of housing to determine whether the market can or does provide affordable housing.

Identify Income Characteristics

Calculating the numbers of households by income category is especially critical in preparing a needs assessment. It indicates demand and the number of households without sufficient income to compete successfully in the market for available housing units. Most needs assessments and CHASs calculate income for three groups: very low-income, low-income and moderate-income. You will need to estimate the number of elderly, small family, large family, and single-person households in each of these income categories (use census data). These estimates will need to be prepared for both owner-occupant and renter households.



The following definitions of households are established by HUD based on an area's median income:

- ◆ Very low-income households are those with household incomes below 50 percent of the area's median family income;
- ◆ Low-income households are defined as those with household incomes between 50 and 80 percent of the area's median family income;
- ◆ Moderate-income households are those with household incomes between 80 and 95 percent of the area's median family income.

It may also be useful to define a fourth income group. Middle income households are those household incomes between 95 and 110 percent of the area's median family income.



The census is the primary source for information on household income for specific populations, although service providers (e.g., community action agencies) may have survey information to complement the census or may have developed other information sources. If census data doesn't correspond to your study area, you may need to design and conduct a household survey to obtain this information.

Median Household Income Guidelines. HUD prepares annual estimates of median household income, adjusted for family size, for counties and entitlement jurisdictions. HUD also prepares tables showing the median income for those earning 50 and 80 percent of the median income. Many funding programs rely on these tables to determine income eligibility, so these figures are useful as a standard.

Household Income Characteristics. Household income characteristics can be derived from tables in the 1990 Census. The Census tables show the number of households in various income categories, arranged by the size of the household, by tenure, and by age (62 years of age or older and under 62).

You will have to manipulate the data to estimate the number of households that meet the income guidelines for your area. Use the income guidelines for a three-person household to estimate the number of small family households and the guidelines for six-person households for large family households. Generally, elderly households, whatever their size, are counted together. You may, however, want to tabulate the number of single-person lower-income elderly households for your needs assessment to provide more information on an at-risk population.

Remember that very low-income households are below 50 percent of median while low-income households are between 50 and 80 percent of median. You will need to subtract very low-income households from the number earning less than 80 percent (low income).

Income tabulations for minority households should also be available from the 1990 Census. They can be used for a comparative analysis and to estimate the number of lower-income minority households in your area.

Table 7 in Appendix A depicts how to display household income characteristics by income level. Similar tables could be developed for other household sizes.

Determine Employment Characteristics and Trends

The size and composition of the labor force and employment are key in determining the demand for housing in your community. Trends in income affect the ability to pay for housing, and impact the type, quality and cost of housing. Wage and employment trends can be compared to housing costs to help determine your community's ability to afford housing.

Employment Characteristics

The most generally available statistics show the average wages in various industries or for non-manufacturing and manufacturing jobs.

Information on trends in the number of jobs available in different industries or sectors of the economy is also available, by Standard Industrial Classifications (SIC) codes.

Most jurisdictions will be able to rely upon census, OFM and Washington State Employment Security Division (ESD) data for employment and labor force information. However, employment data is usually available only at the county or Metropolitan Statistical Area (MSA) level. Some jurisdictions may have employment data available for transportation analysis zones, or may need to consult with the local chamber of commerce and/or major employers in the area.

Wage and employment information is compiled annually. Ask ESD about any summaries, studies, or compilations they may have prepared on trends in your area.

Employment Trends

Employment growth is one of the most influential variables in predicting future demand for housing, as it is primary in determining population and household growth. Contact ESD for employment projections for your community, but supplement this information, if it is unavailable or incomplete, by contacting your local economic development council, chamber of commerce, or other business associations. As a last resort, you can estimate future employment based upon the amount of vacant land available for commercial and industrial development or by extrapolating the current jobs-to-population ratio over the 20-year planning period.

An example of how to display employment characteristics and trends is provided in Table 8 of Appendix A.

Trends in income affect the ability to pay for housing, and impact the type, quality and cost of housing.



Assessment of Land Availability

While not traditionally part of a housing needs assessment, an assessment of the amount of land available within your community to accommodate projected housing needs is valuable in assessing affordability. It is also essential in preparing a housing element under the GMA.

Determine Need for Additional Housing

Projecting the demand for additional housing based upon market conditions is a simple process of:

- ◆ Subtracting group quarters from total population to obtain total household population;
- ◆ Dividing the total household population by the average household size projections for the same period; and
- ◆ Determining the increase in the number of households over the previous period. The result represents the number of new households that need housing.

Table 9 in Appendix A illustrates how the demand for new housing units is depicted over a 20-year planning period.

Inventory Vacant Lands

After you have projected the amount of housing needed in the future, you need to determine whether there is sufficient land available, appropriately zoned at various densities, to provide enough housing and market opportunity to meet the projected need.

To do this, you need a vacant land inventory that shows how much land is available under current or proposed zoning for housing development. You also need to know whether the available land is reserved for multifamily or single-family development and at what densities.

The demand for housing calculated in Step 1 is now compared against the available and projected housing supply to determine unmet demand for additional housing.

To compute the total unmet demand for the 20-year planning period:

- ◆ Multiply the total number of housing units by the vacancy rate to obtain the total number of available units;
- ◆ Compute the number of additional available units for each ten-year period based on historic and projected rates of new construction and replacement loss of existing housing stock; and
- ◆ Subtract the number of additional available units from the demand for additional housing.

This process for determining unmet needs is displayed in Table 10 of Appendix A.

This is a somewhat simplistic approach to estimating unmet housing needs in your community. There are a number of variables not discussed that you may wish or need to add into your calculations, most notably the number of housing units expected to be lost to disasters, conversions, or demolitions. The discussion has also ignored the role of zoning and other land use regulations on the availability of housing. Finally, market trends and governmental intervention to affect those trends need to be considered. All of these factors affect density, housing mix, and the availability of land for new housing development and infill.

Differentiating between single-family, multifamily units, and manufactured housing units is important. (Multifamily and manufactured units are often more affordable, suited to smaller households, etc.). Therefore, unmet housing needs should be separated into different categories to provide a more complete picture of future supply and unmet needs.

Based upon your "raw" analysis of unmet housing needs, determine the amount and type of land needed to meet this need after completing the following actions:

- ◆ Analyze market trends evident in your data (For example, does the projected growth in number of households far outstrip the projected growth in housing stock?);
- ◆ Assess the type of housing mix (i.e., single-family versus multifamily) that could result from current zoning and compare it to projected housing stock growth;

-
- ◆ Compute the number of housing units achievable based upon the amount of land zoned for housing, density, and other zoning regulations and compare it to projected needs;
 - ◆ Assess whether the housing needs you have identified can be satisfied based upon current plans and zoning regulations; and
 - ◆ Identify any additional land needed to meet the identified housing needs.

To help calculate land supply needs for urban growth areas, refer to DCD's guidebook, Issues in Designating Urban Growth Areas: Providing Adequate Land Supply, available from the Growth Management Division.

It is this analysis of how well your community's land use patterns and zoning controls allow opportunities for additional housing development that ties the housing element of GMA (and to a more limited extent CHAS) to the affordability issues discussed in the previous chapter.

Determine Home Ownership Affordability

Home ownership is usually a two-part process: having enough cash reserves for the initial investment and having a qualifying income that allows the borrower to pay off the remaining balance. Increasingly, however, the affordability of home ownership varies according to the financial arrangement selected by the buyer. Innovations in home financing, such as adjustable interest rates, discounted interest rates in exchange for an additional payment, and bi-weekly payments that establish equity more quickly, have broadened the range of households capable of purchasing a home.

To determine home ownership affordability:

- ◆ Estimate the median selling price of a home in your jurisdiction;
- ◆ Determine total housing costs (see Section "Assessing Housing Conditions" in this guidebook); and
- ◆ Compare total costs against income levels.

The following focuses on how to determine what is an affordable price for a moderate-income family seeking to buy a home. The following assumptions are made:

- ◆ Combined mortgage, property tax, insurance costs and utilities should not exceed 30 percent of gross household income to be affordable.



-
- ◆ A property tax rate of \$13.75 per thousand of value. (Check with your Assessor's Office for an average rate in your area.)
 - ◆ A 30-year mortgage loan at ten percent for 95 percent of the price of the home with a one percent fee.
 - ◆ Mortgage Insurance costs at 3.8 percent with an additional monthly mortgage insurance cost of 0.0346 percent of the loan.
 - ◆ Property insurance based on a \$260 per year base rate (\$328 for an \$85,000 house and \$254 for a \$55,000 house. (Check with local insurance agencies on costs for your area.)
 - ◆ Additional closing costs of \$750. (The cost of funding a property tax escrow account is not included. These additional costs will vary depending on when the sale is made. Check with local realtor associations or other professions for closing costs in your area.)
 - ◆ For low-income households, earning between 50 to 80 percent of median income or \$18,600 to \$29,750, housing costs should be in the \$465 to \$744 range per month. (The median income will vary by county and by household size.)
 - ◆ For moderate-income households, earning between 80 and 95 percent of the median or \$29,750 to \$35,350, housing costs should be from \$744 to \$884 per month.

Based on these assumptions, we can estimate the costs to purchase various homes:

- ◆ A \$45,000 house will have combined mortgage, property tax, and insurance costs of approximately \$480 a month and require a downpayment and closing costs of approximately \$2,975.
- ◆ A \$70,000 house will have combined mortgage, property tax, and insurance costs of approximately \$740 a month and require a downpayment and closing costs of approximately \$4,250.
- ◆ An \$85,000 house will have combined mortgage, property tax, and insurance costs of approximately \$897 a month and require a downpayment and closing costs of approximately \$4,975.
- ◆ A \$100,000 house will have combined mortgage, property tax, and insurance costs of approximately \$1,095 a month and require a downpayment and closing costs of approximately \$5,900.



Based on these estimated costs, a low-income household (50 percent to 80 percent of median income) could afford the monthly payments for a home in the \$45,000 to \$70,000 range depending on their actual income and given the necessary savings for closing costs.

A moderate income household (80 percent to 95 percent of median income) could afford a home in the \$70,000 to \$85,000 range depending on their actual income and given the savings for closing costs.

To purchase a \$100,000 home, a household income of at least \$43,650 (117 percent of the median income) and savings of \$5,900 for closing costs would be required.

Now that you have computed the cost ranges of affordable housing for varying income levels, you will need to ascertain the availability of affordable housing by examining sale prices of homes within your community. Compute the number of home sales by sale prices over the last 12 to 18 months to determine current affordability. To project future affordability, you will need to compare cost ranges over at least a five-year period to reflect cyclical market fluctuations.

Table 11 in Appendix A compares affordable housing costs against income levels to ascertain affordable home-selling prices.

Determine Rental Affordability

Home ownership affordability provides only one part of the total affordability picture. The affordability of rental housing is also very important. Rental housing is generally considered affordable if the cost does not exceed 30 percent of household income.

To assess rental housing affordability, average rents in the region and at the local level should be computed for one, two, and three bedroom houses and apartments.

Table 12 in Appendix A gives an example of how to display rental housing affordability is based upon average rents.

For low-income, four-person households, earning between 50 to 80 percent of median income (\$18,600 to \$29,750) housing costs should be in the \$465 to \$744 range.



For moderate-income households, earning between 80 and 95 percent of the median (\$29,750 to \$33,350) housing cost should be in the \$744 to \$884 range.

When the table is completed, it will indicate whether rental housing is affordable to families at various income levels. Remember to include a utility cost factor when determining affordability.

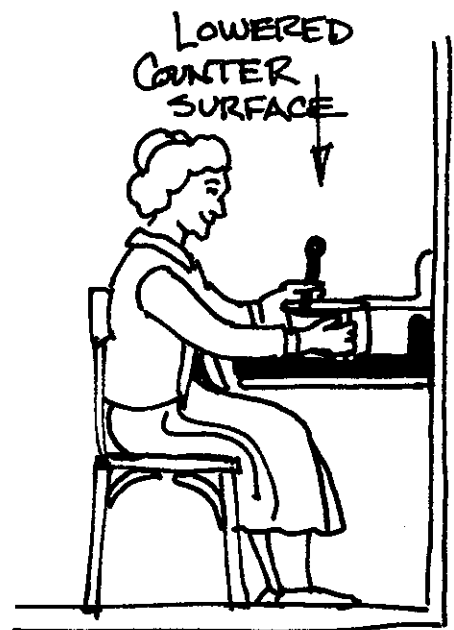
Building upon our hypothetical scenarios of home ownership and rental housing affordability, Table 13 (summary table) in Appendix A shows the relationship between income levels for a family of four who qualify as very low, low and moderate income, and their economic capacity to purchase or rent a unit, and the estimated percent of units available on the market place that these households could afford.

Determine the Needs of Special Populations for Specific Housing Types

Information and statistics on the housing needs of special groups is not readily available. (Little or no information on these groups is collected by the census.) In general, you will have to undertake research and interviewing to develop estimates of the housing needs of these groups. (A sample table for presenting these needs is provided in the following chapter.)

Special need groups include:

- ◆ Homeless;
- ◆ Elderly;
- ◆ AIDS victims;
- ◆ Single parents;
- ◆ Frail elderly;
- ◆ Runaway and homeless youth;
- ◆ Severely physically disabled;
- ◆ Mentally and emotionally disturbed;
- ◆ Chronically mentally ill;
- ◆ Developmentally disabled;
- ◆ Farmworkers (migrant labor households); and
- ◆ Persons with substance abuse problems.



As a start, we recommend that you review the section on special need populations in DCD's Washington State Housing Needs and Market Trends: An Overview, available from the Housing Division (March 1989).

In lieu of current local information, you may be able to prorate some of DCD's statewide estimates of need to your local area. Estimates of this type are a way to begin assessing the potential number of special need persons and their needs in your area.

If your jurisdiction has prepared a CHAS document, it should provide estimates of need by population group. You could also review the special needs assessment in CHAS documents prepared by other jurisdictions.

Your primary source of information on special needs populations may be case management persons in the various state and local social services agencies, as well as representatives of local advocacy groups.

One successful technique is to use agency caseload statistics and estimates of special need persons known to the agency but not in a residential program to analyze the housing needs of that group. Ask each person you contact if their agency or department or other group has prepared program planning documents. Many service agencies prepare estimates of the need for their services and related needs of their clients as part of their regular program planning activities.

Reports you should review are listed in the Bibliography of Housing Studies and Assessments (Appendix E).

Limited information on AIDS victims is available from the Washington State Department of Public Health. The Northwest Regional Primary Care Association in Seattle has conducted a number of surveys of migrant farmworkers and housing in various northwest communities. Check with your local aging and adult services for estimates and caseloads for clients with physical disabilities and frail elderly persons in need of assistance, as well as the home services division.

The extent of sheltered and unsheltered homeless is difficult to estimate accurately. HUD considers only information based on a "point-in-time" census as statistically accurate, but requires a description of the homeless and the resources available to them based on the best available information.

The 1990 Census includes counts of individuals in homeless shelters and visible in street locations, based upon the "point-in-time" count. It does not provide a breakdown by household type or racial group. The census count reflects only those who were in the HUD definition of "homeless," those whose "nighttime residence is a public or private emergency shelter." This definition does not include persons forced to live: a) with friends or relatives; b) in streets, parks, abandoned buildings, under bridges or other unsupervised public or private spaces not designated for shelter; or c) in unsafe or inappropriate housing (i.e., persons in

alcohol and drug treatment forced to live with addicted relatives). The definition also excludes recently homeless persons who are in transitional housing programs, but have not attained housing self-sufficiency.

If you are preparing a CHAS, you will need to calculate your total homeless population according to a variety of household types, including:

- ◆ Families;
- ◆ Single adults;
- ◆ Elderly;
- ◆ Victims of alcohol and drug abuse;
- ◆ Runaway or abandoned youth;
- ◆ Victims of domestic violence;
- ◆ Mentally and emotionally disabled; and
- ◆ Persons with AIDS.

You can estimate the number of homeless persons based on the figures for the state as a whole (see state CHAS), assuming that homelessness is proportional to population. In addition, DCD Housing Division has published two reports on homelessness. You may also be able to obtain information from your local community action agency, housing authority, or other service providers.

Inventory of Current Housing Resources

Another essential component of a needs assessment is the identification of available housing programs and services. In most, if not all, communities in the state there are a variety of local, state and federal agencies, nonprofit organizations, and private sector participants involved in providing assisted housing. Assistance programs range from voucher programs that provide households in need with rent or mortgage payment subsidies, to so-called "brick and mortar" projects that provide actual housing units. Social service agencies are generally an excellent source of information about existing housing programs and needs.

Housing resources can be identified in two distinct but interrelated ways: by provider (organization) or program. Programs are provided by a wide variety of agencies, including public agencies (e.g., community development agencies, housing authorities); businesses (e.g., lenders, developers) and nonprofits (e.g., social service providers, housing counseling agencies).

If housing resources are identified by provider, the following information should be provided for each organization:

- ◆ Type (public, private, nonprofit);
- ◆ Purpose (financial institution, planning agency, housing/community development agency, public housing agency, social service agency, mental health agency, etc.);
- ◆ Housing resources that are provided:
 - Type of housing (emergency, transitional or permanent) ;
 - Provided for each population group, location, capacity ;
 - Number of units and average length of stay; and
 - Source of revenues.

If housing resources are identified by program, the following information should be provided for each program (see Table on page 49):

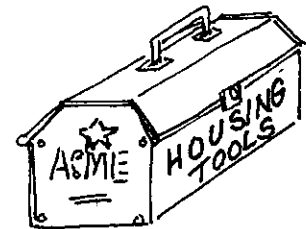
- ◆ Type (rental housing, emergency shelter and transitional housing, home owner assistance, special needs housing, utility or rent assistance, information and referral, etc.);
- ◆ Providers;
- ◆ Eligibility requirements;

-
- ◆ Funding sources;
 - ◆ Local contact; and
 - ◆ Services provided.

Generally, the local housing authority administers the majority of assisted housing programs in an area, including a variety of programs from public housing to Section 8 rent certificates. In addition, there may be privately developed assisted housing, usually under the Section 8 New Construction program, HUD's Section 202 program, or Farmers Home Administration programs. Contact HUD and Farmers Home Administration for a list of these buildings and information on their characteristics.

Regardless of how you choose to identify the housing resources in your community, you will need to organize this information by categories:

- ◆ Owner-occupied housing programs
 - Home repair
 - Weatherization
 - Home purchase assistance
 - Financing for acquisition and rehabilitation, and new construction
- ◆ Rental housing programs
 - Rental assistance
 - Repair loans
 - Subsidized rental housing
 - Financing for acquisition and rehabilitation, and new construction
- ◆ Special needs housing



Special needs housing is designed for an individual or family who also requires supportive social services in order to live independently or semi-independently. These households require all types of housing including emergency, transitional and permanent housing. Local service providers are generally the best source of information about special needs housing. Residents of special needs housing are often functionally impaired adults who meet Social Security Income Title 19 requirements. Many of these people are provided housing in boarding homes licensed and supported by the Washington State Department of Social and Health Services. They receive varied levels of service depending upon degree of disability.

◆ Emergency shelter and transitional housing

This type of housing is typically made available by a nonprofit agency by voucher, whereby a family or individual is given a voucher to purchase shelter at a motel or in a facility owned or leased by the agency. In both cases, the intent is to provide temporary housing until the family or individual is able to locate permanent housing.

◆ Information, referral, and advocacy

A variety of community and government agencies offer these services. The local Department of Social and Health Services and/or Community Action Agency maintains a comprehensive community resource directory.

◆ Native American services

Native American programs and information about resources available to Native Americans can be obtained through Tribal housing offices. The housing assistance programs available from the Bureau of Indian Affairs provide primarily rehabilitation assistance for existing homeowners and limited assistance to purchase or construct ownership housing.

The following table is an example of how to organize and display information on housing resources by type of program.

Based upon the information on income and employment characteristics, special need populations and available housing resources, you can now define your unmet needs for affordable housing.

**Housing Resources by Program
Somewhere, Washington**

Location Agency	Eligibility Requirements	Funding Sources	Services Provided
PERMANENT RENTAL HOUSING			
◆ Farmers Home Administration Rental Housing			
Housing Authority	Designed for families, must meet federal requirements for assistance	FmHA	__ two-bedroom units
Private Owner	Designed for families, must meet federal requirements for assistance	FmHA	__ one-bedroom units, __ two-bedroom units, and __ three-bedroom units
◆ HUD-Subsidized Housing			
Housing Authority	Designed for the elderly, must meet federal requirements for assistance	HUD	__ one-bedroom units
Private Owner	Designed for the elderly, must meet federal requirements for assistance	HUD	__ one-bedroom units
SHELTER/TRANSITIONAL HOUSING			
Crisis Center	Anyone in need of services related to domestic violence or sexual abuse		Temporary safe shelter for women and children in danger (involved in an abusive relationship)
Community Action Agency	Client must be at 125% of poverty line or below	Federal and State funds combined with local government support and donations	Shelter and food for homeless families and individuals

HOMEOWNER ASSISTANCE

◆ Home Purchase

FmHA Single-Family Purchase Loans	Must meet very low-income, low-income, or moderate income limits and credit requirements	Federal government through FmHA	Loans for purchase of single family homes
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◆ Home Repair

FmHA Single-Family Repair (504 Program)	Must meet federal low income limits and credit requirements	Federal government through FmHA	Repair loans and grants for removal of health and safety hazards. Home improvement loans may include similar purposes and may go farther to bring the home up to minimum standards
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◆ Weatherization

Community Action Agency	Must meet low income guidelines	D.O.E. financed	General home weatherization and repair of leaky roofs and foundation work where necessary
Senior Weatherization Program	Someone in home 65 or over and income eligibility. Must have electric heat installed prior to June 1990	Power Company	Assistance with insulation, caulking, weatherstripping, storm windows, water heater and insulation kits

SPECIAL NEEDS HOUSING

Boarding Homes, Personal Care Facilities, Office of Licensing and Certification		State of Washington	Residential facilities that provide dietary and housekeeping services, personal hygiene, monitoring of prescription medication and social and recreational opportunities but no nursing services for persons who have physical, mental or developmental disabilities that prevent them from living alone. Currently, 20 boarding home beds are licensed by the State of Washington within Somewhere
Group Home			Resident capacity: 14 (12 adults)

UTILITY/RENT ASSISTANCE

Community Action Agency	Must meet low income requirements		Provides utility payments once a year to offset rising cost of home heat for income eligible. Assists low income households in crisis (with shut-off notices or out of fuel); emergency provisions (blankets, space heaters); energy-related repairs
Section 8 Rental Assistance Certificates and Vouchers	Families; must meet federal requirements for assistance	HUD; Housing Authority	Rental subsidies so that a family pays no greater than 30% of its income for privately owned rental housing
Utilities	Must meet city age and income requirements	Utilities	Utility bill assistance and discounts

INFORMATION, REFERRAL, ADVOCACY

Community Action Agency	Anyone in need	Federal and state funds combined with local government support and donations	Provides information on programs serving low income people and families
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NATIVE AMERICAN SERVICES

Tribal Housing Authority	Must meet tribal membership and income requirement	Federal government through HUD, BIA	Purchase assistance and rehab assistance for current homeowners and assisted rental housing
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Determine Needs by Income Level

Low-income households have a much greater problem of market affordability than other income groups and are more likely to reside in assisted housing. Therefore, you will need to look at these households and identify the extent to which they receive housing assistance from federal and other sources.

In order to determine the needs for low- and moderate-income housing, it is necessary to calculate unmet needs as follows:

- ◆ Determine the number of households by household type (single, family, elderly) with housing needs;
- ◆ Determine the number of these households in assisted housing; and
- ◆ Calculate unmet needs by subtracting those in assisted housing from those in need.

Determine the Number of Households in Need

Most housing needs assessments and CHASs use the HUD definition for households in need: households that pay more than 30 percent of their income for rent. HUD also defines households who pay more than 50 percent of their income for rent as having a severe cost burden.

If possible, you should estimate the number of renter households in need of assistance in each of the income and family type categories. The census contains tables that can be used to estimate the number of households in need of rent assistance. If 1990 information is unavailable, the 1980 Census provides information on households by income ranges, tenure, household size, and age for households with and without housing problems. Housing problems were defined as paying more than 30 percent of income for rent, overcrowded, or lacking plumbing. Tables for those paying more than 50 percent of income are also available. Similar breakdowns will be provided by 1990 Census data.

Again, you will have to interpret the tables to fit your area's income guidelines if the data is available for a geographic area that is larger than yours.

Note that you may be able to get the specific tables you need from your area HUD office. Cross-tabulations from the detailed census files are usually available only on computer tape and are not in standard census publications. In the early 1980's, HUD also provided entitlement jurisdictions with a special tabulation of census data to be used to estimate rental assistance needs for housing assistance plans.

One method to project rent assistance needs is to assume a constant proportion of households in need over time, or this could be adjusted if you have information that suggests that conditions have changed.

Note that the census does not include households currently living in assisted housing in their count of "households in need", because none of these residents are paying more than 30 percent of their income for housing.

Note that the census does not include households currently living in assisted housing in their count of "households in need", because none of these residents are paying more than 30 percent of their income for housing. Only those units added to the assisted housing stock subsequent to the census should be used to adjust your estimates (subtracted from them).

Renters are usually the primary focus of housing assistance analyses in terms of percentage of income paid for housing. Tabulations for owner-occupant households are also available from the census.

Determine the Number of Households in Assisted Housing Stock

Information on the number and type of assisted housing units is available from HUD, local housing authorities, and the Farmers Home Administration and should be collected as part of the available resources step. If you are preparing a CHAS, HUD will provide tables and specific instructions on the data required. You will want to receive the most recent CHAS instructions to be sure that you are collecting all the necessary information.

Note that many projects may be developed under more than one program; the units should be counted only under one.

Note that many projects may be developed under more than one program; the units should be counted only under one. The state also provides financing under its bond programs for assisted housing and may be able to identify other assisted units in your area.

The state also administers tax credit programs that result in reduced rents to tenants of buildings developed under these programs. While these units are not assisted housing, in the sense that the tenants pay no more than a given percentage of their income for rent, they provide below-market rents and are an affordable housing resource. The Washington State Housing Finance Commission (HFC) can provide you with a list of HFC-financed projects in the community.

You should tabulate the number of assisted units by family type, the number of units available for elderly, for small families, etc., in order to calculate the number of households not being served by currently available resources.

Information on the number and type of assisted units that are now occupied by persons with disabilities is also important. Waiting lists for assisted housing can be used to show the extent of need for rent assistance. The number of disabled households on the waiting lists is one way to estimate the housing needs of disabled persons.

Table 14 in Appendix A illustrates how to calculate the number of households in assisted housing in our hypothetical jurisdiction.

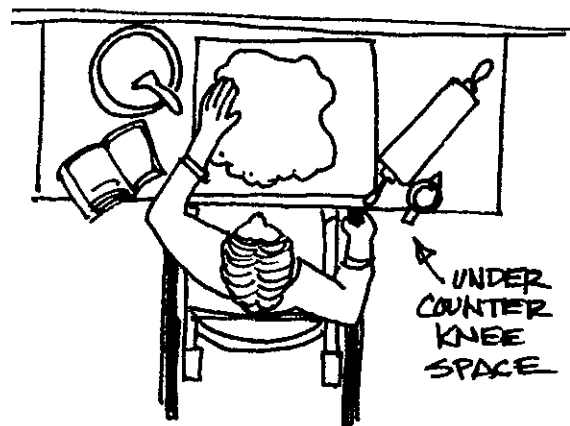
Calculate Unmet Needs

You can now calculate unmet needs for low-income households by subtracting the number of households in assisted housing from the total number in need based upon income. This provides you with a measure of current unmet needs. To project future unmet needs, you can predict based on projected increases in the low-income population in need, minus the expected number of affordable units likely to be provided through the marketplace or assisted housing programs. Note that, under federal preference rules, only very low-income households qualify for assisted housing. Therefore, virtually all assisted units are occupied by very low-income households; effectively, no assisted housing is available to low-income households earning more than 50 percent of median income.

Determine Needs by Special Population

The process to determine unmet housing needs for special populations is essentially the same as outlined above for income categories. How to inventory special populations and available housing resources has been previously described.

Table 16 in Appendix A depicts how to calculate current unmet needs for special populations.



WIDER, LOWER WORK SURFACE
FOR SPECIAL NEEDS POPULATION

Conclusion

Defining housing needs implies a responsibility to satisfy those needs. A needs assessment is the first step in preparing a housing element or CHAS. As such it provides the basis for developing policies and strategies that address imbalances between the need for housing and the supply of available affordable housing and supportive services.

Whether you are preparing a housing element for inclusion in a comprehensive plan or CHAS, the next steps are similar. They include:

- ◆ Determining general priorities for allocating resources among the types of housing and supportive services;
- ◆ Analyzing likely effects of public policies on the success of efforts to develop, maintain, or improve affordable housing and services;
- ◆ Implementing programs and special initiatives to meet the needs for housing and supportive services;
- ◆ Identifying the institutional structure through which housing strategies will be implemented; and
- ◆ Coordinating public and private funding resources, programs, services, and special initiatives in an integrated manner to achieve your community's housing goals.

Priorities should flow logically from analysis of how the size, distribution, condition and cost of the housing inventory matches the needs and types of housing problems of various income, racial, family, and tenure groups. For example, there may be a sufficient housing stock in standard condition or suitable for rehabilitation available for small families, but at rent levels above 30 percent of their income. This situation might suggest a priority on rental assistance and/or moderate levels of rehabilitation to meet the needs of those households. On the other hand, acquisition or substantial rehabilitation of existing larger units, or new construction where necessary, might be given priority to provide affordable units needed by large families.

Priorities should be based on an analysis of all the information you have about your community:

- ◆ What is the biggest housing problem overall?
 - Cost?
 - Condition?
 - Overcrowding?
 - Availability?

-
- ◆ Which groups have the greatest needs?
 - Renters or owners?
 - Low- or very low-income?
 - Large or small families?
 - Homeless or others who need supportive services?

 - ◆ Which needs can we really do something about?
 - Are resources available?

If you are preparing a housing element, the comprehensive plan must respond to the increased demand for all types of housing by designating sufficient land and identifying suitable locations for the various types and densities of residential development. Otherwise, the price or rent of available units will increase unnecessarily and many people will be forced to live in shelter unsuitable to their needs. Key issues to be addressed in the plan include:

- ◆ Where should densities be increased?

- ◆ Is infrastructure (capital facilities) available in areas zoned for housing? and

- ◆ Is the general community willing to support land use policies which support the development of affordable housing, both rental and home ownership, and opportunities for siting special needs housing?

It is the responsibility of your community to allow for, as much as possible, the creation of a housing market which includes a variety of affordable housing choices for all its residents. Regardless of your jurisdiction's size, it will have a complex housing market which requires a variety of housing types at a range of housing costs to satisfy the current and projected needs of its citizens. Concerted action and leadership is needed to define new ways to assure that an affordable, adequate housing supply is available now and in the future. A housing needs assessment provides the information necessary to make informed choices about the future of housing in your community.

A housing needs assessment provides the information necessary to make informed choices about the future of housing in your community.

Glossary of Terms and Acronyms

AFFORDABLE: Total monthly housing costs which do not exceed 30 percent of monthly gross household income in the case of rental housing; in the case of ownership housing, the purchase cost of a housing unit is equal to or less than three times a household's annual gross income.

AFFORDABLE HOUSING: Housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

ASSISTED HOUSING: Multifamily rental housing that receives governmental assistance and is subject to use restrictions.

CHAS: Comprehensive Housing Affordability Strategy

CONDOMINIUM: A housing unit in a multifamily building owned by an individual who also owns a partial interest in the common areas of the building or complex.

DCD: Washington Department of Community Development

DETERIORATED UNIT: A substandard dwelling, though structurally sound, which can be raised to standard conditions with rehabilitation.

DILAPIDATED UNIT: A substandard dwelling that has deteriorated to the extent that it is unsafe, unsanitary or dangerous to human life, and rehabilitation is not feasible.

ENTITLEMENT COMMUNITY: A jurisdiction that is eligible to receive Community Development Block Grant funds directly from HUD.

ESD: Washington Employment Security Division

FAMILY: A household composed of one or more individuals.

FmHA: Farmers Home Administration

GMA: Growth Management Act (ESHB 2929 and ReSHB 1025)

GROUP QUARTERS: Facilities providing living quarters that are not classified as housing units, such as prisons, nursing homes, dormitories, military barracks, and shelters.

HOME: The Home Investment and Affordable Housing Partnership Act, or HOME, is intended as a means to increase the supply of affordable housing, particularly rental housing, to very low and low-income families and individuals. HOME provides grants (termed "investment trust fund" monies) to states and localities for a variety of specific programs, replacing a number of small categorical programs. Targeted exclusively to households with incomes below 80 percent of median (of which 90 percent must be below 60 percent of median), the program is designed to augment state and local programs and resources. It is intended to provide flexible support for local project decisions tailored to local markets. HOME funds may be used to help non-profit or for-profit developers acquire, construct, or rehabilitate affordable rental housing; in some cases it can also be used for rental assistance.

HOMELESS: A person whose nighttime residence is in public or private emergency shelters; in facilities, such as hotels, apartments or boarding homes where temporary vouchers are provided by private and public agencies; or in streets, parks, subways, bus terminals, railroad stations, airports, under bridges, abandoned buildings, cars, trucks, or any other public or private space that is not designated for shelter.

HOPE: The Home Ownership for People Everywhere, or HOPE, program authorizes planning, implementation, and technical assistance grants to help residents of public and publicly assisted housing to purchase their units. Its three main components are HOPE I - Public Housing; HOPE II - Multifamily Housing; and HOPE III - Single-family Housing.

HOUSEHOLD: One or more related or unrelated individuals occupying a housing unit.

HUD: United States Department of Housing and Urban Development

LARGE FAMILIES: Families of five or more persons.

LIHPRHA: The Low-Income Housing Preservation and Resident Homeownership Act of 1990, or LIHPRHA, is designed to preserve existing assisted housing for permanent low-income use. It provides incentives for current owners of assisted-housing projects to retain ownership for low-income use or to sell them to new owners who will agree to maintain the housing for low-income occupants for the remainder of its useful life.

LOW-INCOME: Households whose income does not exceed 80 percent of the median income for the area, as determined by HUD.

MODERATE INCOME: Households whose income is between 80 percent and 95 percent of the median income for the area, as determined by HUD.

MANUFACTURED HOUSING: A manufactured building or major portion of a building designed for long-term residential use. It is designed and constructed for transportation to a site for installation and occupancy when connected to required utilities.

MIDDLE INCOME: Households whose income is between 95 percent and 120 percent of the median income of the area, as determined by HUD.

OFM: Washington State Office of Financial Management

OVERCROWDING: More than one person per room.

SPECIAL NEEDS POPULATIONS: Individuals or families who require supportive social services in order to live independently or semi-independently.

SUBSTANDARD DWELLING: A dwelling unit that does not meet the criteria for an acceptable standard of living, through lack of maintenance, age of unit, neglect, lack of (part or all) plumbing facilities, kitchen facilities, or crowded conditions.

URBAN GROWTH AREA: Area within which urban growth shall be encouraged and outside of which growth can occur only if it is not urban in nature.

VERY LOW-INCOME: Households whose income does not exceed 50 percent of the median income for the area, as determined by HUD.

Appendix A: Housing Needs Assessment Sample Forms _____

Blank tables for your use or adaption, as well as data that may help in preparing a local needs assessment.

Table 1

Population and Rate of Population Growth by Age Somewhere, Washington*						
Age	1980	1990	Change		2000 (Projected)	2010 (Projected)
			No.	Percent		
0 to 4						
5 to 9						
10 to 19						
20 to 29						
30 to 39						
40 to 54						
55 to 64						
65 to 74						
>75						
Total						
Total Percentage Change						

* Somewhere, Washington is a fictional community used for illustrative purposes throughout this workbook.

Table 2

Racial Composition and Percentage of Total Population Somewhere, Washington													
Year	White		Black		Native American		Asian/Pacific Islander		Other		Hispanic Origin		Total
	Pop.	%	Pop.	%	Pop.	%	Pop.	%	Pop.	%	Pop.	%	
1980													
1990													
2000													
2010													

Table 3

**Households and Rate of Household Growth(1)
Somewhere, Washington**

	1980	1990		2000 ⁽²⁾		2010 ⁽²⁾	
	#	#	% of Change	#	% of Change	#	% of Change
NUMBER OF HOUSEHOLDS							
Population							
- Group Quarters							
Household Population							
Average Household Size							
Total Households							
HOUSEHOLD TYPES							
Elderly							
Small Family							
Large Family							
Single Person							
(1) Over preceding 10 years (2) Projected							

Table 4

Housing Conditions (1992) Somewhere, Washington											
		Indicators of Substandard Conditions									
Area	Number of Units	Lacking Complete Plumbing		Lacking Complete Kitchen Facilities		Lacking Insulation		Substandard External Conditions ⁽¹⁾		Overcrowded ⁽²⁾	
		#	%	#	%	#	%	#	%	#	%
Northeast											
Southeast											
Northwest											
Southwest											
Downtown											

(1) Examples: roof and gutter replacement needed; structural problems -- sagging roof, windows/doors out of line; foundation problems; peeling paint

(2) More than one person/room

Table 5

Housing Units by Type and Tenure Somewhere, Washington								
	1980		1990		2000		2010	
TYPE	#	% of Total	#	% of Total	#	# of Total	#	% of Total
Single-family								
Multifamily								
Manufactured								
Total Units								
TENURE								
Owner-Occupied								
Rental								
VACANCY RATE								
Owner-Occupied								
Rental								

Table 6

Average Housing Costs Somewhere, Washington							
	1980	1990		2000 (Projected)		2010 (Projected)	
	\$	\$	% Change	\$	% Change	\$	% Change
House Price ⁽¹⁾							
Rental Rate ⁽²⁾							

(1) Average sales price for 3-bedroom, 2-bath unit
 (2) Average monthly rate for 2-bedroom, 2-bath unit

Table 7

Household Income Characteristics Somewhere, Washington		
Income Level⁽¹⁾	Households	
	#	% of Total
< 50 Percent		
< 80 Percent		
< 95 Percent		
< 110 Percent		

⁽¹⁾ Based on HUD Median Income for a Family of Four

Table 8

Employment Characteristics and Trends Somewhere, Washington							
	1980	1990		2000		2010	
By Industry	#	#	% Change	#	% Change	#	% Change
Retail Trade							
Agriculture/Forestry/ Fishing/Mining							
Construction							
FIRE ⁽¹⁾							
Wholesale Trade							
Services							
Government							
Manufacturing							
Transportation/ Communication/Utilities							
Total							
By Occupation							
Managerial/Professional Specialty							
Technical/Sales/ Administrative Support							
Service Occupations							
Farming/Forestry							
Precision Production/Craft/Repairs							
Operator/Fabricator/ Laborer							
Total							
(1) Finance, Insurance & Real Estate							

Table 9

Demand for Additional Housing Units Somewhere, Washington				
	1990	2000	2010	Total
Total Housing Demand⁽¹⁾				
Demand for Additional Units				
(1) Equivalent to number of households				

Table 10

Unmet Housing Needs Somewhere, Washington				
	1990	2000	2010	Total
Total Housing Units				
Vacancy Rates				
Total Available Units				
Change in Available Units				
Total Demand				
Demand for Additional Units				
Unmet Demand for Additional Housing				

Table 11

Home Ownership Affordability							
Income Level	Affordable Housing Cost	Less Utilities	Less Tax & Insurance	Affordable Mortgage Rent Pmt	Affordable Mortgage PV	Down Pmt.	Affordable Selling Price
50-80%							
80-95%							
95-110%							

Table 12

Average Rents Somewhere, Washington				
Rental Unit	High	Low	Average	HUD/FRM
One Bedroom				
Two Bedroom				
Three Bedroom				
Overall Average				

Table 13

Affordability Estimates Somewhere, Washington			
	< 50%	< 80%	< 95%
Family of Four			
Maximum price of affordable housing unit			
Maximum affordable monthly payment			
*Estimated percentage of all owner units that are affordable			
*Estimated percentage of all rental units that are affordable			
* These estimates are made without regard to unit size (i.e., number of bedrooms, and are based on 1990 Census value and rent distributions).			

Table 14

Assisted Housing (Number of Households) Somewhere, Washington				
	Total	Elderly	Small Family Units (2 or less bedrooms)	Large Family Households
Public Housing				
Section 8:				
New Construction				
Certificates				
Vouchers				
Moderate Rehabilitation				
Section 236				
Farmers Home Administration				
All Programs				

Table 15

Unmet Needs Somewhere, Washington							
Household Type	Very Low Income ⁽¹⁾				Low- Income In Need	Moderate Income In Need	Total Unmet Needs
	In Need	In Assisted Housing	Unmet Need	% Served			
Elderly							
Family							
Single							
Total							

(1) Homeless households are not included in these estimates.
 (2) Disabled low income single-person households are eligible for assisted housing. They are counted in this table in the figures for family and elderly households in assisted housing.

Table 16

Unmet Needs by Special Population Somewhere, Washington				
Special Need Group	Number in Need	Served by Available Resources⁽¹⁾	Unmet Need	Percentage Served
Homeless				
Families				
Single Adults				
Youth				
Domestic Violence				
Prevention-Emergency Rent Assistance				
Physically Disabled (Disabled/In Need)				
Frail Elderly				
Non-Elderly				
Developmentally Disabled (In Need)				
Chronically Mentally Ill (In Need)				
AIDS				
Farmworkers				
Total ⁽²⁾				
<p>(1) If 0, the community has no resources available. (2) Excludes Homeless Prevention-Emergency Rent Assistance.</p>				

Appendix B: Required CHAS Components

A Comprehensive Housing Affordability Strategy must include the following:

- ◆ The jurisdiction's estimated housing needs projected over a five-year period, broken down by income levels, tenure types, family composition, and various special populations (e.g., self-sufficiency program participants or persons with AIDS).
- ◆ The nature and extent of homelessness, including estimates of subpopulations within the homeless and near-homeless. The jurisdiction would also set forth strategies for preventing homelessness, and addressing shelter, transitional, and permanent housing needs.
- ◆ Significant housing market characteristics that would influence the jurisdiction's use of funds.
- ◆ The institutional structure, including private industry, non-profits, and public institutions through which the jurisdiction will carry out its housing strategy, assessing the strengths and gaps of the delivery system and what the jurisdiction would do to overcome those gaps.
- ◆ Resources from private and non-federal sources that are reasonably expected to be made available, explaining how federal funds will leverage other funds, and identifying any publicly-owned land that may be made available.
- ◆ The plan for investment of federal funds (HOME, CDBG, McKinney, and Section 8/public housing), indicating general priorities with respect to location, needs, and activities.
- ◆ Plans for local-state coordination, including strategies for coordinating tax credit allocations.
- ◆ For local governments with public housing authorities (PHSs), a description of the status of the public housing stock and the PHA's strategy for improving its management, operations, and community stability.
- ◆ For states, a strategy to coordinate the Low Income Housing Tax Credit with the development of low-income housing.
- ◆ Plans to encourage public housing residents to become more involved in management and participate in homeownership programs.
- ◆ The jurisdiction's standards and procedures for monitoring initial and ongoing compliance with NAHA.
- ◆ Certifications to affirmatively further fair housing and comply with applicable federal relocation provisions.
- ◆ An estimate of the number of families to be assisted.

Appendix C: Two Sample Needs Assessment Questionnaires

Clark County Survey

Interviewer Name: _____

Date: _____

Questionnaire Number: _____

Hello, my name is _____ from Decision Sciences, a public opinion research firm. We're conducting a short confidential survey on housing needs in Clark County for the Department of Community Services. May I please talk to the head of your household? (If not head of household, wait and repeat information.) Your opinion is very important to us; we need to find out how housing and housing needs of people like you have changed during this decade so we can plan for the 1990s. Your answers are completely confidential. No one from the county or any other agency will see your answers.

1. Which of the following best describes the building in which you live?
(READ LIST)

- a. A single-family home (not attached to any other house)
- b. A single-family home (attached to one or more houses)
- c. An apartment building or complex with less than ten units
- d. An apartment building or complex with ten or more units
- e. A mobile home
- f. A residential hotel, rooming, or boarding house
- g. Other (Specify: _____)
- h. Don't know
- i. No response

2. Now, just for your household, including yourself, how many people does it include? By "household" we mean people living together who have some relationship with each other, either by blood, marriage, or some other relationship. Sometimes this is a family, sometimes not. Again, including yourself, how many people are in your household? (ENTER NUMBER OF PEOPLE BELOW)

-
3. How many children under age 18? (ENTER NUMBER OF CHILDREN BELOW)

 4. How many households, including yours, live with you in your dwelling? (ENTER NUMBER OF HOUSEHOLDS BELOW)

 5. How many people total is that? (ENTER NUMBER OF PEOPLE BELOW)

 6. How many years has your household lived at your present address? (ENTER NUMBER OF YEARS BELOW)

 7. If the don't know to question 6: Has it been over ten years? (IF YES, ENTER '10' ABOVE)

 8. What was last year's total household income, before taxes? Please include everyone living in your household. Your best estimate will do. Was it [READ LIST]
 - a. Under \$10,000
 - b. \$10,000 - \$14,999
 - c. \$15,000 - \$19,999
 - d. \$20,000 - \$24,999
 - e. \$25,000 - \$29,999
 - f. \$30,000 - \$34,999
 - g. \$35,000 - \$39,999
 - h. \$40,000 - \$44,999
 - i. \$45,000 - \$49,999
 - j. \$50,000 - \$54,999
 - k. \$55,000 - \$59,999
 - l. \$60,000 - \$64,999
 - m. \$65,000 - \$69,999
 - n. \$70,000 - \$74,999
 - o. \$75,000 and over
 - p. Refused/No Response

9. Including yourself, what is the total number of people living in your household who are presently employed, including self-employed and part-time workers? (ENTER NUMBER OF PEOPLE BELOW)

10. In general, are you satisfied with your dwelling?

11. If yes to question 10: Why? (RECORD IN SPACE BELOW/PROBE)

12. If no to question 10: Why not? (RECORD IN SPACE BELOW/PROBE)

13. Is your dwelling in need of any of the following repairs?

- a. Roof and gutter repairs
- b. Electrical repairs
- c. Plumbing repairs
- d. Foundation repairs

14. Do you own, rent, or live free at your dwelling?

Occupied (without payment)

Don't Know

No Response

15. If a renter to question 14: Why do you choose to rent rather than own your dwelling? (RECORD IN SPACE BELOW/PROBE)

16. About how many months of the year does your household occupy this dwelling? (ENTER NUMBER OF MONTHS BELOW)

17. How many rooms do you have in your dwelling? Count rooms like the kitchen, dining room, living room, bedrooms, play rooms, and rooms that are used in the basement. Do not count bathrooms, porches, balconies, foyers, halls, or half-rooms. (ENTER NUMBER OF ROOMS BELOW)

18. How many bedrooms does your dwelling? Count rooms used mainly for sleeping even if used for other purposes.

- a. No bedroom
- b. One bedroom
- c. Two bedrooms
- d. Three bedrooms
- e. Four bedrooms
- f. Five or more bedrooms
- g. Don't know
- h. No response

19. Do you have complete kitchen facilities? Complete kitchen facilities are a sink with piped water, a range or cookstove, and a refrigerator.

20. What is your MONTHLY rent or mortgage payment on your dwelling **NOT INCLUDING** property taxes, insurance, and utilities? Your best estimate will do. (ENTER AMOUNT BELOW)

21. Is this payment for rent or mortgage?

22. If the answer is mortgage to question 21:

Please estimate your MONTHLY property taxes. It might be easier to think of what you pay yearly then I can divide by 12. If you don't know, just say so. (ENTER AMOUNT BELOW)

Now, please estimate your MONTHLY mortgage insurance. Again, it might be easier to tell me what you pay yearly than I can divide by 12. If you don't know, just say so. (ENTER AMOUNT BELOW)

23. Finally, please estimate what you pay MONTHLY for all utilities, **including** heating, water, and sewer. **but not** telephone. Your best estimate will do. (ENTER AMOUNT BELOW)

24. USE ATTACHED WORKSHEET: Now I have some questions which I would like you to answer about each person living in your **household**. First, to keep them all straight, I would like you to start with yourself and list all the first names only of all the adults living in your household [RECORD FIRST NAMES ABOVE OCCUPANT NUMBER]

Occupant #1 should be respondent (who is head of household). Ask all questions for one occupant before going to next. Do not ask gender of respondent, just record it. Use additional sheets if necessary. Specific wording:

Is this person a male or female? (INDICATE GENDER)

What is his/her relationship to you. Is he/she your [INDICATE RELATIONSHIP USING LIST FOR APPROPRIATE GENDER] spouse/partner, son, brother, father, another relative, or anyone else [spouse/partner, daughter, sister, mother, another relative or anyone else?

Is his/her age between [INDICATE AGE]?

Is his/her primary race [INDICATE RACE]?

Is she/he of Spanish origin? [INDICATE YES/NO]

Do they usually speak English at home? [INDICATE YES/NO]

Does she/he have a disability?

[IF DISABILITY, INDICATE KIND] What is his/her disability: Does s/he have a physical disability, is s/he mentally retarded or developmentally disabled, or does s/he have a mental illness?

25. What is your zip code?

INTERVIEWER RECORD:

Respondent's First Name: _____

Repondent's Phone Number: _____ - _____

Verification Receipt

By this signature, I hereby certify that I have properly filled out the survey honestly, completely, and correctly. I understand that should I falsify, or in any manner misrepresent the information gathered on this instrument, I will be solely liable for damages that might accrue to Decision Sciences, Inc.

Interviewer's Signature

Date

Prepared for:

By:

Date:

Aberdeen Neighborhood Housing Services: Neighborhood Survey

1. Does your home (either house or apartment) have any of the following problems?
(Check as many as you need to describe the condition of your home)

a. Holes, open cracks, or rotted, loose, or missing material over part but not a large area (less than two square feet) of the:

Foundation Roof Inside Walls Outside Walls Floors

b. Holes, open cracks, or rotted, loose, or missing material over a large area (greater than two square feet) of the:

Foundation Roof Inside Walls Outside Walls Floors

c. Any of the following conditions:

- Two or more broken windows
- One or more broken or missing doors
- Cracked, broken windows or door frames
- Broken or otherwise unsafe porches, stairs
- Substantial sagging of floors, walls, or roof
- Damaged and/or unsafe chimney
- Lacking hot water
- Lacking heat
- Lacking electricity
- Old or leaking sinks, tubs, toilets, or other kitchen/bathroom fixtures
- Lacking operating toilet facilities for exclusive use of your family

2. Is your home:

a single-family dwelling a two family dwelling or a duplex
 a mobile home a dwelling with three or more housing units

3. Do you own or rent your home? (Check One)

Own (Mortgage paid off) Buying (Mortgage or Contract) Rent (Mortgage or Contract)

4. If you are buying your home, what are your monthly payments? (Includes principal, interest, taxes, and insurance): \$ _____

5. If you are renting, what is your monthly payment? \$ _____

6. If you are renting now, are you interested in buying a home? Yes No

If yes, how much would you be able to pay per month to buy a home? \$ _____
If you would be interested in buying a home, how large of a down payment could you afford? \$ _____

7. How many people, including yourself, live in your home? _____

8. Please check the category that represents the total 1988 annual income of all persons living in your home:

- a. \$16,350 or less
- b. \$16,350 - \$18,700
- c. \$18,700 - \$21,000
- d. \$21,000 - \$23,350
- e. \$23,350 - \$24,800
- f. \$24,800 - \$26,250
- g. \$26,250 - \$27,750
- h. \$27,750 - \$29,200
- i. \$29,200 or more

9. Is any member of your household 65 years of age or older? Yes No

10. Present Employment Status

Employed Unemployed Part-time Employment Retired

11. Ethnic Characteristics (optional)

White Black Spanish Native American Asian Other

12. If you could have some help to do some maintenance work on your house and yard, what would be most helpful?

- | | |
|-----------------------------------------------------------|-------------------------------------------------------|
| a. <input type="checkbox"/> Cleaning of gutters | h. <input type="checkbox"/> Splitting firewood |
| b. <input type="checkbox"/> Removal of roof moss | i. <input type="checkbox"/> Preparing a garden |
| c. <input type="checkbox"/> Removal of trash | j. <input type="checkbox"/> Housing painting and trim |
| d. <input type="checkbox"/> Cleanup of yard | k. <input type="checkbox"/> Roof repair |
| e. <input type="checkbox"/> Window washing | l. <input type="checkbox"/> Insulation |
| f. <input type="checkbox"/> Hedge, tree or brush trimming | m. <input type="checkbox"/> Plumbing |
| g. <input type="checkbox"/> Cleaning chimneys | n. <input type="checkbox"/> Wiring |

13. Would you be interested in classes on making minor home repairs if they were held in your neighborhood?

Yes No

14. Would you be willing to pay a small fee of \$2 or \$3 to cover some of the costs of the class?

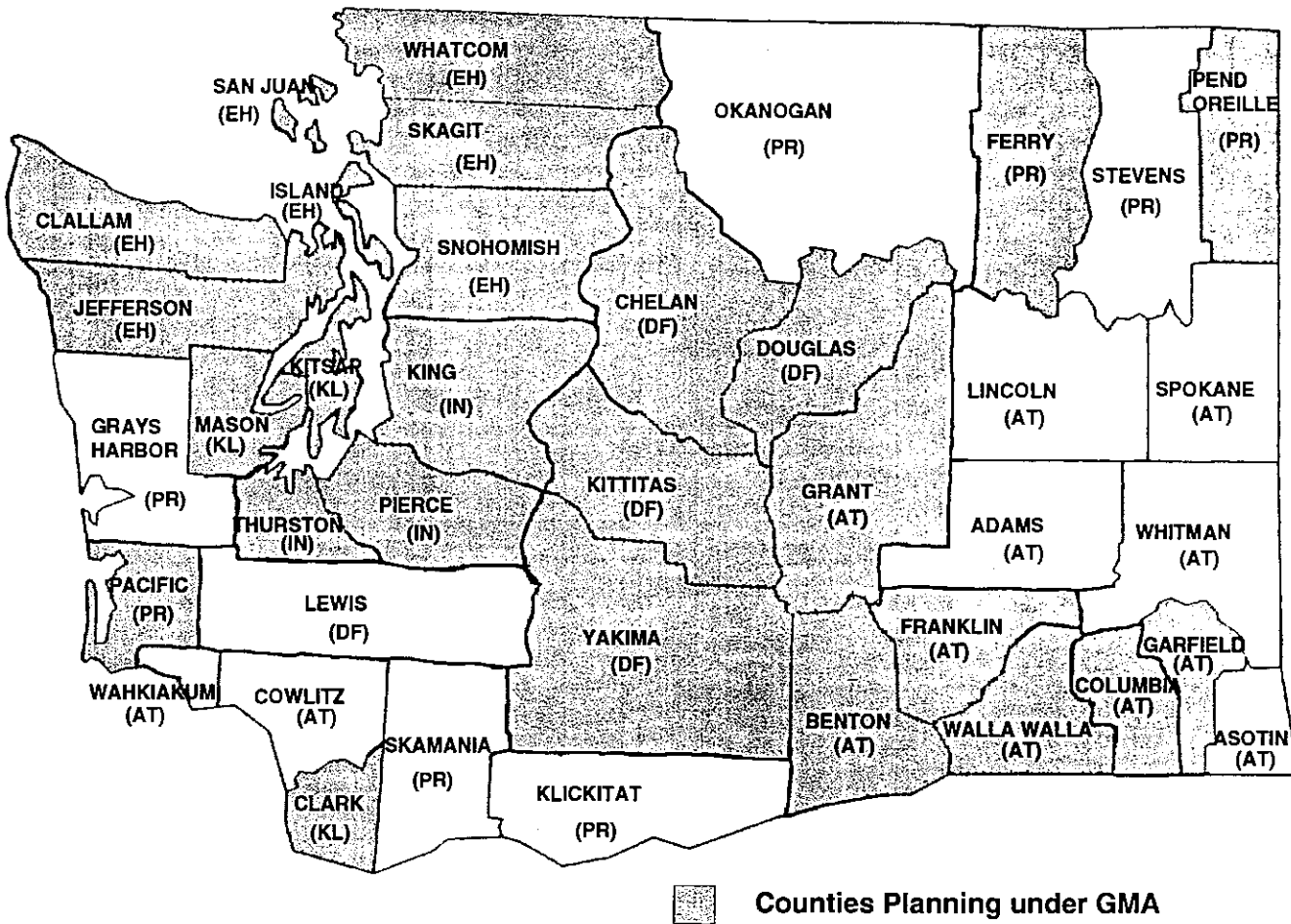
Yes No

15. Please check the five problems in your neighborhood that you think are most important to solve?

- Poor condition of streets
- Curbs in poor condition or none at all
- Sidewalks in poor condition or none at all
- Heavy traffic
- Tree roots and overgrown brush
- Trash
- Rodents
- Abandoned vehicles and appliances
- Stray dogs and other animals
- Unkept vacant lot
- Not enough recreational equipment and play space
- Poor street lighting or none at all
- Poor access to shopping
- Poor access to busline
- Poor access to schools
- Theft and vandalism
- Violent crime
- Lawns poorly maintained and needing cleanup
- Not enough trees and flowers along main streets
- Not enough trees and flowers at people's homes
- Poor condition of housing
- Poor drainage; flooding
- Too much neighborhood noise
- Drugs
- Vacant and dilapidated homes
- Other: _____

Appendix D: GMA Communities

Growth Management Planners' New Assignments



Appendix E: Bibliography of Housing Studies and Assessments

1. **Washington State Housing Needs and Market Trends: An Overview**, Joshi, Thomas, Lane and Phillips, March 1989.

A housing needs assessment requested by the Washington State Legislature.

2. **Washington State and County Housing Database**, Joshi, Thomas, Land and Phillips, March 1989.

A housing database by county for the state of Washington.

3. **Downtown Housing Task Force Final Report**, Institute of Public Policy and Management, University of Washington, January 1989.

A task force report examining strategies for preserving and enhancing downtown housing, primarily low-income housing.

4. **Households at Risk: Loss of Federally Assisted Housing in Washington**, Institute of Public Policy and Management, University of Washington, February 1989.

An examination of the inventory of federally assisted low-income housing in Washington State and an assessment of the potential risk of loss of this housing stock.

5. **Closing the Gap: Housing Needs in Washington State**, Institute of Public Policy and Management, University of Washington, January 1991, (to be released February 1991).

An update on Washington's housing needs and an assessment of the cost to address those needs.

6. **Mobile/Manufactured Housing Data in Washington State**, Institute of Public Policy and Management, University of Washington, August 1990.

This document identifies and discusses sources of data for manufactured housing and lists key data.

-
7. **People in Shelters: A Survey of People in Emergency Shelters in Washington State**, Center for the Study of Social Welfare, University of Washington, September 1990.

A survey of persons staying in Washington's emergency shelters and an examination of some of the underlying causes of homelessness.

8. **Governor's Task Force Report on Homelessness: A Comprehensive Political and Social Strategy to End Homelessness in Washington State**, Department of Community Development, February 1991.

A Governor's task force report on recommendations on ending homelessness in Washington State.

9. **Emergency Shelter Assistance Program: Characteristics of People Receiving Services, July 1, 1989 to June 30, 1990**, Department of Community Development.

Characteristics and statistics on the number of persons staying in emergency shelters funded in part by the state of Washington.

10. **Report to the Legislature on Transferring Manufactured Housing Functions in Washington State Government (SHB 2861)**, Institute of Public Policy and Management, University of Washington, January 1991.

Progress report on transferring the State Administrative Agency functions and Mobile/Manufactured Housing Titling functions to the Department of Community Development. Also includes recommendations for other consolidation activities. Report is the result of the work of the Department of Community Development, Department of Licensing, Department of Labor and Industries, and the Washington Association of Building Officials.

11. **Mobile Home Park Model Ordinance**, Institute of Public Policy and Management, University of Washington for the Department of Community Development, February 1991.

This document is an update of a model ordinance to assist cities and counties in accommodating mobile/manufactured housing parks in their land use plans.

12. **Mobile Home Park Need and Demand Review Surveys**, Department of Community Development, February 1991.

Provides information from larger local jurisdictions who surveyed their area for the need and demand of mobile home parks.

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13. **Low-Income Weatherization As A Stimulus to Economic Development in Washington**, Osterberg and Sheehan for the Department of Community Development, February 1991.

Describes economic impacts of low-income weatherization, existing needs and costs to maintain sufficient levels.

14. **Evaluation of the Federal Low-Income Tax Credit Program as administered by the Washington State Housing Finance Commission**, Housing Resource Connection for the Department of Community Development, February 1991.

An evaluation of the administration of the Federal Low-Income Tax Credit Program.

15. **Blueprint for Affordable Housing**, King County Housing Partnership for the Department of Community Development, King County, and the City of Seattle, March 1991.

A report on the extent of the housing affordability problem and an examination of the costs of housing as they relate to regulations, land, taxes, etc.

16. **Comprehensive Housing Assistance Strategy (CHAS)**, Department of Community Development, October 1991.

Five-year housing needs assessment and housing strategy as required by the recently enacted Cranston-Gonzalez Affordable Housing Act.

17. **Keeping Energy Money at Home: An Evaluation of Cost-Effective Weatherization Measures for Low-Income Families**, Washington State Energy Office for the Department for Community Development, March 1990.

Examined current priority list for weatherization measures installation.

18. **Evaluation of the Yakima Valley Energy Savings Project**, Washington State Energy Office for the Department of Community Development, February 1991.

An examination of the projects showing energy savings.

19. **New Directions for Low-Income Energy Efficiency: Residential Lighting and Refrigerator Conservation Potential in Washington State**, Northwest Conservation Act Coalition for the Department of Community Development, September 1990.

A look at how lighting and refrigerator replacement can be incorporated into the low-income weatherization program.

20. **Spokane Neighborhood Centers Multifamily Conservation Program Marketing Project**, Spokane Neighborhood Centers for the Department of Community Development, August 1990.

A study on the successes of different marketing techniques to gain building owner contributions to low-income weatherization.

21. **Mobile Home Space Affordability and Availability Task Force Report**, Department of Community Development, Senate Commerce and Labor Committee, and House Housing Committee, March 1991.

Provides recommendations from the task force on issues related to manufactured housing and mobile home community living.

22. **Housing Resource Guide**, Department of Community Development, November 1991.

An overview of the primary state and federal housing programs.

Appendix F: Bibliography of Growth Management Studies

Growth Management Division Technical Assistance Guidebooks

A Bottom Up Primer: A Guide to Citizen Participation (October 1991)

Towards Managing Growth: A Guide to Community Visioning (October 1991)

Paying for Growth's Impacts: A Guide to Impact Fees (January 1992)

Issues in Designating Urban Growth Areas, Part I: Providing Adequate Land Supply (February 1992)

Issues in Designating Urban Growth Areas, Part II: Suggestions for Criteria and Densities (February 1992)

Intergovernmental Coordination Under the Growth Management Act (May 1992)

Issues in Housing: How to Determine the Housing Needs in Your Community (May 1992)

Tools for Managing Data: A Local Government Data System Development Guide (May 1992)

Your Comprehensive Plan's Foundation: A Land Use Inventory Guide (May 1992)

Innovative Techniques: Part I - Clustering (June 1992)

Innovative Techniques: Part II - Transfer of Development Rights (June 1992)

A Guide to a Capital Facilities Element Under the Growth Management Act (July 1992)

A Guide to Doing a Land Use Element Under the Growth Management Act (July 1992)

Predicting Growth and Change in Your Community: A Guide to Subcounty Population Forecasting (July 1992)

A Guide to Doing an Open Space Element Under the Growth Management Act (August 1992)

A Guide to Doing a Historic Preservation Element Under the Growth Management Act (August 1992)



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