
4

Housing Element

Section 4.1 -Introduction

Over time, the characteristics of City of Moses Lake residents will continue to change. Greater diversity in the population is expected to occur, increasing the demand for more housing of all types, especially housing that is affordable for low and moderate-income households. For example, national and local trends indicate that the size of households has continued to decrease as families have decided to have fewer children. More adults are now living alone or in shared housing units. There are more single-parent families or both parents may work at two or more jobs outside the home. Homeless individuals and families are now common in the area. Residents with special needs are now often living in group homes or transitional housing instead of institutions. Finally, senior citizens are living longer, more independent lives. As such demographic changes occur, the housing market will need to change to serve these residents. Traditional development practices that focus almost exclusively on single-family houses must change to accommodate the diverse needs of the community or over-housing some of the population may occur while other residents may not be served adequately.

Although providing housing is a function of the private sector and is usually not considered a local government responsibility, this element of the Comprehensive Plan focuses on housing because

it is such a basic component of the community. In addition, the housing market has a very significant impact on the area's economy and quality of life. The Comprehensive Plan will guide the decisions made by the City concerning land use regulations, building codes, public infrastructure, and community facilities which influence the location, quality, quantity, and cost of the housing built by the private sector. The Growth Management Act recognizes these factors as inherent to comprehensive planning for a community and requires a housing element which ensures the vitality and character of established residential neighborhoods, including the following:

- ▶ An inventory and analysis of existing and projected housing needs
- ▶ A statement of goals, policies, objectives and mandatory provisions for the preservation, improvement and development of housing
- ▶ Identification of sufficient land for housing
- ▶ Adequate provisions for existing and projected needs of all economic segments of the community

Assumptions

This element is based on the following assumptions:

Single-family detached houses located on individual lots will continue to be the preferred choice of housing for most residents in the future.

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As the special needs population becomes more diverse, alternative housing choices are essential to maintaining an adequate housing supply.

Moses Lake's Urban Growth Area will experience a 3% annual growth rate.

Public housing agencies will continue to receive federal funding for the purposes of housing assistance programs for low and moderate income families.

Organization

The Housing Element Consists of the following sections:

- ▶ Section 2 presents land use goals and policies developed for the Housing Element to include the unincorporated urban growth area, and the applicable policies from the County-Wide Planning Policies, Housing Needs Assessment

and Strategies for Grant County, and Housing Needs Assessment and Economic Analysis for Moses Lake.

- ▶ Section 3 describes existing conditions of the housing stock, assisted housing programs, facilities and services for families with special needs, in addition to a demographic profile of the City's residents.
- ▶ Section 4 analyzes the availability, conditions and affordability of housing as compared to the area's median income. This section also discusses the residential capacity of the future land use plan presented in the Land Use Element of the Comprehensive Plan.
- ▶ Section 5 presents the demand for residential land by dwelling type, potential deficiencies of the future land use plan, and recommended actions.

Section 4.2 - Goals and Policies

Grant County County-wide Planning Policies

The Grant County County-Wide Planning Policies have been developed as written policy statements for establishing a county-wide framework from which county and city comprehensive plans are to be developed and adopted. This framework ensures that city and county comprehensive plans are consistent as required by GMA.

The County-wide policies which relate to housing are listed:

POLICY 5 - POLICIES THAT CONSIDER THE NEED FOR AFFORDABLE HOUSING, SUCH AS HOUSING FOR ALL ECONOMIC SEGMENTS OF THE POPULATION.

- I. The housing element of each comprehensive plan shall:
 - A. Provide a range of housing alternatives which takes into account price, tenure type, and density which meet the urban area and regional housing needs.
 - B. Provide for the development of a balanced variety of dwelling unit types and densities within the county with the maximum choices of living environment, considering the needs of the public at all economic levels.
 1. The development of a balanced variety of dwelling unit types and densities shall be encouraged.
 2. Site constructed and factory manufactured housing shall be recognized as needed and functional housing types.
 3. Provisions shall be made for the location of manufactured (mobile) homes in planned manufactured (mobile) home

subdivisions and parks, or on single lots when in conformance with standards governing location (on lot) of site constructed housing.

- C. Provide areas for the location of a variety of residential uses while minimizing the impact on surrounding areas.
 1. Plan provisions for the location of high, medium, and low density residential development shall be made within the urban growth area where possible and within or adjacent to existing communities.
 2. Plan provisions for the location of rural housing shall be made in a manner consistent with preserving agricultural lands and maintaining the rural lifestyles of the county while minimizing conflicts with commercial agricultural activities.
- D. Preserve the viability of existing single-family residential areas.
 1. Existing viable single-family residential areas shall be given sufficient protection to prevent the encroachment of incompatible land uses which may lead to the deterioration of such residential areas.
 2. Rural residential areas located outside of urban growth areas shall be discouraged from becoming urbanized as UGA's.
- E. Promote housing that meets the needs of all socio-economic groups in the county.
 1. Develop performance standards governing the placement of manufactured homes.
 2. Encourage the rehabilitation of sub-standard housing.
 3. Encourage efforts to renew and rehabilitate as well as maintain existing housing.
- F. Develop land uses that will preserve and enhance the quality of life and desired

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lifestyles.

1. Encourage builders and developers to deliver housing with a variety of price ranges, amenities, natural settings, and conveniences.
 2. Protect residential neighborhoods from incompatible land uses.
 - a. Maintain natural boundaries (roads, creeks, outcroppings, etc.).
 - b. Cluster developments off main arterial roads with vegetated buffer strips between houses and main roads.
 3. Buffer future developments from existing farm activity to minimize nuisances generated by either use.
- G. Incorporate Washington State Community Housing Affordability Strategy (CHAS) requirements and actively solicit grant monies through FSS, HOPE 1, 2 & 3, CIAP and 5H programs.

Goals and Policies Developed for the Comprehensive Plan

The following housing goals and policies were developed for the Comprehensive Plan:

HOUSING SUPPLY AND PRODUCTION

GOAL 1: PROVIDE FOR DIVERSITY IN THE TYPE, DENSITY, AND LOCATION OF HOUSING WITHIN THE CITY IN ORDER TO PROVIDE AN ADEQUATE SUPPLY OF SAFE AND SANITARY HOUSING AT PRICE AND RENT LEVELS APPROPRIATE TO THE VARIED FINANCIAL CAPABILITIES OF CITY RESIDENTS.

POLICIES

- 1.1 Encourage the public and private sector to take actions to develop and maintain an adequate supply of single family and multi-family housing for all economic segments of the population.
- 1.2 Encourage and support equal access to housing throughout the City for all people regardless of race, color, sex, marital status, religion, national origin, physical or mental handicap, and encourage the responsible state and federal agencies to enforce federal and state civil rights and fair housing laws.
- 1.3 Encourage the development of alternative housing types through innovative land use regulations that enable construction of affordable attractive housing which include attached single-family units, modular or manufactured housing, clustered housing, mixed-use developments, group homes, assisted living facilities, self-help housing, cooperatives, etc.
- 1.4 A variety of housing types and densities should be available in residential areas to provide all residents with location and price/rent choices. The City shall encourage affordable housing units that are compatible in design and quality with other units to be integrated within market rate developments.
- 1.5 Encourage the development of multi-use neighborhoods which are a mix of housing, jobs, stores, and public space all within a well-planned pedestrian environment.
- 1.6 Assure that policies, codes, and ordinances promote neighborhood designs that are pedestrian and transit friendly and discourage reliance upon the automobile.

SPECIAL NEEDS HOUSING

GOAL 2: SUPPORT AND ASSIST IN PLANNING FOR INCREASING HOUSING OPPORTUNITIES WHICH ARE PRIMARILY FOR HOUSEHOLDS WITH SPECIAL NEEDS.

POLICIES

- 2.1 Assure that codes and ordinances allow for a continuum of care and housing opportunities for special needs populations, such as emergency housing, transitional housing, extensive support, minimal support, independent living, family-based living or institutions.
- 2.2 Assure that policies, codes, and ordinances allow for a geographic distribution of housing continuum with housing provided in appropriate locations and adequately served by public facilities (such as transit) and services.
- 2.3 Codes and ordinances shall recognize the changing demographic trends by supporting accessory units and other types of housing and human service programs.
- 2.4 Building codes and development regulations shall encourage the development, rehabilitation, and adaptation of housing that responds to the physical needs of special populations. For example, lower parking requirements and smaller lot sizes could be permitted in projects designed for elderly residents. In this case restrictions similar to the HUD standards could be considered to limit housing occupancy to only senior citizens.
- 2.5 The City shall support and assist in planning for subsidized housing opportunities primarily for households that cannot compete in the market for housing utilizing all available federal and state aid. If the City's elderly population continues to be higher than average then the City may wish to consider requiring public housing

to be divided between elderly and non-elderly families proportionate to their representation in the City's total need for low income housing.

HOUSING MAINTENANCE/ TECHNICAL ASSISTANCE

Goal 3: To MAINTAIN THE AREA'S EXISTING HOUSING STOCK IN A SAFE AND SANITARY CONDITION.

POLICIES

- 3.1 The City shall continue to work with non-profit agencies to maximize the receipt of Federal and State housing resources. These programs should be used to provide low and moderate-income residents with housing assistance and related services as well as to maintain or improve housing conditions and re-use existing structures. This assistance may include technical expertise and advice as well as grants targeted at rehabilitating substandard residential units occupied by low-income households. Assistance should be provided to both owner-occupied and renter-occupied units.
- 3.2 The City shall consider the Community Development Block Grant program each fiscal year in which the City is eligible to apply, for the purposes of increasing the quality of affordable ownership housing.
- 3.3 The City should continue and expand housing inspection and code enforcement programs to promote neighborhood and community pride and ensure adequate maintenance of the housing stock. Inspectors should seek to resolve hazardous or overcrowded housing conditions or other threats to the public health, safety, and welfare by encouraging or requiring property

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owners to maintain their properties in compliance with all applicable codes concerning junk and debris, noxious weeds, and other unsafe or unsanitary conditions. Where necessary these regulations should be aggressively enforced.

- 3.4 The City should proceed as quickly as allowed by State and local laws to demolish substantially dilapidated structures that are beyond rehabilitation or reuse.
- 3.5 Relocation assistance should be provided to any dislocated household.

DEVELOPMENT REGULATIONS PROGRAM

GOAL 4: TO ENCOURAGE MORE AFFORDABLE HOUSING BY MAKING IT EASIER AND/OR LESS EXPENSIVE TO BUILD NEW HOUSING THROUGH THE USE OF INNOVATIVE LAND USE REGULATIONS, DEVELOPMENT STANDARDS, AND BUILDING CODE REQUIREMENTS.

POLICIES

- 4.1 The City should review all land use and building regulations to see that they do not unnecessarily restrict the supply of housing or increase its cost. Any modifications should be designed to reduce housing costs and facilitate development of more affordable housing types, styles, and prices without compromising the public health, safety, welfare, or the principles of the Comprehensive Plan.
- 4.2 Within budget constraints, the City should consider incentives to private or nonprofit housing developers to build more affordable housing. Such incentives should target the production of below-market rate units for renters and first-time home buyers. These incentives

could include, but should not be limited to, fee waivers, expedited permits, density bonuses, innovative land use regulations, new construction practices, and others.

HOUSING CHOICE AND NEIGHBORHOOD STABILITY

GOAL 5: SUPPORT PUBLIC AND PRIVATE ACTIONS THAT INCREASE HOUSING CHOICES FOR CITY RESIDENTS WITH EMPHASIS ON HOUSING AND PUBLIC IMPROVEMENT PROGRAMS THAT INCREASE THE NUMBER OF HOUSING ALTERNATIVES FOR BOTH RENTERS AND OWNERS, MAINTAIN NEIGHBORHOOD STABILITY, AND IMPROVE THE PHYSICAL AND ENVIRONMENTAL CONDITIONS OF ALL NEIGHBORHOODS.

POLICIES

- 5.1 Encourage programs in deteriorating older neighborhoods that address structural, demographic, and economic issues.
- 5.2 Encourage voluntary housing rehabilitation programs.
- 5.3 Encourage preventative maintenance in sound and transitional neighborhoods.
- 5.4 The City shall support efforts to conserve, protect, and rehabilitate housing by programming infrastructure improvements in areas where there is a concentration of substandard housing and where infrastructure improvements are needed. To the extent possible, public investments in new infrastructure should be coordinated to foster housing rehabilitation and encourage neighborhood improvements.
- 5.5 Preserve the character of stable residential neighborhoods by protecting them from undesir-

able impacts of new development through selective and innovative zoning techniques that accomplish infill and consider the following:

- Impact on older existing neighborhoods
- Development that is appropriate to surrounding residential density, housing type, and affordability or use characteristics
- Encouragement of affordable units
- Maintenance of neighborhood integrity and compatibility
- Provision of development standards and processes for infill.

5.6 The City recognizes the extensive number of substandard mobile and site-built owner-occupied housing units concentrated in numerous neighborhoods. The City shall place a high priority on the rehabilitation or replacement of dwelling units located in these areas.

5.7 Contingent on the availability of federal, state, or private funds made available to local government for the purposes of carrying out an affordable very low and low income home rehabilitation loan and grant program, the City shall target the rehabilitation of low or very low income owner dwelling units.

Task 1: The City shall complete a housing conditions inventory prior to, or as a part of, the first major update of the Comprehensive Plan.

Housing Needs Assessment and Strategies for Grant County

The following strategies of the Housing Needs Assessment and Strategies for Grant County attempt to address links between economic growth and housing, funding infrastructure needs in cities experiencing constraints, and meeting the housing needs of very low, low, and low to moderate income families. The Tom Phillips and Associates group, directed by the Grant County Strategic Planning and Housing Response Team, prepared this report in 1994.

Strategy 1: Increase the understanding of the link between economic growth and housing.

Strategy 2: Provide technical assistance to the county's smaller cities so they can pursue funding to expand their sewer treatment and water supply facilities.

Strategy 3: Encourage the development of new home ownership opportunities for all income groups.

Strategy 4: Preserve and improve the existing housing stock.

Strategy 5: Ease the demand for all types of rental units by increasing the supply.

Strategy 6: Encourage the growth of housing within established growth boundary lines.

Strategy 7: Support the work of the county's non-profit housing providers to meet the needs of the county's lower income households.

Moses Lake Housing Needs Assessment and Economic Analysis

The strategies of the Moses Lake Housing Needs Assessment and Economic Analysis focused on strategies for a strong economy, creating livable, viable communities and an enhanced lifestyle quality for all people. The document was prepared for the Grant County Commissioners, the Housing Authority of Grant County and the Grant County Economic Development Council by CC Consulting Associates in 1994. The strategies related to Housing issues are listed:

Strategies

1. *Begin a process of strategic planning within the Greater Moses Lake area to accommodate*

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and work progressively towards needed growth.

Action: Bring together local entities and county-wide agencies to assist in building a strategic plan with components in economic development, law enforcement, funding, education, housing, social services and enterprise. Include local citizens, special needs individuals, and ethnic representation. Land Use and Capital Facilities Plans should be considered.

2. Increase the understanding and links among the community to address housing related issues.

Rationale: Moses Lake residents frequently do not see the common link between lack of housing, high cost of living, general low income sector of the population, ethnic tolerance and the relationship to economic stability and housing.

Action: Create an education program to be used in the region.

3. Encourage opportunities for increasing housing inventories in all price ranges.

Rational: As housing opportunities increase in both the home ownership and rental markets, the trickle down theory will open up additional units in the lower income ranges.

As affordable housing options open in this region, more commuters will move to Moses Lake, spending more money locally and helping support the tax base.

Action: Work with the Housing Authority of Grant County and Grant County Community Action Council to provide for very low and subsidized housing units. Provide alternatives for the lower income plant and service sector workers. The region's economy is dependent on this labor force. The City should lead the effort to research and access funding for low income housing even if it

is to be located outside the city limits.

6. A regional center or network is needed to assist small communities as they build and enhance their regions.

Rational: Development of a regional community building and enhancement center would help in all of the above listed concerns. The center could be a regional information network, bringing together non-profits, social services, businesses, educational, and government entities. Currently there appears to be duplication of efforts in the County service organizations. This center could serve as a facilitator for improved strategic planning advocacy issues, and collaborations.

Better utilization of material and human resources would result as more organizations are working with limited funding sources. The center could serve as a regional information clearinghouse for all jurisdictions, private developers, businesses, and organizations. Currently, accessing information and statistics in Grant County is difficult. Many studies and feasibility analyses have been compiled by local regions. Yet, there is no one source to discover and disseminate this valuable information.

Action: The Center could maintain information on funding resources and financial packaging. Better articulation and communication is needed between the housing providers in the Moses Lake Division and the service providers for handicapped, special needs, and seniors.

7. New banking regulations detrimental to increased rental housing should be addressed.

Rationale: New banking regulations limit borrowing capacity (10% on rental refinance) and limits the number of government backed loans per landlord. The new regulations place a burden on landlords trying to offer additional units.

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Action: Improved communication with bankers and lenders could increase the current rental market.

8. The current cap on Farmers Home Administration limits low income home ownership opportunities.

Rationale: Due to the high cost of housing in the

Moses Lake region, meeting the current cap on FmHA loans can be difficult.

Action: Work with bankers, lenders, and advocates to pressure Farmers Home officials and the federal lawmakers to increase this cap or use a more appropriate means of calculation.

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Section 4.3 - Existing Conditions

The following presentation of existing housing conditions and housing capacity incorporates information from the U.S. Census, the Washington State Office of Financial Management (OFM), and local agencies.

Housing Stock Summary

As of 2014, the City of Moses Lake had 8,825 housing units. The majority of these, 5,832 (66%), are single family homes with multiple and manufactured homes comprising 23% and 10% respectively (See Table HE - 1). According to the 2010 Census, 45% of all occupied units were rentals. The 2010 rental unit vacancy rate was 8.1%, while the owner occupied vacancy rate was considerably less at 1.3%.

Since 1980 the number of manufactured homes located in the City limits has increased, although there was a slight decrease from 2010 to 2014. In 1996 the city adopted an ordinance which allowed manufactured homes in two of the three residential zones as a permitted use on single family lots outside of manufactured home parks. Prior to 1996 manufactured homes were limited to parks or subject to Planning Commission approval. In 2005, the state mandated that manufactured homes be allowed in

all residential zones.

In 2011, the median value of owner-occupied homes was \$155,600, with over 50% of all homes valued between \$100,000 and \$199,999 (See figure HE - 1, Source: American Fact Finder, Selected Housing Characteristics, 2007-2011 American Community Survey 5-Year Estimates). However, Zillow.com reports the median sale price as \$150,806 as of May, 2014 .

Housing Conditions

Age of Housing Stock

The majority of all housing was constructed after 1970 with over 65% constructed after 1960 (See Table HE - 2). Nearly 25% of all housing was constructed during the 1950's after which the market stabilized and was followed by three decades of continued construction averaging 13.8% growth each decade. In the 1990's the housing market supply was pressed to meet the demands of the rapidly increasing population as well as higher income levels; nearly 40% of all housing has been constructed since 1990. The global financial crisis that started in 2008 slowed local housing construction for the next five years, but construction has been increasing lately. Over all housing in the area is relatively new with almost 40% less than 25 years in age.

**Table HE- 1
Number and Type of Housing Units, 1980-Present**

Year	Total Households	Single Units	Percent of Total	Multiple	Percent of Total	Manf. Home/ Trailers	Percent of Total
1980	4224	3231	76%	826	20%	167	4%
1990	4635	3333	72%	872	19%	430	9%
2000	6263	4157	66%	1277	20%	829	13%
2010	8365	5538	66%	1859	22%	968	12%
2014	8825	5832	66%	2040	23%	953	10%

Source: OFM State of Washington Postcensal Estimates of April 1 Housing Units, 1980, 1990 to Present

Housing Units Value

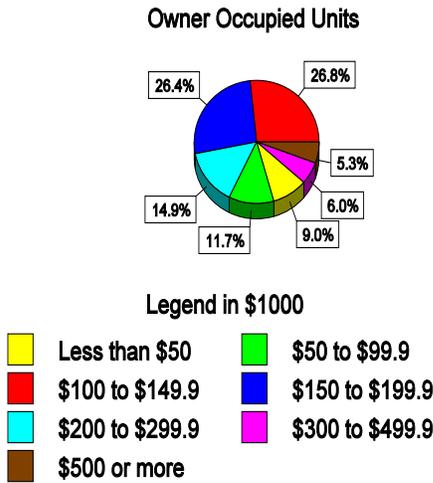


Figure HE - 1

Condition of Housing Stock

Housing conditions have not been assessed since the 1977 joint study conducted by the City and Grant County. At that time over 90% of the entire inventory was considered to be in sound condition.

Table HE - 2 Age of Housing Stock		
Year Built	Number of Units	Percent of Total
1939 or earlier	287	3.6 %
1940 to 1949	452	5.7 %
1950-1959	1942	24.3 %
1960-1969	753	9.4 %
1970-1979	774	9.4 %
1980-1989	631	7.9 %
1990-1999	1514	19.0 %
2000-2004	699	8.8%
2005 or later	935	11.7%
Total Units	7987	100%

Source: American Fact Finder, Selected Housing Characteristics, 2007-2011 American Community Survey 5-Year Estimates

Multifamily Housing Market

As of 2011, there were 1602 units in buildings with three or more units (American Fact Finder, Selected Housing Characteristics, 2007-2011 American Community Survey 5-Year Estimates). Recently-constructed buildings typically have a waiting list, and more apartment buildings are in the planning stages. Market conditions indicate a shortage of multi-family units.

The 2010 Census reported a vacancy rate of 4.8% for rental units. Additionally, low interest rates have encouraged home ownership allowing lower income households to purchase homes rather than renting.

Average Rents

The median gross rent according to the 2010 Census is \$653 per month with 21% of tenants paying less than \$500, 38% paying \$500 to \$700, 22% paying between \$700 and \$1000, and 18% paying over \$1000/month (see Figure HE-2).

Table HE - 3 Typical Moses Lake Rents		
Dwelling Unit Size	Apartments and Duplexes Rent Range	Single Family Houses Rent Range*
1 Bedroom	\$400 - \$500	N/A
2 Bedroom	\$495 - \$850	\$650 - \$800
3 Bedroom	\$875 - \$1200	\$750 - \$1675
3 + Bedrooms	N/A	\$1295 - \$1900

* Note: Typically does not include utilities. Source: Local Realty Offices, 2013

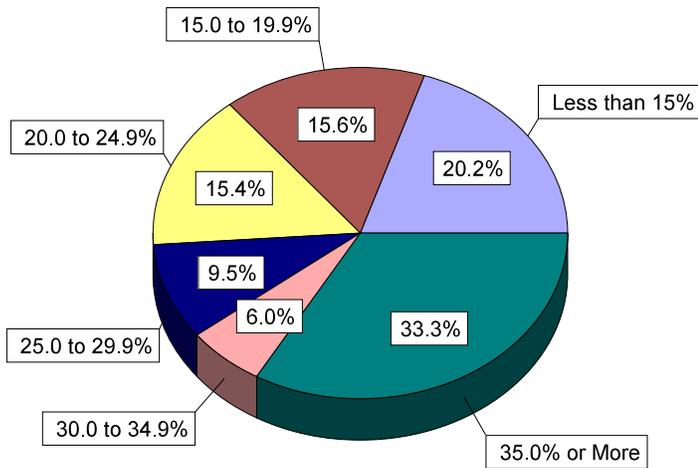
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Figure HE-3 shows that one third of renters pay 35% or more of their household income for “gross rent”, which includes utility costs not included in rent. In contrast, only 10.8% of

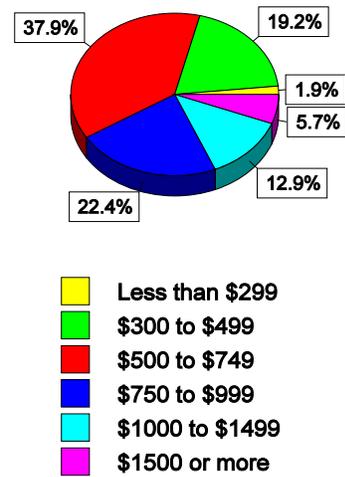
homeowners pay 35% or more of their household income for housing costs, including mortgage, real estate taxes, insurance, and utilities.

Rent As % of Household Income
What Renters Pay as % of Household Income



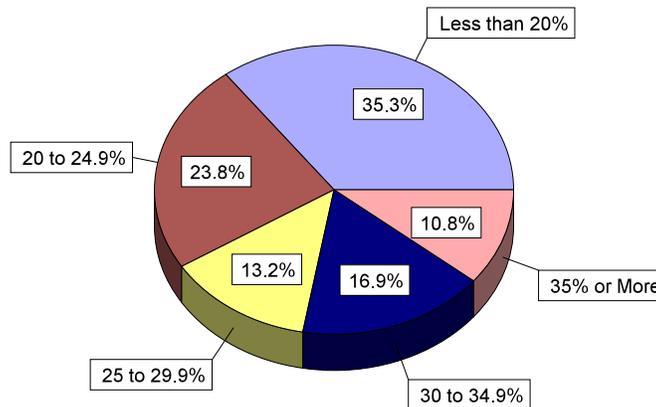
2011 Contract Rent

American Community Survey



Housing Costs as % of Household Income

Units with a Mortgage



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Demographic Profile of Moses Lake Residents

Basic demographic information about Moses Lake residents is important because age, income, and ethnicity affect a person’s housing choices. While the market generally provides the types of housing desired by and affordable to middle and upper-income people, it often fails to provide housing that meets the special needs of the poor, the elderly, and the disabled.

Education

The education level of Moses Lake residents who are 25 years or older falls slightly below the Washington State average. The 2010 Census indicates that 86% of all persons have a high school diploma as compared to 75% of county residents and 90% of all persons statewide. The number of persons with a bachelor degree or higher is 22% which is higher than county residents (15%) but less than Washington State (31%). The number of individuals with a higher education is anticipated to rise as Big Bend Community College continues to expand its number of undergraduate and master’s degree programs through cooperation with Washington State University, Central Washington University, and Heritage University. Registration at the community college continues to increase in conjunction with program expansions.

Table HE - 5 Educational Attainment, 2011			
Persons Age 25+	Moses Lake	Grant County	Washington State
High School Graduate or Higher	85.8%	75.2%	89.9%
Bachelor Degree or higher	22.2%	15.2%	31.4%

Source: US CENSUS BUREAU Quick Facts

Age

The age distribution of people in Moses Lake and Grant County is similar to each other and different

Table HE - 6 2011 Age Distribution			
Age Group	Moses Lake	Grant County	Washington State
under 5 yrs	9.4%	9.0%	6.5%
under 18 yrs	29.6%	30.7%	23.2%
65 yrs & older	12.3%	12.0%	12.7%

Source: US Census Bureau Quick Facts

from that of the state because Moses Lake and Grant County have a higher percentage of people under age 5 and under age 18, and a lower percentage of adults age 18 to 65. The percentage of people age 65 and older is almost the same in the city, county, and state. The median age in 2010 was 32.1, which is significantly less than Washington State’s median age of 37.3.

Table HE - 7 Population and Household Changes 1970 to 2010			
	Moses Lake	Grant County	Washington State
Population			
1970	10,310	41,881	3,490,169
1980	10,629	48,522	4,132,156
1990	11,235	54,758	4,866,692
2000	14,953	74,698	5,894,121
2010	20,366	89,120	6,724,543
Number of Households			
1970	3,244		1,105,587
1980	4,224		1,540,510
1990	4,314	19,745	1,872,431
2000	5,642	25,204	2,271,398
2010	7,540	29,922	2,602,568
Mean number of people per household			
1970			
1980	3.3		2.98
1990			2.98
2000	2.55	2.74	2.53
2010	2.60	2.92	2.53
	2.59	2.97	2.50

Source: US CENSUS BUREAU

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Household Size

The age and population changes described above are reflected in decreasing households and family size. Table HE-7 describes the changes in population, number of households, and household size between 1970 and 2010. More households with one or two people exist which is reflected in the declining birth rate and the increasing elderly population. Of the 7600 total Moses Lake households, 27.6% are one person living alone. Families with children under age 18 make up 34.6% of total households. Moses Lake's 2.59 population per household (PPH) is similar to the state's PPH which is 2.50 but less than the County's 2.87 PPH.

Diversity

The racial and ethnic diversity of Moses Lake is similar to that of Grant County but different than the state because of a much larger Hispanic population in Moses Lake and Grant County than the state. The 2011 Census information indicates that the Hispanic population is 33% of the total population in the City and 37% of the population in Grant County, which is significantly higher than Washington State's 11%.

Income Level

Median income is defined as the mid-point of all of the reported incomes (i.e., half of the households had higher incomes and half of the households had lower incomes than the mid-point). The difference between family income and household income is that within a household not all members are related while in a family they are. The median family income for Moses Lake in 2011 was \$55,721. This is 27% lower than that of the state and 13% lower than the national median income. Table HE - 9

Table HE - 8 Racial and Ethnic Composition, 2011			
	Moses Lake	Grant County	WA State
White	60.9 %	58.0 %	73.1 %
Black	2.1 %	0.9 %	3.4 %
Asian	1.0 %	1.0 %	7.0 %
Hispanic	33.2 %	37.5 %	10.9 %
American Indian & Alaskan Native	1.0 %	1.1 %	1.2 %
Native Hawaiian & Other Pacific Islander	0%	0.1%	0.5%
Some other race	1.5%	1.2%	1.2%
Two or more races	1.3%	1.3%	3.6%

Source: US Census Bureau 2007-2011 American Community Survey

compares the income levels of the City to the State and the Nation.

The U.S. Department of Housing and Urban Development (HUD) defines income levels below the median income as follows:

- **Low Income Families** - Families with income between 80 and 95 percent of the median income who are paying more than 30 percent of their income for housing.

Table HE - 9 Comparison of Income and Poverty Levels in 2010			
	Moses Lake	Washington State	United States
Median Family Income	\$55,771	\$71,250	\$64,293
Median Household Income	\$47,535	\$58,890	\$52,762
Per Capita Income	\$23,419	\$30,481	\$27,915
Percentage of People below Poverty Level	14.6 %	12.5 %	14.3 %
Percentage of Children below Poverty Level	18.2%	16.5%	20.0%
Percentage of Families below Poverty Level	11.2 %	8.4%	10.5 %
Percentage of Age 65+ below Poverty Level	6.7%	7.8%	9.4%
Percentage of Labor Force Unemployed	10.0%	8.4%	8.7%

Source: US Census Bureau 2007-2011 American Community Survey

- **Very Low Income Families** - Families with incomes between 50 and 80 percent of the median income who are paying more than 30 percent of their income for housing.
- **Extremely Low Income Families (30 percent of the area median income)** - This is a new income targeting standard of the 1998 Act Amendments to the Housing Act of 1937. In order to avoid inconsistencies with other income limits, it is defined as 60 percent of the four-person family very-low-income limit, adjusted for family size.

By statute, family size adjustments are required to provide higher income limits for larger families and lower income limits for smaller families. The median income determined by HUD for FY 2012 is \$55,400 using a 4-person household as a base. Adjustment factors increase or decrease median incomes to reflect family size.

The 2007-2011 American Community Survey by the Census Bureau indicated that 570 families had incomes below poverty level. Of the 2,973 people for whom poverty status was determined, 1,097 people (37%) were under the age of 18 and only 168 people (6%) were over age 65.

Assisted Housing Programs

Housing Authority of Grant County

The Housing Authority of Grant County (HAGC) is a non profit agency whose mission is to provide, maintain, and develop quality housing and neighborhoods for people facing barriers. To fulfill that mission, HAGC engages in three primary business activities: housing development and construction, property management, and provision of rent subsidies. The primary focus is the development and management of housing built with federal resources and the administration of federal rent subsidy programs for the privately-owned housing to assist low-income individuals and families. State

law also allows them to develop housing through partnerships and joint ventures, make loans to people of low income to enable them to rehabilitate or purchase homes, make loans to non-profit and for-profit housing developers, issue tax exempt and taxable bonds to fund such loans as well as finance their own housing, investigate, and study housing conditions to make recommendations concerning improvements, and acquire property for “housing projects” through the power of eminent domain. The Housing Authority is the main agency in the community that administers housing programs for very low and low income families.

The Housing Authority currently owns 933 apartment and single family dwellings throughout Grant County.

Public Housing

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to apartments for elderly families. The U.S. Department of Housing and Urban Development (HUD) administers federal aid to local housing authorities or agencies that manage the housing for low-income residents at rents they can afford. HUD determines eligibility by setting the lower income limits at 80% and very low income limits at 50% of the median income for the county or metropolitan area. Rent is based on the family’s anticipated gross annual income. Families may stay in public housing units as long as they comply with the eligibility criteria and lease agreement.

Currently the Housing Authority owns and manages 217 public housing units throughout Grant County, including 44 public housing units in the Moses Lake area for families whose income is 30% or less of the median income. Thirty of the units are located in the downtown area and the remaining 15 are on the Base. Waiting time for a unit is currently 1 year for families.

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The Housing Authority also manages 18 units dedicated as Farmworker Housing in the Larson Housing Area. Families with 50% or more of their income dependant on farm work are eligible for these units.

Section 8

The Section 8 rental voucher and rental certificate programs are the federal government's major programs for assisting very low-income families, the elderly, and the disabled to rent housing in the private market. Since the rental assistance is provided on behalf of the family or individual, participants are able to find and lease privately owned housing including single family homes, townhouses, and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. The program was designed to allow families to move without the loss of rental assistance as opposed to public housing which is project-based assistance.

Section 8 rental vouchers are administered locally by the Grant County Housing Authority who receives federal funds from HUD to administer the Section 8 programs. A rental subsidy is paid directly by the Housing Authority to the landlord on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Eligibility for the program is based on the total annual gross income and family size. Generally the family's income may not exceed 50% of the median income for the county.

The Housing Authority currently provides rental assistance to 237 households scattered throughout Grant County. The Housing Authority also provides rental assistance to 47 households through the Section 8 Larson program which is project-based. The units are owned by the Housing Authority and located in the Larson Housing area. Each family pays 30% of their adjusted monthly income, and HUD pays the Housing Authority the remainder of

the rent allowed under the contract. The waiting time for assistance is typically one year minimum.

Private Complexes

Lakeland Pointe and Moses Lake Meadows were the first two privately-owned housing complexes in the City that provide units for lower income families. Both complexes were financed through Section 42 of the Federal Housing Tax Credit Program. Each complex provides 25 units, ranging from two to four bedrooms for families whose income is 30% or 60% of the median income. Rents are based on the family income and are unsubsidized. As many as 30 families are reported to be on the waiting list for the units dedicated to families whose income is 30% of the median income. Additional privately-owned complexes have been built, including Lakeland Pointe II, Pelican Place, and Heron Creek Apartments.

Non-profit organizations

Serve Moses Lake is an organization of local churches that provide services to members of the community in need. People who request assistance from a church are sent to the Serve Moses Lake office for an assessment of their needs, and assistance with navigating the various local, regional, state, and national programs available to help them. Housing assistance is one of the services provided through Serve Moses Lake.

Habitat for Humanity of Greater Moses Lake is a non-profit religious organization that assists families living in inadequate housing who wish to own a home of their own. The family commits to 450 hours of "sweat equity" assisting in the construction of their home, which they then purchase from Habitat for Humanity with a no-profit, no-interest loan. Between 1997 and 2012, twelve homes have be constructed by Habitat for Humanity of Great Moses Lake.

Facilities and Services for Families with Special Needs

Homeless Services

Homeless services are provided by the Housing Authority of Grant County. The organization operates a six-unit shelter for homeless families and others. Additional homeless services provided by the organization include rental assistance; referrals to other community agencies, security and utility deposits, and hygiene and cleaning products and programs.

Elderly Housing

The elderly are considered a special needs group because of the high correlation between age and disability. Many seniors live on a fixed income that makes high housing costs prohibitive. Increasing property taxes, insurance, and maintenance costs may make home ownership impossible while the high rent cost may prohibit them from renting a new apartment in a new facility that would provide them with a full range of care services.

Facilities in the Moses Lake area which provide elderly services are listed below:

ELDERLY CARE FACILITIES

Facility	Type	No. Of Spaces	Services
Sunrise Care & Rehabilitation Center	Nursing Home	111	Physical therapy/hospital care
Lake Ridge Special Care Center	Nursing Home	74	Alzheimer's care
Maple Ridge Manor	Nursing Home	20	Alzheimer/Dementia care
Bethel House	Assisted Living Center	4	General Assisted Living
Hearthstone Inn	Assisted Living Center	92	General Assisted Living
Sunrise Senior Residence	Assisted Living Center	36	General Assisted Living
Monroe House	Assisted Living Center		General Assisted Living
Summerplace	Assisted Living Center		Alzheimer/Dementia care
Moses Lake Senior Living	Assisted Living Center		General Assisted Living

Special Needs Housing

Grant County Mental Health provides nine spaces for mentally ill individuals and 15 spaces for developmentally disabled individuals. The units are owned by the Grant County Housing Authority, who work in tandem with Grant Mental Healthcare, which works with the identified individuals.

Support program through Grant Mental Health and Directions in Community Living which serves over 350 individuals county-wide. It is estimated that 50% of those individuals are in the Moses Lake area. Support services and outreach services are geared toward maintaining individuals with mental illness and/or developmental disabilities in their present environment.

Special Needs Support Services

Grant Integrated Services operates a Community

Grant Mental Health also owns City View, a 16-bed residential facility that houses the mentally ill.

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Section 4.4 - Existing Housing Assessment

Housing Availability

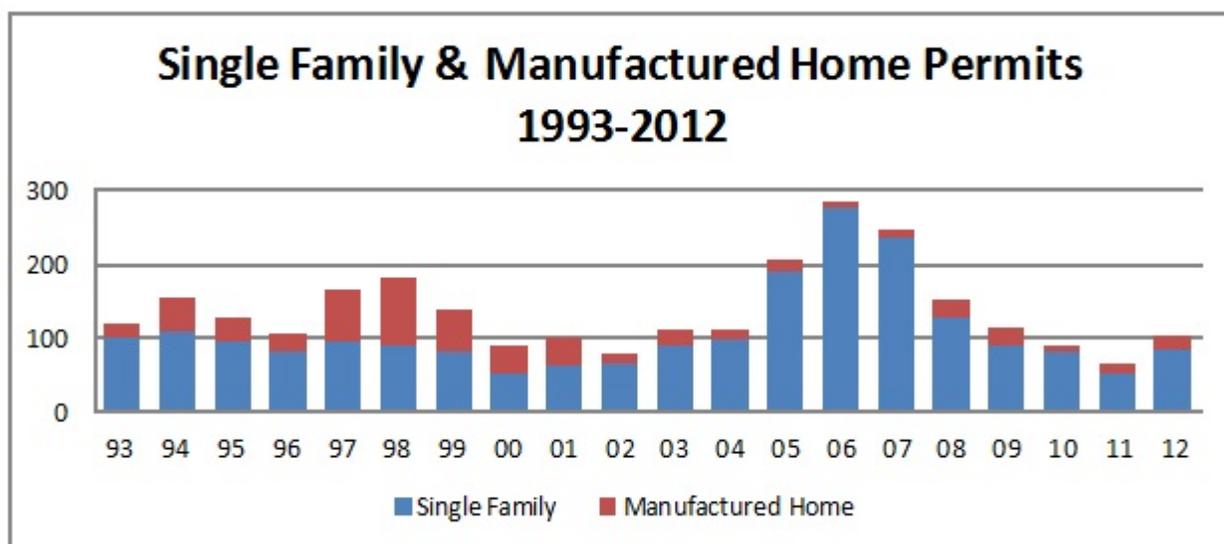
Since the 1970's the housing construction market has experienced extreme highs and lows in response to the economy, interest rates, and population growth. Multi-family development has occurred sporadically adding a significant number of units to the market in the mid 1970's, mid 1990's, and 2008. Peak years for single family construction occurred in the mid 1970's and 1980's and 2005-2007. In the early 1990's manufactured homes appeared as a significant component of the residential make up of the community, a trend that continued until 2001.

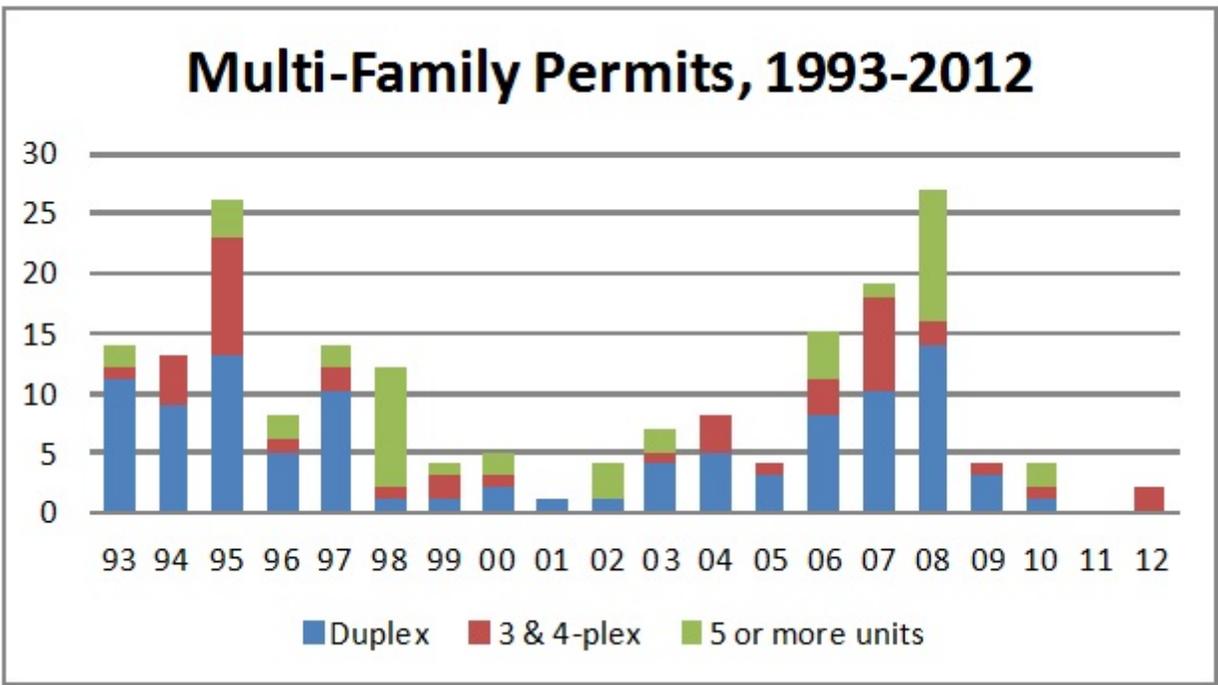
During the mid-1990's and mid-2000's, major construction projects in the area, which included new housing developments, industrial expansions, and school remodeling and construction projects, led to declining vacancy rates and increasing rental rates in the area. This was due to the number of out-of-town construction workers that temporarily located in the area during construction jobs. This

factor, in addition to the population growth, strained the rental market to meet the needs of the community. Consequently, construction of multi-family housing resumed in 1991 after more than a decade of only single family construction. Over 1100 multi-family units have been added to the market since 1991, more than doubling the supply.

Housing Conditions

Housing Conditions are a significant component of the of the housing unit inventory. The information is a basic factor in identifying areas in need of redevelopment. Home owners in neighborhoods containing notable numbers of dilapidated homes are likely to feel the effects of the surrounding environment as property values decrease and the character of the neighborhood changes. However, a housing conditions inventory has not been conducted in the City and surrounding area since 1977. At that time, 3% of the homes in the corporate limits were found to be substandard compared to 7% of the homes in the unincorporated area (*City of Moses Lake, Comprehensive Plan, 1982, p.96*). The mid-Peninsula neighborhood and the Lakeview Terrace area were both identified as areas with homes in need of extensive repair. The unincorpo-





rated areas identified included Longview Tracts area (now incorporated) and the adjacent neighborhood west to Grape Drive as well as the Cascade Valley area. Portions of these areas still contain a significant number of substandard homes and homes in need of improvement.

More recently, the 2010 Census information reported 27 units lacking complete plumbing facilities and 152 units lacking complete kitchen facilities.

Age of housing stock can be a strong indicator of conditions as housing typically requires significant repairs, renovations, and improvements as it approaches the 30 and 40 year cycle. More than 40% of the homes are more than 40 years old (See Table HE - 2). With a substantial number of homes falling in this age group there is a need to continue to develop new programs to encourage and help finance the repair and maintenance of Moses Lake’s housing stock.

Housing Affordability

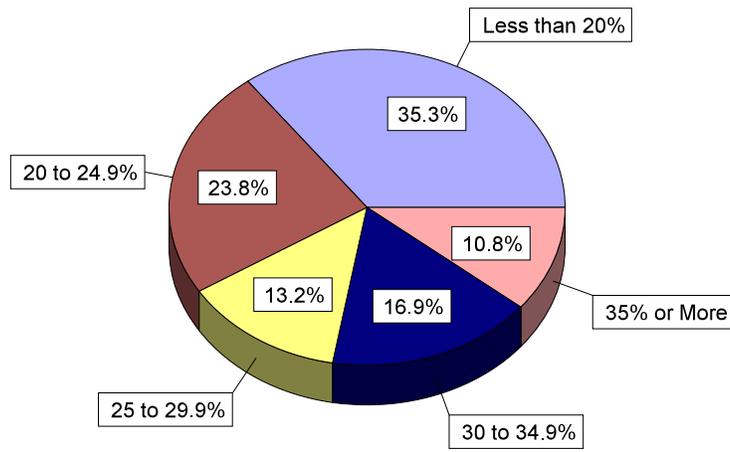
Housing affordability is a problem for households earning the median income. The rapid rise in housing prices in Moses Lake over time has worsened the housing affordability problems because the increase in housing prices has exceeded the increase in personal income.

The 2007-2011 American Community Survey by the Census Bureau indicated that 14.6% of individuals were living in poverty, including 18% of all persons under 18 years of age and 6.7% of persons over age 65. The number of families with incomes below the poverty level was 11.2% of all families.

Housing affordability is a problem for many Moses Lake households and individuals. Nearly 40% of renters pay more than 30% of their household income for housing expenses, with a third paying more than 35%. Twenty-eight percent of homeowners with a mortgage pay over 30% of their household income for housing expenses.

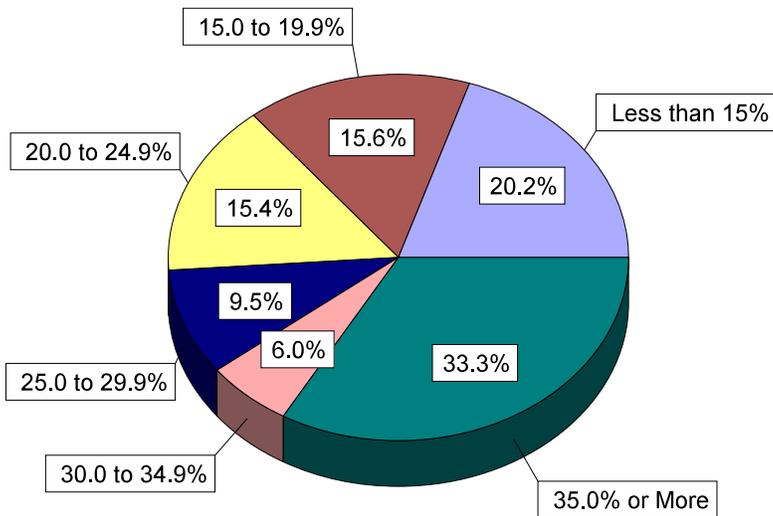
Housing Costs as % of Household Income

Units with a Mortgage



Rent As % of Household Income

What Renters Pay as % of Household Income



**MOSES LAKE PLANNING COMMISSION RECOMMENDED COMPREHENSIVE PLAN
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Residential Capacity

Table HE - 14 presents estimates of additional capacity for residential development and population on vacant and agricultural land in the Moses Lake UGA. The estimate assumes that future residential development will occur only on land zoned for residential uses. Estimates of the potential number of residential units in incorporated areas are based on maximum allowable densities for the residential land use designations in the Land Use Element of the Comprehensive Plan.

Vacant and agricultural land designated for residential use under the Comprehensive Plan totals approximately 3,997 acres. The Plan can accommo-

date an additional 10,466 dwelling units and 26,379 residents. Approximately 66% of the residential capacity is in the low density residential category (6,947 dwelling units) with 15 % in the medium density residential category (1,527 dwelling units) and 19 % in the high density residential category (1,992 dwelling units).

Table HE - 14 Residential Land Capacity by Land Use Designation Future Land Use Plan									
Land Use Designation	Within Corporate Limits			In Unincorporated UGA			TOTAL		
	Developable Acres	Potential Units	Add'l Pop.	Developable Acres	Potential Units	Add'l Pop.	Developable Acres	Potential Units	Add'l Pop.
Low Density Res.	566	1457	3540	3431	5490	14,109	3997	6947	17,649
Medium Density Res.	231	795	1932	229	732	1881	460	1527	3,813
High Density Res.	241	1446	3514	91	546	1403	332	1992	4,917
Total	1038	3698	8986	3751	6768	17,393	4,789	10,466	26,379
Source: Data Table LU - 6 in Land Use Element									

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Section 4.5 - Future Deficiencies and Recommendations

Residential Demand

With the projected population increase of 29,191 by the year 2032, the City will experience a demand for an additional 10,750 households. At current ratios, this demand would be anticipated to consume at least 1774 acres for single family dwellings, a minimum of 165 acres for multi-family development, and 108 acres for manufactured home parks. The densities assumed in the analysis were four dwelling units per acre for single family, 15 units per acre for multi-family and 10 units per acre for manufactured home parks. The demands were based on existing land use ratios as noted in Table HE - 1 and the assumptions that the existing pattern will continue and that all land is developed to its maximum density. This calculation does not account for physical constraints such as wetlands or slopes, nor land developed at a lower density, either by personal choice or because water and sewer services are not readily available to support urban densities.

If land is developed to its maximum capacity, the demand for housing will be accommodated by the Comprehensive Plan’s supply of residential land. The residential capacity of the Future Land Use Plan can accommodate the projected population increase of 29,191. At urban densities, no deficiency will

result from the increased population demand.

Affordability

Potential deficiencies

The large number of entry-level homes built in the last 15 years, as well as low mortgage rates, have addressed some of the affordability issues in the ownership market. However, nearly 26% of households pay 30% or more of their household income for housing expenses. The rental market is less affordable, with nearly 40% of households paying more than 30% of their income for housing expenses.

Recommendations

The City should consider how to ensure land is developed at urban densities, to make provision of urban services economically feasible. The City should also consider ways to increase

density as new housing is built, to continue to accommodate the expanding population. Within the next twenty years, additional residential land should be identified, or the density of some existing residential land should be increased, to meet future needs.

Policies in the housing element continue to support affordable housing. Programs to maintain and revitalize existing housing stock should be encouraged. Strategies that encourage public and private partnerships should be developed which rehabilitate

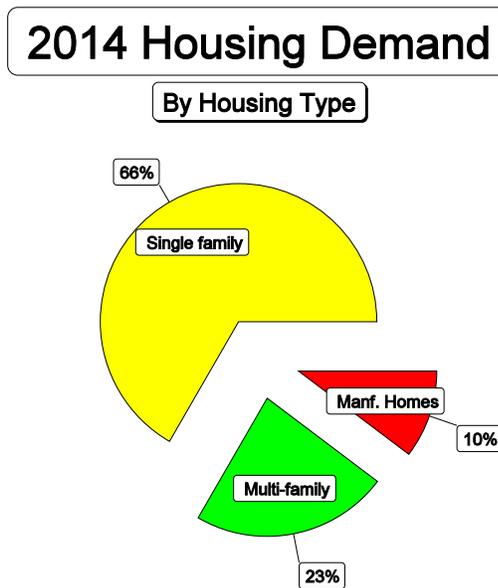


Figure HE - 4

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deteriorating housing units, replace dilapidated housing units with infill development, and revitalize declining neighborhoods. The City should assess the physical conditions of all residential structures in the planning area in order to track the need for housing rehabilitation programs and develop zoning regulations which encourage infill. An up-to-date inventory of vacant residential land should be available to the public. Information or assistance on Federal and State funding sources or appropriate

agencies should be compiled to ascertain the city's eligibility for funding and potential for grants.

The Grant County Housing Authority's role is to provide assistance to low income households in obtaining adequate housing. The Housing Authority should be encouraged to continue its programs for rental assistance, home ownership, rehabilitation programs, and various other programs.