



Washington State
Department of
Commerce

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Guidance for Developing a Housing Needs Assessment - Public Review Draft

LOCAL GOVERNMENT DIVISION
GROWTH MANAGEMENT
SERVICES

Acknowledgements

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Introduction

Why Assess Housing Needs?

Shelter is the most basic of human needs. When people can secure stable and affordable housing near locations of jobs and opportunity, they are able to focus on achieving other life goals, such as education, career advancement, health and wellness, or raising a family. Without stable and affordable housing, residents face significant and sometime insurmountable challenges to achieving these goals.

The availability of decent and affordable housing is also essential to a well-functioning community and economy. When workers can't live close to their jobs, they commute longer distances, adding to pollution and traffic congestion on local streets. A lack of affordable housing also makes it difficult to recruit, hire, and retain employees such as teachers and nurses. Students in families struggling with housing insecurity often have increased challenges in school and require greater attention and resources.

Many aspects of the housing market are out of the control of local jurisdictions. However, there are actions that a city or county can take to allow, encourage, direct, and support the development of new housing or preservation of existing stock. Local governments can conduct a housing needs assessment to support informed decision making about which actions are most likely to result in the kinds of housing that are in greatest need. The next step is often to develop a housing strategy or action plan to evaluate potential options and guide implementation.

While a needs assessment is beneficial for all cities and counties to highlight housing gaps and point to potential solutions, those cities and counties planning under Washington State's Growth Management Act (GMA) must conduct the assessment as part of their comprehensive plan updates. GMA requirements and timelines are described in the following chapter.

What is a Housing Needs Assessment?

A housing needs assessment (HNA) is an informational document that helps a community to answer the following kinds of questions:

- Who lives and works here and what are their socioeconomic characteristics?
- What types of housing are available?
- Are there any groups of people who are not able to find housing that is safe, affordable, and meets their household needs?
- How much housing, and what types of housing, are needed to meet current and future housing needs?
- Is there sufficient buildable land capacity to accommodate this growth and housing diversity?

Reader's Guide

This document provides guidance on conducting a housing needs assessment, with a focus on the legal and policy framework in Washington State. It is organized in four parts:

Introduction: This section explains what a housing needs assessment is and why assessing housing needs is so important.

Planning and Policy Context: A summary of the state and federal frameworks for assessing housing needs in Washington State.

Housing Terminology and Acronyms: Definitions of common terms and acronyms that will appear throughout the guidance.

Needs Assessment Approach and Methodology: This is where you will learn how to conduct your own needs assessment. It includes where exactly to find data for topics of interest, methods of calculation and data presentation, and discussions about how to interpret the significance of findings. It is organized in five parts:

- [Community Profile](#)
- [Workforce Profile](#)
- [Housing Inventory](#)
- [Gap Analysis](#)
- [Land Capacity](#)

At its core, a housing needs assessment is a study to identify future housing needs to serve all economic segments of the community. Based on the 20-year growth target, the housing needs assessment identifies how many units of different types or for different market segments are needed in your community. The analysis can identify the gaps between the diversity of housing needs within a community and the supply of housing shown in the housing inventory. The assessment should identify distinct housing needs, which can vary based on your community's demographic profile. The most common gaps are mismatches between the housing need and housing supply households of certain income levels, household sizes, age and ability, those in need of permanent supportive housing, and other groups with specialized housing needs such as students, seasonal workers, or survivors of domestic violence.

The simplest gaps to measure are those based solely on income, such as the gap between the number of extremely low-income households (those with incomes below 30 percent of median family income) and the number of affordable housing units set aside for that population. Other gaps can be harder to estimate, even when the need is clearly evident. An example may be a lack of entry-level ownership housing options for moderate- and middle-income households. It is hard to know exactly how many households are looking for housing, or what kinds of housing they may find suitable. An HNA can review housing sales trends, and through outreach to community members, employers, or other stakeholders provide some information to answer questions like these.

An HNA also needs to consider how communities change over time, as do the housing needs of residents and the local workforce. This requires reviewing population, demographic, and economic trends, projections of future growth, and housing market dynamics to determine whether the housing market is responding and adapting in ways that are anticipated to meet both current and future needs.

A thorough HNA will also compare the number of units needed to meet current and future demand with a realistic assessment of the capacity for new development within the jurisdiction. This housing capacity analysis should consider not only the total unit capacity, but also capacity for specific types of housing that are in need, such as workforce rental housing, group homes, assisted living, or "missing middle" housing options such as accessory dwelling units, cottage housing, duplexes, triplexes, townhomes, or small scale apartment buildings such as courtyard apartments.

Geographic Scope of a Housing Needs Assessments

Housing markets are not constrained to jurisdictional boundaries. If suitable and/or affordable housing options are not available inside your community, aspiring residents will seek out housing in neighboring jurisdictions or further away. Also, as housing costs increase, existing residents can be forced out of their homes in search of more affordable housing outside of their community. To better understand housing needs beyond their boundaries, some communities conduct regional HNA that include neighboring communities, urban growth areas, or entire counties. A regional assessment is one way to understand housing needs that exist beyond an individual jurisdiction's boundaries as well as support multi-jurisdictional collaboration in developing suitable housing solutions.

Another approach is to identify the housing needs of persons employed in a community, but who live far away. Ideas for how to do this are included in the Workforce Characteristics section of the Approach and Methodology.

Audiences of a Housing Needs Assessment

While a housing needs assessment is first and foremost a study to inform recommendations by local planners and decisions by elected officials, the work can have other audiences as well. Consider these audiences when summarizing and presenting findings in your needs assessment:

- **Housing market professionals:** Both for-profit and non-profit housing developers may be interested to learn about market conditions and trends, projected level of demand for different housing types, or the number of households in need of affordable housing options by income level or special need.
- **Community members:** Cities can use the findings from a housing needs assessment to raise awareness of housing needs in the community that may not be apparent to all residents. Often the best way to communicate findings is to humanize them. For example, presenting profiles of members of the local workforce such as teachers or service workers with incomes levels well below what is needed to afford housing in the community.
- **Human Services Providers:** Organizations that provide human services are interested in the well-being of their communities. Access to safe and stable housing and economic self-sufficiency are key components that provide a foundation for strong communities. Human services providers may be interested in the number of households in need of affordable housing options by income level or special need. Many human service providers are shifting to a model where they integrate with local housing authorities and other housing providers to create a comprehensive system of supports for individuals and families in need. In this landscape, findings from housing needs assessments can help providers better understand priority community needs, the needs of vulnerable populations, and link their services and programs to housing supports. The insights from the needs assessment can help inform ongoing and new investments, as well as collaborations and partnerships among providers, community members and non-profit housing providers.

Example: Housing Need “Profile” from the City of Edmonds Housing Needs Study

Moderate-Income Family Household



A military veteran has returned home and is now working as an entry-level fire fighter, earning \$69,000 per year. His wife works half-time as a coffee barista and earns an average of \$14,300 per year. Together they support three children on a combined household income of \$83,300, or about 81 percent of AMI. With this income, the family could afford up to \$2,140 per month in rent. Yet, the average cost to rent a single family home in Edmonds is over \$2,400.* Home-ownership opportunities are even further out of reach.

Moderate-income family households like this one need more rental and ownership housing opportunities. Edmonds currently has a limited stock of lower cost family housing such as townhomes, duplexes, or small-lot single family homes. The City could enable and promote the development of these housing types through targeted rezones and code amendments that add flexibility. Doing so will help meet the needs of a wider range of household types and income levels.

Image: Department of Defense

*Zillow Rent Index (single family residences), May 2018.

What are some causes of housing affordability problems?

While housing affordability is an urgent challenge throughout Washington State, the ways in which these challenges are playing out can vary by community. Here are some problems that can cause housing affordability problems in a community. A housing needs assessment can be used to diagnose which problems are having the biggest impacts, and therefore inform policy solutions.

Rapid population growth

Washington State gained **over 820,000** new residents between 2010 and 2019. All these new residents need housing. One major factor is the strong economy in the Central Puget Sound region. However, many other areas of the state are experiencing the same rate of growth, just at smaller scale. Population growth increases competition for a limited supply of housing and drives up housing costs. Developers are building a lot of new housing to try and meet this demand. However, when the pace of new housing development does not keep up with job growth, or when the new housing built does not match the type of housing in demand, rents and housing prices will continue to increase.

Rising construction costs

High demand for construction labor and materials has driven up construction costs throughout Washington State. This impacts the cost to develop new housing not only in the Puget Sound area, but also communities further away. For instance, housing developers at a 2017 focus group in Ellensburg reported a lack of skilled construction workers in the local labor pool as one of their primary limitations to developing more housing. When demand for labor is high, many skilled workers will move to regions where construction wages are highest.

New housing construction that does not address local needs

Most home builders will try to identify housing products that can maximize potential for profit given the constraints of local zoning and development regulations. This can result in situations where home builders are constructing products that don't address local needs. Examples include very large vacation homes in communities with a recreational draw or luxury single-family homes in cities that lack moderate cost housing options. A housing needs assessment should identify gaps between what the market is providing, and types of housing products necessary to address local needs.

Displacement

As high demand for homes drives up housing costs and increases pressure for higher density redevelopment, many residents and policy makers are concerned about the potential for displacement. This term refers to instances where a household is forced or pressured to move from their home against their wishes. As middle- and moderate-income households are forced to look further away from job centers to find adequate affordable housing, it increases demand for housing in surrounding communities that historically offered lower cost housing. This, in turn, pushes up housing costs and increases displacement pressure in those surrounding communities.

Short-term rentals

Websites like Airbnb, HomeAway, and VRBO have made it much easier for homeowners to convert their property to a short-term rental. As a result, owners of rental homes in places with strong recreational appeal, such as Leavenworth or Chelan, are finding they can make more money renting to tourists and visitors than renting to long-term residents. These websites also make purchasing a vacation home a more economically viable proposition by providing owners with an income-stream while their home is not in personal use. The impact to communities is a shrinkage of the local housing supply and increase in competition for the remaining units. This problem is magnified when the availability of more short-term rentals increases tourist activity and thus the demand for a local workforce to serve the tourist economy.

Lack of living-wage jobs

There are two sides to housing affordability: the cost of housing and the income of residents. When the local economy does not provide jobs with wages adequate to afford available housing, then housing affordability solutions may need to include an economic development component that focuses on workforce development.

Housing Terminology and Acronyms

This guidebook uses some terminology, acronyms, or data sources that may be unfamiliar. Here are some definitions.

Affordable Housing

The United States Department of Housing and Urban Development (HUD) considers housing to be affordable if the household is spending no more than 30 percent of its income on housing costs. A healthy housing market includes a variety of housing types that are affordable to a range of different household income levels. However, the term “affordable housing” is often used to describe income-restricted housing available only to qualifying low-income households. Income-restricted housing can be located in public, nonprofit, or for-profit housing developments. It can also include households using vouchers to help pay for market-rate housing (see “Vouchers” below for more details).

Section Quick Links

- [American Community Survey \(ACS\)](#)
- [Area Median Income \(AMI\)](#)
- [Cost Burden](#)
- [Household Income](#)
- [Income-Restricted Housing](#)
- [Low-Income](#)
- [Median Family Income \(MFI\)](#)
- [Tenant-Based Vouchers](#)
- [Universal Design](#)

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American Community Survey (ACS)

This is an ongoing nationwide survey conducted by the U.S. Census Bureau. It designed to provide communities with current data about how they are changing. The ACS collects information such as age, race, income, commute time to work, home value, veteran status, and other important data from U.S. households. ACS data is commonly used for the Community Profile section of a housing needs assessment. For tips on accessing and using ACS data, see the discussion on **page 20**. ACS, federal and state programs may use various terms for income such as the following.

Area Median Income (AMI)

This is a term that commonly refers to the area-wide median family income (MFI) calculation provided by the Department of Housing and Urban Development (HUD) for a county or metropolitan region.¹ Income limits to qualify for affordable housing are often set relative to AMI or MFI. In this report, unless otherwise indicated, both AMI and MFI refer to the HUD Area Median Family Income (HAMFI). See a discussion of household income on **page 30**.

Cost Burden

When a household pays more than 30 percent of their gross income on housing, including utilities, they are “cost-burdened.” When a household pays more than 50 percent of their gross income on housing, including utilities, they are “severely cost-burdened.” Cost-burdened households have less money available for other essentials, like food, clothing, transportation, and medical care. See a discussion of cost-burden on **page 33**.

¹ See <https://www.huduser.gov/portal/datasets/il.html>

Household

A household is a group of people living within the same housing unit.² The people can be related, such as family. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household. Group quarters population, such as those living in a college dormitory, military barrack, or nursing home, are not considered to be living in households.

Household Income

The census defines household income as the sum of the income of all people 15 years and older living together in a household.

Income-Restricted Housing

This term refers to housing units that are only available to households with incomes at or below a set income limit and are offered for rent or sale at a below-market rates. Some income-restricted rental housing is owned by a city or housing authority, while others may be privately owned. In the latter case the owners typically receive a subsidy in the form of a tax credit or property tax exemption. As a condition of their subsidy, these owners must offer a set percentage of all units as income-restricted and affordable to household at a designated income level.

Low-Income

Families that are designated as low-income may qualify for income-subsidized housing units. HUD categorizes families as low-income, very low-income, or extremely low-income relative to area median family incomes (MFI), with consideration for family size (**Exhibit 1**). See an example table incorporating family size in **Exhibit 17**.

Exhibit 1: HUD Income Categories Calculated Relative to Median Family Income (MFI):

Income Category	Household Income
Extremely Low-Income	30% of MFI or less
Very Low-Income	50% of MFI or less
Low-Income	80% of MFI or less

Median Family Income (MFI)

The median income of all family households in the metropolitan region or county. Analyses of housing affordability typically group all households by income level relative to area median family income. Median income of non-family households is typically lower than for family households. In this report, both MFI and AMI refer to the U.S. Department of Housing and Urban Development Area Median Family Income (HAMFI).

Vouchers (Tenant-based and Project-based)

HUD provides housing vouchers to qualifying low-income households. These are typically distributed by local housing authorities. Vouchers can be "tenant-based", meaning the household can use the vouchers to help pay

² The census sometimes refers to "occupied housing units" and considers all persons living in an occupied housing unit to be a single household. So, Census estimates of occupied housing units and households should be equivalent.

for market-rate housing in the location of their choice. Or they can be “project-based”, meaning they are assigned to a specific building.³

Universal Design

Universal design is “the design and composition of an environment so that it can be accessed, understood and used to the greatest extent possible by all people regardless of their age, size, or ability”.⁴ When integrated into the built environment, universal design principles ensure that residents who are aging or who have a disability are not blocked from accessing housing and services.

³ See https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/tenant and https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/project for more details.

⁴ <http://universaldesign.ie/What-is-Universal-Design/>

Planning and Policy Context

Growth Management Act (GMA)

Starting with the housing goal, the GMA necessitates a detailed understanding of community housing conditions. The GMA requires all city and county comprehensive plans to include a housing element and specifies that the element should contain four features: *1) an inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth; 2) goals, policies, objectives and mandatory provisions for the preservation, improvement, and development of housing, including single family residences; 3) identification of sufficient land for housing including, but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, group homes and foster care facilities; and 4) adequate provisions for existing and projected needs for all segments of the community.*⁵

Housing elements may vary in complexity and level of detail depending on the size and projected growth of the community.⁶ The preparation of the HNA should commence in advance of a jurisdiction's comprehensive plan update and consider population and housing growth targets. It should also be consistent with, and inform, the land use element.

The Washington Administrative Code (WAC) provides advisory guidance for completing a housing element.⁷ It recommends that jurisdictions complete an inventory and needs assessment, and identifies specific components for analysis. The inventory should include information about current housing including number of units, types of housing, and affordability. It should also include information about housing for populations that may have special needs such as the elderly, differently abled, or people with low incomes. A needs assessment should also project housing needed for population at the end of the planning period to ensure that there will be adequate land to meet the needs of growth.

As they are developed, comprehensive plans must be consistent with countywide planning policies (CPPs). CPPs provide a coordinated framework to address issues of a countywide nature, and ensure city and county plans are consistent within the region. CPPs must include policies that consider the need for affordable housing, such as housing for all economic segments of the population and parameters for its distribution.⁸ As housing is of a regional nature, countywide planning policies can serve as an important tool to coordinate local approaches. Countywide planning policies should establish goals and policies that are consistent with the GMA housing goal, and provide a framework to address local and regional needs. Some counties include housing targets within CPPs.

⁵ RCW 36.70A.070(2)

⁶ WAC 365-196-410

⁷ WAC 365-196-410

⁸ RCW 36.70A.210

Section Quick Links

- [Local and Regional Plans](#)
- Housing Affordability Grants under RCW 36.70A.600
- Exhibit 4: Required and Recommended Topics in a Housing Needs Assessment

"Encourage the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock."

Growth Management Act Housing Goal
RCW 36.70A.020 (4)

Multicounty Planning Policies

In the central Puget Sound region, jurisdictions in King, Kitsap, Pierce, and Snohomish counties are also subject to the multicounty planning policies (MPPs).⁹ MPPs express a regional commitment that is to be reflected in countywide planning policies and in local comprehensive plans. This regional policy direction is established in VISION 2050,¹⁰ developed by the Puget Sound Regional Council (PSRC), which works with countywide planning groups, local jurisdictions, and public agencies to coordinate planning efforts.

VISION 2050 includes a housing vision and housing goal, which reflect the GMA housing goal. They emphasize a range of housing choices and affordability across income levels. The related multicounty planning policies for housing also address health and safety, equity, preventing displacement, supporting ownership, and public cooperation to provide housing for the most vulnerable. Vision 2050 includes two actions for local jurisdictions: to conduct a housing needs analysis,¹¹ and to consider affordable housing incentives, such as inclusionary and incentive zoning regulations.¹²

Implementing Development Regulations

Jurisdictions planning under the GMA are required to adopt regulations that are consistent with and implement the comprehensive plan. For example, if there is a policy to find ways to encourage the creation of income-restricted affordable housing, local governments have the authority to use tools such as density, bulk, or height bonuses, parking reductions, fee waivers, or expediting permitting for projects that provide income-restricted housing.¹³

"Partially Planning" Jurisdictions

Because of smaller population and lower growth rates,¹⁴ eleven counties and their cities do not plan fully under the GMA, but are required only to designate and protect critical areas and identify and conserve resource lands. These counties and cities plan under other planning enabling laws that generally require only land use and circulation elements. The land use element must address uses of land for housing as well as other categories of land uses. A separate element dedicated to housing is optional. These partially planning communities have other requirements to ensure fair housing and to allow manufactured housing, accessory dwelling units, affordable housing on religious organization properties, or other items. See **Exhibit 2** for an example of these requirements.

What is "Affordable Housing"?

A home is generally considered to be affordable if the household is paying no more than 30 percent of their income on housing costs. A healthy housing market includes a variety of housing types at different price points that are affordable to a range of different household income levels.

The term "affordable housing" is often used to describe income-restricted housing available only to qualifying low-income households. Income-restricted housing can be located in public, nonprofit, or for-profit housing developments. It can also include households using vouchers to help pay for market-rate housing.

In this guidance, "affordable housing" refers to any housing that is affordable to the household that is occupying it, whether market rate or subsidized.

⁹ RCW 36.70A.210(7)

¹⁰ Vision 2050 is currently in draft form and is due to be adopted later in 2020.

¹¹ H-Action-4. "Local Housing Needs; counties and cities will conduct a housing needs analysis and evaluate the effectiveness of local housing policies and strategies to achieve housing targets and affordability goals to support updates to local comprehensive plans. Analysis of housing opportunities with access to jobs and transportation options will aid review of total household costs." Puget Sound Regional Council, Draft Vision 2050: A Plan for the Central Puget Sound Region, July 2019, p. 98.

¹² H-Action 5. Affordable Housing Incentives: As counties and cities plan for and create additional housing capacity consistent with the Regional Growth Strategy, evaluate techniques such as inclusionary and incentive zoning to provide affordability.

Puget Sound Regional Council, Draft Vision 2050: A Plan for the Central Puget Sound Region, July 2019, p. 98.

¹³ RCW 36.70A.540

¹⁴ RCW 36.70A.040

Exhibit 2: Example Statewide Housing Requirements

Housing Topics	Reference
Manufactured Homes	RCW 35.63.160-161 and RCW 35A.63.145-146
Persons with Handicaps	RCW 35.63.210-220, RCW 35A.63.240, RCW 36.70.493
Increased Density for Religious Organizations	RCW 35.63A.280 and RCW 35A.63.300,
Residential Care Facilities	RCW 35A.63.149 and RCW 36.70.755
Accessory Dwelling Units	RCW 35A.63.230
Manufactured Home Communities	RCW 36.70.493

At the time of writing this guidance, all counties across Washington are experiencing trends and conditions that are limiting the supply of housing, and increasing pressure on housing affordability. The communities in these counties may benefit from the development of a HNA to support the required land use element, and pointing to potential regulatory solutions that fit their jurisdiction's needs.

Other Local and Regional Plans for Housing

There are few other types of local, countywide, or regional plans that are not directly related to GMA provisions, but address housing-related issues. Such plans may provide data and policy direction to help guide a needs assessment, housing action plan, or housing element. At the very least, local housing plans should be consistent with these plans.

Homeless Housing Plans

Washington's Homelessness Housing Assistance Act¹⁵ requires counties to prepare a five-year homeless housing plan aimed at eliminating homelessness. Plans must be consistent with local plan guidance issued by Commerce, and must be updated every five years. December 2019 was the deadline for the last set of updates. Homeless housing plans are overseen by a local homeless housing task force, or other similar type of local consortium, comprised of representatives from city and county governments, non-profits, businesses, and faith communities. Local homeless housing plans are likely to address an overlapping set of topics with a housing needs assessment. Such topics may include: housing affordability, subsidized and below market-rate housing, rental housing, and information about populations with special housing needs such as those in transitional housing, people leaving institutional care, those at risk of homelessness, and others. Homeless Housing Plans can be found on most county websites. Commerce also posts county plans on the Commerce web site at <https://www.commerce.wa.gov/serving-communities/homelessness/>.

¹⁵ RCW 43.185C

Area Plans on Aging

In 1965, the Older Americans Act created a network of federal, state, and local agencies in order to provide a variety of services and supports to aging adults. Washington State has 13 Area Agencies on Aging that create, maintain, and implement four-year plans to create age-friendly communities, which are updated every two years. These plans are submitted to Washington State Department of Social and Health Services, who then coordinates submittal to the federal government. State and federal funding for programs to support older adults is distributed to communities through the same system. Area plans on aging focus on the needs of older adults and can be a source of information on housing needs for this community. A list of Washington Area Agencies on Aging can be found at their [association website](#).¹⁶

Consolidated Plans

The United States Department of Housing and Urban Development (HUD) supports local community development and affordable housing through several funding program including Community Development Block Grants, the HOME Investment Partnership, Emergency Solutions Grants, and Housing Opportunities for Persons with AIDS. In order to receive funds through these programs, local governments or local consortium agencies must adopt a Consolidated Plan. Consolidated plans identify economic and housing conditions, community development needs and priorities, and goals. They are updated every three to five years and could provide important information about housing needs and market conditions. **Exhibit 3** shows the counties that are “entitled” to receive CDBG funds directly from HUD in turquoise, in addition to the following cities: Anacortes, Bellingham, East Wenatchee, Kennewick, Longview, Mount Vernon, Pasco, Richland, Kennewick, Walla Walla, Wenatchee, and Yakima. For the rest of the state, the Department of Commerce develops a statewide plan.¹⁷

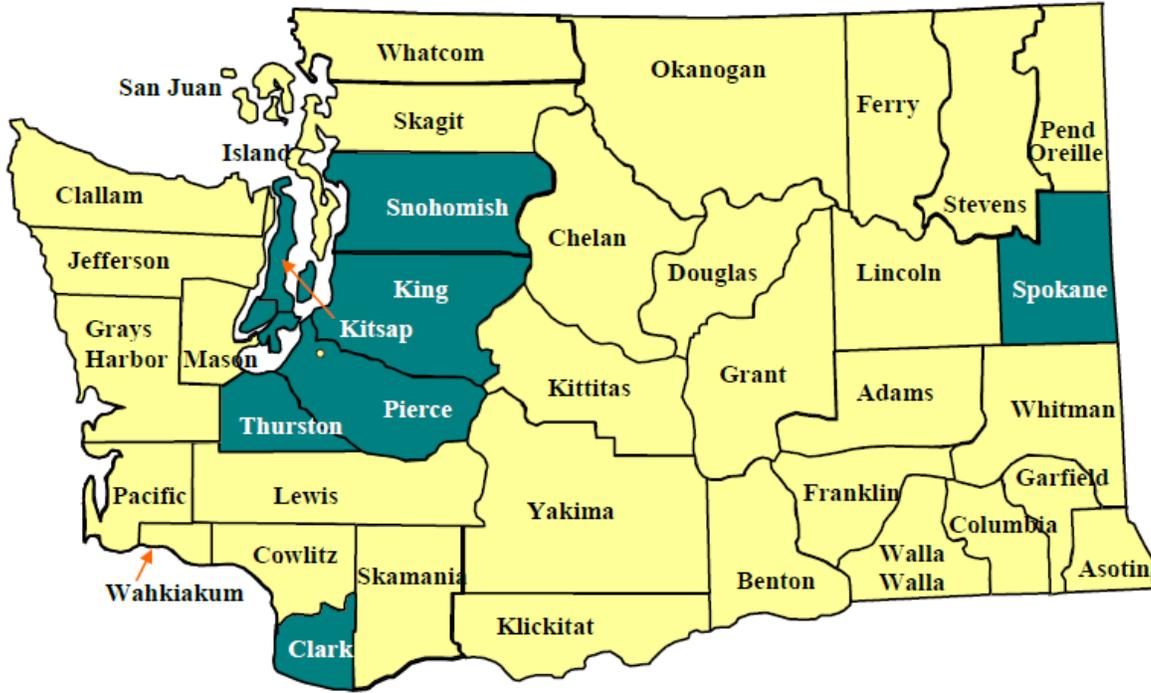
HUD maintains a searchable database of program documents¹⁸ including consolidated plans, but a search for a local city or county consolidated plan is probably the easiest way to find it. Many of the topics required for inclusion in a Consolidated Plan overlap with those required or recommended for a housing needs assessment in Washington State, as shown in **Exhibit 4**. However Consolidated Plans are required to use data provided by HUD, which is often several years out of date. This can present significant limitations for the using the same data and analysis to inform local housing needs assessment, particularly in communities that are experiencing rapid changes in housing costs, employment and population growth, or demographic makeup.

¹⁶ <https://www.agingwashington.org/area-agencies-on-aging/>

¹⁷ <https://www.commerce.wa.gov/serving-communities/community-development-block-grants/>

¹⁸ <https://www.hudexchange.info/programs/consolidated-plan/con-plans-aaps-capers/>

Exhibit 3: Counties "Entitled" to Receive Funds from HUD



Source: [Washington State Department of Commerce](#)

Housing Affordability Grants under RCW 36.70A.600

Cities that received grant funding from Washington State Department of Commerce to conduct a Housing Action Plan under RCW 36.70A.600 (2) are required to conduct a housing needs assessment to support the plan development. Specifically, cities are required *to quantify existing and projected housing needs for all income levels, including extremely low-income households, with documentation of housing and household characteristics, and cost-burdened households*. They are also required to *analyze population and employment trends, with documentation of projections*. Following the guidance in this document will help jurisdictions to fulfill these requirements.

Exhibit 4: Required and Recommended Topics in a Housing Needs Assessment

Housing Needs Assessment	GMA Housing Element	HB-1923 Housing Action Plan	HUD Consolidated Plan
Community Profile			
Population Characteristics			
Count of population	•	•	•
Population by age group		•	•
Population diversity: Race, ethnicity, languages spoken, etc		o	•
Population forecasts	20-year	Planning period	5 -year
Household Characteristics			
Household count	•	•	•
Household sizes		•	•
Household types		o	
Household tenure (rental versus ownership)	•	•	•
Overcrowding estimates			•
Household income and cost burden	•	•	•
Extremely low-, low-, moderate-, and middle-income families	•	•	•
Displacement risk		•	
Special Housing Needs			
Groups with special housing needs	o	o	•
Individuals and families experiencing homelessness	o	o	•
Workforce Profile			
Local workforce characteristics		o	
Jobs to housing ratio	o	o	
Employment trends and projections	o	•	
Housing Supply			
General Housing Inventory			
Unit count by type (single or multifamily, manufactured)	•	•	•
Size (number of bedrooms)	•	•	•
Housing Market Conditions			
Housing development trends		o	
Sales prices	o	o	
Rental rates	o	o	
Vacancy rate		o	
Housing condition			
Housing production			o
Housing affordability	o	o	o
Special Housing Inventory			
Subsidized/public housing units	•	•	•
Group homes or care facilities	•	•	•
Housing for homeless individuals: shelters, transitional housing, etc	o	o	
Gap analysis			
Quantity of housing units available to various income brackets	•	•	•
Alignment of household size to housing unit sizes	o	o	•
Units needed for special demographic groups	o	o	•
Projection of future housing demand	•	•	
Land capacity analysis			
Land available to meet housing unit demand	•	•	
Land available to meet special housing needs	o	o	

Legend

- Requirement
- o Recommendation

Sources: WAC [365-196-410](#), RCW [36.70A.600](#), HUD Consolidated Plan [24 CFR Part 91](#).

Needs Assessment Approach and Methodology

A housing needs assessment can be organized into five sections: a community profile, a workforce profile, a housing inventory, a gap analysis, and a land capacity analysis. This section provides guidance for analyzing data, interpreting results, and presenting findings in formats that can best support informed decision making to address housing challenges.

Community Profile

The purpose of a community profile is to describe your community's population with a focus on characteristics that shape current and future needs for housing. A good community profile includes a presentation of quantitative demographic data along with additional local knowledge to help put the data into context. Engagement with stakeholders, community members, and with agencies and organizations that provide services in your community can provide helpful local knowledge. This information can also help you to identify issues that may require additional data or analysis.

While there are some topics that all needs assessments should cover, other topics may depend on the unique characteristics and issues in your community. For instance, a community with a significant population over the age of 65 may consider additional analysis to explore the household characteristics and living conditions of older residents. Many communities may also wish to break down the population by race or ethnicity when identifying housing needs to determine if some groups are facing disproportionate challenges with housing affordability. Similarly, the types of stakeholders to engage may vary from one community to another.

Exhibit 5 lists topics related to population and household characteristics that should be included in the community profile section of a housing needs assessment. It also includes typical data sources and considerations for analysis. Additional discussion about many of these topics is provided in the section that follows.

Exhibit 5: Topics Related to Population and Household Characteristics

Topic	Data Source	Required Analysis	Additional Analysis to Consider
Total population	OFM: April 1 Official Population Estimates	<ul style="list-style-type: none">Current population estimate	<ul style="list-style-type: none">Historic population growth rates and trends. See example chart: Exhibit 7.Compare trends to regional growth patterns.

Section Quick Links

- [Workforce Profile](#)
 - [Housing Inventory](#)
 - [Gap Analysis](#)
 - [Land Capacity Analysis](#)
- Jump to the beginning: [Contents](#)*

Your community profile can also be used to help target outreach and engagement towards residents and stakeholders who may have unique needs. Gathering local knowledge and perspectives can help with interpreting quantitative findings and putting them in context when assessing housing needs.

Topic	Data Source	Required Analysis	Additional Analysis to Consider
Projected population growth	Local Comp. Plan, OFM: GMA County Projections	<ul style="list-style-type: none"> Total population growth projected for the planning period 	<ul style="list-style-type: none"> Compare historic rate of population growth to future growth rate established to meet 20-year population projection for the city/county. See discussion on page Error! Bookmark not defined..
Age	Census Profile or ACS Table S0101	<ul style="list-style-type: none"> Estimate of population by age group 	<ul style="list-style-type: none"> Detailed breakout of age groups to identify unique concentrations. See examples: Exhibit 8 and Exhibit 9. Comparison across time or regional geography.
Language Spoken at Home	Census Profile or ACS Table S1601	<ul style="list-style-type: none"> Not required 	<ul style="list-style-type: none"> Identification of prominent non-English languages spoken in the community. See example: Exhibit 14. Comparison to other jurisdictions or over time. See example: Exhibit 15.
Limited English-Speaking Households	ACS Table S1602	<ul style="list-style-type: none"> Not required 	<ul style="list-style-type: none"> Estimates of limited English-speaking households. See discussion on page 26.
Race and Ethnicity	Census Profile or ACS Table DP05	<ul style="list-style-type: none"> Not required 	<ul style="list-style-type: none"> Population counts by race. See examples: Exhibit 11 and Exhibit 13. Population counts by ethnicity. See example: Exhibit 12.
Total Households	ACS Table S2501	<ul style="list-style-type: none"> Estimated total household count 	<ul style="list-style-type: none"> See discussion on page 28.
Household Size	ACS Table S2501	<ul style="list-style-type: none"> Breakdown of total households by household size 	<ul style="list-style-type: none"> Breakdown of total households by household size and tenure. See example: Exhibit 16.
Household Types	ACS Table S2501	<ul style="list-style-type: none"> Not required 	<ul style="list-style-type: none"> HUD definitions for household types shown in Exhibit 22. Identify counts of low-income or cost-burdened households by household type. See Everett example on page 34 and Exhibit 22.
Household Income	ACS Table S2503	<ul style="list-style-type: none"> Household breakdowns by income level 	<ul style="list-style-type: none"> See discussion of this topic on page 30 and in Exhibit 18. Breakdown of households by race/ethnicity and income level. See example: Exhibit 13. Percentage of households by income level and housing tenure. See example: Exhibit 19. Map location of low-income population; see Exhibit 20.

Topic	Data Source	Required Analysis	Additional Analysis to Consider
Median Family Income (MFI)	HUD MFI estimates	<ul style="list-style-type: none"> ○ Not required 	<ul style="list-style-type: none"> ○ See discussion of this topic on page 30. ○ Show HUD MFI for county or region if presenting household income breakdowns in categories related AMI/MFI. ○ Example of HUD income limits table: Exhibit 17.
Cost-burdened households	HUD CHAS	<ul style="list-style-type: none"> ○ Estimates of cost-burdened households by income level 	<ul style="list-style-type: none"> ○ See discussion on page 67. ○ See more information on cost-burdened households on page 34. ○ Example charts: Exhibit 20 and Exhibit 52.
Displacement risk	PSRC	<ul style="list-style-type: none"> ○ Required for a housing action plan funded under RCW 36.70A.600(2) 	<ul style="list-style-type: none"> ○ Use available displacement risk mapping tools to evaluate relative risks of displacement by neighborhood with your jurisdiction. ○ Identify businesses, low-cost housing, or other community assets at risk of loss due to redevelopment. ○ Interview residents and advocacy groups to understand contributing factors to displacement risk and factors promoting resiliency.

Tips for Using Data from the American Community Survey (ACS)

The U.S. Census Bureau releases several kinds of data products. The 2020 Census is the latest decennial count of the entire U.S. population. This will be the most reliable population data available. However, the information collected is limited to age, race, number of people in household, and housing type. Also, this data will not be available for use until at least mid-2021.

The American Community Survey (ACS) is a separate program that collects additional demographic and socioeconomic information from a sample of the U.S. population. Each year the Census releases new ACS estimates of population, demographic characteristics, and housing supply for cities, counties, and other defined areas.

The easiest way to access Census data is through the new web portal: data.census.gov. This website provides "Profiles" for any city or census defined place. For cities, just type the name of your community followed by "City" (e.g., "Yakima City") into the search bar and find the "Profile" option in the search results. The Profile includes charts and data about Age and Sex, Veterans, Language Spoken at Home, Race and Ethnicity, Disability, Income and Poverty, and other topics. For each topic, you can click on the source table for more detailed information as well as the ability to look at estimates for prior time periods.

Using the "Advanced Search" function at data.census.gov, you can access additional data about topics such as household characteristics, housing supply, and housing cost burden. Use filters to select the Geography (cities are grouped under "Place") and Topic. For example, if you select the topic "Housing" several relevant tables will pop up in the search results, including **Selected Housing Characteristics (Table DP04)**, **Occupancy Characteristics (Table S2501)**, and **Financial Characteristics (Table S2503)**. At the top of each table there is a pull-down menu for "Product". Here you can select the estimate time period. This is useful when you wish to compare multiple periods of time to analyze trends (just make sure to avoid selecting overlapping periods of time).

All ACS data are provided with a margin of error, because they represent statistical estimates based on responses from a sample of the total population. The margin of error indicates how much the real value may vary from the estimated value.* It is recommended that you review margins of error and consider them when interpreting data pulled from the ACS. This is particularly important when comparing two communities or trends over time. If your comparison shows a difference that is smaller than the margin of error, then the difference has very limited significance for interpreting results. Typically estimates of smaller populations will have larger margins of error, while estimates of larger populations will have smaller margins of error.

The Census releases two kinds of ACS data products: 5-year estimates and 1-year estimates. Exhibit 6 describes the differences as well as issues to consider when using these data in a needs assessment.

Exhibit 6: Comparison of American Community Survey Products

Product	Description	Considerations
1-Year Estimates	Estimates are based on survey responses collected during a 12-month period.	<ul style="list-style-type: none">Reflects more current data. May be more useful for analyzing areas with rapidly changing characteristics.Larger margin of error due to smaller sample size.Data is only available for areas with population of 65,000 or greater.
5-Year Estimates	Estimates are based on survey responses collected during a 5-year period.	<ul style="list-style-type: none">Less current information. May not be as suitable for analyzing themes that are changing rapidly (such as those relating to housing costs).Smaller margin of error due to larger sample size.Data is available for all communities in Washington State.

* For a more detailed discussion of margin of error in the ACS, see <https://www.census.gov/programs-surveys/acs/guidance/training-presentations/acs-moe.html>.

The following sections provides examples of how to present data and findings associated with many of the topics associated with population and household characteristics. Covered topics include:

- [Population Trends and Projections](#)
- [Population by Age](#)
- [Race and Ethnicity](#)
- [Languages Spoken](#)
- [Household Characteristics](#)
- [Household Income](#)
- [Housing Cost Burden](#)
- [Displacement Risk](#)

Population Characteristics

Population Count

Analyzing population growth trends can help answer questions like: **How quickly has our community been growing? And, how much is it expected to grow in the years to come?** Answering these questions is the first step to calculating housing production needs in the Gap Analysis section of an HNA.

Exhibit 7 presents both historic and projected population in the City of Yakima. The historic data is from OFM. The projection for 2035 is from the Yakima Comprehensive Plan, where the countywide population projection from OFM was disaggregated to each city and the county as a whole.

Charting historic and projected growth in this way helps the reader to visually evaluate the level of consistency between historic trends and future projections. For Yakima, the 2035 growth targets assume an increase in the rate of growth compared to recent trends. Average annual population growth from 2000-2019 was 587 individuals (0.8 percent) after accounting for annexed populations, compared to 812 (0.9 percent) projected for the remainder of the 2015-2035 planning period.¹⁹

Required Analysis:

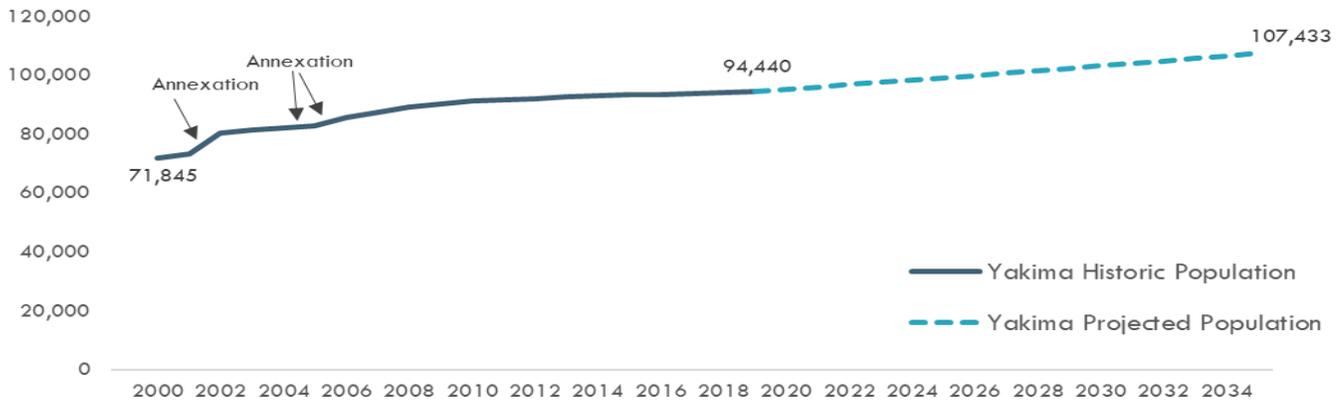
- Estimated population
- Population projections

Optional Analysis:

- Historic population growth rates and changes
- Compare trends to regional growth patterns

¹⁹ Horizon 2040 Comprehensive Plan: 11,556 people annexed into Yakima in the 2000-2010 time period

Exhibit 7: Historic and Projected Population in City of Yakima, 2000-2035



Annexations: An event such as annexation can artificially cause a spike in a city's population growth. Growth rate calculations which do not account for annexation can result in misleading figures and charts of population change over time. OFM maintains records of annexations and municipal boundary changes on its website: <https://www.ofm.wa.gov/washington-data-research/annexations-and-municipal-boundary-changes>. In the example above, total population added through identified annexations was subtracted from the 2019 population before calculating average annual growth rates for 2000-2019. It is not subtracted from the 2019 population figure when considering the 2019-2035 growth rates.

Source: Washington State OFM, 2019; Yakima County Horizon 2040 Comprehensive Plan, 2017; BERK, 2019.

Note: Only annexations adding population of 1,000 or more are labeled on this graph Population by Age

Population by Age Group

A person's age can influence their housing needs and preferences. Families with small children have different housing needs than do young single adults or elderly couples. Analyzing population by age group can help to inform an assessment of housing needs, particularly in regard to demand for different housing types and proximity to amenities or services. The city profiles on the [Data.Census.Gov](https://data.census.gov) website include charts and statistics about population by age range. **Exhibit 8** provides a sample screenshot. In addition to charts for a few basic indicators, it also compares median age for the jurisdiction to the country as a whole.

Required Analysis: None

- Estimate of population by age group for housing action plans

Optional Analysis:

- Detailed breakout of age groups to identify unique concentrations
- Comparison across time or regional geography

Exhibit 8: Population by Age Range in Kenmore

Age and Sex

38.7 +/- 1.1

Median age in Kenmore city, Washington

37.9 +/- 0.1

Median age in the United States

Table: DP05
Table Survey/Program: 2018
American Community Survey 5-Year Estimates

Population by Age Range in Kenmore city, Washington

Under 5 years - 7.3%

18 years and older - 77.8%

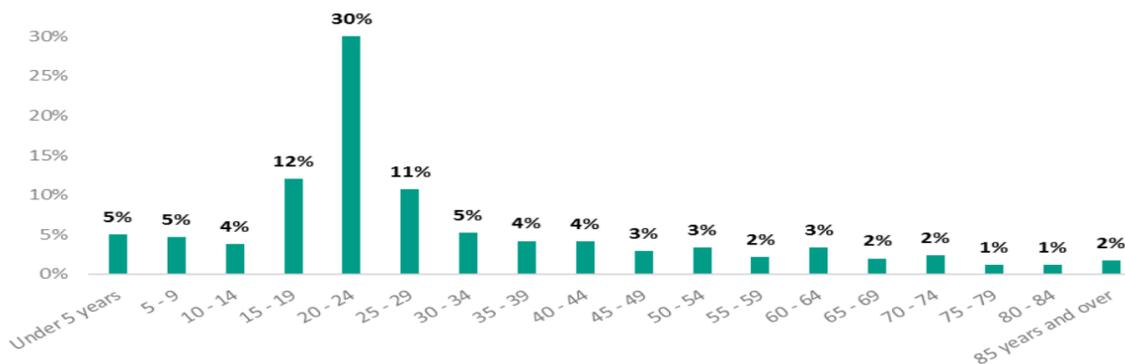
65 years and older - 13.8%

0 10 20 30 40 50 60 70 80

Source: [Profile of Kenmore, Washington](#); U.S. Census, American Community Survey 5-Year Estimates, 2014 - 2018, Table [DP05](#).

It is helpful to create new charts that break down the data in greater detail. By clicking on the Table link (DP05) you can view tabular data with breakdowns by smaller age groups. **Exhibit 9** is an example from the City of Ellensburg HNA. This data highlights population segments of interest such as children or the elderly. In this chart, the large Central Washington University student population can be seen in the spike among 20- to 24-year-olds, with smaller spikes in the adjacent groups. The chart also shows a significant child population as well as nearly 9 percent of the population being age 65 or older.

Exhibit 9: Detailed Age Distribution, City of Ellensburg, 2014



Source: U.S. Census, American Community Survey 5-Year Estimates, 2010 - 2014, Table DP05

Race and Ethnicity

Race and ethnicity are two different concepts in the Census. Race refers to a person's self-identified category (White, Black, Asian, etc.), while ethnicity refers to whether a person is of Hispanic or Latino origin. Hispanic/Latino population can be of any racial group.

The city profiles on the [Data.Census.Gov](#) website include charts and statistics about population by race. These provide a simple way to present data on this topic in your HNA. **Exhibit 10** provides a screenshot of this chart for the City of Burien. Note that this chart only shows race and not ethnicity.

Required Analysis: None

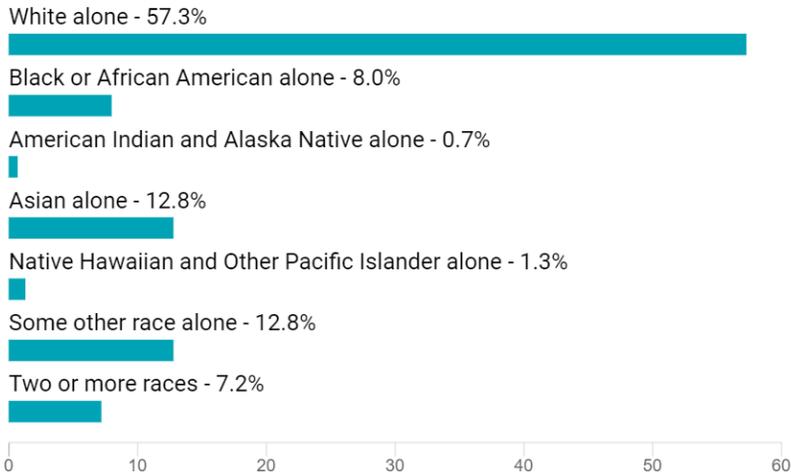
Optional Analysis:

- Population estimates by race and ethnicity
- Evaluation of trends over time

Some communities may choose to conduct further analysis to show how the racial and ethnic makeup of the community is evolving over time. The charts below present additional information for the City of Burien, where the population is growing more racially and ethnically diverse over time. Comparing two points in time helps to show this trend. Breaking out the non-White population helps to clarify change in minority groups. This breakdown makes it clear that there are growing populations of Asian, Other, Black or African American, and Mixed-Race groups. Looking at ethnicity responses to ACS surveys, almost one quarter of Burien residents reported Hispanic/Latino ethnicity in 2018, an increase from 18 percent in 2010.

Exhibit 10: Population by Race in Burien

Population by Race in Burien city, Washington



Source: Profile of Burien, Washington; U.S. Census, American Community Survey 5-Year Estimates, 2014 - 2018, Table [DP05](#).

Exhibit 11: Race in Burien, non-White Alone Population

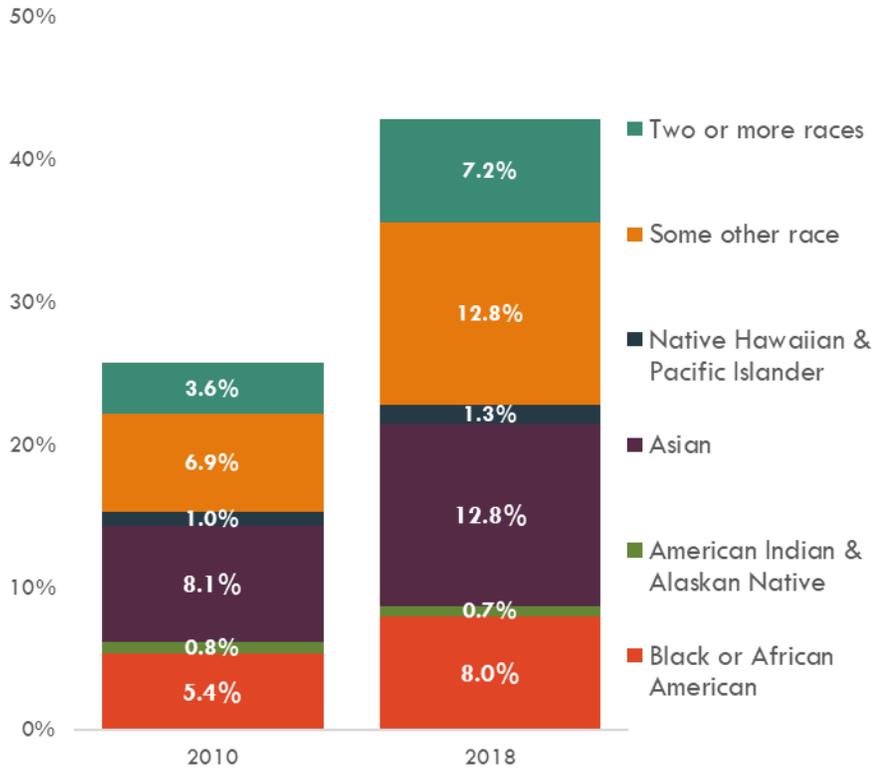


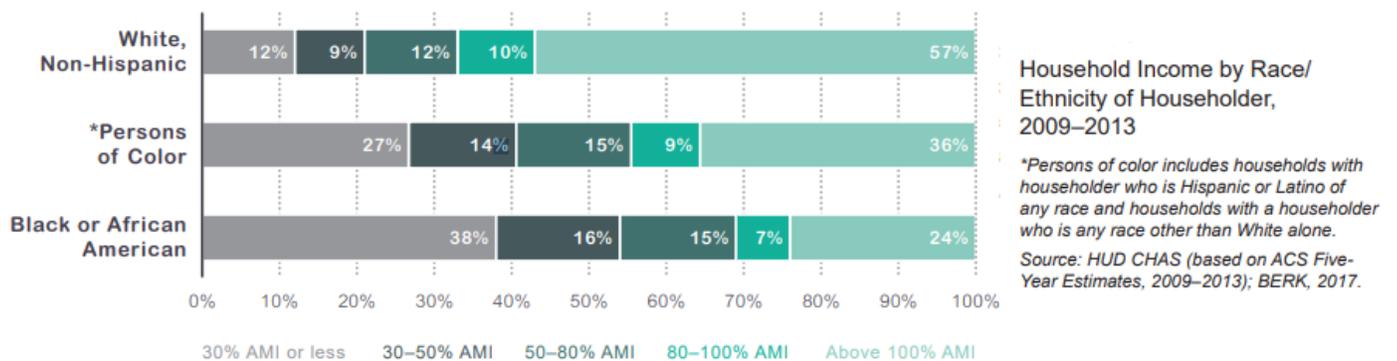
Exhibit 12: Ethnicity in Burien

	2010	2018
Hispanic/Latino	17.8%	24.6%
Non-Hispanic/Latino	82.2%	76.4%

Source: 2010 & 2018 American Community Survey 5-year Estimates, Table: DP05.

In addition to providing total population estimates by race and/or ethnicity, it can often be helpful to break down other metrics such as income (ACS Table B19013A) or housing tenure (ACS Table B25003A) by race and/or ethnicity. This can aid in identifying groups facing disproportionate challenges with housing access and affordability. An example is shown in **Exhibit 13**.

Exhibit 13: Household Income by Race/Ethnicity of Householder, City of Seattle



Source: Seattle [MHA Final Environmental Impact Statement](#), 2017

Languages Spoken

While not required in an HNA, collecting data about language spoken at home or English-speaking proficiency can provide valuable information to inform community outreach and engagement strategies. This engagement, in turn, can support the collection of information valuable to assessing housing needs.

Breaking down the population by language spoken at home is one way to identify different language and cultural communities within your community. One easy place to find this information is in the profile charts available at data.census.gov. A screenshot of this information for the City of Yakima is shown in **Exhibit 14**. The ACS will group together many languages under umbrellas such as "Asian and Pacific Islander" or "Other Indo-European." Depending on the population in your community, it may be helpful to dive deeper into these broad categories.

Required Analysis: None

Optional Analysis:

- Prominent non-English languages spoken in the community
- English proficiency rates

Exhibit 14: Languages Spoken at Home, City of Yakima

Language Spoken at Home

37.1% +/- 1.4%

Language other than English spoken at home in Yakima city, Washington

21.5% +/- 0.1%

Language other than English spoken at home in the United States

Table: DP02
Table Survey/Program: 2018
American Community Survey 5-Year Estimates

Types of Language Spoken at Home in Yakima city, Washington

English only - 62.9%

Spanish - 35.1%

Other Indo-European languages - 0.7%

Asian and Pacific Islander languages - 0.9%

Other languages - 0.4%

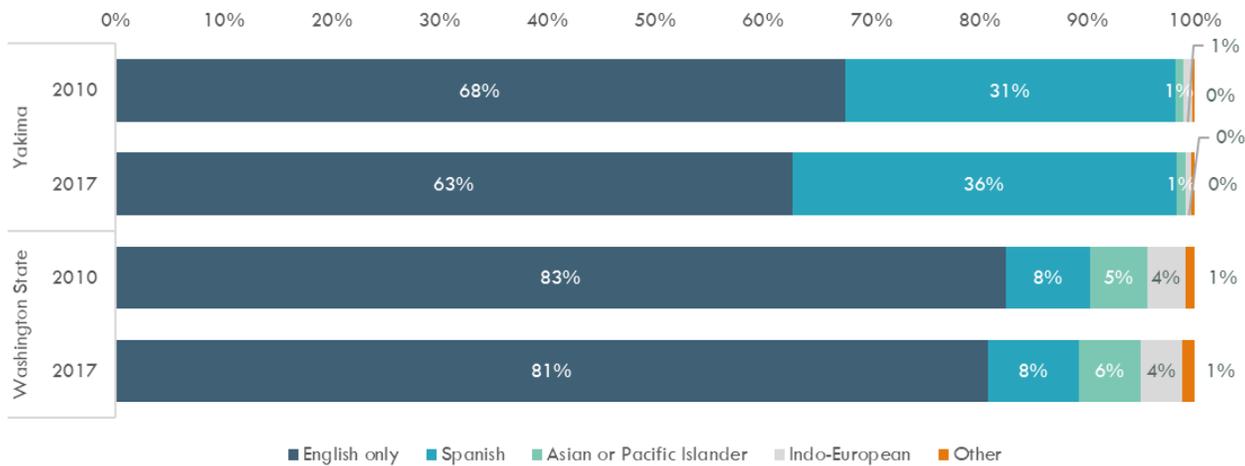
0 10 20 30 40 50 60 70

Source: Profile of Yakima, Washington; U.S. Census, American Community Survey 5-Year Estimates, 2014 - 2018, Table DP02.

With some additional analysis, this data can be given greater context. **Exhibit 15** shows the same data with comparisons between conditions in 2010 and 2017 for both City of Yakima and Washington State. The comparison to the state as a whole helps to highlight the significant size of Yakima's Spanish speaking population. Also, comparing 2010 to 2017 shows that the Spanish-speaking population is rapidly growing as a share of the total population in Yakima. These findings could shape how the city engages in outreach and engagement to residents.

It is important to note that residents who speak another language at home may still be fluent in English. ACS Table S1602 identifies limited English-speaking households which is a better Census variable for understanding the total number of individuals who may face language barriers for participation in community conversations.

Exhibit 15: Languages Spoken at Home, City of Yakima and Washington State



Source: 2010 & 2017 American Community Survey S1601 5-year Estimates.

Household Characteristics

Household Count

A household is a group of people living within the same housing unit.²⁰ Many topics in a community profile are summarized for households rather than population, as the household population more closely aligns with housing needs than the total population count.

Considering the size of households within a community is important when estimating needs for various housing types. Household size is also a core assumption needed to translate a 20-year growth target into the needed number of housing units. Counties and cities often use average household size, but breaking down the size of households size brackets can give a community a much better picture of the variety of housing needs to plan for, especially the split in need between larger and smaller housing units.

Larger families typically seek larger homes with three or more bedrooms, while singles and two person households may be well-served by smaller housing types. Individual households also change over time as people's circumstances change. Life events such as getting married or divorced, having children, grown children leaving home, and retirement, can all influence household size and housing needs. A balanced community will often include a mix of families with young children, singles and non-family housemates, aging couples, multigenerational households, and everything in-between.

A balanced housing stock allows the community to serve all members of the community. A variety of housing types allows members to move from one housing type to another to meet their changing needs without having

Required Analysis:

- Total households
- Counts of households by household size
- Breakdown by household tenure (rental versus ownership)

Optional Analysis:

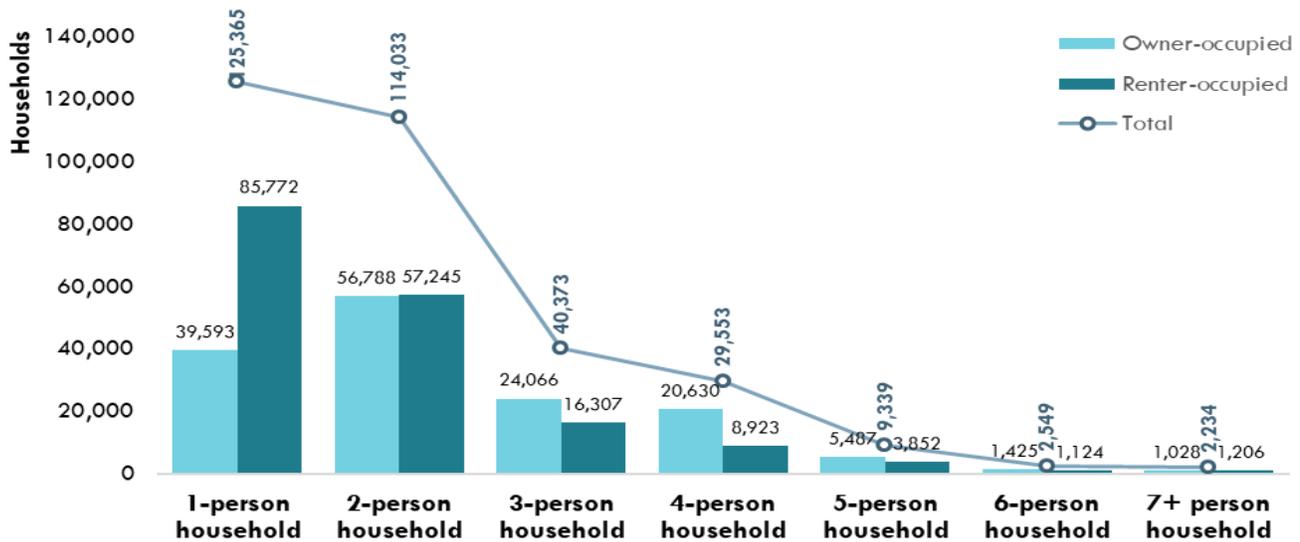
- Breakdown by household types

²⁰ The census sometimes refers to "occupied housing units" and considers all persons living in an occupied housing unit to be a single household. So, Census estimates of occupied housing units and households should be equivalent.

to leave their community. Singles and couples can find larger homes if they choose to have a family. Aging couples can downsize when they no longer need a larger home. A balanced market provides different housing types at multiple price points.

There are many ways to present data about household size. The simplest approach is to go to [ACS Table S2501: Occupancy Characteristics](#), and filter to the geography of interest. There you can find estimates of households by number of persons in household. **Exhibit 56** in the Gap Analysis section shows an example of presenting this data alongside the housing inventory by number of bedrooms to show whether housing sizes match household sizes. The chart below presents a more detailed breakdown by household size for the City of Seattle. It shows that a strong majority of households have only one or two members. Single person households are most likely to rent, while households with three or more persons are more likely to own their home.

Exhibit 16: Household Size by Housing Tenure in Seattle



Source: 2014-2018 ACS 5-Year Estimates. Table B25009

Household Income

It is important to consider income from a few perspectives. Understanding the median household income for a community is helpful for comparisons with other jurisdictions or with median home values. It is also helpful to break the population into income brackets to consider total estimates for residents needing assistance in the housing market. Assessing the geographic distribution of low-income households in a community can highlight focus areas for additional outreach.

The ACS asks residents to estimate the total combined annual income of all household members. The ACS estimates median income for an area of interest as well as estimates of the number of households at each interval of income. Affordable housing policies and regulations often group households by income level relative to "Area Median Income" (AMI), "Median Family Income" (MFI), or "HUD Area Median Family Income" (HAMFI). These terms often refer to the same thing. The U.S. Department of Housing and Urban Development (HUD) publishes [MFI estimates](#) for counties as well as metropolitan areas. These are based on ACS estimates of the median income for family households, but also include some other rules for calculation and projecting to current year.

HUD also publishes [Consolidated Planning/CHAS data](#) which groups households by income level relative to MFI. These data include adjustments to account for differences in household size to reflect the fact that the living expenses for a 1-person household are significantly less than those of a family of four. These adjustments are based on HUD's published household [Income Limits](#) needed to qualify for income-restricted affordable housing that is set aside for households at a specified income level or below. [Washington State Housing Finance Commission](#) publishes an expanded version of these income limits for each county in Washington State. An example for Kittitas County is shown in **Exhibit 17**. It shows that in 2019, a 1-person household with an annual income of \$40,000 would be considered to have an income just shy of 80 percent MFI, while a 4-person household with the same income would be considered to have an income between 50 percent and 60 percent MFI.

Required Analysis:

- Household breakdowns by income level. See **Exhibit 19**.

Optional Analysis:

- Breakout of households by size or race/ethnicity and income bracket
- Breakout of income brackets by housing tenure
- Maps of lower-income population by neighborhood

Exhibit 17: 2019 HUD Income Limits for Kittitas County (Median Family Income: \$72,300)

Set-aside Percentage	1- person	2- person	3- person	4- person	5- person	6- person	7- person	8- person
20%	\$10,140	\$11,580	\$13,020	\$14,460	\$15,620	\$16,780	\$17,940	\$19,100
30%	\$15,210	\$17,370	\$19,530	\$21,690	\$23,430	\$25,170	\$26,910	\$28,650
35%	\$17,745	\$20,265	\$22,785	\$25,305	\$27,335	\$29,365	\$31,395	\$33,425
40%	\$20,280	\$23,160	\$26,040	\$28,920	\$31,240	\$33,560	\$35,880	\$38,200
45%	\$22,815	\$26,055	\$28,285	\$32,535	\$35,145	\$37,755	\$40,365	\$42,975
50%	\$25,350	\$28,950	\$32,550	\$36,150	\$39,050	\$41,950	\$44,850	\$47,750
60%	\$30,420	\$34,740	\$39,060	\$43,380	\$46,860	\$50,340	\$53,820	\$57,300
70%	\$35,490	\$40,530	\$45,570	\$50,610	\$54,670	\$58,730	\$62,790	\$66,850
80%	\$40,560	\$46,320	\$52,080	\$57,840	\$62,480	\$67,120	\$71,760	\$76,400

Source: Washington State Housing Finance Commission, Income and Rent Limits for All Tax Credit and Bond Financed Properties, 2019.

Using the HUD CHAS Query Tool you can download a report for your community that includes counts of households by income level, with breakdowns by tenure, housing "problems," and level of cost-burden. An example from this report is shown in **Exhibit 18**. The data can also be downloaded in Excel format for ease of analysis. Unfortunately, HUD's CHAS data is typically a year or two behind the ACS data release schedule. So, these data are not as current. ACS data, on the other hand, does not present household counts by income level relative to HUD Area Median Family Income (HAMFI). Rather it provides income based on bins by dollar amounts, without adjustment for household size.

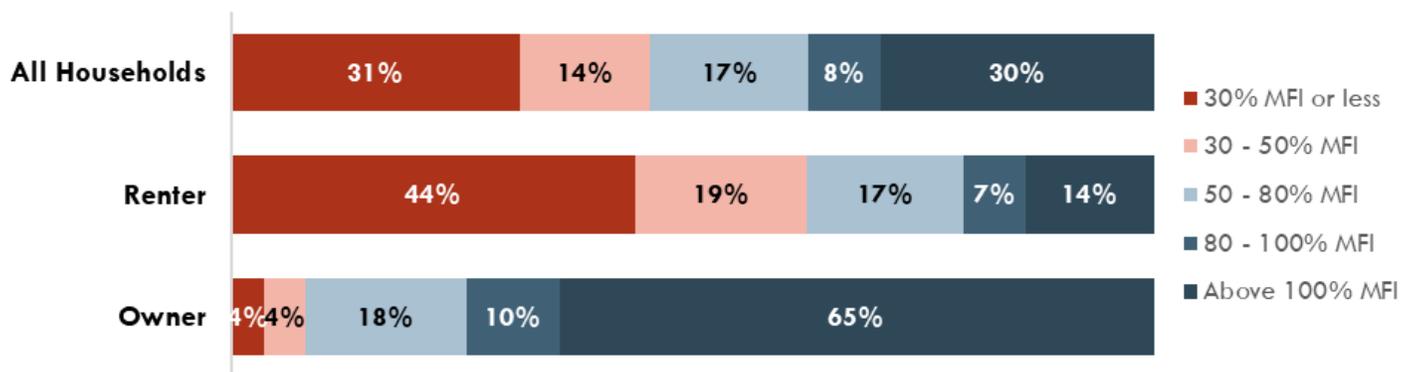
Exhibit 18: Households by Income Level and Tenure, City of Ellensburg

Income Distribution Overview	Owner	Renter	Total
Household Income less-than or= 30% HAMFI	85	2,295	2,380
Household Income >30% to less-than or= 50% HAMFI	105	975	1,080
Household Income >50% to less-than or= 80% HAMFI	415	890	1,305
Household Income >80% to less-than or=100% HAMFI	240	355	595
Household Income >100% HAMFI	1,530	725	2,255
Total	2,370	5,235	7,610

Source: HUD CHAS Data Query Tool (based on ACS 2012-2016 5-year estimates); HAMFI = HUD Area Median Family Income (also known as AMI)

Some renters can be at significantly higher risk of economic hardship or displacement when housing costs rise. So, it is helpful to look at topics like income, race/ethnicity, or housing cost-burden separately for renters and owners to identify vulnerable populations and equity gaps. When disparities are identified, outreach strategies should specifically include the feedback of affected populations. Below is an example chart for comparing the income levels of households by owner/renter status in Ellensburg. This chart (**Exhibit 19**) was generated using data from the CHAS data and shows a stark difference in income levels between renter- and owner-occupied housing. In **Exhibit 13** and **Exhibit 20**, Seattle identifies income disparities among racial and ethnic groups and by geography in Seattle.

Exhibit 19: Percentage of Households by Income Level and Tenure, City of Ellensburg



Source: HUD CHAS (based on ACS 2012-2016 5-year estimates)

Exhibit 20: Households with Income at or Below 60 Percent of AMI, Seattle

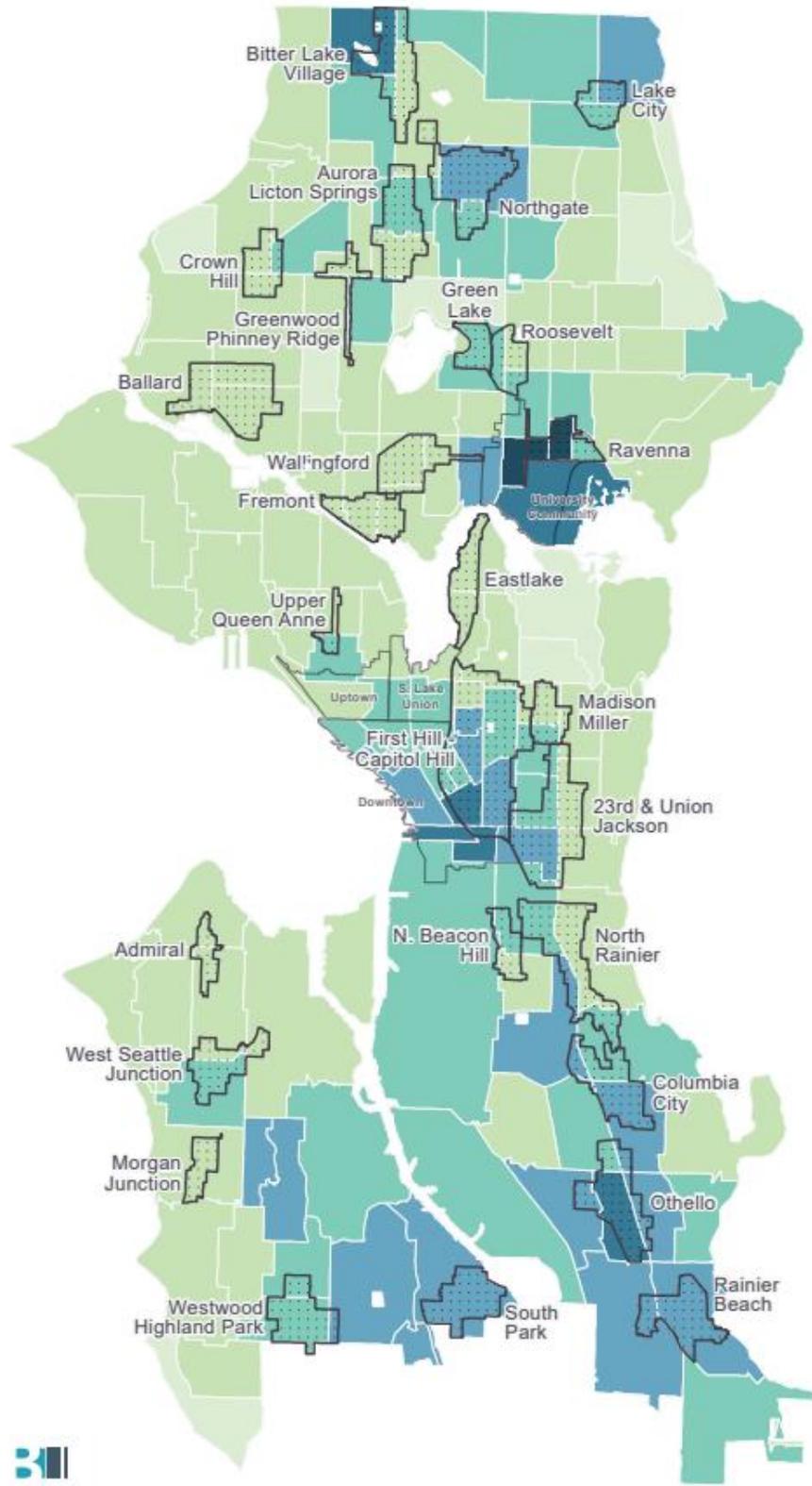
Exhibit 3.1-11
 Percentage of Households with Income at or Below 60% of AMI, 2009-2013 ACS

Urban Centers/Villages
 [Dotted pattern] In MHA Study Area
 [White box] Outside MHA Study Area

Percent of Households with Income Below 60% AMI

- [Lightest green] 0% - 15%
- [Light green] 16% - 30%
- [Medium green] 31% - 45%
- [Dark green] 46% - 60%
- [Blue-green] 61% - 75%
- [Darkest blue] > 76%

Source: HUD CHAS (based on ACS Five-Year Estimates, 2009-2013, U.S. Census Bureau); BERK, 2017.



Source: Seattle [MHA Final Environmental Impact Statement](#), 2017

Housing Cost Burden

One of the best indicators of affordable housing needs is the number of households that are "cost-burdened" or spending too much of their income on housing. These households have limited resources left over to pay for other life necessities such as food, clothing, medical care, transportation, and education. They are also at higher risk of displacement when housing costs rise, or life circumstances change. These circumstances increase in severity for lower income households, where remaining income may not cover basic needs.

HUD considers housing to be affordable if it costs no more than 30 percent of a household's income. Households paying more than 30 percent of their income for housing are considered to be cost-burdened, while households paying more than 50 percent are severely cost-burdened.

Required Analysis:

- Documentation of cost-burdened households

Optional Analysis:

- Breakout of cost burden by income bracket, housing tenure, and/or family type
- Combined housing and transportation cost burden

A great source of data on cost-burdened households is the HUD CHAS data. They provide [Data Query Tool](#)²¹ that lets you select a county or Census-defined place of interest (such as a city). It returns a summary of common cost burden statistics with break downs by income level and housing tenure (see **Exhibit 21**). The other option is to select the "Data" tab, which allows users to download a zipped file of CSV tables. These provide additional detail and disaggregation of data and can be used to break out cost burden information by specific family types, as shown in **Exhibit 23**. A great example of a tool for exploring cost-burden data by household type is included in an [online housing dashboard](#) developed for the City of Ellensburg.

Exhibit 21: Cost-Burdened Renter Households, City of Edmonds

Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	690	485	985
Household Income >30% to <=50% HAMFI	635	220	740
Household Income >50% to <=80% HAMFI	450	85	790
Household Income >80% to <=100% HAMFI	105	0	755
Household Income >100% HAMFI	70	0	1,780
Total	1,950	790	5,050

Source: HUD CHAS Data Query Tool (based on ACS 2012-2016 5-year estimates); HAMFI = HUD Area Median Family Income (also known as AMI)

²¹ <https://www.huduser.gov/portal/datasets/cp.html>

Exhibit 52 shows an example presentation of this kind of data for the City of Edmonds. The breakout of income groups that HUD details is important for estimating housing gaps in the community. Combining this data with total households at each income bracket and known income-subsidized units leads to an understanding of community housing needs.

Different kinds of households can have very different housing needs. HUD CHAS data provides breakdowns by five different household types, each of which has distinct housing needs. **Exhibit 22** lists and describes each of these types. The descriptions are consistent with Census definitions. Family households include members who are related, while non-family households are people living alone or living with unrelated persons (housemates).

Exhibit 22: Household Types Available in HUD CHAS Data

Household Type	Description
Elderly living alone	A person age 62+ living alone
Elderly family	Two persons, either or both age 62 or older
Small family	Families with 2-4 members (excluding elderly families)
Large family	Families with 5 or more members
Other	Non-family, non-elderly households (includes those living alone and with housemates)

Source: [HUD CHAS](#) Data Structure

In Everett, 41 percent of households are identified as cost burdened, and the rate increases to 50 percent when looking specifically at renters.²² This trend suggests significant gaps in affordability in Everett's housing market. Taking a closer look at the family structures of cost-burdened households, the highest proportions are found among non-family households, small families, and individuals age 62+ living alone (see **Exhibit 23**). Over three-quarters of cost burdened households are categorized as extremely- or very-low income, which in Snohomish County corresponds to annual household incomes of \$44,300 or less for 2-person families.²³

COST BURDEN: MORE THAN JUST HOUSING

HUD's definition for cost burdened households is helpful for identifying community needs, but it is only one method for completing this calculation. A person's home location can have a significant impact on their transportation costs. Low-income households are more likely to be pushed further away from jobs centers, services, and high-quality transit in search of affordable housing options. This results in longer trips for basic amenities like grocery stores and commuting to work.

The Center for Neighborhood Technology partnered with HUD to create the [Location Affordability Index](#).

<https://www.cnt.org/tools/location-affordability-index>

This tool calculates the combined cost-burden of housing and transportation by considering both location and transit availability.

²² HUD CHAS (based on ACS 2012-2016 5-year estimates)

²³ HUD 2019 Income Limits by Household Size

Exhibit 23: Cost-Burdened Households in Everett by Type and Income Bracket

Household Type	Extremely Low-Income (≤30% MFI)	Very Low-Income (30-50% MFI)	Low-Income (50-80% MFI)	Moderate Income (80-100% MFI)	Above Median Income (>100% MFI)	All Cost-Burdened Households
Elderly Family	485	245	265	95	70	1,160 (7%)
Elderly Living Alone	2,000	920	285	70	50	3,325 (22%)
Large Family	520	569	145	25	55	1,314 (6%)
Small Family	2,270	1,965	835	430	335	5,835 (33%)
Other	2,390	2,170	680	260	110	5,610 (32%)
Total	7,665 (44%)	5,869 (34%)	2,210 (13%)	880 (5%)	620 (4%)	17,244

Source: Source: HUD CHAS Table 7 (based on ACS 2012-2016 5-year estimates); MFI = HUD Area Median Family Income; BERK, 2019.

Displacement Risk

For many communities, an important step in assessing housing needs is to identify the community's risk factors related to displacement. This term refers to instances where a household is forced or pressured to move from their home against their wishes. There are three main types of displacement:

- **Physical displacement:** Displacement as a result of eviction, acquisition, rehabilitation, or demolition of property, or the expiration of covenants on rent- or income-restricted housing.
- **Economic displacement:** Displacement due to inability to afford rising rents or costs of homeownership like property taxes.
- **Cultural displacement:** Residents are compelled to move because the people and institutions that make up their cultural community have left the area.

Displacement can have a life-changing negative effect on households that are directly impacted. It can also disrupt the social fabric and networks of trust and support that existing within a community. For these reasons, understanding potential displacement risks in a community is an important step in assessing housing needs.

Many communities across the state are struggling with displacement due to rapidly increasing housing costs as well as pressure for redevelopment. An example of displacement risk evaluation includes the Puget Sound Regional Council's [technical guide to evaluating displacement risk](#), [Displacement Risk Map](#), and associated data for identifying high-risk communities in the Central Puget Sound region. An excerpt of the map is shown in **Exhibit 24**. Some of these indicators have already been discussed as components of a HNA, but many capture greater social trends that influence housing decisions. Risk factors in this approach are grouped into five major categories and include:

- Socio-demographics
- Transportation qualities
- Neighborhood characteristics
- Housing (including development capacity and price trends)
- Civic engagement
- Other cities and counties may review similar data sets to evaluate their own displacement risks

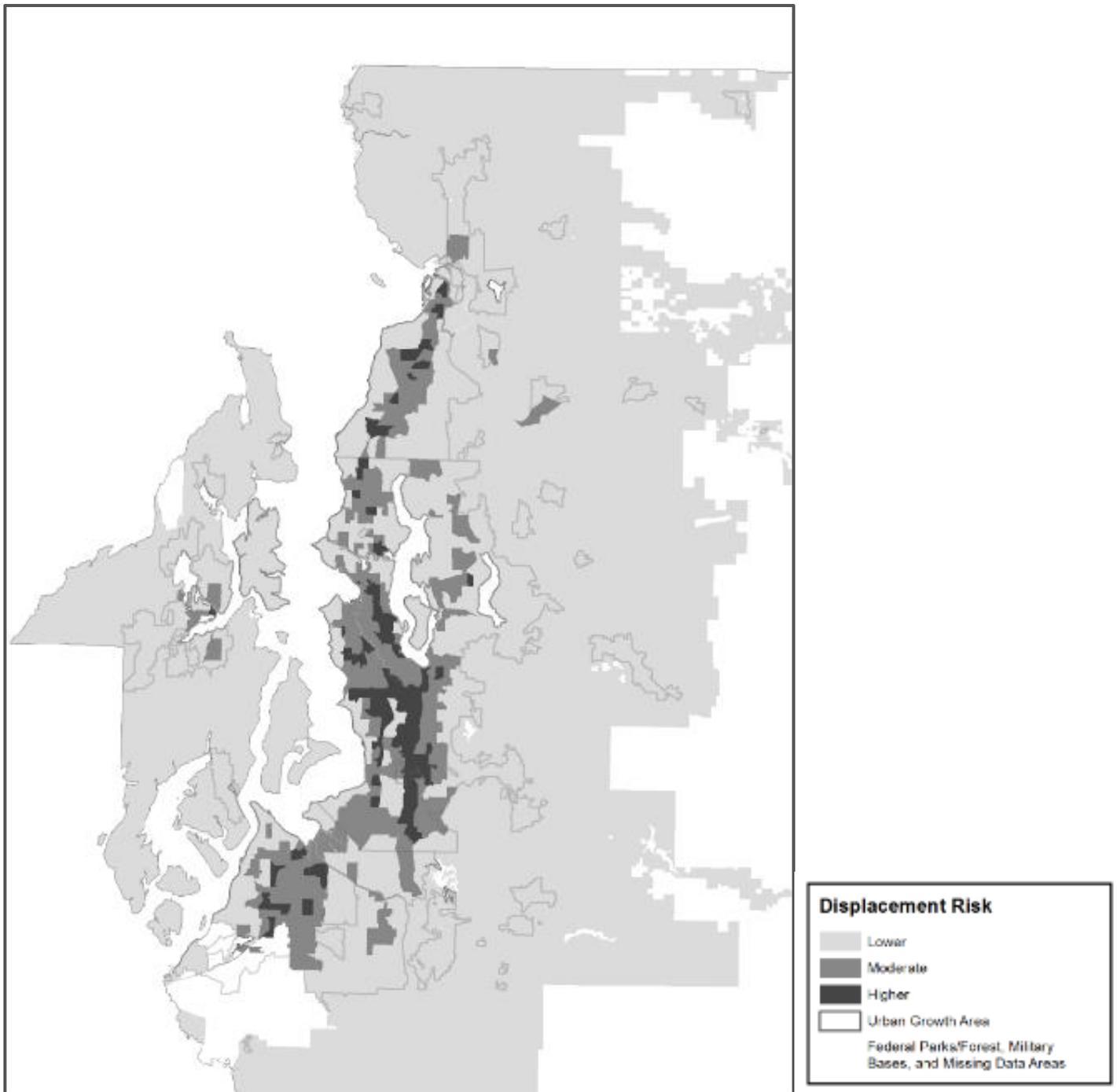
Required Analysis:

- Required for Housing Action Plans funded under HB 1923 (2019)

Optional Analysis:

- Use available displacement risk mapping tools to evaluate relative risks of displacement by neighborhood with your jurisdiction
- Identify businesses, low-cost housing, or other community assets at risk of loss due to redevelopment
- Interview residents and advocacy groups to understand contributing factors to displacement risk and factors promoting resiliency

Exhibit 24: PSRC Displacement Risk Map



Source: Puget Sound Regional Council, 2019.

Populations with Special Housing Needs

A needs analysis is enhanced when it can identify segments of the community who have special housing needs. Most of these groups are required to be identified in the HUD Consolidated Plan, while state planning guidelines offer more flexibility about which needs may need to be portrayed, based on local needs.

There are many groups within a community who may experience special needs for housing (see **Exhibit 25**). Needs can range from design accommodations to on-site care provision. Some of these groups might include: adults with disabilities, older adults, university students, survivors of domestic violence, and adults in substance abuse rehabilitation. Estimating the size of these populations can help a community understand whether existing resources have sufficient capacity to meet these specific needs.

Exhibit 25: Topics Related to Populations with Special Housing Needs

Topic	Data Source	Required Analysis	Additional Analysis to Consider
Older Adults	US Census, HUD CHAS tool, OFM	<ul style="list-style-type: none"> No requirements 	<ul style="list-style-type: none"> Summarize older adults by household type, tenure, and income level. Consider impacts of OFM county population projections by age range. See Exhibit 27 for example. See discussion on page 41.
College and university students	Local colleges and universities	<ul style="list-style-type: none"> No requirements 	<ul style="list-style-type: none"> Compare the student population to student-oriented housing available on and off campus. Summarize student housing needs separately from those of the remainder of the resident population to help target housing solutions. Interview college/university staff to identify expected growth in student population and/or housing programs on campus.
Adults with disabilities	US Census, OFM, HUD CHAS	<ul style="list-style-type: none"> No requirements 	<ul style="list-style-type: none"> Estimates adults with disabilities, including type of disability and age cohort. Note that population sizes may be too low for census reporting, looking to national or statewide trends can be helpful.
Public housing residents and waitlist	Local housing authority	<ul style="list-style-type: none"> No requirements 	<ul style="list-style-type: none"> Households in project-based public housing Households with tenant-based vouchers Public housing and voucher waitlists
Farmworkers	Washington Employment Security Department (ESD)	<ul style="list-style-type: none"> No requirements 	<ul style="list-style-type: none"> Estimate year-round and seasonal agricultural employment. (Agricultural work is classified under the NAICS Code 11. Annual ESD reporting estimates by county/region workforce counts and wage levels.) Survey agricultural employers, service providers, or farmworker organizations to gather additional information about the needs of farmworker populations. Consider both temporary and long-term housing needs.

Topic	Data Source	Required Analysis	Additional Analysis to Consider
Survivors of domestic violence	CDC, National Coalition Against Domestic Violence , local service providers	<ul style="list-style-type: none"> No requirements 	<ul style="list-style-type: none"> Reach out to local service providers to understand barriers faced by survivors of domestic violence. A lack of safe, affordable housing alternatives (both short- and long-term) can result in victims being forced to stay in, or return to, a violent home. See the Tacoma Domestic Violence Needs Assessment for a discussion of intersections with housing.
Those receiving rapid rehousing or transitional housing services	County or local service providers	<ul style="list-style-type: none"> No requirements 	<ul style="list-style-type: none"> Present counts of individuals receiving services in the form of rapid rehousing or transitional housing. Interview service providers to gather information about potential unmet needs including coordinated support services.
Individuals and Families Experiencing Homelessness	County Point in Time (PIT) counts, local service providers	<ul style="list-style-type: none"> No requirements 	<ul style="list-style-type: none"> Report county-level point in time estimates of the homeless population, with breakdowns such as sheltered, unsheltered, and chronic. See page 42 for an example of similar information. Interview local service providers about trends in homelessness and types of housing in greatest need among this population.
K-12 students experiencing homelessness	OSPI Homeless Education Student Data ²⁴ , or local school district	<ul style="list-style-type: none"> No requirements 	<ul style="list-style-type: none"> Present available data on homeless children. See discussion on page 42. Present trends over time. See Exhibit 28 for example. Interview local school districts for information to help put these data into context, particularly if assessing trends over time.

²⁴ <https://www.k12.wa.us/student-success/access-opportunity-education/homeless-education/homeless-education-student-data>

Older Adults

As residents age, they are more likely to live alone and more likely to be part of low-, very low-, or extremely low-income households. Certain communities may attract a number of retirees, or see young people leave the community for more economic opportunity elsewhere. For example, in Port Townsend, 30 percent of the population is comprised of adults age 65 and older.²⁵

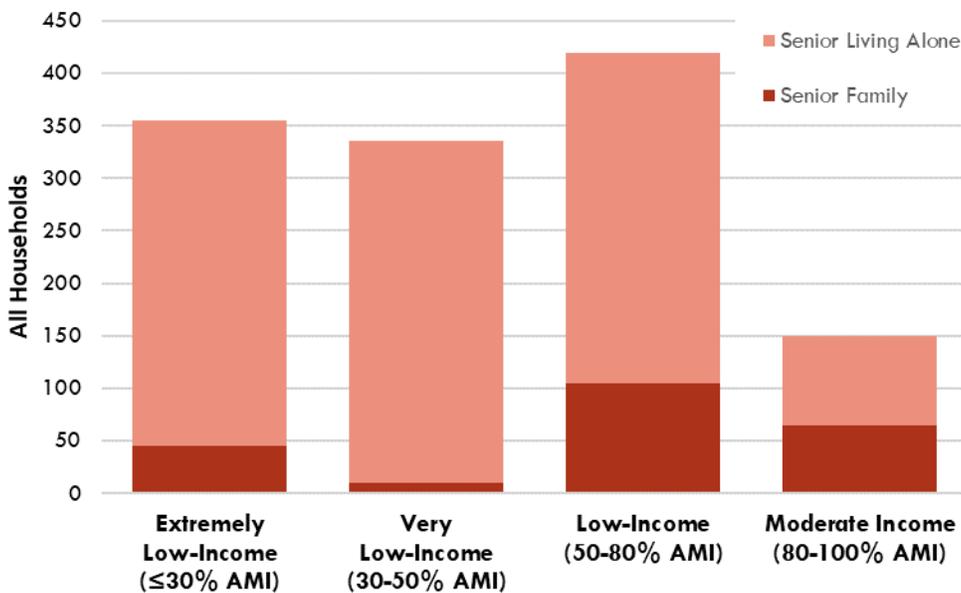
Aging adults may also need additional supportive care, either at-home or otherwise, which adds to financial insecurity in vulnerable households. HUD data estimates that 48 percent of older adult households are low-, very low-, or extremely low-income. Over half of these households (56 percent) are cost burdened.

Required Analysis: None

Recommended Analysis:

- Projections for older adults
- Breakdowns by income level, tenure, or cost-burden

Exhibit 26: Income Brackets for Older Adult Households (62+) in Port Townsend

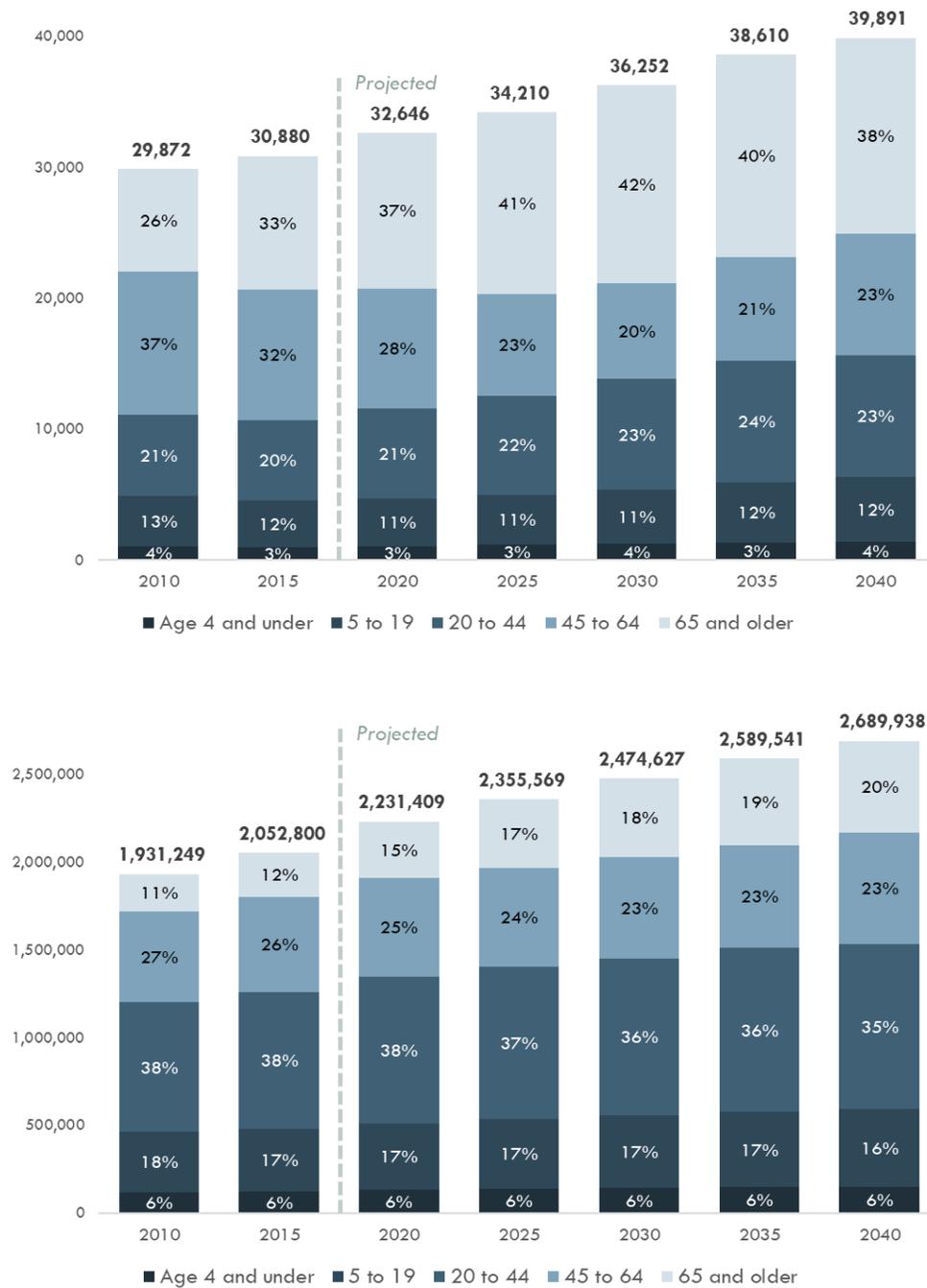


Source: HUD CHAS (based on ACS 2012-2016 5-year estimates); AMI = HUD Area Median Family Income.

Many Washington communities are experiencing an increase in overall percentage of their population in their 60s, 70s, and 80s. Population projections estimate that with the aging “Baby Boomer” generation and declining birth rates, the older adult population will continue to increase both in total number and as a share of total population. **Exhibit 27** charts this trend in King and Jefferson Counties. In areas such as Jefferson County, which don’t have as large an influx of young workers, the trend in aging population is more dramatic. Demographic projections can help with estimating the need for new senior housing facilities as well as needs for integrating [universal design](#) principles into future housing stock.

²⁵ ACS DP05 5-year Estimates, 2018

Exhibit 27: Jefferson County (Above) and King County (Below) Population Projections by Age Cohort



Source: [OFM GMA County Projections, 2017](#).

Individuals and Families Experiencing Homelessness

Statewide reporting shows that homelessness has been increasing in Washington since 2013 and is strongly correlated with increasing costs of housing.²⁶ One excellent source of local data about homelessness is available through school district reporting. School districts are required to collect data about housing situation of all students on an annual basis. Here, homeless is defined as those “who lack a fixed, regular, and adequate nighttime residence.” This includes categories such as being “doubled-up” where more than one household are temporarily sharing housing due to economic hardship. **Exhibit 28** shows an example presentation of this data for the Edmonds School District.

Children in families experiencing homelessness or housing instability face unique challenges. They are a significantly greater risk of chronic absences and interruptions to their education through changing schools. This often leads to lower academic achievement and higher dropout rates. ([U.S. Dept. of Education, 2016](#)).

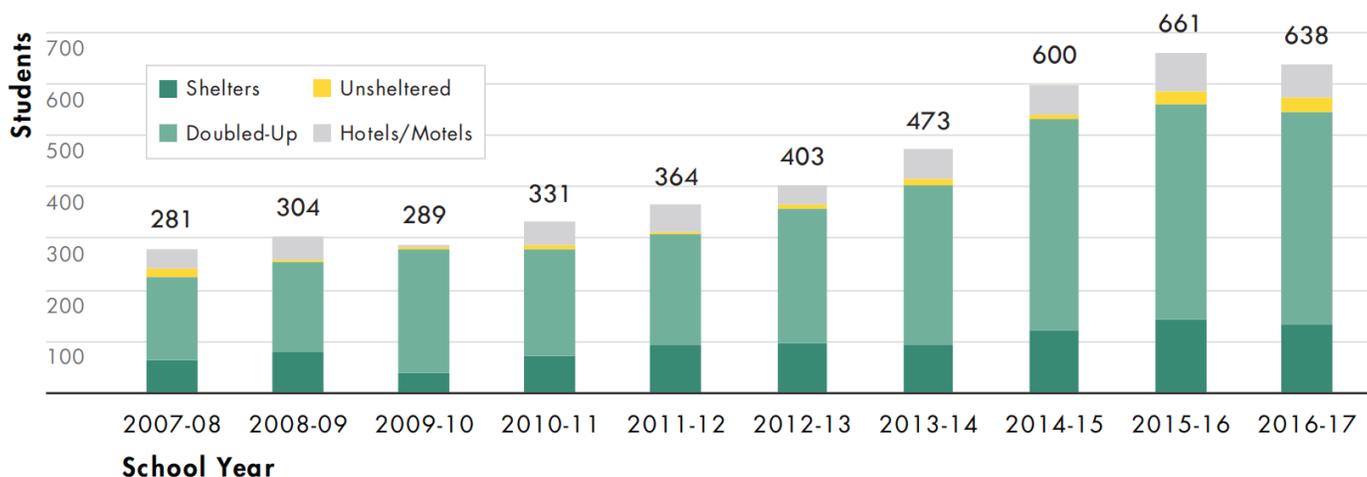
Required Analysis:

- No specific requirements for housing elements or housing action plans. However, the GMA requires housing elements to plan for “all economic segments of the community.”

Optional Analysis:

- Report county-level point in time estimates of the homeless population
- School district reporting on homeless children
- Local service provider accounts of trends in homelessness

Exhibit 28: Homeless Students in the Edmonds School District



Source: Washington State Office of Superintendent of Public Instruction (OSPI), 2018.

Annual Point in Time (PIT) counts are another source of standardized data about homeless populations that can be summarized in a housing needs assessment. This data can be used to estimate how many individuals are in need of temporary or longer-term supportive housing services and to identify equity gaps in overrepresented populations. See sidebar on PIT counts below. An accurate PIT count is very difficult to achieve, and the thoroughness of the survey varies widely by county. That said, PIT counts can be helpful for

²⁶ <https://www.commerce.wa.gov/serving-communities/homelessness/>; Kelleher, Drivers of Homelessness in Washington State, November 21, 2018.

measuring trends over time in addition to identifying those with immediate needs. Countywide PIT counts are available from Commerce at <https://www.commerce.wa.gov/serving-communities/homelessness/annual-point-time-count/>.

The Homeless Management Information System captures client-level data from publicly funded housing service providers across the state. This information is collected year-round and is helpful in tracking outcomes and measuring performance of projects that serve individuals and households experiencing homelessness or at-risk of homelessness. While many cities do not conduct their own Point in Time count, other sources can be helpful. For example, interviews with local service providers may have additional information. These providers may include those operating local shelters or food banks and public officials such as police officers.

Exhibit 29 shows an excerpt from the King County PIT data dashboard. This data is accessed through the King County All Home web portal. In 2019, over 11,000 individuals (including over 1,500 children) were identified in King County's PIT count, with disproportionate representation from people of color and Black/African American individuals as the most overrepresented group.²⁷

POINT IN TIME COUNTS

Point in Time counts are the standard survey metric for estimating the number of sheltered and unsheltered individuals experiencing homelessness in a community. These take place annually on a single night in January and are required for [Continuum of Care](#) funding from HUD. While an imperfect and incomplete method for capturing the full size and scale of homelessness, these are often the only source for consistent estimation of homelessness in a region. When possible, this data should be supplemented with information from local service providers who develop stronger relationships with individuals experiencing homelessness.

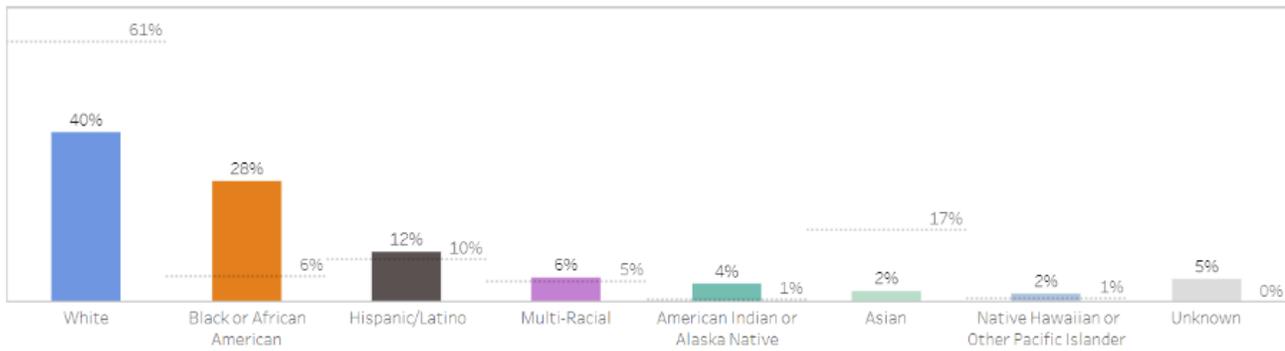
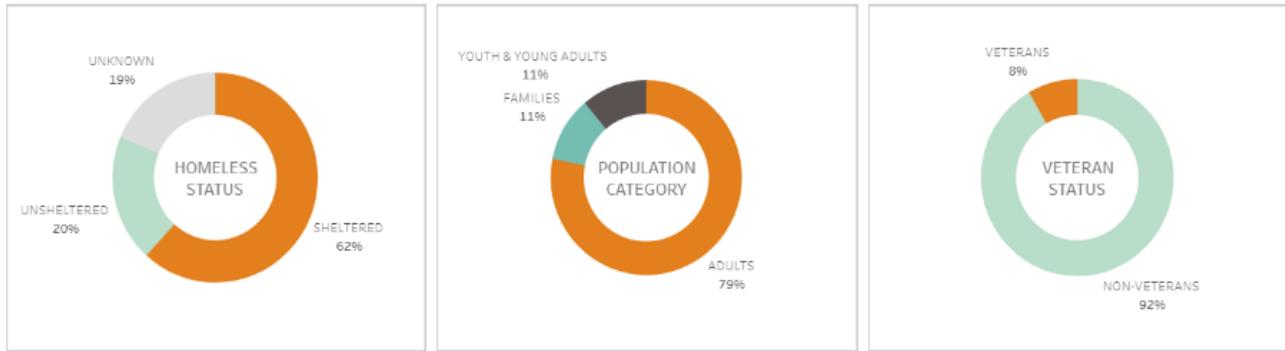
²⁷ King County AllHome, 2019

Exhibit 29: King County's Homelessness Data Dashboard

WHO IS ACCESSING SERVICES? HOW IS HOMELESSNESS CHANGING OVER TIME? WHAT IS THE NEED? HOW ARE WE DOING?

13,003 households experiencing homelessness

received services in the homeless response system on 10/31/2019



1. Data includes households experiencing homelessness and accessing services as captured in Homeless Management Information System (HMIS) on 1/1/2020.
2. Demographic data reflect characteristics of the head of household.
3. Dotted lines represent the King County population according to the 2017 American Community Survey.

[Learn more about our methodology](#)

← Undo → Redo ↶ Revert ↻ Refresh ⏸ Pause 🔗 Share 📄 Download 🖥️ Full Screen

Explore

Source: [King County All Home](#), 2019

College and University Students

Communities with large universities can conduct additional analysis to distinguish the student population from the general population. This can be important because the housing needs of students are quite different from the general public. Without differentiating these needs, it can be hard to quantify housing needs among the remainder of the population.

The City of Ellensburg faced this challenge when creating their housing needs assessment in 2017. So they reached out Central Washington University to gather information about student population, how many live on and off campus, and plans for the construction of additional on-campus student housing. One visualization of this analysis is shown in **Exhibit 30**. It puts the student population into perspective as a percentage of the total population. It also emphasizes the percentage of students who are living off campus, many of whom are renting single family homes.

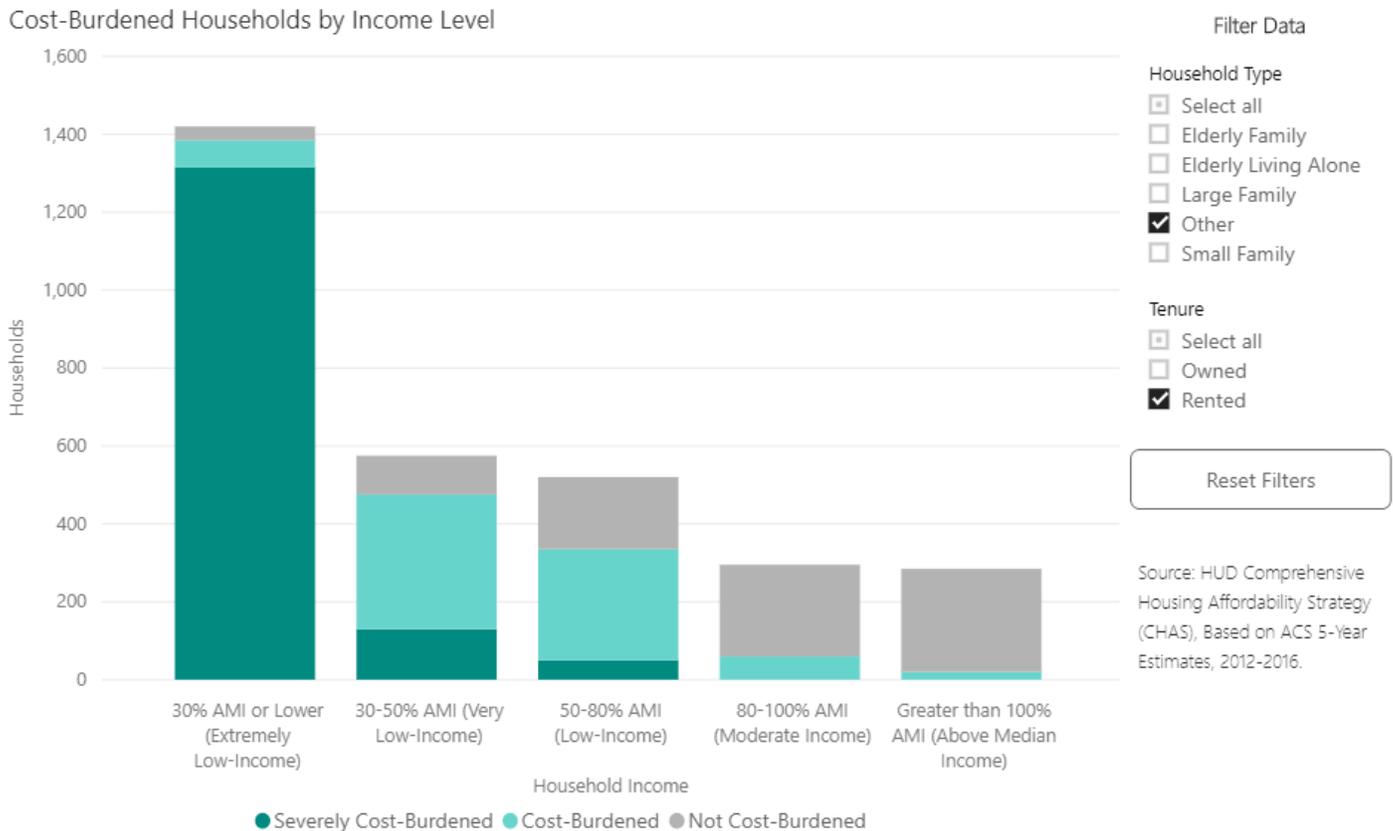
Exhibit 30: Central Washington Student Population as a Percentage of Ellensburg Total Population



Source: OFM, 2016; CWU, 2016; BERK, 2016.

The City did additional analysis to estimate the number of households that are cost burdened by household type. The “other” household type in HUD’s cost-burden data (CHAS) refers to non-family and non-elderly households. Within Ellensburg these households are primarily students, although it could also include working age adults living alone or with housemates. **Exhibit 31** shows a screenshot of an online interactive dashboard the city developed to support analyzing cost-burden data by household type and tenure so they can isolate and distinguish housing needs for different portions of their community.

Exhibit 31: Non-Family, Non-Elderly Renter Households by Level of Cost Burden in Ellensburg



Source: Creating Affordable Housing in Ellensburg (Online Interactive Dashboard), 2020. <http://ellensburg.berk-maps.com/>

Workforce Profile

So far, the guidance on developing a community profile has focused on the housing needs of current residents. This leaves out community members who work inside the jurisdiction but live outside of the jurisdiction. Many of these workers may not be able to afford suitable housing inside the community. Or the available housing may not fit their needs or preferences. Analyzing the characteristics of the workforce and reaching out to local employers can help to shed light on the housing needs of these workers as well as possible solutions. Addressing the housing needs of the local workforce can reduce the prevalence of long commutes and aid local employers in recruiting and maintaining a stable workforce.

Exhibit 32: Workforce Profile Data Sources and Analysis Topics

Population	Data Source	Required Analysis	Additional Analysis to Consider
Current Workforce and Employment Trends	Census OnTheMap	<ul style="list-style-type: none"> ○ Could be considered as part of the required “employment trends” assessment 	<ul style="list-style-type: none"> ○ Total jobs in jurisdiction with breakdowns by wage level, sector, and/or age. ○ Distance traveled to work. See examples: Exhibit 33 and Exhibit 34. ○ Inflow/Outflow analysis. See example: Exhibit 35. ○ Recent trends (data typically available 2012 onward).
Jobs-Housing Ratio	Census OnTheMap, OFM – Housing Units	<ul style="list-style-type: none"> ○ No requirement 	<ul style="list-style-type: none"> ○ Calculate ratio of total jobs to total housing units in your community. ○ Compare to region and statewide to put findings in context.
Employment Projections	WA Employment Security Dept. (ESD) Projections , Countywide employment forecasts ²⁸	<ul style="list-style-type: none"> ○ Projections for future employment²⁹ 	<ul style="list-style-type: none"> ○ Short-, medium-, or long-term employment projections for the region (Workforce Development Areas); additional analysis may be available in the comprehensive plan or other county planning documents ○ Breakdowns by industries and occupations³⁰ ○ Wage estimates for projected job types ○ Interviews with local employers about anticipated workforce needs

²⁸ Data may be available from ESD or local economic development organizations.

²⁹ Employment projections are required to be included in Housing Action Plans funded under HB 1923, and recommended in WAC 365-196-410(2)(d)(ii)

³⁰ WAC 365-196-310 recommends additional analysis

Workforce and Employment Trends

One great source of data about the local workforce is the free [OnTheMap](#) tool provided by the Census. This tool enables the user to summarize characteristics the local workforce based on either their home or workplace location. There are several options for analysis. One that can be useful for summarizing workforce housing needs is the **Distance/Direction Analysis**. **Exhibit 33** shows a screenshot from the OnTheMap tool with a focus on the home location of workers with their primary job inside the City of Chelan. Chelan is a recreational destination with a lack of housing affordable to service workers in the tourism, food service, and accommodation industries. This analysis shows that nearly half of the local workforce commute more than 25 miles to their workplace, and over a quarter commute more than 50 miles. The map shows a large cluster of workers live to the southwest in the Wenatchee area. The "Labor Market Segment Filter" on the left-hand side allows you to narrow down on segments of the workforce, such as lower wage workers, those in particular industries, or by age group.

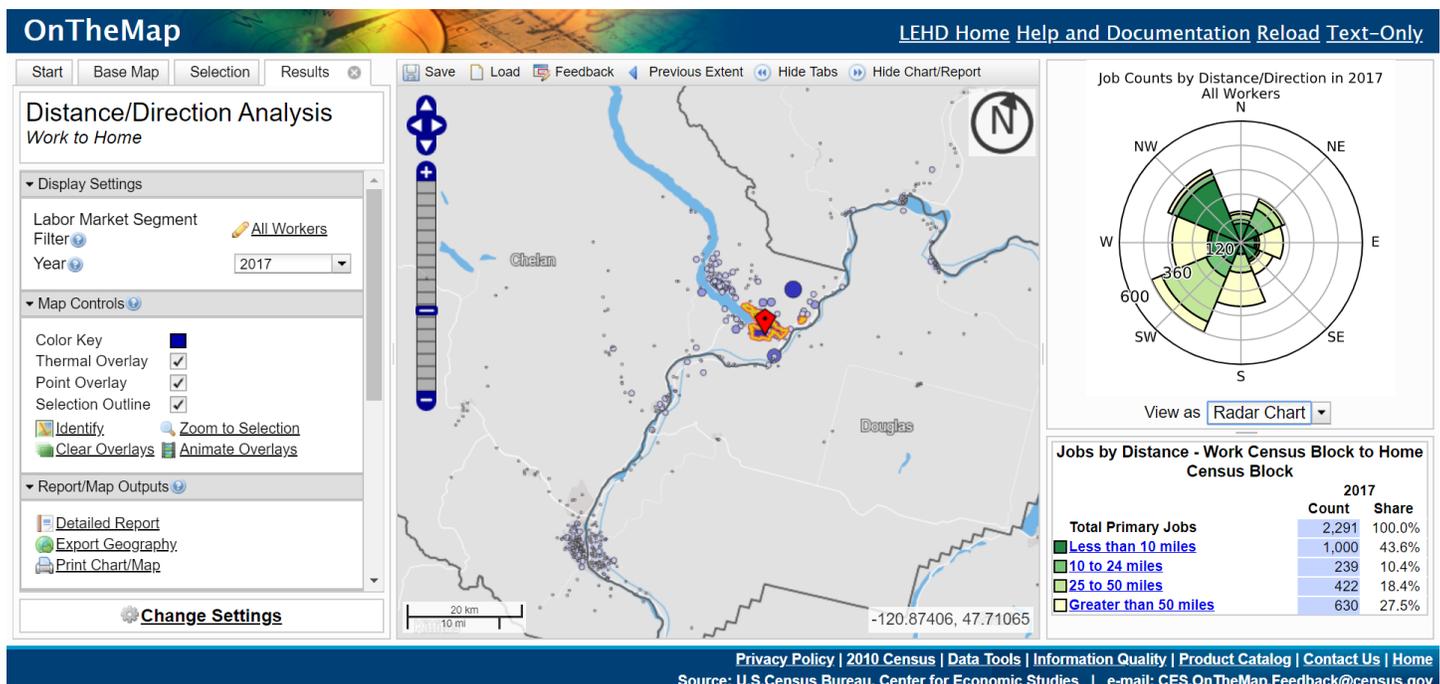
Required Analysis:

- Employment trends

Recommended Analysis:

- Local workforce characteristics
- Jobs to housing ratio
- Distance/direction analysis
- Inflow/outflow analysis
- Unemployment rates

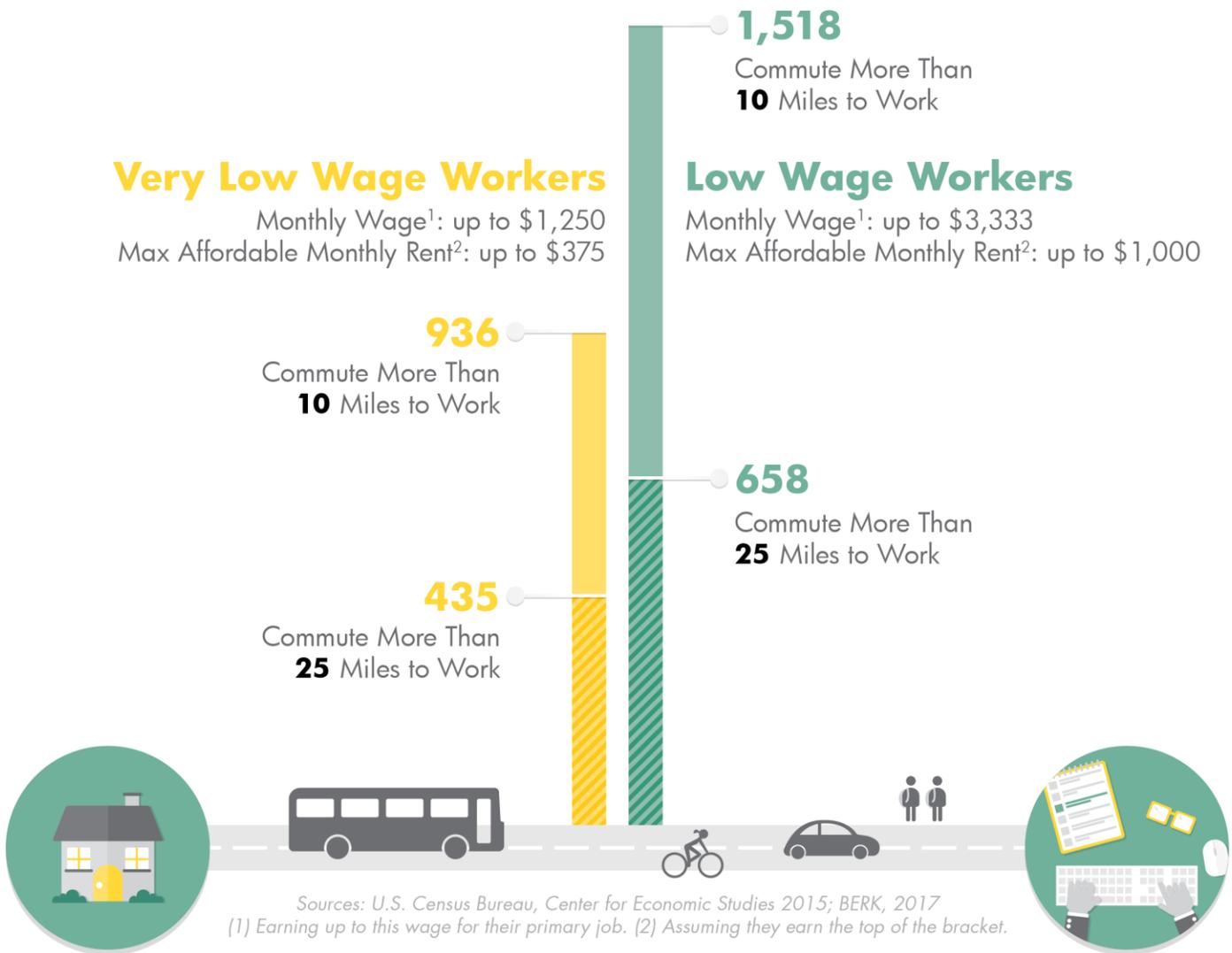
Exhibit 33: Local Workforce Distance/Direction Analysis for City of Chelan, 2017



Source: Census OnTheMap, Distance/Direction Analysis by Work to Home, 2017.

Exhibit 34 visualizes this same kind of data in an info-graphic, with a focus on low and very-low wage workers with primary jobs in the City of Edmonds. This presentation calls attention not only to the number of workers commuting long distances, but also the maximum rent they can afford with the income from their primary job (assuming they spend no more than 30 percent of wages on housing). These rents are far below what is typically offered on the market in Edmonds, so many workers find housing further from the city where housing costs are less.

Exhibit 34: Low-Wage Workers Commuting Long Distances to Jobs in Edmonds



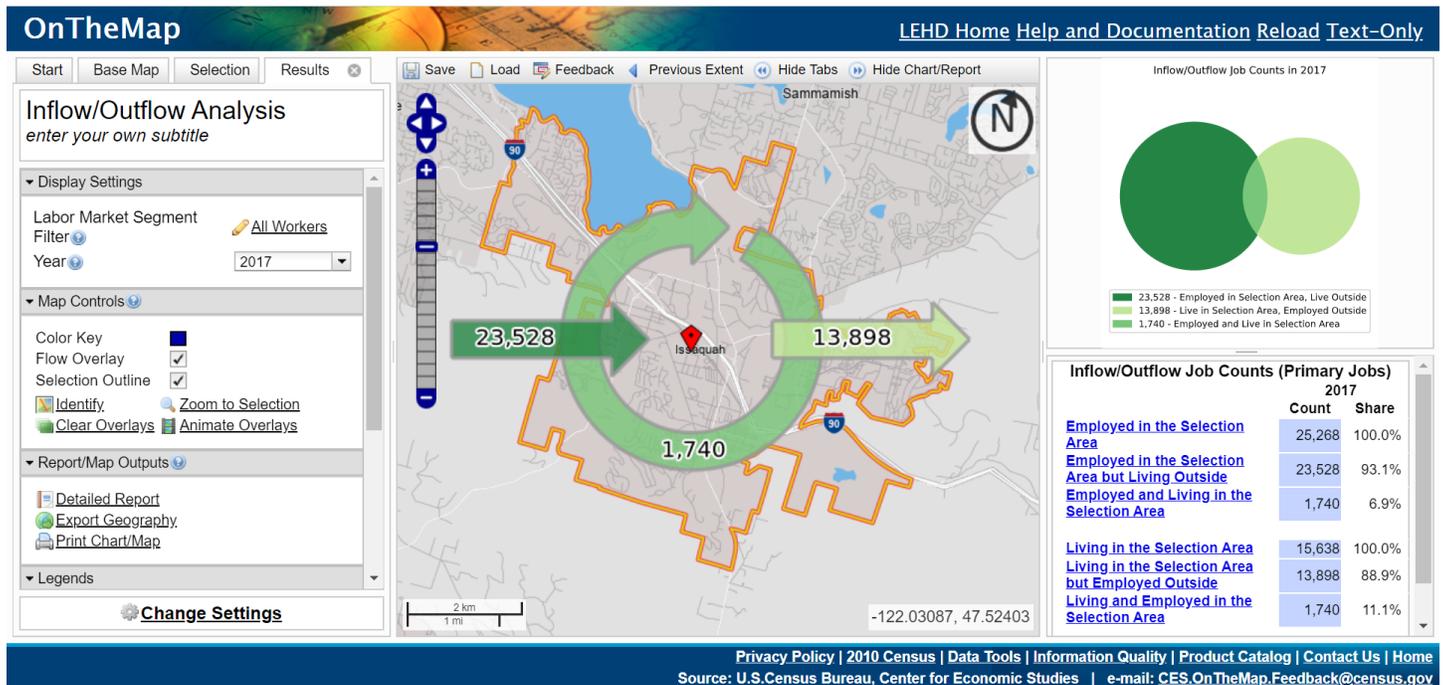
Jobs-Housing Ratio is a metric sometimes used to evaluate the balance between employment and residential uses in a county, city, or neighborhood. In theory, a city with a balanced ratio of jobs to housing units could minimize the amount of people commuting in to the city for jobs as well as residents commuting out of the city to jobs elsewhere. This can, in theory, reduce traffic and vehicle miles traveled. However, as discussed above, housing affordability and other issues such as school district quality, available housing types, cultural or social ties, or other issues can have a major impact on home location of workers with jobs in the community. So, achieving a good jobs-housing balance is no guarantee that workers will be more likely to live in your community.

A good example is the City of Issaquah, which has a jobs-housing ratio of about 1.6.³¹ This is just a little higher than the range of what's generally considered to be a "good" balance (0.75 - 1.5). However, using the **Inflow/Outflow Analysis** tool in OnTheMap it's easy to show that this ratio isn't resulting in the desired benefit

³¹ This is calculated based on the OnTheMap estimate of 25,268 jobs in 2017 and ACS estimate of 15,448 housing units in 2017.

of reduced commute distances. **Exhibit 35** presents a screenshot. Of the 25,268 jobs located in Issaquah, only 1,740 workers live in Issaquah, or just 6.9 percent. Instead, nearly all the people working in Issaquah commute in from home locations outside the city. And nearly all the working residents of Issaquah commute to jobs outside of the city. The Venn diagram in the upper right corner of the screenshot shows this situation clearly. One reason for this outcome could be that nearly half the jobs are lower-wage (earning less than \$3,333 per month). It would be nearly impossible to find an affordable unit at this wage level in Issaquah.

Exhibit 35: Worker Inflow/Outflow in Issaquah, 2017



Source: Census OnTheMap, Inflow/Outflow Analysis by Primary Job, 2017.

Employment Projections

Regional employment projections can provide important information to shed light on potential future demand for housing. Washington State Employment Security Department (ESD) provides short-, medium-, and long-term [employment projections](#) by [Workforce Development Areas](#), which are either counties or groups of counties. These projections are broken down by industries and occupations. It also provides [wage estimates](#) by occupation and Workforce Development Area in an easy to filter online tool.

Counties can use this information to develop countywide employment forecasts. Commerce recommends counties project commercial and industrial needs for the region and

Required Analysis:

- Employment projections

Optional Analysis:

- Short-, medium-, or long-term employment projections for the region
- Breakdowns by industries and occupations
- Wage estimates for projected job types
- Interviews with local employers about anticipated workforce needs

allocate growth targets to municipalities when conducting periodic review of comprehensive plans, or analyzing and reviewing urban growth area boundaries.³²

You can expand on a countywide projection by using ESD data to develop employment estimates by industry and occupation, and determine the projected growth in jobs by income level.

Local employers may also be able to share information about their expected future hiring by job class, wage level, and or status (short-term, long-term, seasonal, etc.). You can also consider any relevant information from local economic development agencies, such as industry specific trends or absorption rates of industrial or commercial land. Understanding current employment data, trends, income levels, and projected changes can provide critical information when assessing housing needs. The relationship between housing prices, housing stock, and income levels is particularly important as you consider the projected needs of your community.

³² WAC 365-196-310

Housing Inventory

The purpose of the housing inventory is to describe your community's housing stock with a focus on characteristics such as size, location, cost, and tenure. Like the community profile, a good housing inventory includes both quantitative and qualitative descriptions of the local housing market. Community engagement should help identify the types of housing most desired by residents as well as the most common barriers to finding the right type of housing.

The housing inventory should also consider the needs of special populations within the community. The inventory should identify housing with integrated healthcare support, ADA compatibility, or subsidized costs.

Exhibit 36: Topics Related to Housing Inventory

Population	Data Source	Required Analysis	Additional Analysis to Consider
Housing Unit by Type	OFM – Housing Units , ACS Table DP04 , Local assessor Data	<ul style="list-style-type: none"> Housing units by type 	<ul style="list-style-type: none"> Count of housing units by type (single family, multi-family, manufactured). See Exhibit 37 for example. More detailed inventory by structure type is available from local assessor data. Growth trends over time by housing type.
Housing Tenure (owner/renter)	ACS Table S1101	<ul style="list-style-type: none"> Percentage of households that are owner and renter. See Exhibit 37 for example. 	<ul style="list-style-type: none"> Breakdown other themes like household size, household income, or cost-burden by housing tenure. See examples: Exhibit 16 and Exhibit 18.
Unit Size	ACS Table DP04	<ul style="list-style-type: none"> Housing units by size 	<ul style="list-style-type: none"> Count of housing units with breakdown by number of bedrooms. See Exhibit 38 for example. Use local assessor data for more detailed information, such as square footage. Consult the Washington Center for Real Estate Research (UW) Apartment Market Survey for more detailed information about apartment units (county scale only).
Housing Condition	ACS Table DP04	<ul style="list-style-type: none"> No requirement 	<ul style="list-style-type: none"> Age of housing. See example chart: Exhibit 40. Exhibit 39 lists of all housing condition statistics in DP04.
Vacancy Rates	ACS Table DP04 , OFM , Washington Center for Real Estate Research (UW) Market Survey	<ul style="list-style-type: none"> No requirement 	<ul style="list-style-type: none"> Housing unit vacancy rate. See discussion on page 55. Rental unit vacancy rate. See example chart: Exhibit 41.

Population	Data Source	Required Analysis	Additional Analysis to Consider
Housing Production	ACS Table DP04 , Washington Center for Real Estate Research (UW) Market Summary , Assessor Data, Local Permitting Office	<ul style="list-style-type: none"> No requirement 	<ul style="list-style-type: none"> Size and type of units being developed. See discussion on page 56. Price point of new units.
Housing Affordability	Zillow data , Washington Center for Real Estate Research (UW) Market Summary	<ul style="list-style-type: none"> No requirement 	<ul style="list-style-type: none"> Upper and lower tier home sales prices is provided by Zillow data. Annual income needed to potentially afford to purchase a single-family home. See example calculations: Exhibit 45. Affordability index ranking: Exhibit 43.
Housing sales prices	Zillow , MLS, ACS Table DP04 , Washington Center for Real Estate Research (UW) Market Summary , Redfin data	<ul style="list-style-type: none"> No requirement 	<ul style="list-style-type: none"> Median home sales price. See example chart: Exhibit 44. Home sales prices by unit type (single family, condo, etc.). Change in sales price over time.
Rental housing costs	Zillow , ACS Table DP04 , Washington Center for Real Estate Research (UW) Market Summary	<ul style="list-style-type: none"> No requirement 	<ul style="list-style-type: none"> Median rents and change over time. See example chart: Exhibit 41. Median rents by unit size (studio, 1-BR, 2-BR, etc.).

General Housing Inventory

It is helpful to compare a static count of units with production trends from a recent time period to evaluate how trends are changing over time. ACS and OFM data will be more easily accessed, while local assessor data is likely the most accurate count.

Important factors for consideration include the total number of housing units within a community, and number of units per structure. OFM groups by single-family units, 2+ units, and mobile homes. ACS includes additional detail: SFH, duplex, 3-4 units, 5-9 units, 10-19 units, 20+ units, and manufactured homes.

Required Analysis:

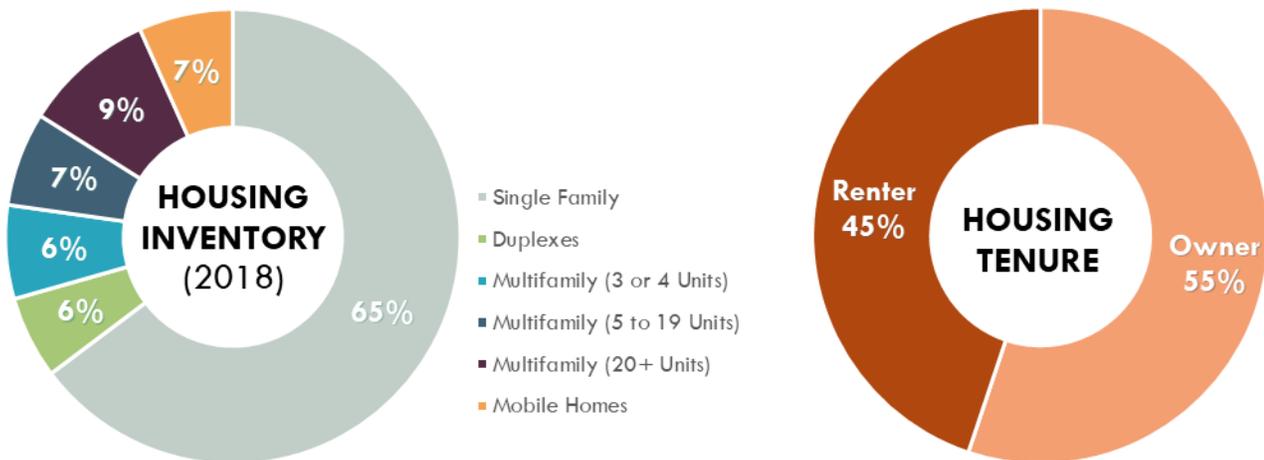
- Unit count by type
- Unit size
- Housing tenure

Optional Analysis:

- Changes over time

Exhibit 37 presents the housing inventory of Yakima, WA. The donut chart breaks down the current housing supply by units in structure. Nearly two thirds of the housing stock are single family homes. Just over a quarter are in multi-unit structures, from duplexes up to buildings with 20 units or more. This presentation succinctly shows the diversity of the housing opportunities available in Yakima as well as the housing types that are in shortest supply.

Exhibit 37: Housing Inventory by Units in Structure and Tenure, City of Yakima

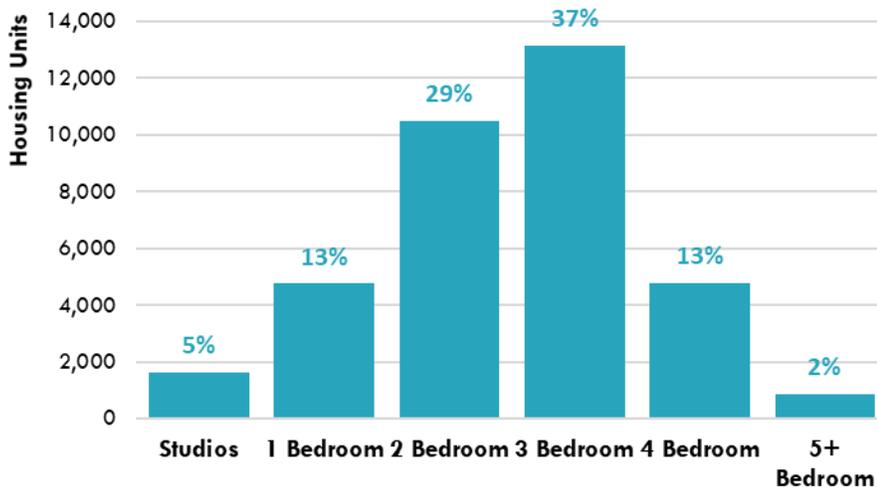


Source: 2014-2018 ACS 5-Year Estimates, TableID: DP04 and S1101.

Considerations for Analysis: There is no “correct” ratio between renters and owners within a community. Home ownership is a goal for many households and policy should address barriers to ownership for affected families. This option does not suit all lifestyles, however, and a healthy housing stock will provide options at different price points for both owners and renters. Tracking housing tenure rates in the community can prepare policymakers to better address the needs of their residents during times of community change and economic disruption.

Exhibit 38 presents a different kind of breakdown of the housing stock, this time by the number of bedrooms. This provides a better sense of the size of units available in the housing stock. Unit size can help assess how well the housing stock meets the needs of the various household sizes present in a community. It can also help explain differing housing costs - a higher median house value or higher rents might correlate with larger homes, whether by number of bedrooms or square footage.

Exhibit 38: Housing Units by Number of Bedrooms, City of Yakima



Sources: 2014-2018 ACS 5-Year Estimates; BERK, 2019.

Housing Condition

Communities concerned about poor living conditions in the existing housing stock may look at a number of indicators provided by ACS. **Exhibit 39** details the different factors available for assessment from this dataset.

Cities with rental inspection programs may be able to use this information to assess conditions. This information can be used to request funding for programs that provide housing assistance or rehabilitation loans.

Required Analysis: None

Optional Analysis:

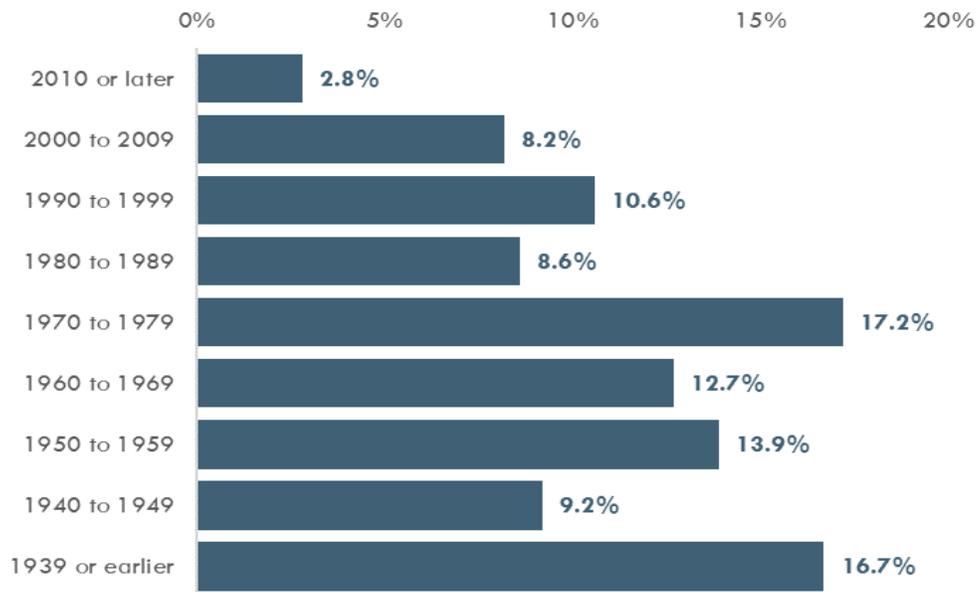
- Age of housing
- Overcrowding
- Other measures of housing condition

Exhibit 39: ACS Indicators of Housing Condition

ACS Table DP04 Statistic	Description
Occupants per Room	Households averaging more than one occupant per room are considered overcrowded.
Lacking complete plumbing facilities	Complete plumbing facilities includes the presence of hot and cold running water, having a bathtub or shower, and having a sink with a faucet.
Lacking complete kitchen facilities	Complete kitchen facilities include a refrigerator and a stove or range.
No telephone services available	Access to telephone service is important to ensure that all residents have access to emergency services and important information.

Exhibit 40 looks at the City of Yakima's housing stock by year built. This chart makes clear that the vast majority (almost 90 percent) of Yakima's housing stock is at least 20 years old, and much of the housing is aged 50+ years. Older housing stock is not necessarily correlated with poor condition, but aged housing that has not been well maintained or remodeled over time may signal needed upgrades and investment.

Exhibit 40: Yakima City Housing Stock by Year Structure Built



Sources: 2014-2018 ACS DP04 5-Year Estimates; BRK, 2019.

VACATION HOMES AND SHORT-TERM

Some Washington communities find an increased quantity of vacation homes and short-term rentals contributing to a lack of available, affordable housing stock for permanent residents. Quantifying these units can be challenging but might include manual scanning of websites such as AirBnB and VRBO or purchasing proprietary datasets like AirDNA (AirBnB listing database).

Housing Market Conditions

The housing inventory section should begin with an analysis of the existing housing stock, noting unique features of the community. Next, data points such as vacancy rates, recent housing production trends, and housing prices reveal many potential issues in the housing market. Production trends might favor large, luxury single family units without consideration for housing types available to other income segments and family types, indicating a need for multifamily or missing middle housing types. Alternatively, stagnant production despite population growth could point to an overall housing shortage and reflect regional housing shortages.

Vacancy Rates

Healthy vacancy rates differ for ownership and rental units. A 2018 study by the Lincoln Land Institute explored the variation experienced between rural and urban housing markets, as well as differences for cities of various size across the country.

Taking a long-term view, average vacancy rates in the ownership housing market hover around 2 percent, increasing

Required Analysis:

- Sales prices and rent
- Vacancy rates

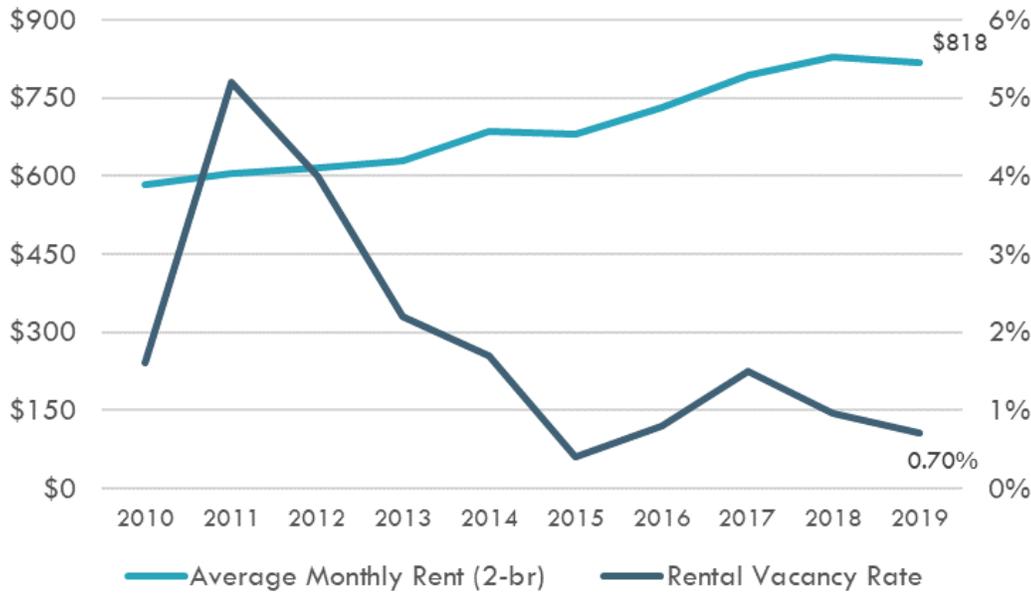
Optional Analysis:

- Ownership and rental vacancy rates
- Change of vacancy rates over time
- Comparison of rental vacancy changes to rental rate change

to 7-8 percent for rental housing.³³ Communities with rates significantly higher than this may be experiencing oversupply, associated with depressed property values and higher crime activity in affected areas. Low vacancy, by contrast, indicates tightness in the housing market, often paired with spikes in the cost of housing and displacement risk.

As shown in **Exhibit 41**, very low rental vacancy rates correlate with rising apartment costs in the multifamily market, indicating a lack of available, affordable rental units in Yakima County.

Exhibit 41: Yakima County Multifamily Housing Market, Rental Rates, and Vacancy



Source: Washington Center for Real Estate Research, State Apartment Market Report, Fall 2010-2019; 2014-2018 ACS DP04 5-Year Estimates; BERK, 2019.

Housing Production

Integrating permit or assessor data, collected at the local level and integrated into OFM estimates, can enhance housing production analysis. This might include the average cost and size of new units coming to market, which is helpful for evaluating how well new housing stock is meeting community needs. Additionally, identifying the location of new housing is important for displacement analysis. Mapping new units, including their cost, can reveal clusters of high-income developments in neighborhoods that have typically served middle- or lower-income communities or communities of color.

The example provided below from the City of Tacoma summarizes development trends across 8 years (**Exhibit 42**). This makes clear that larger multifamily buildings are the most common unit type in recent development, followed by single family units. Midsize styles, such as duplexes and triplexes, comprise a mere 6 percent of the total.

Required Analysis: None

Optional Analysis:

- Construction permits over time, by type and/or size of housing
- Comparison of overall housing stock to recent housing production
- Analysis of new housing stock by price point

³³ [Lincoln Land Institute, 2018 "The Empty House Next Door"](#), page 12

Exhibit 42: Development by Housing Type, City of Tacoma, WA

Year	Single-family	Duplexes	Multifamily 3 or 4 units	Multifamily 5+ units	Mobile Homes	Total permitted Units
2010	110	48	52	336	0	546
2011	119	6	3	75	0	203
2012	161	64	0	530	0	755
2013	162	6	9	233	1	411
2014	216	4	0	31	0	251
2015	243	24	7	840	0	1,114
2016	204	14	6	293	1	518
2017	245	28	8	921	0	1,202
Total	1,460	194	85	3,259	2	5,000
<i>Percent of total</i>	29%	4%	2%	65%	0%	-
<i>Per year</i>	182.50	24.25	10.63	407.38	0.25	625.00
<i>Per year since 2015</i>	230.67	22.00	7.00	684.67	0.33	944.67

Source: Washington State Office of Financial Management, 2017; Tacoma [Affordable Housing Action Strategy](#), 2018

Ownership Housing Affordability

In general, housing affordability is a calculation of income against housing costs, assuming that a household can afford to spend 30 percent of their income on monthly rent or mortgage payments. This will not always be the case, as healthcare, child care, and transportation costs can vary widely across families (see discussion on housing cost burden on **page 33**). Examples below demonstrate two different methods for considering a community's housing affordability for those looking to purchase a home.

The University of Washington's Center for Real Estate Research calculates a Housing Affordability Index (HAI) statewide and for each county, measuring the ability of a middle-income family to afford the mortgage payments for a median priced home. A score of 100 indicates a balance between income and ability to pay, with higher HAI values indicating greater affordability of housing and lower values signaling a lack of affordability. Index values from 2017-2019 show a decline in affordability in Yakima County, particularly for first time home buyers (**Exhibit 43**). HAI scores in the 70s and 80s for first time buyers suggests a need for support to help new homeowners. This data can be accessed here: <http://realestate.washington.edu/research/wcrer/housing-reports/>.

Required Analysis: None

Optional Analysis:

- Affordability index rankings
- Analysis of which income brackets can likely afford to purchase a median priced home

Exhibit 43: Housing Affordability Index, 2017-2019

	Q2 2017	Q2 2018	Q2 2019
Yakima County	121.1	98.5	98.4
Yakima County, First Time Buyers	86	70.7	73.4
Washington State	109.5	98.5	98.4
Washington State, First Time Buyers	77.8	70	69.9

Starting October 2020, the Washington Center for Real Estate Research (WCRER) will produce a biannual report that compiles housing supply and affordability metrics for each GMA city with a population of 10,000 or more. This data will also include countywide information. Current quarterly reports include county and statewide figures only.

Source: Washington Center for Real Estate Research, 2019.

The median home value in Ellensburg was \$227,250 in June of 2016. A mortgage analysis suggests that a home of this value would have a monthly mortgage payment of around \$865, which corresponds to an annual income of \$48,237. At this cost, the median home in Ellensburg is considered affordable to only 24 percent of its households, shown in **Exhibit 45**. Similar analysis could be performed for median rental rates in the community. Note that home ownership affordability estimates could be higher than reality, as many household may not have the ability to save for the necessary down payment. This is an especially difficult task for middle- or low-income households who face many competing demands for use of income and may not be able to prioritize long-term savings over more immediate household needs.

Exhibit 44: Median Home Sales Prices in Ellensburg



Source: Ellensburg Housing Needs Assessment, 2017; Zillow, 2016; BERK, 2016. Data is available monthly and includes some gaps.

Exhibit 45: Annual Income Needed to Purchase a Single-Family Home in Ellensburg

Monthly Mortgage	
Median Sales Price (June 2016)	\$227,250
Assumed Down Payment (20%)	\$45,450
Mortgage Amount	\$181,800
Interest Rate	4.00%
Payments over 30 years	360
Monthly Mortgage Payment	\$865
Annual Housing Expenses	
Mortgage Payments	10,381
Property Taxes (1.3%)	2,954
Insurance (\$5.00 per \$1000)	1,136
Annual Costs	14,471
Monthly Costs	1,206
Monthly Income Needed	\$4,020
Annual Income Needed	\$48,237
Estimate of households that can afford median home price	
Number of households with income > \$48,237	1,710
Total households in Ellensburg	7,103
Percentage of all households that can afford median home	24%

There are many different structures to a home loan. This example presents one method of considering who can afford a home at a given sales price. Some of the figures in this analysis will vary over time and by community. Local lenders and insurance providers can be consulted to provide average mortgage interest rates and homeowner insurance costs. Municipal property tax rates should be adjusted as well.

Note: Median selling price is for June 2016. The household income data used to determine how many households make enough to afford mortgages was for the City of Ellensburg. The homebuyer calculation assumes a 20 percent down payment, annual property taxes of 1.3 percent based on current tax assessment in Ellensburg, and annual insurance of \$5.00 per \$1,000 sales value.

Source: Ellensburg Housing Needs Assessment, 2017.

Special Housing Inventory

Specialty housing types should be inventoried here as well, particularly those which match the identified groups in the Community Profile analysis. A healthy community will have a balance of housing that is suitable for all life phases, including subsidized housing for low-income residents. Community outreach and engagement can be key here to identify the full picture of housing options available to particular demographic groups. Qualitative descriptions of ADA-compatibility and universal design features for homes may be important to include and could related to proposed policy measures.

Exhibit 46: Topics Related to Special Housing Types

Topic	Data Source	Required Analysis	Additional Analysis to Consider
Group Homes and Care Facilities	US Census (Table PCT20), Local Sources	<ul style="list-style-type: none"> Count of population in group homes or care facilities 	<ul style="list-style-type: none"> Detail by type of facility Additional research into community resources for those in need of in-home care
Transitional Housing	US Census (Table PCT20), County and Local Sources	<ul style="list-style-type: none"> Not required 	<ul style="list-style-type: none"> Transitional housing units both locally and regionally Breakout of transitional units by type: transitioning out of homelessness, out of domestic abuse, etc.
Income-Restricted Affordable Housing	HUD; PolicyMap , Housing Authorities, Local Sources	<ul style="list-style-type: none"> Count of subsidized/public housing units 	<ul style="list-style-type: none"> Total count of affordable units. Example map and table: Exhibit 48 and Summarizing your subsidized housing inventory by the population served can be useful during gap analysis. Limited data about population served is available from HUD or other programs, and accessible through tools like PolicyMap. You can also reach out to local housing authority or other local housing providers for this information. Exhibit 49 shows this information summarized for the City of Ellensburg. Exhibit 49. Count of units by income bracket served (80 percent AMI, 50 percent AMI, etc.). Breakout of units by ownership: public, private, non-profit. Units created by local affordable housing initiatives, such as MFTE. See excerpt: Exhibit 50.

Topic	Data Source	Required Analysis	Additional Analysis to Consider
Tenant-based vouchers	HUD , Housing Authorities	○ Not required	<ul style="list-style-type: none"> ○ Count of vouchers provided ○ Count of households currently on the waitlist to receive vouchers ○ Map where the vouchers are being used
Farmworker Housing	Washington DOH , Housing Authorities, Local Sources	○ Not required	<ul style="list-style-type: none"> ○ Count and size of units specifically reserved for farmworker households ○ Breakout of both seasonal and permanent units
Student Housing	US Census (Table PCT20), Local Universities	○ Not required	<ul style="list-style-type: none"> ○ University-owned dormitories ○ Privately-owned rental units located near, or within easy transit access to, the campus

Group Homes and Care Facilities

The decennial Census provides detailed information on various types of institutionalized and non-institutionalized group homes and care facilities. Data is presented by a calculation of the total population living in each type of facility. This information is important for a few reasons. It can help adjust the numbers for total housing need by assuming that a certain percentage of the population will be living in this type of accommodation. It can also point to gaps in care facilities where identified populations who might choose to live in such a facility is unable due to capacity constraints. A detailed list of facilities included in Census calculations is provided below in **Exhibit 47**.

Required Analysis:

- Count of population in group homes and care facilities

Optional Analysis:

- Detail by type of facility
- Additional research into community resources for those in need of in-home care

Exhibit 47: Group Homes and Care Facilities Identified in US Census

Table PCT20 Designation	Facility Type
Institutionalized population	Correctional facilities for adults
	Juvenile facilities
	Nursing/Skilled-nursing facilities
	Other institutional facilities ³⁴

³⁴ Psychiatric hospitals, hospitals for patients with no usual home, in-patient hospice facilities, military treatment facilities, and residential schools for people with disabilities.

Table PCT20 Designation	Facility Type
Noninstitutionalized population	College/university student housing
	Military quarters
	Other non-institutional facilities ³⁵

Source: US Census Bureau, 2010 Decennial Census

³⁵ Emergency and transitional shelters, group homes and residential treatment centers for adults, maritime/merchant vessels, and workers' group living quarters

Subsidized Housing

An HNA should include a count of the number of subsidized units available to those who qualify for income-restricted affordable housing. The HNA should also identify the location of these units to understand the access to jobs, schools, and other local amenities that are important features for affordable housing units.

[PolicyMap](#) is a helpful resource for locating and counting affordable housing units in a community. In addition to a project's unit count and targeted income bracket, the site identifies the funding source that helped finance the development and the date of contract expiration.

Using PolicyMap in Yakima, nearly 2,000 units of affordable housing are identified, and these are heavily concentrated on the eastern side of the city with close access to the commercial hub along E Yakima Avenue. Most units were funded using Low Income Housing Tax Credits (LIHTC).

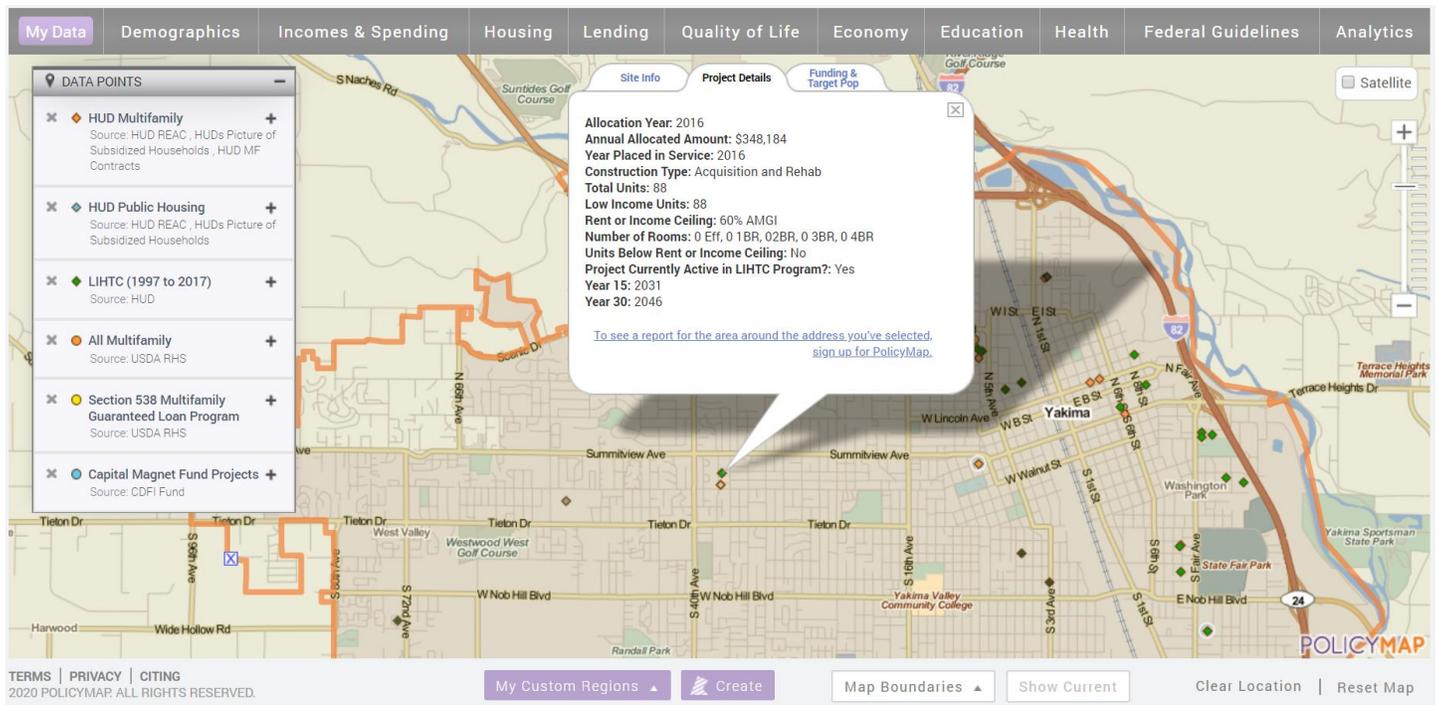
Required Analysis:

- Count of subsidized housing units

Optional Analysis:

- Count of units by income bracket served (80 percent AMI, 50 percent AMI, etc.)
- Breakout of units by ownership: public, private, non-profit
- Units created by local affordable housing initiatives, such as MFTE
- Units with tax credits or exemptions that are due to expire in coming years

Exhibit 48: Affordable Housing Data Available in PolicyMap, City of Yakima



Source: PolicyMap, 2020.

Summarizing your subsidized housing inventory by the population served can be useful during gap analysis. Limited data about population served is available from HUD or other programs, and accessible through tools like PolicyMap. You can also reach out to local housing authority or other local housing providers for this information. **Exhibit 49** shows this information summarized for the City of Ellensburg.

Exhibit 49: Subsidized Housing by Population Served and Income Eligibility in Ellensburg

Population Served	Unit Count by Income Eligibility*				All Units
	Below 30% AMI	Below 50% or 60% AMI	Below 80% AMI	Below 95% AMI	
Senior/Disabled Families	120	174	30	0	324
Mixed (individuals and families)	95	0	44	0	139
Total	383	296	74	51	804

Note: * Some buildings give preference to household applicants at an income level below the eligibility level. Units in these buildings are summarized based on this lower preferential income level.

Sources: National Housing Preservation Database, 2016; HUD Low Income Tax Credit Database, 2016; Multifamily Assistance and Section 8 Contracts Database, 2016; Housing Authority of Kittitas County, 2016; Hopesource, 2016; AptFinder.org, 2016; BERK, 2016.

Affordable housing units created through local programs such as Multifamily Tax Exemption (MFTE) may not be tracked anywhere outside of local registers. Some municipalities, such as [Vancouver, Washington](#), have created their own websites to advertise their MFTE programs and track buildings which have used this incentive. The excerpt below in **Exhibit 50** displays detail on all projects incorporating income-restricted units, including the total number of units and income brackets eligible.

Exhibit 50: City of Vancouver MFTE Program Tracking Sheet, Excerpt

NAME OF PROJECT	ADDRESS	OWNER / DEVELOPER	TARGET AREA	PROCESS STATUS	PRELIMINARY CERTIFICATE DATE	CERT EXPIR DATE	FINAL CERTIFICATE RECORDED DATE	EXEMPTION START DATE	EXEMPTION PERIOD (YRS)	TOTAL NUMBER OF UNITS	TOTAL INCOME-RESTRICTED UNITS	% AMI FOR INCOME-BASED UNITS
Heritage Place	300 W 8TH ST, 98660	NA	VCCV	On tax rolls					10	137	-	-
Lewis and Clark Plaza	621 BROADWAY ST, 98660	NA	VCCV	On tax rolls					10	46	-	-
Vancouver Center	601 COLUMBIA ST, 98660	NA	VCCV	On tax rolls					10	112	-	-
Uptown Village	127 W 25TH ST, 98660	NA	VCCV	On tax rolls					10	22	-	-
Prestige Plaza	305 E MILL PLAIN BLVD, 98660	Prestige Development	VCCV	Currently Renting	-	-	3/3/14	1/1/15	12	100	20	115%
15 West Apts	410 W MILL PLAIN BLVD, 98660	15 WEST LLC /DGB PROPERTIES LLC	VCCV	Currently Renting	-	-	5/4/16	1/1/17	12	120	120**	115%
13 West Apts	1300 COLUMBIA ST, 98660	13 WEST LLC /DGB PROPERTIES LLC	VCCV	Currently Renting	-	-	4/24/17	1/1/18	12	92	92**	115%
Herby Apts	1510 C ST, 98663	GB SOUTH SOUND LLC	VCCV	Currently Renting	-	-	4/24/17	1/1/18	8	18	-	-
VW-3 Broadway and 19th	1901 BROADWAY ST, 98663	WDC Properties	VCCV	Currently Renting	-	-	11/30/17	1/1/18	12	36	7	115%
E Street and 16th	513 E 16TH ST	Midtown I LLC	VCCV	Currently Renting	-	-	4/24/17	1/1/18	12	48	10	115%
34th Street	5750 NE 34TH ST, 98661	VAN 34TH ST APT LLC	Fourth Plain	Currently Renting	2/27/17	-	5/2/18	1/1/19	12	20	4	115%
The Uptown	1700 MAIN ST, 98660	Acom	VCCV	Currently Renting	1/5/18 (*3/27/18)	-	5/14/18	1/1/19	8	167	-	-

Source: [City of Vancouver](#), 2020

Gap Analysis

The next step of most housing needs assessments is to evaluate the alignment between housing needs identified through the community profile and the housing inventory. This is a critical step for identifying the market segments (or categories of people with housing needs) for which the housing market or other housing providers are not providing an adequate supply. Some of these gaps can be estimated using available data sources described in the sections above. Other gaps may be identified through community and stakeholder engagement.

Here are examples of the types of questions that a gap analysis should answer.

- What are the community’s projected housing needs and how does this compare with today’s housing stock?
- How large is the gap between the supply of units affordable to low-income households, and the number of low-income households in need of housing?
- What level of income is needed to afford market-rate housing in this community? What income levels are unlikely to find affordable market-rate units?
- What is the gap between the supply of smaller, lower-cost ownership housing opportunities and the demand for this kind of housing?
- What do vacancy rates tell us about demand for housing by housing type or location within this community? For what kinds of units are vacancy rates significantly below 5 percent?
- Is there a mismatch between the size of units available and the size of households in the community? What does this mismatch say about the kinds of new units that may be most appropriate for addressing housing needs?
- Are there indicators that the supply of units available to serve a population with special housing needs is insufficient to address the level of demand for such housing? How large is the gap?

Gap analysis examples compare population attributes to housing attributes to identify housing gaps (**Exhibit 51**). The following pages cover gap analysis examples.

Exhibit 51: Gap Analysis Examples

Population Attributes	Housing Attributes
Number of low income households	Number of units affordable to low-income households
Jobs and wages	Price of market rate units
Size of households	Size of units
Senior population	Senior housing

Housing Units Needed to Accommodate Projected Population Growth

It is possible to roughly estimate the number of new housing units that need to be permitted and built per year to reach the population projection. For an example, refer to **Exhibit 7** earlier in this guidance, which shows current and projected population for the City of Yakima. Then complete the following steps. Calculations for City of Yakima are shown in the sidebar.

- Calculate projected average annual population growth:
 - Subtract the end year population (107,433) from the base year population (94,440) is population growth of 12,993 over 16 years.
 - Divide by the number of years in the interval (2019 to 2035 = 16 years).
 - 12,993 people over 16 year is 812 people per year.
- Calculate average annual number of new households:
 - Determine the assumed average household size. As of 2018, the average household size in Yakima was 2.7.^{36 37}
 - Divide this annual population growth projection by the assumed average household size. 812 people / 2.7 people per household is 301 new households per year.
- Calculate number of housing units needed to accommodate new households
 - Assume 5 percent vacancy rate (or a housing supply in which only 95 percent of the units are occupied by households at any given time). This 5 percent vacancy rate is over the entire housing stock to allow some space for people to move, and to allow a healthy level of competition in the marketplace. This is different than the market factor you would consider in a land capacity analysis which looks only at the land available for development.
 - 301 times 5 percent is 316 units needed per year through 2035.

Yakima City Calculations

1. Projected average annual population growth, 2019-2035*: **812 people**
2. Projected average annual household growth, 2019-2035: **301 households**
3. Number of housing units needed to meet population growth: **316 housing units annually - 5,057 housing units by 2035**

*Per Yakima County, Horizon 2040.

Note: This estimate assumes a consistent average household size of 2.7.

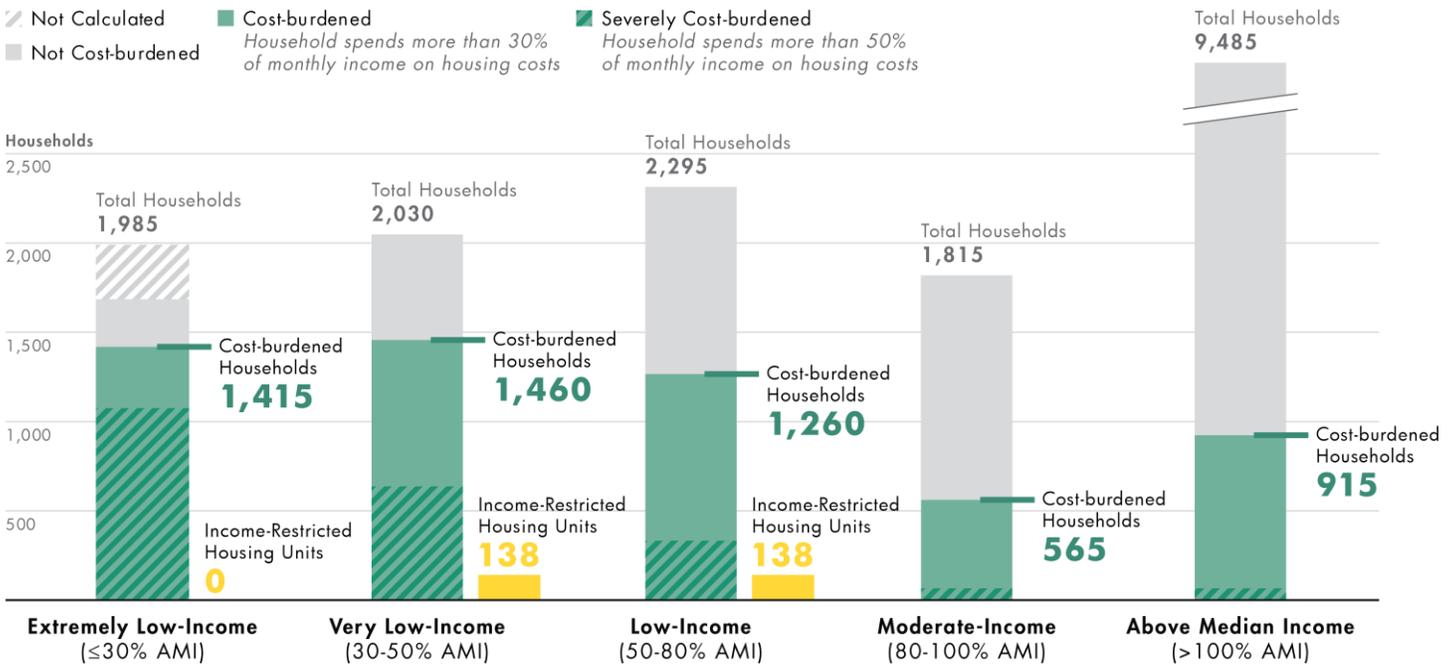
³⁶ American Community Survey Table S1101, 5-year estimates 2014-2018

³⁷ Note that some jurisdictions may wish to consider whether the average household size may be expected to change in future years due to the kinds of new housing that are anticipated to be built or demographic trends. In many communities household sizes have been declining over time -- particularly those where much of the historic housing stock was single family homes but much of the newer development is multifamily.

Cost-burdened Households as Indicator of Gaps

The easiest way to identify the number of households in need of affordable housing by income level is to analyze cost-burden data available from HUD. As discussed in the housing terminology section on cost-burden the CHAS Data Query tool provides estimates of households by income level that pay more than 30 or 50 percent of their incomes on housing costs. **Exhibit 52** presents this data for the City of Edmonds. For comparison, this chart includes the number of income-restricted housing units by affordability level. In doing so, it visualizes the large gap between the demand for more affordable housing options and the current supply of subsidized affordable units. This analysis could be narrowed down even further to focus only on renter households in order to identify gaps in the rental housing market.

Exhibit 52: Cost-Burdened Households and Current Income-Restricted Housing Inventory, City of Edmonds



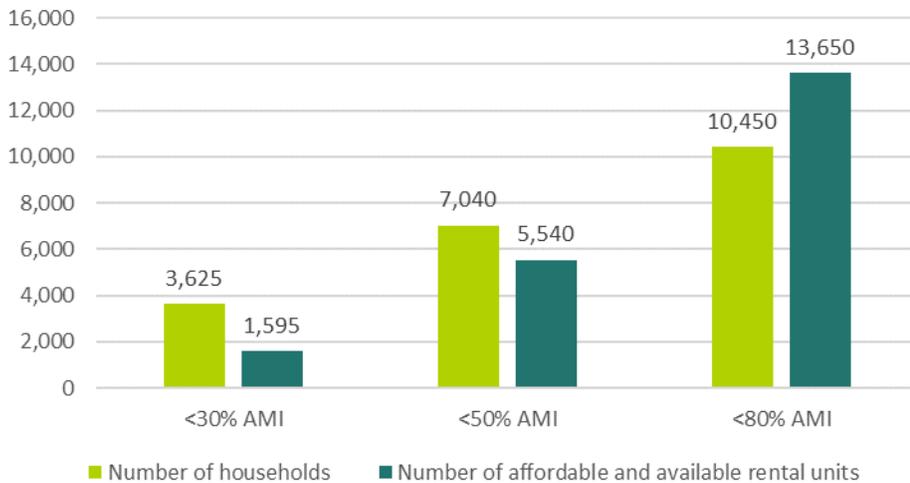
Source: HUD CHAS (based on ACS 2011-2015 5-year estimates); Housing Consortium of Everett and Snohomish County, 2018.

One limitation of CHAS data is that it uses 5-year ACS estimates reflecting a period several years in the past. So, in a rapidly changing housing market or rapidly growing city, the data may not accurately reflect current conditions. Therefore, an analysis of recent housing cost trends can be helpful to qualitatively assess whether the problem may have increased or decreased during the years since the ACS survey data was collected.

Gaps in Housing Availability by Affordability Level

It is possible to use HUD CHAS data to make a more direct comparison of housing units available by affordability level and households by income level. However, counts of units by affordability level are not available in the outputs from standard CHAS Data Query tool. Instead, you need to download raw data for analysis. **Exhibit 53** provides an example of the kind of analysis which can be done with this data. It shows estimates for the number of renter households with incomes below three different thresholds, as well as the number of rental housing units in Yakima that would be affordable to them. It shows a clear gap in the number of affordable units available for those with incomes below 30 percent AMI or 50 percent AMI. However, there is a surplus of units affordable at the 80 percent AMI level. Of course, HUD data on affordability reflects conditions that are several years in the past. Therefore, this kind of chart should be interpreted with caution in jurisdictions where housing costs have been rising rapidly.

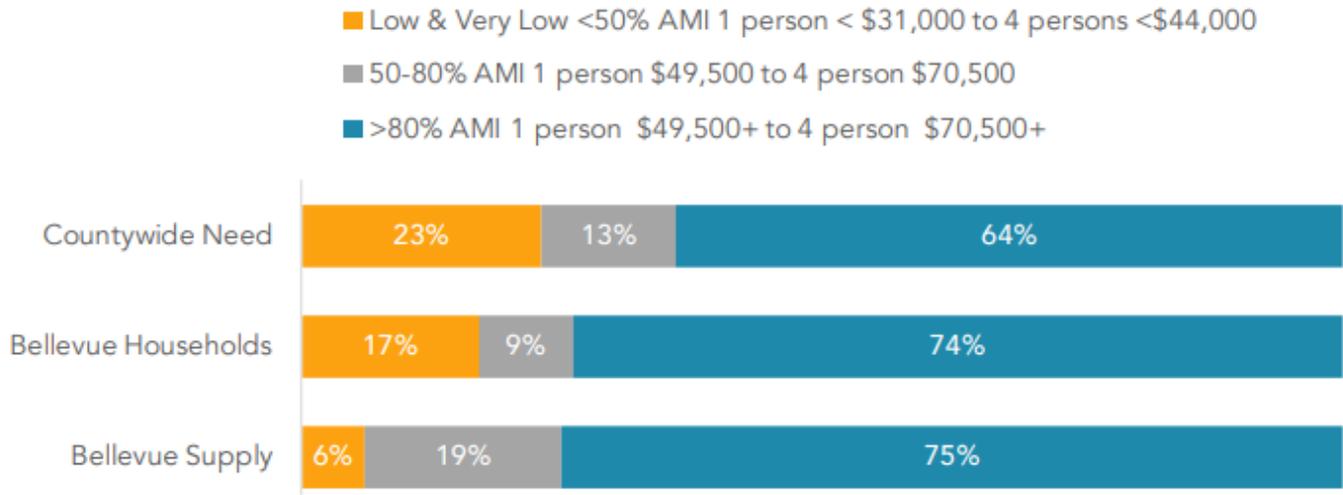
Exhibit 53: Total Affordable and Available Rental Units, City of Yakima



Source: HUD CHAS (based on ACS 2012-2016 5-year estimates); AMI = HUD Area Median Family Income

Exhibit 54 provides another example of the kind of analysis which can be done with this data. It shows that the percentage of the housing inventory that is affordable to households with incomes below 30 percent AMI is significantly below the percentage of households at that income level. Comparing the same figures for King County shows that the level of need for units at this affordability level is even higher in the surrounding region.

Exhibit 54: Affordable Housing Need in Bellevue



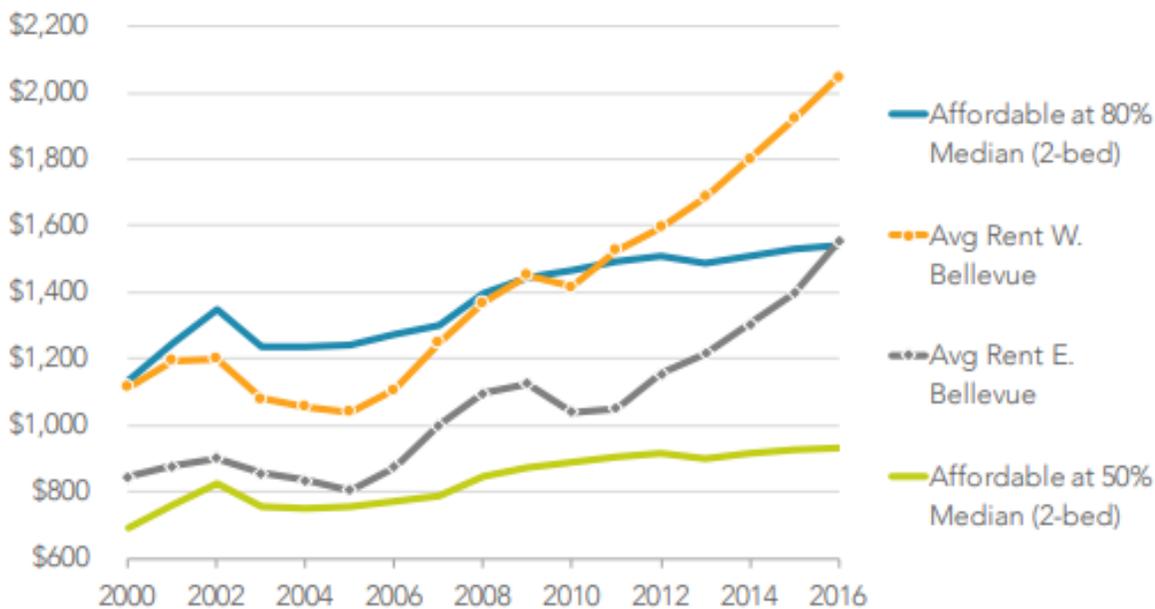
Source: HUD CHAS (based on ACS 2008-2012 5-year estimates); AMI = King County Median Income for 2014; [Bellevue Affordable Housing Strategy](#), 2017.

Gaps Between Cost of Housing and What Households Can Afford

As discussed in the housing inventory section above, more current estimates of rental housing costs are available from Zillow as well as some other private data providers. Comparing these current rental market conditions with the rental level that can be afforded by households at various income levels is a great way to determine which income levels could potentially be served by market-rate housing and which incomes levels would need subsidies to make housing affordable.

Exhibit 55 provides a nice example of this kind of comparison for the City of Bellevue. It shows change over time in average market rents as well as what rents are affordable to a household at two different income levels: 80 percent and 50 percent of AMI. The solid lines can be plotted based on annual Rent Limits released by Washington State Housing Finance Commission.³⁸ These show affordable monthly rent by unit size (number of bedrooms). Another approach is to calculate these affordability levels for households using the Income Limits by household size. Income Limit are available from the same source, and come directly from HUD.

Exhibit 55: Affordable and Actual Average Rents in City of Bellevue



Source: ARCH; HUD King County Median Income 2016; Dupre and Scott Apartment Advisors, 2016; Bellevue Affordable Housing Strategy, 2017.³⁹

The trends in this chart show that rents in west Bellevue were historically affordable to a household at 80 percent AMI, but are no longer. Average rents in east Bellevue were still affordable at the time of analysis, but trends indicated they may not stay affordable for much longer.

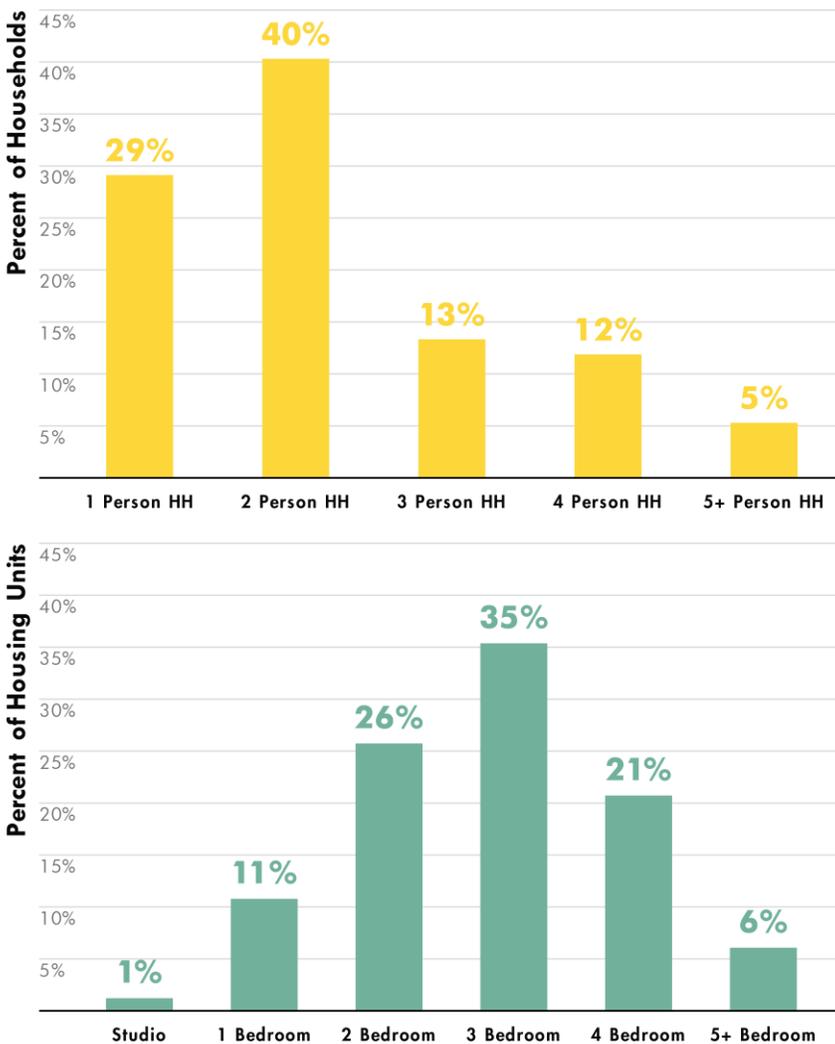
³⁸ <https://www.wshfc.org/limits/maparchive.html>

³⁹ Please note that data from Dupre and Scott is no longer available, however, after October 2021, local governments will be able to access similar data from the Washington Center for Real Estate Research.

Alignment Between Household Sizes and Housing Sizes

Exhibit 56 breaks down all households in Edmonds by household size (in yellow) and compares this to a breakdown of all units in the housing inventory by number of bedrooms (in green). This comparison visualizes potential mismatches. For example, in Edmonds over 60 percent of the housing units have three or more bedrooms, yet nearly 70 percent of the households have only one or two members. One explanation for this mismatch could be a large number of “empty nest” or childless couples living in large single-family homes. Nonetheless, there is a lack of smaller format housing available to single workers or small families seeking to live in Edmonds. Likewise, there are very few options available to existing households in Edmonds, such as retirees, who may wish to downsize their home and stay in the community. Identifying these gaps can help with estimating the level of current potential demand for smaller housing formats that can be encouraged through housing strategies.

Exhibit 56: Household Sizes Compared to Housing Unit Sizes, City of Edmonds



Source: U.S. Census American Community Survey 5-Year Estimates, 2013–2017.

Housing for Special Demographic Groups

Along with general population housing, the needs assessment should identify special populations to be considered for housing needs. Analysis may reveal a lack of income-restricted units available to older adults, few local resources for transitional housing, or an undercount of multifamily units which accept tenant-based vouchers. These numbers should be totaled in this section.

Identify and Summarize Key Findings

The key findings and final summaries identified in the gap analysis section should be clearly highlighted and listed together in an easy reference list. This may be duplicated at the beginning of the report as an executive summary to underscore the key takeaways for policy analysis to consider. **Exhibit 57** provides an example, with a partial list of the key findings from a 2017 Needs Assessment report. The list is direct, clear, and useful for integration with the next step in the planning process: the Housing Action Plan, or to update the Housing Needs Assessment of a comprehensive plan housing element.

Exhibit 57: Example List of Key Findings, Excerpt

Findings

1. **Housing costs are rising.** Median apartment rents rose by 19% between 2013 and 2016. The median monthly rent for an apartment in Ellensburg is now \$1,129 per month. In order to afford this rent, a household must make over \$45,000 per year. Single-family home rents rose by 17% during the same period, ending at \$1,426 per month. To afford this rent a household must make over \$57,000 per year.¹
2. **Vacancy rates are very low.** One explanation for the rising housing costs in Ellensburg are the alarmingly low vacancy rates. A survey of apartment managers in fall 2016 found less than 1% vacancy in the Ellensburg area. For studio, one-bedroom, and three-bedroom apartments the survey found zero vacant units. Low vacancy rates can put significant upward pressure on rents as households compete for a very limited supply of available units. A healthy housing market should have a 5% vacancy rate to ensure that all households can find a suitable new home when they need one.
3. **Many households are cost burdened.** Over half of the households in Ellensburg spend more than 30% of their income on housing. Over a third of households spend more than 50% of their income on housing. This problem isn't limited to students at Central Washington University (CWU). BERK estimates there are at least 1,323 non-student households that are either cost burdened or severely cost burdened. The most acute needs are among elderly persons living alone and small families, including many families earning more than the typical low income threshold.
4. **Mismatch between unit sizes and household sizes.** 35% of households in Ellensburg consist of individuals living alone. An additional 25% of households include unrelated adults living together in the same house or apartment. However only 24% of the housing supply is made up of smaller units (studios or 1-bedroom) that may be most suitable for residents without families seeking an affordable housing option.
5. **Lack of multi-family housing production compared to demand.** Between 2010 and 2016 only 95 new multi-family housing units were built in Ellensburg. This amounts to only 16% of all new housing production despite the fact that nearly half of the population in Ellensburg are students and 67% of households have only 1 or 2 members.

Source: Ellensburg Housing Needs Assessment, 2017.

Land Capacity Analysis

A Land Capacity Analysis (LCA) is a methodology conducted by counties and cities to determine the amount of vacant, partially used, and under-utilized lands, as well as the redevelopment potential of built properties, to accommodate growth. This process identifies the potential for land within a community's boundaries to accommodate anticipated housing growth, given its current zoning restrictions. Analysis is typically conducted with Geographic Information System (GIS) and should consider capacity by housing type: single family, 2-3-4-plex, and multifamily units. Counties and cities use a LCA to determine if the existing Urban Growth Areas (UGAs) can accommodate twenty years of urban growth. A more detailed discussion of methodology is available in the Department of Commerce's UGA Guidebook (2012), starting on page 84.

Buildable Lands Counties

If you are in a “buildable lands” county, subject to RCW 36.70A.215, then your jurisdiction has extra responsibilities. Clark, King, Kitsap, Pierce, Snohomish, Thurston, and Whatcom counties, and the cities and towns within their boundaries, must gather data annually on the density and type of development that is occurring, in preparation for the periodic review and update of the comprehensive plan and development regulations required under RCW 36.70A.130. If actual development patterns are different than planned for in the comprehensive plan, the jurisdiction must adopt “reasonable measures” that will address those inconsistencies during the next update period.

Revisions to the buildable statute in 2017 now require a deeper analysis related to the availability of infrastructure and housing affordability. In response, Commerce developed two new guidance documents, [Buildable Lands Guidelines \(2018\)](#) and [Housing Memo: Issues Affecting Housing Availability and Affordability](#). The Guidelines provide general guidance for developing a land capacity analysis, while the Housing Memo provides information on housing economics and provides some advice for addressing various trends in the housing market.

Calculating Land Available to Meet Housing Unit Demand

Each community should review available land for development, assess whether existing zoning provides a sufficient number of units to meet the 20-year population forecast. This analysis should also estimate whether the capacity for future housing units will help close the gap between the existing housing inventory and projected needs such as unit size, affordability, or type. **Exhibit 58** maps vacant and underutilized parcels for Battle Ground, a first step in estimating available land for development.

Technical Resources

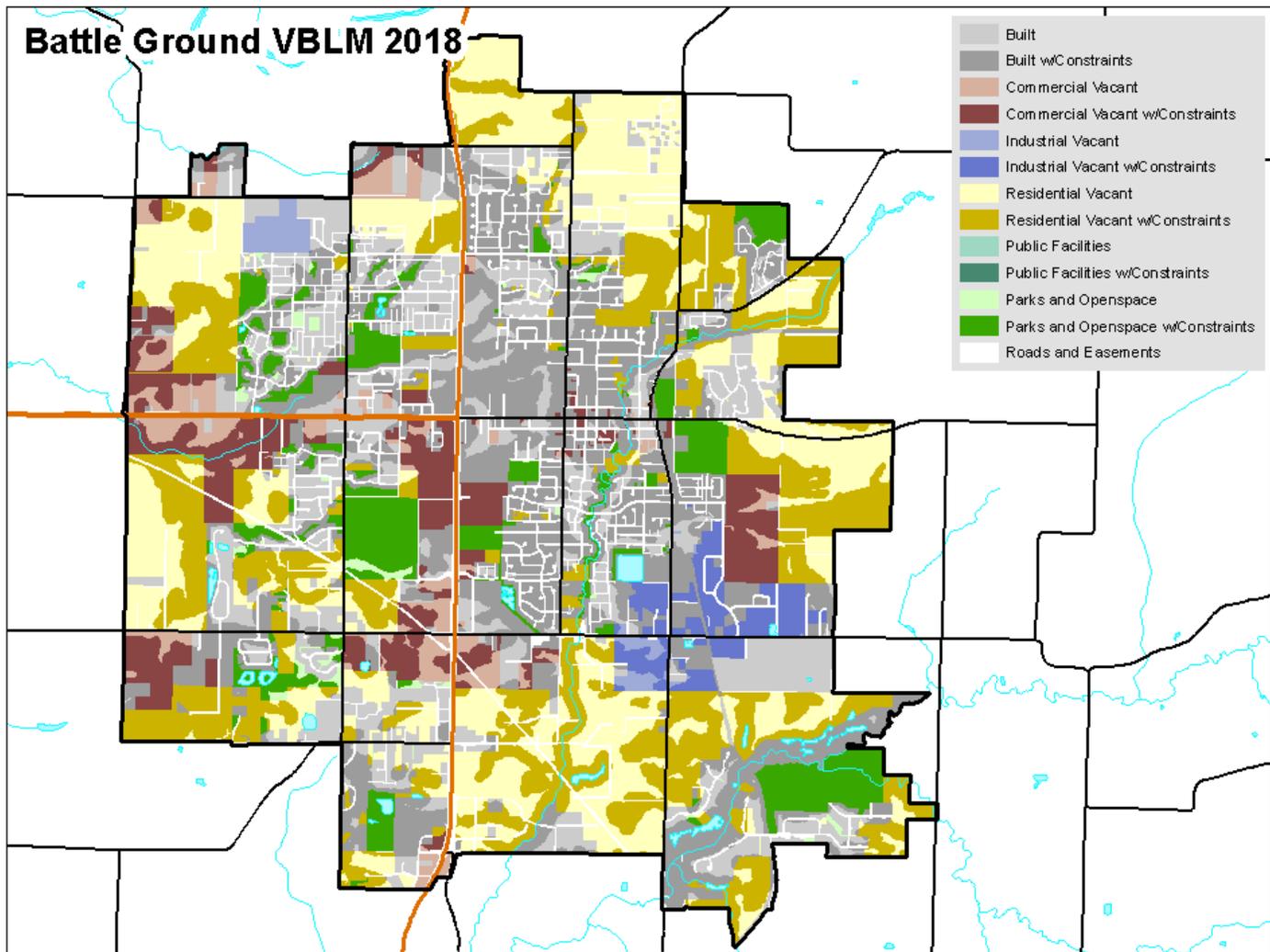
UGA Guidebook (Department of Commerce, 2012) - Detailed guidance for land capacity analysis methodology can be found starting on **page 84**.

Buildable Lands Guidelines (Department of Commerce, 2018) - Guidance on methodology starts on **page 30**.

Housing Memo: Issues Affecting Housing Availability and Affordability (Department of Commerce, 2019) - **Considerations for housing trends in your community**.

County-level buildable lands reporting should offer detailed methodology notes for reference by included communities.

Exhibit 58: Clark County Parcel Capacity Designations for Battle Ground, 2018



Source: [Clark County VBLM Maps and Data, 2018](#)

The LCA steps that specifically focus on housing and affordability include the following:

- Calculate available land capacity by housing type.
 - Identify parcels where residential uses are permitted. Do this separately for different housing types most likely to be built there: for example, single family detached, single family attached, and multifamily.
 - Classify each parcel as either vacant, underutilized, partially developed, or developed. This typically involves a few steps:
 - Calculate the current density of permitted development (dwelling units per acre or floor area ratio)
 - Compare that to what is allowed under current zoning
 - Pick reasonable thresholds for determining which parcels are partially developed but have remaining capacity for infill or redevelopment, and which parcels are already built out

- Subtract land to remove from consideration that will not be developed. This typically includes critical areas, utility easements, and lands for public uses such as parks and schools, but may also include other local factors such as historic districts.
- Identify any infrastructure and utility service gaps that could inhibit residential development during the planning period. Review whether service is planned within the capital facilities or transportation elements. If it is not planned, this points to infrastructure as a strategy to address affordability.⁴⁰
- Calculate total number of parcels and total acreage classified for accommodating growth by housing type. Deduct a percentage for infrastructure such as roads, and market factors.⁴¹
- Use current zoning to estimate the total capacity for housing on these parcels.
- Subtract housing that already exists on these parcels from the total capacity to estimate the total number of housing units that could be built. Compare this to the number of housing units needed over the planning period.
- Reference the housing needs assessment or other housing market analysis to estimate potential price points (rents or sales prices) for each type of housing units. Compare this to the housing ability of households to afford this housing within each income bracket.

What the Land Capacity Analysis Can Tell You

A land capacity analysis can help answer the following questions to support the development of a housing action plan with strategies targeted to address identified housing needs.

- Is there sufficient land capacity available for the projected housing demand? Your analysis should make it clear how many new housing units can be developed under existing zoning. You should compare this to the number of housing units needed over the planning period.
- What are the deficits and surpluses of housing units and types?
- Does the current capacity allow for the kinds of units in highest demand? Your analysis can estimate the expected types of housing and expected price points based on the zoning and typical development in your community. For example, you should be able to estimate the price of new single-family homes or attached townhouses and compare them to the number of people who will be able to afford them.
- Is the new capacity in areas with the greatest demand or available services? Map the identified capacity and overlay it with "opportunity" factors such as public transportation, job centers, and amenity clusters. Note areas in the community where capacity is low, while demand is strong. Be sure to take infrastructure capacity into consideration. Are gaps in infrastructure likely to discourage development? These may be focus areas for zoning and land use changes or public investment in infrastructure.

RCW 36.70A.070(2) requires:

A housing element . . . that:

(c) identifies 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

(d) makes adequate provisions for existing and projected needs of all economic segments of the community.

⁴⁰ See WAC 365-196-325 to 330 for details on infrastructure phasing.

⁴¹ A market factor is often set in countywide planning policies, and are usually consistent across the county, but may be adjusted on type of land use. County-level buildable lands reports are a good resource for estimating these percentage deductions. For example, the Snohomish County uses a market factor of roughly 17 percent based on information collected from surveys.

- What do the results tell you about the ‘key findings’ list from the gap analysis? Compare these findings with the needs in the HNA to identify where gaps exist, and what types of changes to the housing element, development regulations, or development review processes may be necessary to encourage the needed types of development.

Land Available to Meet Special Housing Needs

Another useful analysis is a review of properly zoned land to allow for the development of housing for special needs populations. The Housing Element requires local governments to 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.” The gap analysis between the community profile and housing inventory is an opportunity to review where there are sufficient facilities. The land capacity analysis provides the opportunity to see that there is enough land zoned to allow construction of senior homes, group homes, or other types of needed housing identified in the needs analysis. You should also consider if available land is located in areas with sufficient amenities, such as transit and other services.

What if there is Not Enough Capacity?

If your land capacity analysis shows that there is insufficient land to meet new housing demand, you should first consider adjusting allowed residential densities and adding housing types to increase capacity. This should be considered in combination with the housing needs of the community to ensure alignment of zoned capacity with housing needs.

Another option is to examine other zones for mixed use or residential development in commercially zoned land. Increasing densities in existing zones or encouraging redevelopment of excess commercial land can leverage your existing infrastructure investments. You also could consider reassessing your growth targets with your county planning partners, or expanding the UGA boundary in areas suitable for development. Expanding UGA boundaries should include consideration for the cost of providing infrastructure in new areas. For more information, refer to Commerce’s [Urban Growth Area Guidebook](#).

- If an examination of affordability shows there are not enough ownership units at the low end of the spectrum, then increasing density through land use and zoning changes to allow smaller and more attached units may be an important strategy. When adding attached units as an allowed use, it may be useful to reconsider the use of unit-based densities, and instead consider minimum lot size so that a given parcel is able to add units through attached housing types and not be limited by density restrictions. Infrastructure must be considered with these changes.
- If the gap analysis shows that there are not enough rental apartments, then additional land may need to be zoned at multifamily densities. Local strategies may require incentives such as bonus densities for the development of more rental units or, if eligible, incentives such as multifamily tax incentives.
- In “counties and cities subject to the review and evaluation requirements of RCW [36.70A.215](#), any revision to the housing element shall include consideration of prior review and evaluation reports and any reasonable measures identified.”⁴²

⁴² RCW 36.70A.070(2)

Conclusion

Completing a housing needs assessment is a first step towards addressing housing affordability challenges in your community. The next steps are to identify suitable housing strategies for addressing housing needs and then create an action plan for implementing those strategies. All of these steps benefit significantly from outreach and engagement work with residents and stakeholders.

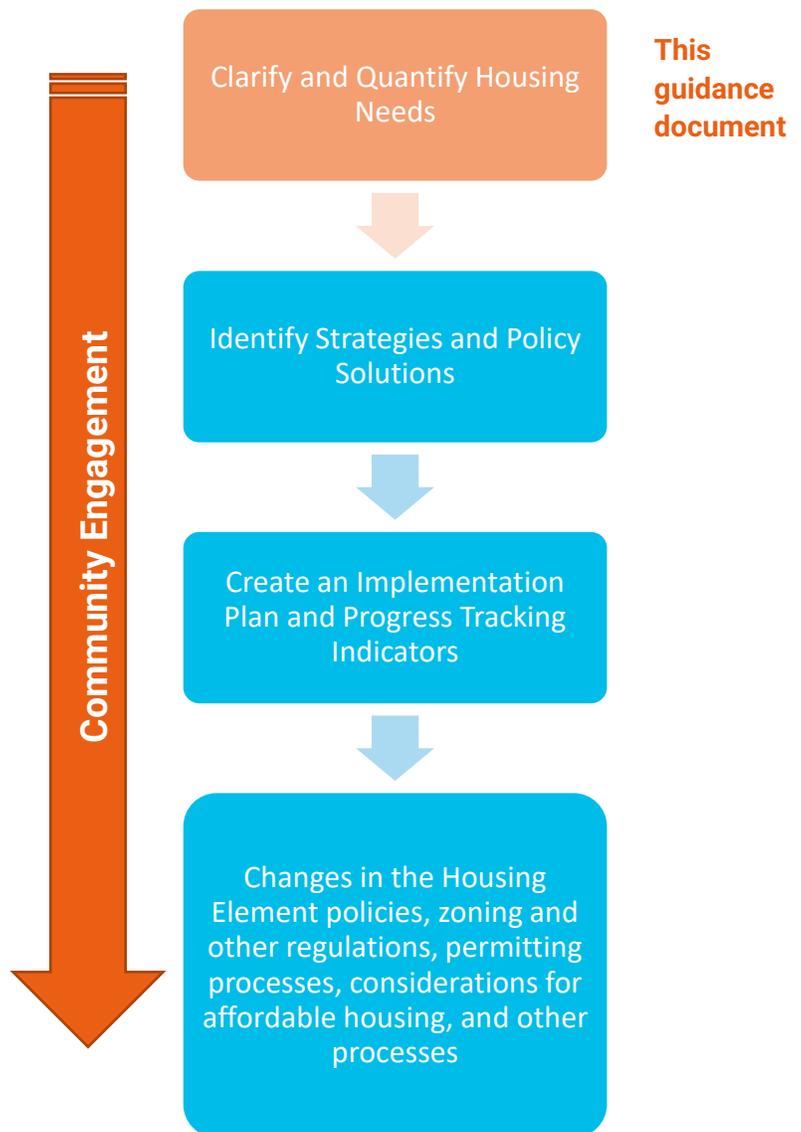
A housing needs assessment can most effectively support and inform these next steps if its key findings can clearly communicate the following to a variety of audiences, including the general public:

- The types of residents, households, and workers who face housing affordability challenges.
- Local housing market conditions which are contributing to these affordability challenges.
- Estimates of the gaps between available housing supply and the amount of housing needed by income or affordability level.
- Analysis of land capacity for developing housing types which are most likely to meet housing needs.

With this information, your community can next consider strategies to address identified housing problems. Commerce is developing two more guidance documents to help you with these next steps to plan for housing for everyone in your community.

- **Guidance for Developing a Housing Action Plan** will be available in May 2020. This will include strategies for addressing housing problems in your community, for addressing displacement, and will provide ideas for public engagement.
- **Guidance for Updating your Housing Element** will be available in October 2020.

Steps in Housing Action Plan Development



Appendix A: Resources and References

Data Sources	
American Community Survey (ACS)	Demographic data based on national survey; US Census Bureau
OFM County & City Data	Washington state estimates for topics such as population and housing
HUD CHAS data portal	Data estimating housing cost burden and low-income households; US Department of Housing and Urban Development
HUD Income limits	MFI documentation and income limits for accessing subsidized housing
Zillow	Housing market data
Washington Center for Real Estate Research (WCRER)	Washington state housing market research and data reporting
Census OntheMap	National data on employment and commuting patterns
PolicyMap	Online mapping tool that integrates a wide range of data sets, including real estate and affordable housing information
Washington State Employment Security Department (ESD)	Washington State labor force data and summaries
County Point in Time (PIT) Counts	Homelessness count data & information for all counties in Washington. Also consider school district data on students.
CDC: National Intimate Partner and Sexual Violence Survey	Domestic violence data at the national level, with statewide summaries; Center for Disease Control
County Assessor	Each county tracks land and improvement values by parcel

Example Needs Assessments	
State of Washington Housing Needs Assessment (2015)	Statewide housing needs assessment
East King County Housing Analysis (2015)	A Housing Needs Analysis for ARCH member cities in east King County
Ellensburg Housing Needs Assessment (2017)	A Housing Needs Assessment for Ellensburg
Ellensburg Online Housing Dashboard	Online data dashboard that takes information from the Housing Needs Assessment and presents in a story format
Edmonds Housing Needs Study (2018)	A Housing Needs Assessment for the City of Edmonds
Leavenworth Housing Needs Assessment (2017)	Smaller city needs assessment with focus on emerging themes like short-term rentals
Tacoma Affordable Housing Action Strategy (2018)	Housing Needs Analysis and Strategy Overview for affordable housing in Tacoma

Resources	
Commerce web pages	<p>Web sites with guidance: https://www.commerce.wa.gov/serving-communities/growth-management/growth-management-topics/planning-for-housing/</p> <p>Examples of housing strategies, housing elements, and other resources: EZ View Web Site on Housing Affordability</p>
Commerce Guidance	<p>Commerce Buildable Lands Guidelines (2018) Capacity calculation guidance begins on page 30</p> <p>Commerce UGA Guidebook (2012) Guidance for land capacity analysis begins on page 82</p>
Housing Statutes	<p>RCW 36.70A.020 Growth Management Act housing goal RCW 36.70A.070(2) Housing element requirements WAC 365-196-410 Housing element advisory recommendations RCW 36.70A.540 Affordable housing incentive programs RCW 84.14 Multifamily tax incentives RCW 36.70A.600 Legislation detailing grant assistance for housing action plans</p>
MRSC	Wide range of legal and policy information geared toward public officials in Washington state
Washington State Housing Finance Commission	Income and Rent Limits for All Tax Credit and Bond Financed Properties
PSRC Technical Guide to Displacement Risk Mapping	Displacement risk analysis for the Central Puget Sound
PSRC Displacement Risk Map	Displacement risk mapping for the Central Puget Sound
PSRC Housing Element Guide (2014)	Document providing direction on techniques and data to create a Housing Element for jurisdictions in Pierce, King, Snohomish, and Kitsap counties

Appendix B: Table Templates for Required Data

Download a blank spreadsheet for completing these calculations [here](#).⁴³ This document will walk a user through the creation of data tables needed to satisfy the HNA requirements and suggests data sets that can be referenced for each table. This is provided as an **optional resource** to assist in the creation of a Housing Needs Assessment. All formulas and final calculations to be verified by the user.

No data/ Calculation not necessary	Calculated Field	Data Entry			
Table 1: Population and Population Growth by Age					
				Change 2000-2018	
Age	2000	2010	2018	No.	Average Annual Growth
0 to 4				0	0
5 to 9				0	0
10 to 19				0	0
20 to 29				0	0
30 to 39				0	0
40 to 54				0	0
55 to 64				0	0
65 to 74				0	0
> 75				0	0
Total	0	0	0	0	0
Percent Change	-	0%	0%	0%	-
Table 2: Population Projections					
	2018	2040			
		(Projected)			
Total Population					
Total change	-	0			
Percent change	-	0%			
Average Annual Growth	-	0			
Table 3: Household Population, by type					
				Change 2000-2018	
	2000	2010	2018	No.	Average Annual Growth
HH Population				0	0
Average HH size				0	-
Elderly family				0	0
Elderly living alone				0	0
Single person				0	0
Small family				0	0
Large family				0	0
					% Change
					0%
					0%
					0%
					0%
					0%
					0%

⁴³ Accessible at www.ezview.wa.gov/ Look under "Affordable Housing: Resources for Planning", Resources Tab, Under Commerce Guidance for Planning for Housing

Appendix C: New Tool for Exploring Housing Cost Burden Data for Your Community

A new interactive tool is freely available for communities in Washington State to explore and present HUD data on household cost burden by household income level. Simply select your city or Census defined place (CDP), then use the filters to narrow down based on household types and tenure (renter or owner). This tool allows you to isolate and estimate housing needs among specific household populations of concern such as the elderly, families, or renters.

<http://housing.berk-maps.com/>

