



 **LYNNWOOD**
WASHINGTON

HOUSING NEEDS ASSESSMENT

October 2020

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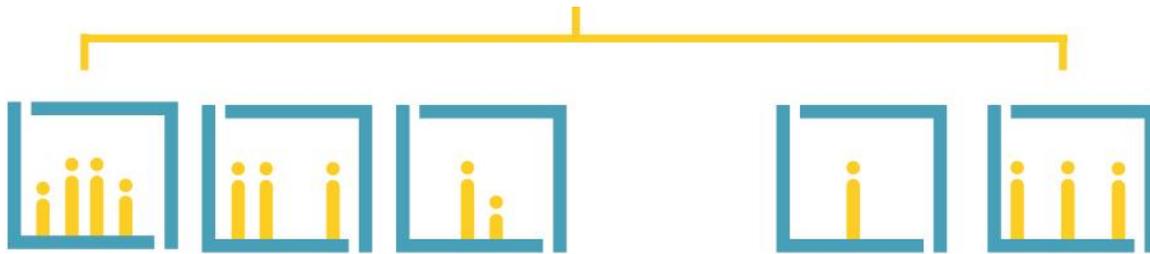
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Glossary

- **ACS: American Community Survey.** An ongoing survey distributed by the Census Bureau to collect important social, economic, housing, and demographic characteristics of the American people. Each year, over 3.5 million households are contacted to respond to the ACS, contrasted with the Census which attempts a comprehensive population count once a decade.
- **BIPOC: Black, Indigenous, and People of Color.** This term is used to refer to non-White populations, with emphasis on Black and Indigenous communities.
- **Ethnicity:** Refers to groups of people who share common ancestry, language, or dialect. There is a wide range of ethnic identities, which may or may not tie to nationality.
- **Housing Affordability:** Broadly speaking, housing affordability speaks to the relationship between housing costs and income. HUD considers housing to be affordable if the household is spending no more than 30% of its income on housing costs, including utilities. Income-restricted affordable housing is one method of achieving housing affordability that involves either publicly owned or publicly subsidized housing.
 - **Cost-Burdened Household:** Households which pay more than 30% of their gross income on housing. This includes utilities. The 30% threshold is set by HUD. Rate of cost burden among households is a metric that gauges the intensity of housing affordability challenges within a community. Cost burden is most threatening for households at lower income levels who will have less money available for other essentials such as food, clothing, transportation, and medical care.
 - **Severely Cost-Burdened Household:** Households which pay more than 50% of their gross income on housing. This includes utilities. This 50% threshold is set by HUD.
- **Household:** The U.S. Census Bureau defines a household as a group of people living within the same housing unit. This can be a person living alone, a family, or a group of unrelated people sharing a housing unit. Those living in group quarters, such as a college dormitory, military barrack, or nursing home, are not considered to be living in households. Households are further broken down as either family or nonfamily.



Family Households: A family household is maintained by a householder who is in a family, defined as any two or more people residing together and related by birth, marriage, or adoption. The count of family household members includes all people living in the household.

Non-family Households: Non-family households are people living alone or living with unrelated persons.

*Distance represents related individuals (clustered people are related; spaced people are not)

- **HUD: The US Department of Housing and Urban Development (HUD)** is responsible for federal housing assistance programs such as [Section 8 vouchers](#) for rental assistance. HUD sets income limits for metropolitan areas and counties across the country which determine eligibility for income-restricted housing units. HUD also sets thresholds to define terms such as “affordable” and “cost burden”.
- **LIHTC: Low-Income Housing Tax Credit.** This is a federal program, administered by HUD, to expand the income-restricted affordable housing stock. Private or non-profit housing developers apply for these tax credits, which are used to help finance multifamily developments that set aside a minimum threshold of units as income restricted for a defined period of time, often 20 years. See [the program website](#) for more details.
- **Lower Market Homes:** This report uses Zillow data to evaluate home prices in Lynnwood. Zillow shows monthly average home values for all homes in a given market, and then also shows average values for what they deem ‘upper tier’ and ‘lower tier’ homes. Lower tier homes are defined by Zillow as those falling within the 5th to 35th percentile range of home values for a given geography. This report looks at these homes as a way to evaluate the affordability of less expensive homes for median incomes in the area.
- **Median Income:** The income level at which half of the group is above and half of the group is below. This calculation is often used instead of an average income to avoid skew by extremely high or extremely low values in the dataset.
 - **AMI: Area Median Income.** Most broadly used term for median income calculations. Often, this refers to MFI or HAMFI, but it might also be used to reference city-wide calculations based on ACS household income data.

- **MFI: Median Family Income.** Calculation of the median income for family households. The most widely used MFI calculation is the HUD-area MFI (HAMFI). It is important to note that family households typically have higher incomes than non-family households, so MFI will be higher than median household income in most communities. **In this report, unless otherwise noted, MFI refers to HAMFI.**
- **HAMFI: HUD-Area Median Family Income.** Calculates the median family income for metropolitan areas and counties across the country. These income levels are used to determine household eligibility for income-restricted housing units. Lynnwood, for example, is part of the metropolitan area including King and Snohomish counties. See Exhibit 21 for a summary of income estimates by profession in Lynnwood and their relation to current HUD MFI thresholds.
- **Missing Middle Housing:** Housing options that transition between single family homes and mid- or high-rise multifamily buildings. This includes a diversity of residential housing options, such as cottage homes and stacked or side-by-side multiplexes.
- **Race:** A social identity, with history rooted in oppression and exploitation of non-White populations.
- **Vacancy Rate:** The vacancy rate is the percentage of all housing units that are vacant or unoccupied at a particular time.

**Lynnwood's
2018 ACS MFI
is \$73,865.**

**The 2020
Seattle
Metropolitan
Region's MFI
is \$113,300.**

Executive Summary

This housing needs assessment identifies existing and future housing needs to serve as a foundation for policy recommendations to meet the city's housing needs across the income spectrum. It contains summary data and information about population characteristics, workforce composition, existing housing stock and an assessment of gaps.

Lynnwood's population is estimated to grow over the next 20 years. In 2019, Lynnwood had a population of 39,600 people living in 16,352 households. Lynnwood is estimated to grow to a population of nearly 65,000 or 26,178 households by 2044. These demographic shifts impact the type and quantity of housing stock needed for the future. As Lynnwood grows, it is also becoming more racially and ethnically diverse. From 2010 to 2019, there is an overall 6% increase in the non-White population, particularly within the Black or African American and multi-racial populations.

This housing needs assessment reveals Lynnwood's declining housing affordability and a lack of choice for housing types within the local housing stock. Many residents face housing challenges – some have declining social and economic mobility because they cannot afford to move within the city or to a different housing type. Some face housing insecurity while others make tradeoffs to live in housing that does not meet their needs. This needs assessment finds areas of highest need and patterns of racial disparity for Black, Indigenous, and People of Color (BIPOC) residents of Lynnwood. Key findings include:

1. **Almost 40% of households in Lynnwood are cost-burdened.** In comparison, 33% of households in Snohomish County are cost-burdened. HUD defines cost-burdened households using a percentage of income spent on housing or those “who pay more than 30 percent of their income for housing.” Cost-burdened households often find it harder to afford necessities such as food, clothing, transportation, and medical care. In Lynnwood, rates of cost burden are uneven, with the highest cost burdens among households with lower incomes, renters, and adults over 62.
2. **Housing costs are rising much faster than incomes.** With limited supply and increasing demand, home values have dramatically risen over the past eight years (2010-2018). Since 2010 Lynnwood home values have increased by 40% when accounting for inflation. During the same time period, incomes in the City of Lynnwood decreased 2% when adjusted for inflation. Today, less than 30% of current renters and homeowners can afford the purchase of an averaged priced home in Lynnwood without cost burden.
3. **Many renter households qualify for housing assistance but lack access to subsidized housing.** Overall, 61% of Lynnwood households are considered low-, very low-, or extremely low-income by regional income thresholds. These designations determine eligibility for income-restricted affordable housing units and rental assistance vouchers. Despite efforts by local

housing authorities, many qualified households still cannot receive benefits. While Lynnwood has a high number of subsidized housing units, the need for this housing continues to be higher than available units.

4. **Homeownership is out of reach for a growing proportion of residents, with the largest gaps for Black, Indigenous, and People of Color (BIPOC) communities.** Homeownership is a key source of wealth creation and housing stability for households in the United States. The rates of homeownership among Whites and BIPOC vary widely in Lynnwood, with the largest disparities between White and Black residents. This reflects a legacy of structural policy issues and has significant implications for life outcomes and economic advancement.
5. **Residential patterns reveal that White and Black, Indigenous, and People of Color (BIPOC) residents live in largely separate communities.** The neighborhoods where a higher proportion of BIPOC residents live are more likely to be at risk of economic and cultural displacement.
6. **Lynnwood's current housing stock lacks housing type variety.** Single family homes comprise 49% of Lynnwood's housing stock and 84% of the residential land area. The majority of recent development was for 3,000+ square foot single family homes or larger multifamily (100+ unit) apartments. "Missing middle" housing refers to a diversity of residential housing options that transition between single family homes and high-rise apartments, such as cottage homes, duplexes, and townhomes.
7. **The pace of housing unit construction needs to accelerate to meet expected future demand.** The rate of housing unit production has increased in recent years but falls short of the needed rate to meet growth projections. The average annual production of housing units in Lynnwood from 2013 through mid-2020 was 291 units per year. Lynnwood needs an average of 393 units per year to meet estimated household growth by 2044. A total of 9,826 additional housing units are needed between 2019 to 2044 to meet population growth.

Introduction

Growth in the region has contributed to increased housing costs and an affordability crisis. Reflecting this regional pattern, over the last decade, rents and house prices in Lynnwood have risen much faster than incomes. Housing is increasingly out of reach for a large portion of the Lynnwood community. Lynnwood needs a shared understanding of the community's diverse needs and opportunities, actionable strategies, and an inclusive, robust public conversation to create housing options to meet the community's needs.

Lynnwood received a grant from the Washington State Department of Commerce to create a Housing Action Plan by June 2021. The Housing Action Plan will build on and complement city efforts around planning, placemaking and economic development.

The Housing Action Plan will answer these important questions:

- What are the housing needs of Lynnwood's community?
- How much and what types of additional housing will be necessary to meet the diverse needs of all Lynnwood residents?
- How effective are the city's current policies at ensuring adequate and equitable housing options?
- How can the city, residents, and businesses work together to improve Lynnwood's housing options?
- What are Lynnwood residents' preferred strategies for increasing affordable housing?
- How can Lynnwood work with its neighboring communities to meet the need for housing?

This Housing Needs Assessment will address the first two questions and will provide a foundation as the City strategizes to address the remaining questions. A Housing Needs assessment identifies existing and future housing needs to serve as a foundation for policy recommendations to meet the city's housing needs across a variety of income levels. It contains summary data and information about population characteristics, workforce composition, existing housing stock and an assessment of gaps. A housing needs assessment is required by the Growth Management Act (GMA) for Comprehensive Plan Amendments and the City intends to use this HNA to fulfill these requirements.

The Housing Needs Assessment will inform the development of the Housing Action Plan. The Action Plan will identify appropriate strategies to address Lynnwood's specific set of needs and provide guidance on how to implement these strategies. Housing access and affordability are key areas for regional planning and strategies as well that will impact the success of local strategy efforts.

Systemic racism has established patterns of discrimination across social and economic life in the workplace, housing market, education system, and healthcare structure of Washington State. These interconnected systems affect community needs around housing. Given this, equity, especially racial equity, is a key focus of the Housing Action Plan (HAP). This needs assessment was developed in the summer of 2020, as society faced demands for social justice inspired by Black Lives Matter, and the public health challenges of the Coronavirus pandemic. Both of these incidents have spurred community conversations of the systemic racism that permeates our society, including but not limited to housing. The challenge in public policy has always been to translate this acknowledgement and sense of urgency around action into policy recommendations. In keeping with the goal of the HAP to utilize an equity lens, and to address the challenge of connecting public awareness of racial injustice to public policy, this report highlights inequities, especially by race, across various aspects of Lynnwood's local housing system. The report disaggregates data where possible, by race and other factors, to draw attention to some of the persistent disparities within housing that affect life outcomes, such as residential segregation, uneven homeownership attainment, rental cost burden and housing stability.

Lynnwood Context

Brief Historic Overview

The first people to inhabit Lynnwood were the Snohomish Tribes. The Snohomish used the area that became Lynnwood seasonally to hunt, fish, and gather food. In the Treaty of Point Elliott in 1854, the Snohomish and other tribes of the area ceded their rights to the land to the United States in exchange for a reservation (Tulalip reservation) and for the right to fish and hunt at their accustomed places. This opened the area to European settlers.

Growth in Everett, especially its lumber and shingle mills, drove housing production in the area. The city of Lynnwood incorporated in 1959, primarily to regulate housing construction. Transportation corridors influenced the growth of Lynnwood and its neighborhoods starting with the Interurban rail system, then Highway 99, and finally Interstate 5. The intersection of transportation and housing continues to shape Lynnwood's growth today as the city plans for light rail expansion and future growth.

Similar to cities across the nation, structural racism in housing also impacted the growth and development of Lynnwood. For decades, structural racism in the local housing market contributed to stark and persistent disparities.

American public policies over the years have displaced and encouraged Native Americans to relocate, first from traditional lands to reservations, and then from reservations to urban centers, causing economic hardships and housing instability that persists today. Other communities, especially Black communities, have also experienced and continue to experience the effects of racist public policies.

As noted in the sidebar, redlining was one example of these policies, but several policies overlapped to create and sustain housing disparities for communities of color. While the government promoted suburbanization, BIPOC communities were not allowed to access suburban home ownership. Starting in the 1930s, and until 1968, the Federal Housing Administration (FHA) guaranteed bank loans to builders on condition that no homes be sold to African Americans. The Housing Acts of 1949 and 1954 contributed to the use of urban renewal by cities to create racially separate neighborhoods. Through the Federal Highways Act of 1964, the US government constructed new highway systems, often through BIPOC communities, to ensure access to job opportunities in urban cores for predominantly White commuters from outlying suburbs.

Redlining

Nationally and locally, a long history of housing market discrimination and public policies, both implicit and explicit, have created a high degree of residential segregation by race and ethnicity.

For more than thirty years, starting in 1934, the Federal Housing Authority steered banks away from issuing mortgages to prospective buyers in majority black neighborhoods. The FHA refused to insure mortgages in and near black neighborhoods, a policy known as "redlining," that takes its name from the red color on the maps of the areas in and around black neighborhoods that the FHA deemed too "risky."

During this time, the FHA also subsidized builders who produced large subdivisions, with the requirement that none of the homes be sold to Black buyers.

These policies increased and segregated housing.

Population Characteristics

Current and Future Population

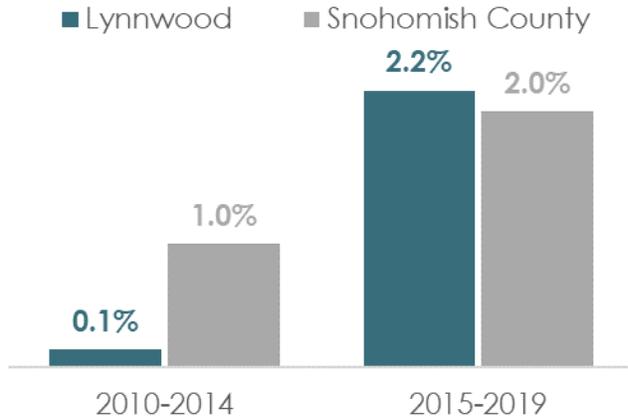
In 2019, Lynnwood had a population of 39,600 people living in 16,352 households. Lynnwood is estimated to grow to a population of nearly 65,000, or roughly 26,178 households, by 2044¹. See Exhibit 2. As Lynnwood's population grows, it is changing. **Lynnwood now has more family households and larger family sizes:** households with children have increased from 29% to 33% of households. This can be attributed in part to the large millennial generation aging into marriage and parenthood.

The large baby boomer generation is also aging, reflected by an increase in the number of households with older adults (65+). In particular, there is an increase in older adults living alone. See Appendix A for tables summarizing household and family types in Lynnwood.

The growth rate in Lynnwood dramatically increased over the past 5 years (2015-2019), as shown in Exhibit 1. From 2010-2014, Lynnwood's growth was far below the average countywide growth rate. It has surpassed average countywide growth rates for 2015-2019. According to PSRC estimates, growth is anticipated to remain at this elevated pace through 2044. Rapid growth will create the need for additional housing units and a range of services.

¹ This assumes that the relationship between households and total population stays the same in 2044 as it is in PSRC LUV2 data for 2040.

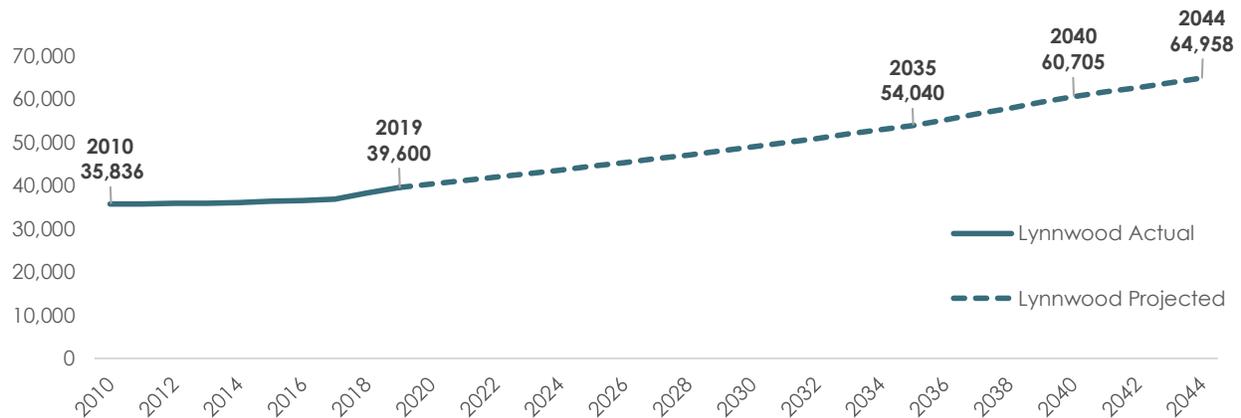
Exhibit 1: Average Annual Population Growth Rates, 2010-2019.



Sources: WA Office of Financial Management, 2019; BERK, 2020.

Lynnwood's population growth rate accelerated in the 2015-2019 period. Planning and visioning efforts, especially around planning for the City Center and future light rail in the early 2000's laid a policy foundation for accommodating growth and attracting development to the city. Housing policy action today will help Lynnwood continue to grow and adapt to community needs in the coming decades.

Exhibit 2: Historical and Projected Population in Lynnwood, 2000-2035.



Note: The 2035 projection is based on the adopted growth target in Lynnwood's Comprehensive Plan. The 2040 projection is based on PSRC's LUV2. The 2050 projection is based on PSRC 2050 Vision population for Snohomish County Core Cities (Bothell and Lynnwood and apportioned to Lynnwood based on existing population share). The 2044 projection is based on a linear projection from PSRC LUV 2 projection to PSRC 2050 Vision.

Sources: WA Office of Financial Management, 2019; City of Lynnwood Comprehensive Plan, 2015; PSRC Land Use Vision version 2, 2017; PSRC Draft VISION 2050 Plan (December 2019); Multicounty Planning Policies - Regional Growth Strategy, 2019; BERK, 2020.

By 2032, Lynnwood's population is anticipated to cross the 50,000-person threshold which marks eligibility for Community Development Block Grant (CDBG) funds. The CDBG program works to

ensure decent affordable housing, provide services to vulnerable individuals, and create jobs through the expansion and retention of businesses. CDBG is an important tool for helping local governments tackle serious challenges facing their communities. CDBG funding and grants can implement policies and programs related to housing.

Age

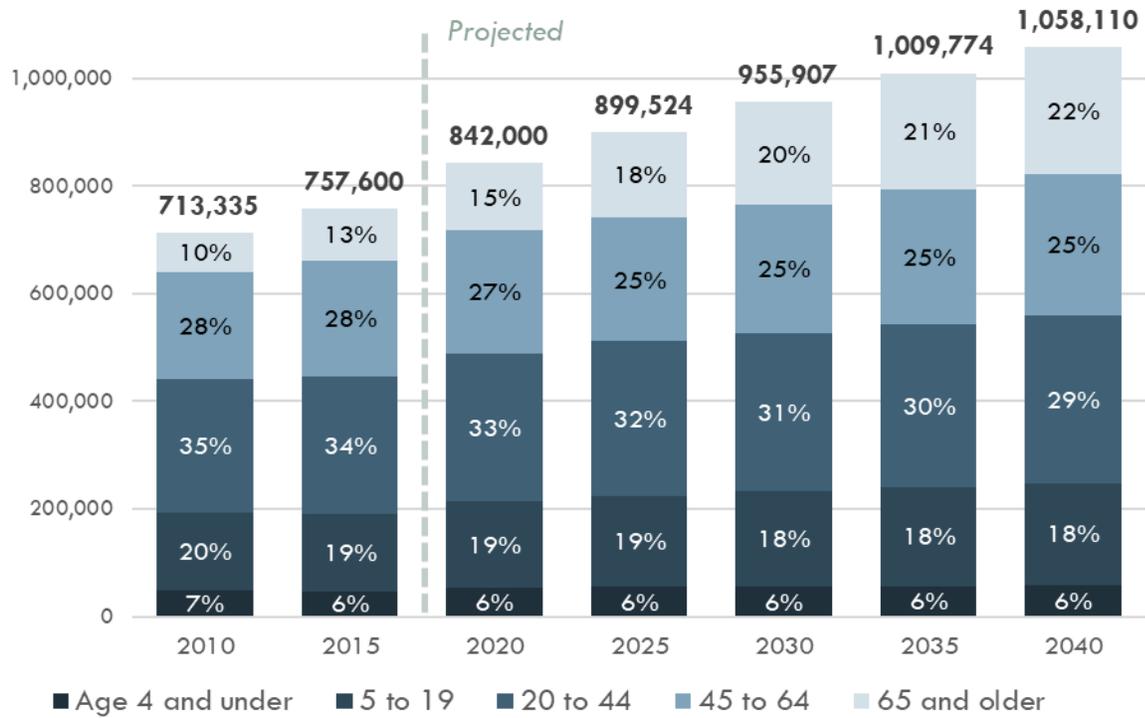
As Lynnwood grows, demographic shifts are likely to impact the housing types needed. Exhibit 3 summarizes growth estimates by age cohort for Snohomish County. Lynnwood currently has a similar proportion of age cohorts as the county with small variations. Lynnwood has a higher proportion of adults over the age of 70 (12% in the city compared to 9% in the county for 2018) a higher proportion of residents aged 40 – 49 (15% compared to 12%) and a lower proportion of residents aged 30 – 39 (12% compared to 14%). See Exhibit 3

These forecasts emphasize future demand for housing units suitable for older adults and a continuing need to attract young adults and families to Lynnwood. The following changes are expected for the 2015-2040 timeframe:

- School-aged children (19 and under) are expected to maintain a relatively consistent proportion of the population, at 24%.
- The working aged population (20-64) will decrease from 62% to 54%. This reflects the large Baby Boomer generation aging out of the workforce and into retirement.
- Older adults (65+) will increase from 13% to 22% of the population.

These demographic trends indicate consistent demand for family-sized housing and housing for older adults. While the housing needs of older adults include a diverse range of preferences, the proportion of older adults who live alone increases with age. Many also have lower, fixed incomes and higher disability rates compared to younger adults or those who live in larger households. Affordable, accessible housing with supportive services will likely be a growing need for this demographic.

Exhibit 3: Population Projections by Age Bracket, Snohomish County.



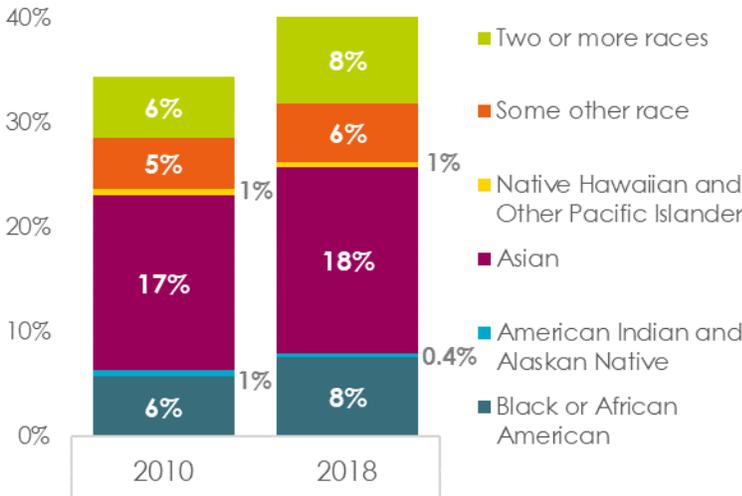
Sources: WA Office of Financial Management, 2019; BERK, 2020.

Race and Ethnicity

Lynnwood’s population is becoming more racially and ethnically diverse. Exhibit 4 shows that nearly 40% of Lynnwood’s population is non-White alone, reflecting an overall 6% increase since 2010. The increase is proportionally highest among residents who identify as Black or African American and two or more races. Exhibit 5 highlights ethnicity and the sizable Hispanic population in Lynnwood (15% in 2018).

Lynnwood is also home to a diverse foreign-born population (29% of total population in 2018). These residents are most commonly from Asia, Latin America, and Europe.² The most commonly spoken non-English languages include Spanish, Korean, Vietnamese, Chinese, and Tagalog (See Exhibit 7).

Exhibit 4: Race for Non-White Alone Populations in Lynnwood, 2010 & 2018.



Sources: American Community Survey B02001 5-Yr Estimates, 2010 & 2018; BERK Consulting, 2020.

² American Community Survey DP02 5-year estimates, 2014-2018

Race and Ethnicity

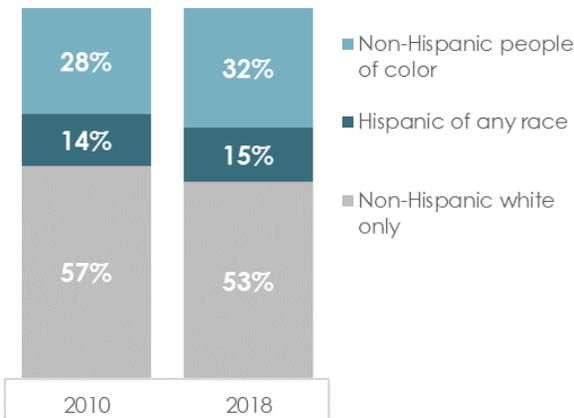
Race and ethnicity are distinct concepts. The Census asks individuals to select an identity for each.

Race is a social identity, with history rooted in oppression and exploitation of non-White populations. The Census offers six racial identities, and people can choose one or more: White, Black or African American, American Indian and Alaska Native, Asian, Native Hawaiian and Other Pacific Islander, and Other.

Ethnicity refers to groups of people who share common ancestry, language, or dialect. There is a wide range of ethnic identities, which may or may not tie to nationality. The Census asks respondents to identify as Hispanic or non-Hispanic, referring to people with ties to Central or South America.

-Sources: [Census Bureau](#), [Encyclopedia Britannica](#)

Exhibit 5: Race and Ethnicity in Lynnwood, 2010 & 2018.



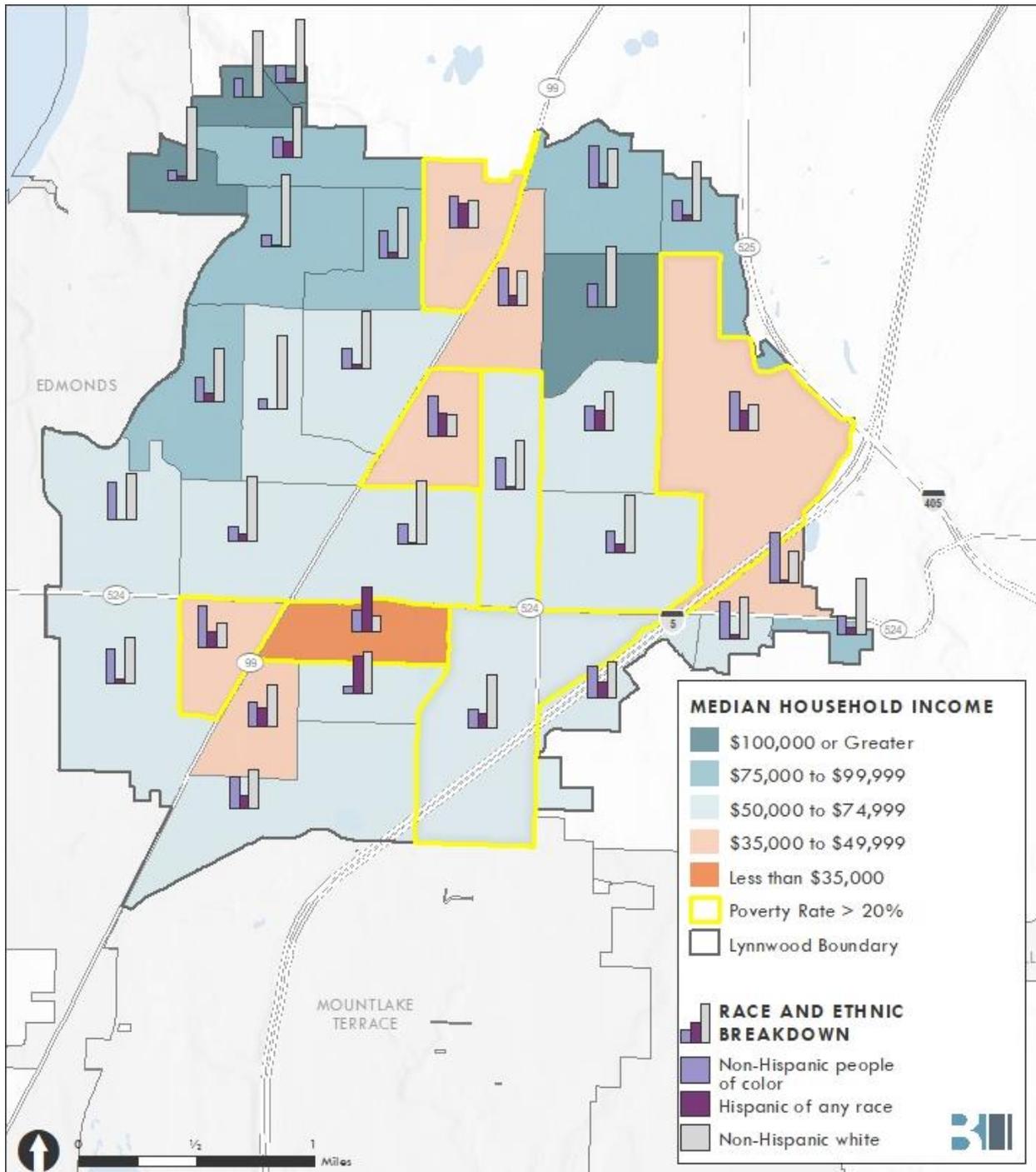
Sources: American Community Survey B03002 5-Yr Estimates, 2010 & 2018; BERK Consulting, 2020.

Racial segregation in housing has a long and established history across the United States. Highway corridors cut through BIPOC-majority neighborhoods. Denser clusters of multifamily housing – both separated from single family residential neighborhoods and located closer to environmental hazards – is a common residential pattern. Pockets within cities with wealthier White residents speak to the legacy of exclusionary policies and practices.

Lynnwood residential patterns reflect geographic separation by economic status and race/ethnicity. Exhibit 6 illustrates the geographic distribution of Lynnwood residents by income, race, and ethnicity. Lower income block groups, indicated in orange, are located along the Highway 99 and I-5 corridors. These areas are also more diverse, with 73% of residents identifying as BIPOC. The highest income block groups, indicated with darker blue shading, are 78% White. Whiter, wealthier communities are most common in the north and west.

Lynnwood's population density varies widely across the city. Appendix B summarizes demographic information for the five most populous block groups (out of 33 total), which account for 30% of Lynnwood's population. Four of the five block groups are BIPOC-majority areas, indicating that people of color are more likely to live in denser areas than White residents.

Exhibit 6: Race, Ethnicity, and Income by Census Block Group in Lynnwood, 2018.



Notes: Block group boundaries do not align perfectly with city boundaries. Data from areas outside of Lynnwood within shown block groups are included with this dataset. Poverty rate as determined by the [Census Bureau](#), calculated by comparing annual income, family size, and the Consumer Price Index.

Sources: American Community Survey 2014-2018 5-year Estimates; BERK, 2020.

Language Spoken at Home

The US Census asks respondents to identify the language spoken within their home and to rate their level of English proficiency. The table below shows the top languages residents speak with their families at home and, for speakers of those languages, the percentage who report speaking English less than “very well”. Residents who have difficulty speaking English may face barriers in the local housing market that affect their ability to find and maintain housing. See Exhibit 7.

Exhibit 7: Top Non-English Languages Spoken at Home and Proportion Speaking English Less Than “Very Well”

Rank	Language	Non-English home language population	Speaks English less than “very well” population
	TOTAL COUNT	12,420	5,780
1	Spanish	26%	25%
2	Korean	11%	17%
3	Vietnamese	8%	11%
4	Chinese (incl. Mandarin, Cantonese)	8%	10%
5	Tagalog (incl. Filipino)	8%	6%

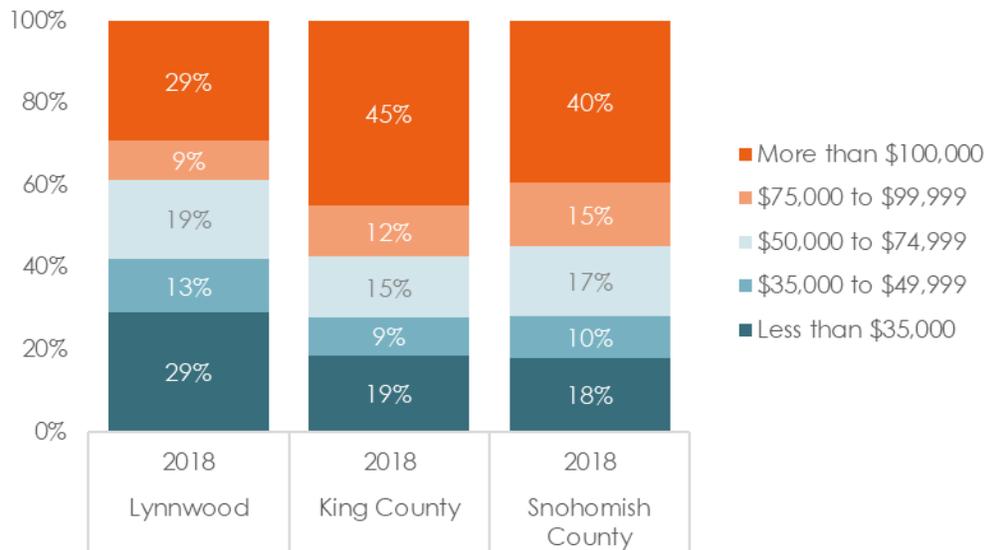
Sources: American Community Survey 5-year estimates (2014-2018), 2020; BERK, 2020.

Households

Household Income

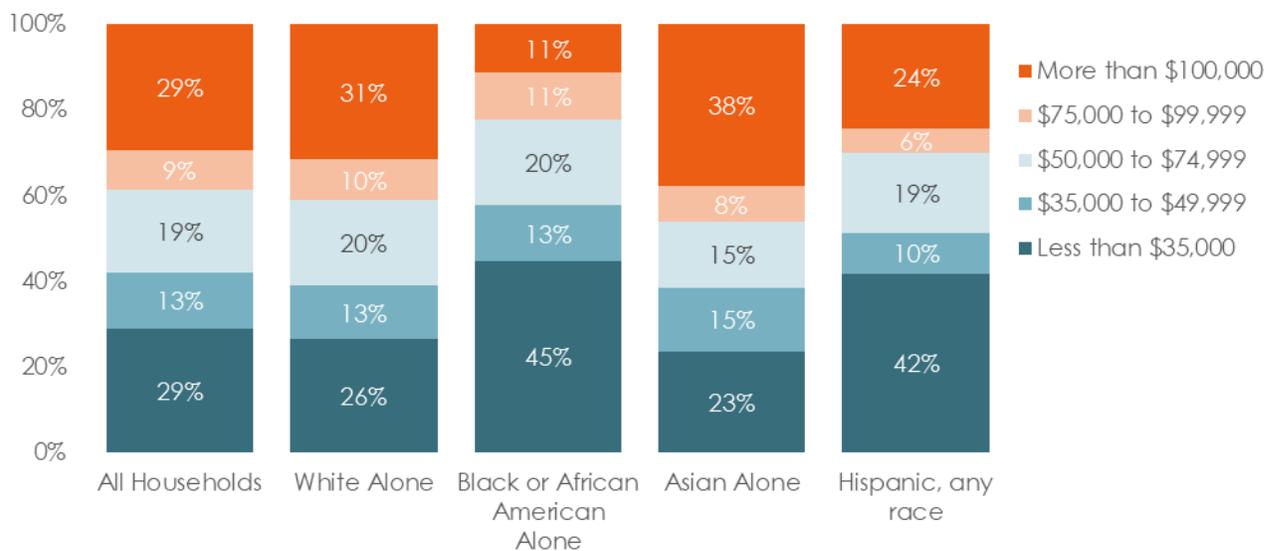
Relative to Snohomish and King counties, Lynnwood has a higher proportion of residents with incomes less than \$35,000 and a lower proportion of residents with incomes above \$100,000. Median household incomes vary by ethnicity, as shown in Exhibit 8. A larger proportion of Hispanic and Black households have income less than \$35,000. A smaller proportion of Hispanic and Black households have income higher than \$100,000.

Exhibit 8: Household Income Levels for Lynnwood, King County, and Snohomish County, 2018.



Sources: American Community Survey S1901 5-Yr Estimates, 2010 & 2018; BERK Consulting, 2020.

Exhibit 9: Lynnwood Household Income Levels by Race and Ethnicity, 2018.



Sources: American Community Survey B19001 5-Yr Estimates, 2010 & 2018; BERK Consulting, 2020.

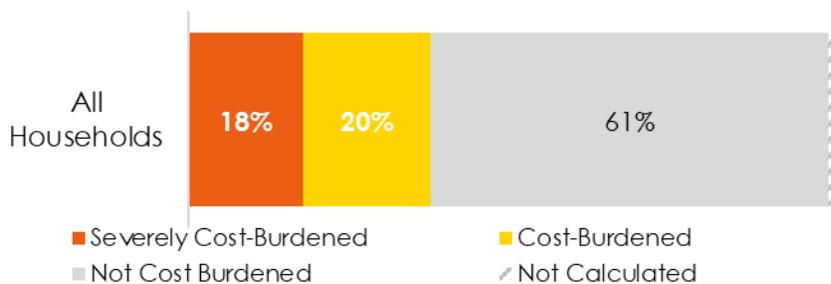
Cost Burdened Households

Cost Burden by Income Level

The combination of lower household incomes and dramatically rising housing costs results in cost burden for many Lynnwood households. Cost-burdened households spend more than 30% of their monthly income toward housing costs, and severely cost-burdened households spend more than 50%. High rates of cost burden signal a lack of affordability in the housing market. These households must make difficult choices in prioritizing purchases for other necessities such as food, healthcare, and childcare to make ends meet. Cost burdened households are at higher risk of displacement and housing instability with rising rents, property tax increases, or other life circumstance changes.

Given the lag in data collection, HUD's cost burden estimates are based on 2016 ACS surveys. **It is likely that experienced rates today are higher than shown here**, given the widening gap between incomes and housing prices in recent years (see Exhibit 10).

Exhibit 10: Rates of Cost Burden in Lynnwood, 2016



Sources: HUD CHAS (based on ACS 2012-2016 5-year estimates), BERK, 2020. Note: 'Not Calculated' represents households with no or negative income.

Measuring Cost Burden

This report uses HUD's methodology for gauging housing cost burden among Lynnwood households. This is a widely used but imperfect metric based on the 30% threshold negotiated in Congress in 1969. The metric does not account for differing needs by household type – whether that includes medical bills, childcare, or transportation costs—or the variation in cost of living across geographies. The cost burden metric also sets a flat rate across income brackets, while proportional increases in housing costs affect lower income households dramatically and may simply represent amenity preferences for higher income households. Low-income households who are not “cost burdened” may be settling for substandard housing conditions to afford other necessities.

-Source: [HUD Office of Policy Development & Research](#)

Effects of cost burden are most concerning for low-income households, where there simply is not enough money to meet basic family needs after housing costs.

Three quarters of extremely low-income households and 60% of very low-income households are cost-burdened, compared to 5% for households above the median income. These households are also much more likely to be severely cost-burdened, as shown in Exhibit 11. Housing cost burden has serious consequences for health and well-being, particularly for young children or older adults, with higher needs for adequate nutrition and medical care. A household earning \$50,000 per year and living in an average priced apartment in Lynnwood has just over \$2,000 per month to cover food, healthcare, transportation, education, childcare, and any discretionary spending.

Exhibit 11: Snohomish County Income Levels, 2020

Income Level	2020 Income
Extremely Low-Income ($\leq 30\%$ MFI)	\$33,990 or less
Very Low-Income (31-50% MFI)	\$33,991 - \$56,650
Low-Income (51-80% MFI)	\$56,651 - \$90,640

Sources: WSHFC, 2020; BERK, 2020.

Cost Burden by Race and Ethnicity

Housing cost burden estimates disaggregated by race and ethnicity result in high margins of error at the city level for Lynnwood. However, income brackets identified in Exhibit 9 reveal that the percentage of Black or African-American and Hispanic households who fall into lower income groups is substantially higher than rates for White and Asian households (45% and 42% compared to 26% and 23%, respectively).

Housing Discrimination

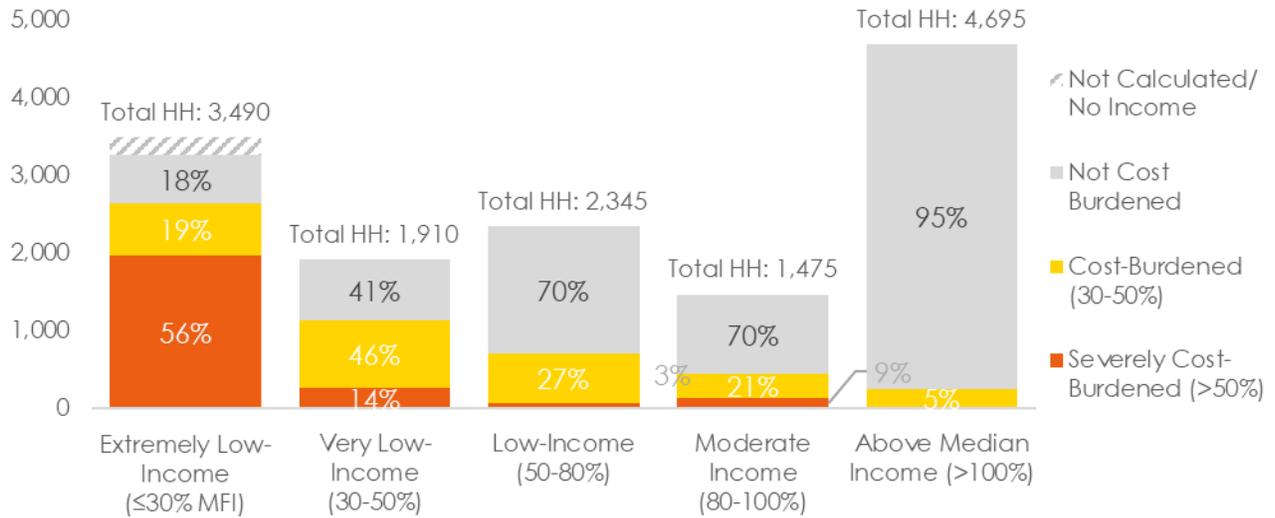
Through engagement for the HAP, stakeholders revealed that many Lynnwood residents report experiencing discrimination in the housing market, but few know what to do. This finding is supported in the data gathered by the 2012 Analysis of Impediments to Fair Housing Choice study by the Snohomish County Urban County Consortium.

One-third of residents who responded to the resident survey conducted for the study reported experiencing housing discrimination in the past. These residents largely had low incomes, and they reported race or ethnicity, familial status and disability as common reasons for discrimination.

Findings from engagement for the HAP align with findings from focus groups conducted for the 2012 study: Hispanic and African American residents described rental situations they experienced that appear to be discriminatory. These included landlords falsely claiming vacant units are not available, being told by landlords that they won't rent to families with children, landlords terminating leases before they are up, and landlords refusing to address maintenance issues such as mold.

Source: 2012 Analysis of Impediments to Fair Housing Choice study by the Snohomish County Urban County Consortium

Exhibit 12: Cost Burden Status by Income Level, Lynnwood Households, 2016.

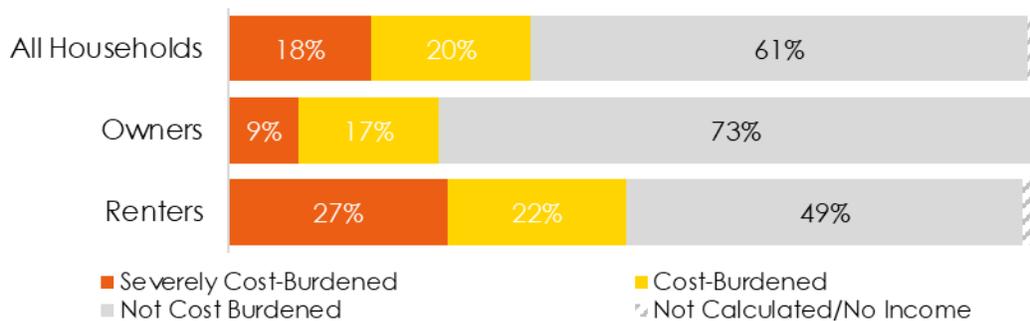


Sources: HUD CHAS (based on ACS 2012-2016 5-year estimates); BERK Consulting, 2020.

Cost Burden by Occupancy

Renters are more likely than homeowners to experience cost burden. Half of Lynnwood renter households experience moderate or severe cost burden, compared to 26% of homeowners.

Exhibit 13: Household Occupancies by Cost Burden in Lynnwood, 2016.



Sources: HUD CHAS Table 8 (based on ACS 2012-2016 5-year estimates); BERK Consulting, 2020.

Households with Special Needs

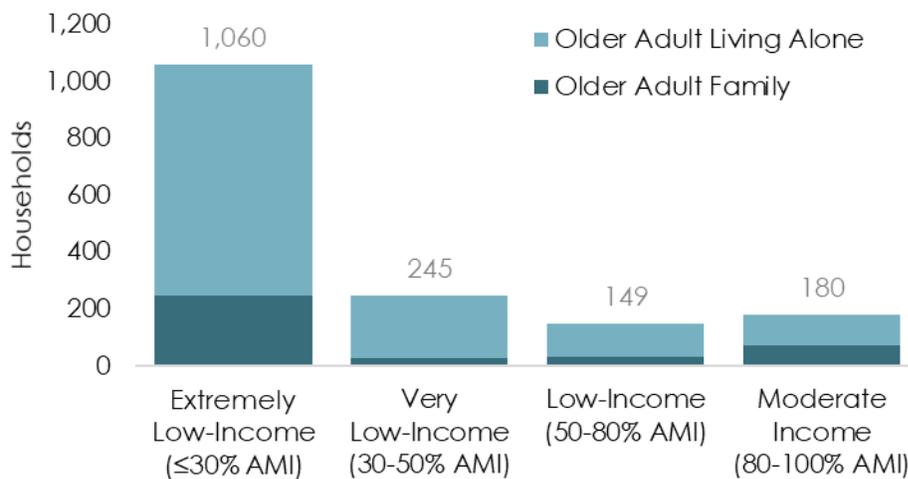
Older Adults

Older adult (62+) households account for 30% of all extremely low-income households in

Lynnwood. Rates of cost burden are particularly high among adults over 62 who live alone, 54% compared to 38% for the household population overall. **Over 1,400 older adult households in Lynnwood are both cost-burdened and low-income.**

Many older adult households represent individuals who are retired and rely on social security checks, retirement income, and accumulated wealth that must be budgeted over an undetermined length of time. These resources will vary widely from one household to the next and are not easily captured by Census data. These individuals may also require costly medical care or household assistance, which can further strain finances. Those who live alone are particularly vulnerable to financial shocks, as they may not have the community and family support networks of others. As older adults become a larger demographic in Snohomish County, and likely in Lynnwood, public support for housing, transportation, and healthcare needs become increasingly important.

Exhibit 14: Cost-Burdened Older Adult (62+) Households in Lynnwood, 2016.



Sources: HUD CHAS Table 7 (based on ACS 2012-2016 5-year estimates); BERK Consulting, 2020.

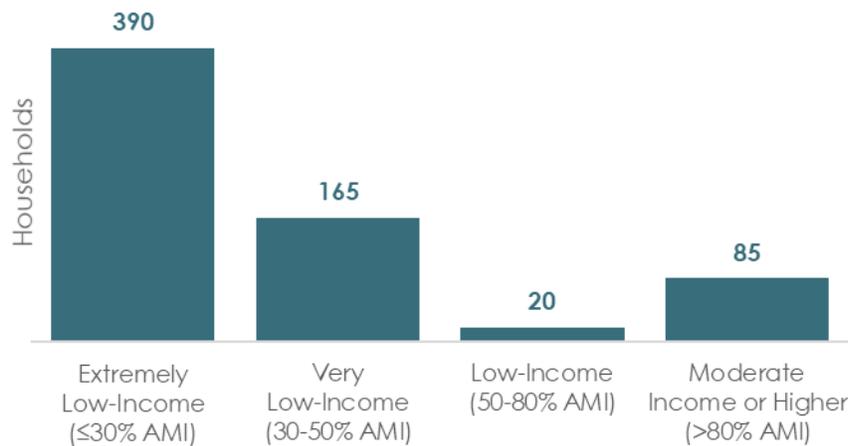
The share of older adults living alone increases with age, with a large proportion of those over 75 living alone. This is important to note since many individuals who live alone at this age also develop disabilities and have lower incomes. This is a countywide issue, and studies have shown that shortages of accessible housing and limited access to transit combine to create housing challenges for older and disabled adults.³

³ Source: Housing America's Older Adults, Joint Center for Housing Studies of Harvard University, https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_Housing_Americas_Older_Adults_2019.pdf

Disabled Adults

Income-restricted subsidized housing is often a good fit for low-income older and/or disabled households, and many older residents meet the income thresholds for this housing. However, the existing stock of subsidized housing for older adults and/or individuals with disabilities does not meet current needs. When one factors in the need for accessible units, the shortage widens. Quantitative data on this topic is not extensive but does show that extremely low-income households with a member with a cognitive limitation face more housing unit problems, including cost burden. See Exhibit 15.

Exhibit 15: Households with One or More Housing Unit Problems* and a Member that has a Cognitive Limitation, 2016.



*Housing unit problems include lacking complete plumbing facilities, lacking complete kitchen facilities, overcrowding, or cost burden more than 30%.

Sources: HUD CHAS Table 6 (based on ACS 2012-2016 5-year estimates); BERK Consulting, 2020.

Subsidized Housing

Households that spend more than 30 percent of their income on rent, utilities, and other housing expenses qualify for federal housing assistance through the Section 8 Housing Choice Voucher (HCV) program. The Housing Choice Vouchers (HCV) program provides tenant-based and project-based assistance that housing authorities administer to qualifying households. Subsidized housing is also created and preserved through the Low-Income Housing Tax Credit (LIHTC) program. These tax credits are used for the acquisition, rehabilitation, or construction of rental housing targeted to lower-income households. The HUD Section 202 program provides funds to finance the development of affordable housing with supportive services for older adults. Rental assistance is also provided as part of this program.

HUD evaluates household income eligibility for housing assistance programs at the regional level (for more information about regional income metrics, refer to the HUD-area MFI definition in the glossary). Since Lynnwood has more households at lower income levels, high rates of its population are classified as low-income by HUD metrics. Overall, more than half of Lynnwood households (61%) are designated as low-, very low-, or extremely low-income by HUD standards. This figure increases to 76% when looking specifically at renter households. Despite efforts by local housing authorities, many qualified households still cannot receive benefits.

Based on regional thresholds, 5,120 low-income renter households in Lynnwood qualify for income-subsidized housing, either through income-restricted affordable units or market-rate rental housing vouchers.

Currently, Lynnwood has 2,222 units of income-restricted housing and 1,330 vouchers for subsidized units. See Exhibit 16. Vouchers can be used in subsidized units or in market rate housing, so estimating the total number of subsidized units in Lynnwood is challenging. **These numbers suggest that somewhere between 1,750 and 3,000 qualified renter households are not receiving housing subsidies, making these residents particularly vulnerable to cost burden.**

Exhibit 16. Summary of Subsidized Housing in Lynnwood, by Program Type.

Program	Unit Count	Description
Section 8 Vouchers	1,330	Housing Choice Vouchers (1,225) can be used in market-rate or income-subsidized units
HUD 202 Rental Assistance	115	Qualified recipients are very low-income and aged 62+
Income-Restricted Housing Units	78	Units owned by public housing authorities
LIHTC Units	2,144	Affordability covenants on these units will have an expiration date

Source: Housing Authority of Snohomish County (HASCO); 2020

Exhibit 17 shows a summary of housing vouchers used and income restricted LIHTC units in cities across Snohomish County. This shows that Everett and Lynnwood see a much larger use of the voucher program and include more LIHTC income-restricted units than other cities. Since the voucher program is designed to allow qualifying households to find housing in the private market, the increased use of the voucher program in Everett and Lynnwood reflect the relative availability of rental housing and lower market rents in these two cities and the lack of rental housing, especially affordable rental housing, in other cities. Lynnwood and Everett also have a

much larger numbers of income restricted housing through the LIHTC program than other cities in the county, for many reasons. First, the proximity to transit access makes LIHTC project applications in these cities more competitive than those with less access. While Lynnwood has a high number of vouchers and income-restricted units on a per-capita basis compared to other cities, the need continues to be higher than available units. Countywide efforts that follow and exceed Lynnwood’s example will be necessary to match the scale of housing need.

Exhibit 17. Summary of HASCO Housing Vouchers by City, August 1, 2020 and LIHTC Income Restricted Units by City, 2017.

City	Number of Housing Vouchers	Number of LIHTC Income Restricted Units
Everett	1,158	4,400
Lynnwood	966	2,802
Marysville	486	1,251
Edmonds	199	178
Arlington	172	256
Mountlake Terrace	156	35
Lake Stevens	127	82
Monroe	111	65
Snohomish	97	62
Mill Creek	81	523
Stanwood	78	29
Mukilteo	31	61

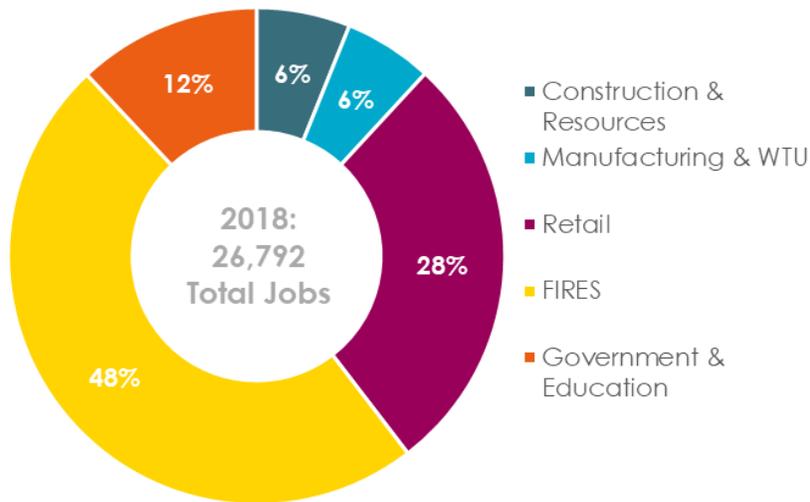
Note: This list includes VASH (VA Supportive Housing) and other program vouchers. Source: Housing Authority of Snohomish County (HASCO); 2020

Workforce Profile

Currently, employment in Lynnwood is highest in the Finance, Insurance, Real Estate, and Services (FIRES) sectors. This is followed by Retail employment, which the Puget Sound Regional Council (PSRC) anticipates as a major sector for growth by 2040. See Exhibit 18. PSRC forecasts

for 2040 anticipate a 78% increase in total Lynnwood jobs compared to 2018 figures. Strong growth in the retail sector is anticipated, with an estimated share of employment increasing from 28% to 36% by 2040. Job loss related to COVID-19 may impact future outcomes for Lynnwood's economy, but long-term forecasting often remains reliable despite market shocks during periods of recession.⁴ Increasing access to economic opportunity and higher wage employment sectors are important factors to address housing affordability.

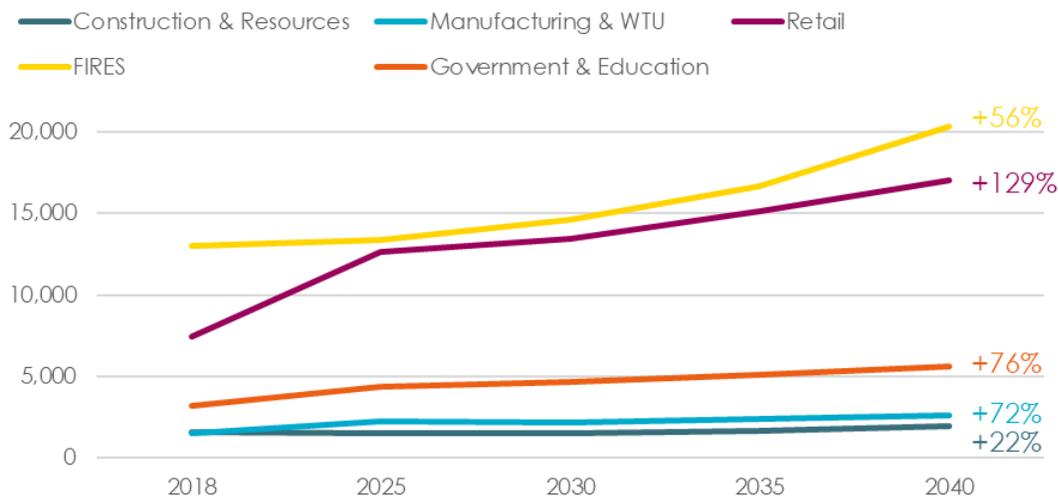
Exhibit 18 Jobs by Sector in Lynnwood, 2018.



Sources: PSRC Covered Employment Estimates, 2018; PSRC Land Use Vision, 2017; BERK, 2020.

⁴ [PSRC, April 2020 "Looking Beyond COVID-19"](#)

Exhibit 19: Jobs by Sector, Projected Change 2018-2040



Sources: PSRC Covered Employment Estimates, 2018; PSRC Land Use Vision, 2017; BERK, 2020.

American Community Survey estimates, summarized by the Census Bureau and LEHD Origin-Destination Employment Statistics, estimate a total of 30,062 jobs within Lynnwood. These positions are overwhelmingly filled by residents from other communities. Over half (57.5%) of Lynnwood workers earn \$40,000 or less annually, while 47% of Lynnwood residents earn similar wages.⁵ Mapping the residence of Lynnwood workers (see Appendix C) shows wide regional dispersion, with significant pockets of workers living as far as Arlington to the north or Monroe to the east.

Exhibit 20: Income Estimates for Lynnwood Residents and Lynnwood, 2017

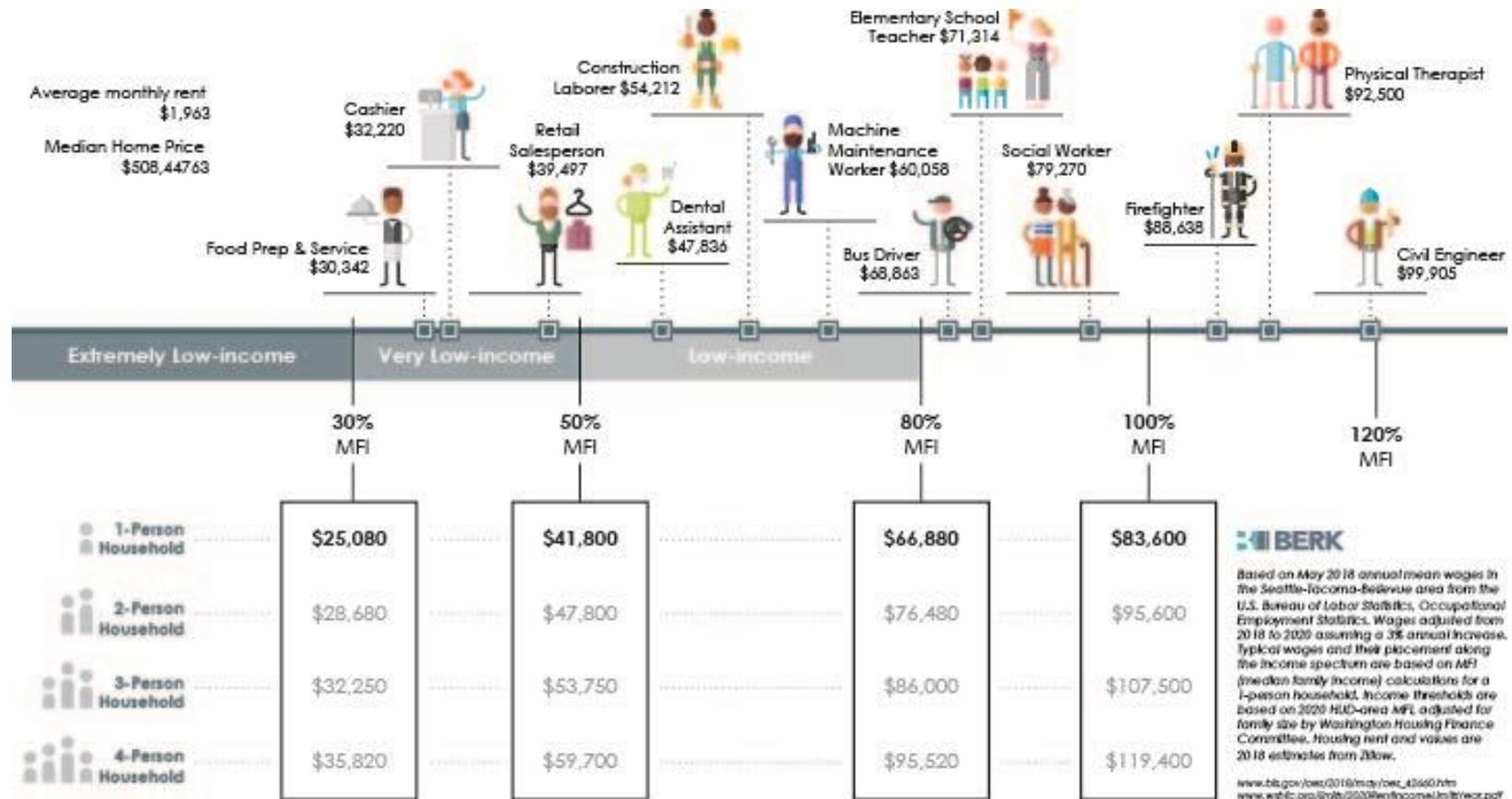
Income Estimate	Lynnwood Residents	Lynnwood Employees
Less than \$1,250 per month	3,111 (17.3%)	6,595 (23.5%)
\$1,251 to \$3,333 per month	5,441 (30.2%)	8,999 (32.0%)
More than \$3,333 per month	9,442 (52.5%)	12,528 (44.5%)

Sources: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics; BERK, 2020.

⁵ 2013-2017 ACS estimates

Lynnwood's employment sectors include a range of occupations with varied wages. Wage information for a selection of professions across these sectors from the Bureau of Labor Statistics are summarized below in Exhibit 21.

Exhibit 21: Income by Profession and HUD-area MFI Calculations for Lynnwood, 2019.



To balance household budgets, many lower-wage workers may move to areas farther away with lower costs of living. Exhibit 22 summarizes the distance workers travel to Lynnwood for employment. Only 6% of the 30,000+ employees that work in Lynnwood also live within the city, which is significantly lower than neighboring cities like Edmonds or Everett where 12% and 14% of the population, respectively, both live and work within the community. Lynnwood workers, overall, earn lower wages than Lynnwood residents. See Appendix B for an analysis of the housing needs of Lynnwood's workforce.

Exhibit 22: Place of Residence for Lynnwood Employees, 2017.

Place of Residence	Employee Count	% Total
Lynnwood	1,940	6%
Less than 10 miles away	13,622	45%
10 to 24 miles	7,918	26%
25 to 50 miles	3,691	12%
Greater than 50 miles	2,891	10%
Total Employees in Lynnwood	30,062	

Sources: U.S. Census Bureau, OnTheMap and LEHD Employment Statistics, 2017; BERK, 2020.

Housing Inventory

Housing Supply Characteristics

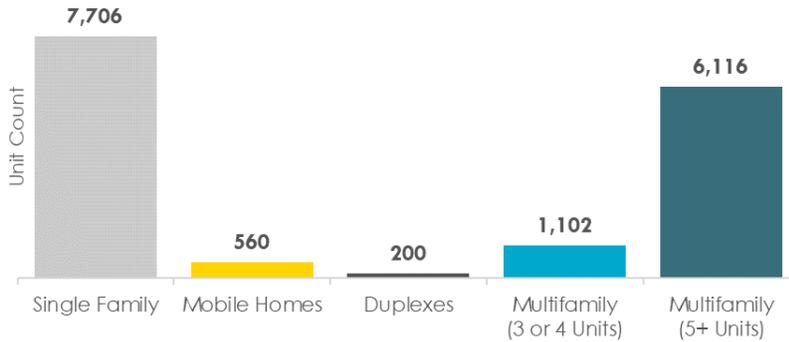
Housing Units by Type

Single family homes comprise 49% of Lynnwood's housing stock and 84% of Lynnwood's residential land area. The other half of the housing stock is a blend of mobile homes, 2 to 4-plexes, and larger multifamily buildings. See Exhibit 23. ACS estimates suggest that 44% of multifamily units are in buildings with 20+ units and recent development trends favor buildings of 100 or more units.⁶ "Missing middle" housing refers to a diversity of housing types that transition between single family and high-rise multifamily apartments, such as cottage homes and stacked or side-by-side multiplexes. Many of these styles are not permitted in Lynnwood's single-family residential zones and have development standards in other residential zones which limit the likelihood they will be developed. This is further discussed in a separate Policy and Code Review document (which will be completed in September 2020).

Within the Snohomish County's southern urban growth area there have been several additional housing unit types developed, such as cottage housing, duplexes, small multiplexes, townhomes, and other single-family detached units. Within Lynnwood, these housing unit types are either not permitted or, in some cases, the locations where they are permitted is limited.

⁶ ACS DP04 5-year estimates, 2014-2018; Lynnwood Permit Data, 2020

Exhibit 23: Housing Inventory by Type in Lynnwood, 2018.

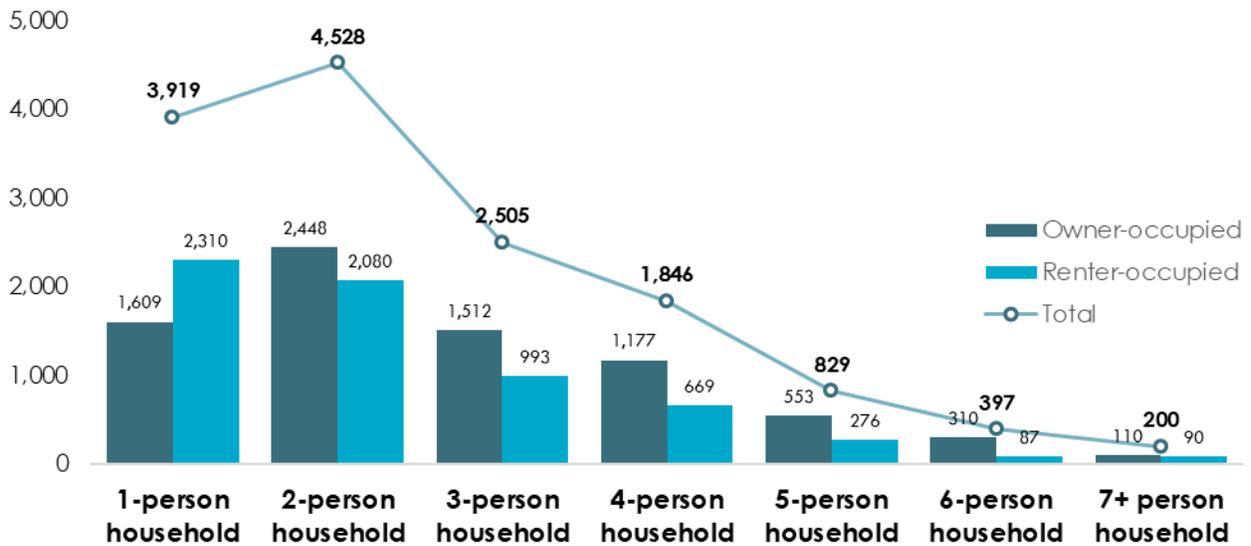


Sources: OFM, 2018; BERK Consulting, 2020.

Housing Unit Size

Exhibit 24 shows that 60% of Lynnwood households are 1- and 2-person, which impacts the size and type of desired home. Smaller households may desire less square footage or smaller lot sizes to reduce maintenance responsibilities. Housing types such as townhomes, multiplexes, small lot single family, or cottages can appeal as potential opportunities for these households.⁷

Exhibit 24: Household Size by Occupant Type in Lynnwood, 2018.



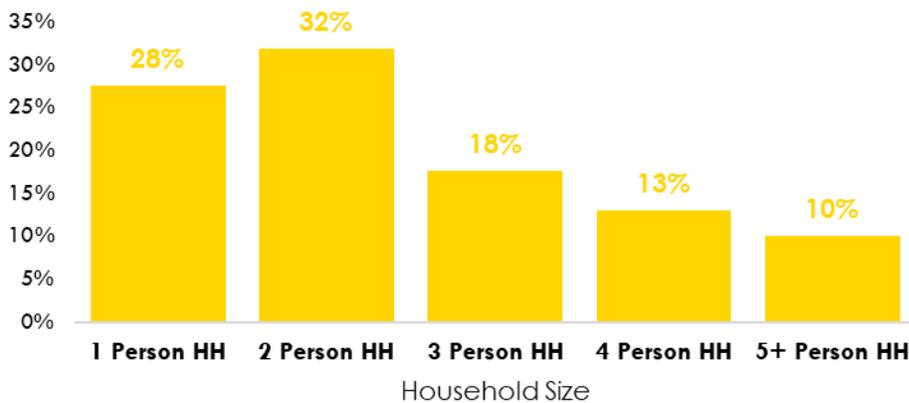
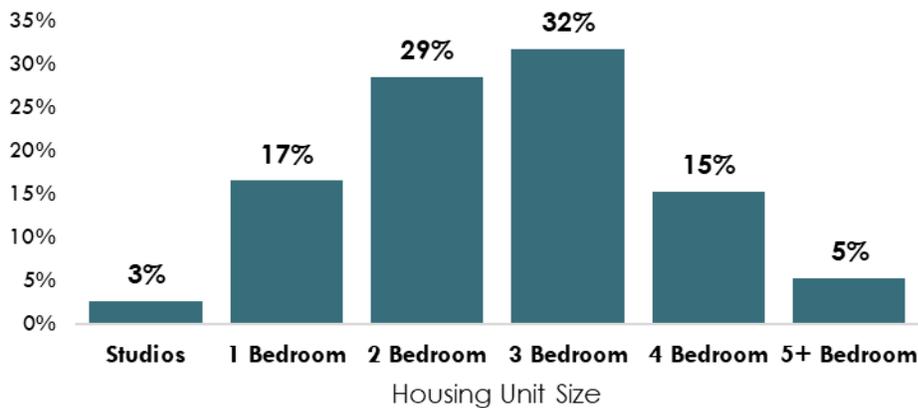
Sources: American Community Survey B25009, 2014-2018; BERK, 2020.

⁷ ["Bring Back Missing Middle Housing" -AARP, 2018](#)

Exhibit 25 shows the housing stock by number of bedrooms and households by household size. It indicates a potential undersupply of smaller units. While 60% of Lynnwood's households are one and two-person, only 49% of the housing stock consists of studio, 1-bedroom units, or 2-bedroom units.

This reflects the production trends within Lynnwood. The average size of single-family homes permitted within the past seven years (2013-2020) in Lynnwood is 3,153 square feet on an average lot size of 0.27 acres (11,761 square feet). By contrast, the limited number of townhome units permitted over the same time period average 1,479 square feet of living space averaging 0.05 acres (2,178 square feet) of lot area per unit.⁸

Exhibit 25: Housing Unit Sizes Compared to Household Sizes in Lynnwood, 2018.

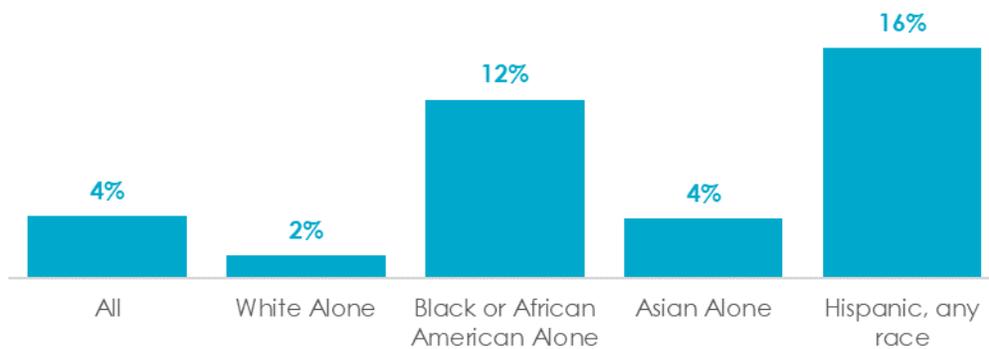


Sources: American Community Survey DP04 & B25009, 2014-2018; BERK Consulting, 2020.

⁸ City of Lynnwood Permit Data, 2020.

As households face affordability challenges, some may make tradeoffs around the size or other aspects of housing. Data shows that BIPOC and low income households experience other housing issues at higher rates than the population overall, such as crowding, as shown in Exhibit 26. The US Census defines crowding as having more household members than total rooms (not just bedrooms) in the house.⁹ For example, a couple living in a one-bedroom apartment would not be considered “crowding”, as this unit classification assumes a living room separate from the bedroom. By contrast, a couple living together in a studio apartment would be considered crowding, since the sleeping and living areas are combined into a single space. Residential crowding can demonstrate housing affordability challenges, link to public health concerns for the spread of communicable disease, and signal vulnerability to homelessness.¹⁰

Exhibit 26: Crowding in Lynnwood Households, by Race/Ethnicity



Note: White, Asian, and Black or African American households include both Hispanic and non-Hispanic ethnicity. Sources: American Community Survey B25003, 2014-2018; BERK Consulting, 2020.

⁹ [Census Bureau](#)

¹⁰ [California Health and Human Services](#).

Home Ownership

More than half (54%) of Lynnwood's households own their housing while 46% rent. The homeownership rate in Lynnwood is less than both Snohomish County overall (68%) and King County overall (56%). Single person households are more likely to rent, while larger households have higher rates of home ownership.

Net worth is an important indicator of economic well-being. Historically, homeownership is a main source of wealth creation and housing stability for households in the United States. A 2015 Census report found that homeowner's median net worth is 80 times larger than renter's median net worth¹¹.

Despite the lower household incomes in Lynnwood when compared to Snohomish County as a whole (Exhibit 8), home prices in Lynnwood are higher. If this trend continues, it increases the likelihood that Lynnwood residents who are struggling with local costs of living will move elsewhere.

Estimated costs to purchase a home based on 2019 home values indicate that less than 20% of Lynnwood households can afford to purchase an average priced home without assistance. See Exhibit 28 for details. This represents a 12% decrease from 2010, when 30% of households met this affordability threshold. Using the same loan qualifications but looking at homes in a lower price point, approximately 30% of Lynnwood households can afford "lower market" homes.¹² Lower market homes are defined by Zillow as those which fall within the 5th to 35th percentile range of home values. This is a 10% decrease from 2010 when 40% of households could afford homes within this range.

Renting vs. Buying

Home ownership is one of the most common strategies for wealth building in the United States, although it comes with financial risk as well. Advantages to home ownership include locking in stable monthly housing costs over time and favorable tax policy, such as the mortgage interest deduction. It also offers geographic consistency, which can promote stronger social networks.

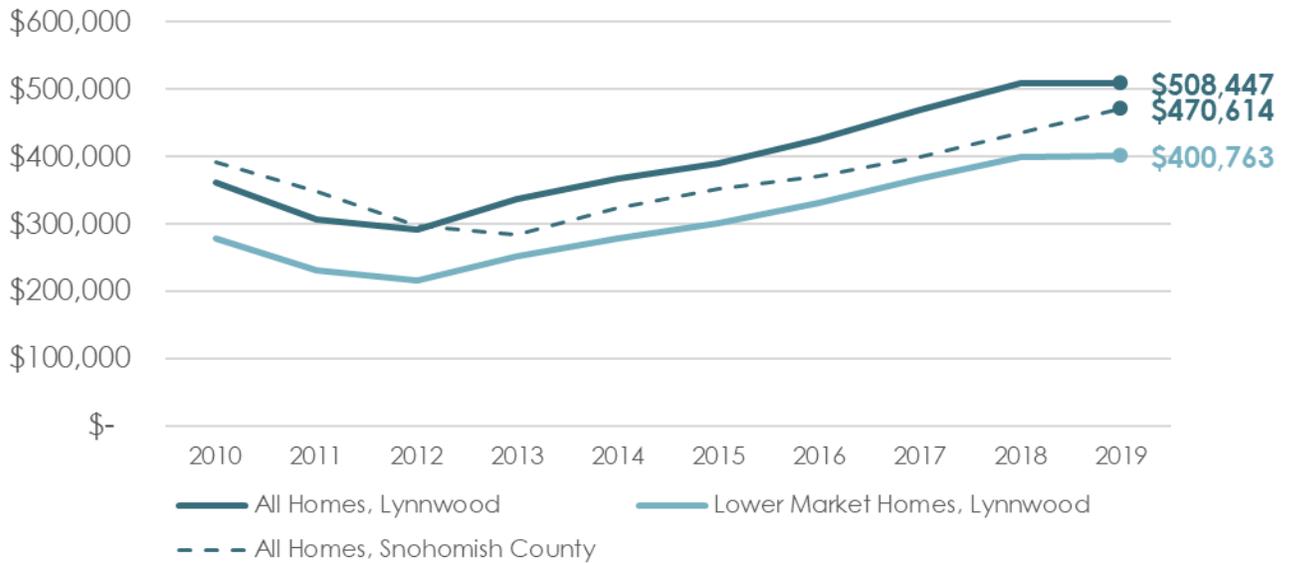
Some renting families prefer the flexibility of rental housing and the freedom from large, unexpected maintenance expenses. Other renters would like to own their home and simply cannot afford it. Ownership requires substantial savings for a down payment along with a credit history that lenders find acceptable. Due to historic and ongoing systemic discrimination, low-income and BIPOC households frequently struggle with either or both of these criteria.

Sources: [Brookings, 2019](#); [Urban Institute, 2018](#); [Harvard Joint Studies for Housing Research, 2013](#); [Center for Investigative Reporting, 2018](#)

¹¹ Sources: <https://www.census.gov/content/dam/Census/library/publications/2019/demo/P70BR-164.pdf>
<https://www.census.gov/library/publications/2019/demo/p70br-164.html>

¹² Based on Zillow data. The range of values that fall within this percentile is not published.

Exhibit 27: Average Home Values in Lynnwood, 2010-2019 (shown in 2019 dollars)



Sources: Zillow, 2020 ; Bureau of Labor Statistics Consumer Price Index for All Urban Consumers (CPI-U) Seattle-Tacoma-Bellevue WA 2010 – 2019; BERK, 2020.

Home ownership affordability incorporates two primary components: the ability to save for a down payment and the ratio of monthly mortgage payments to monthly income. Some households may pay rent similar to or exceeding a mortgage payment rate, but struggle to save enough cash for a down payment, which typically ranges from 6% - 16% of the home cost for individual buyers.¹³ In Lynnwood, the monthly payments for an average priced home are only considered affordable for households earning \$133,147 or more annually. **Less than 20% of Lynnwood residents can afford to purchase the median-priced home in today’s market. However, 54% of Lynnwood households are homeowners.**

¹³ Based on 2019 trends in home buying, as summarized by [National Association of Realtors](#)

Exhibit 28: Home Ownership Affordability in Lynnwood, 2019.

	Average home value	10% down payment	Annual income needed to afford*	Households at or above this income threshold**
All Homes	\$508,447	\$50,845	\$133,147 (123% MFI)	~18%
Lower Market Homes	\$400,763	\$40,076	\$104,947 (97% MFI)	~30%

*Assumes access to a 10% down payment

**Assumes a 3% annual income increase from 2018 5-year ACS estimates.

Sources: Zillow, 2020; ACS 5-year Estimates S1901 2014-2018; BERK, 2020.

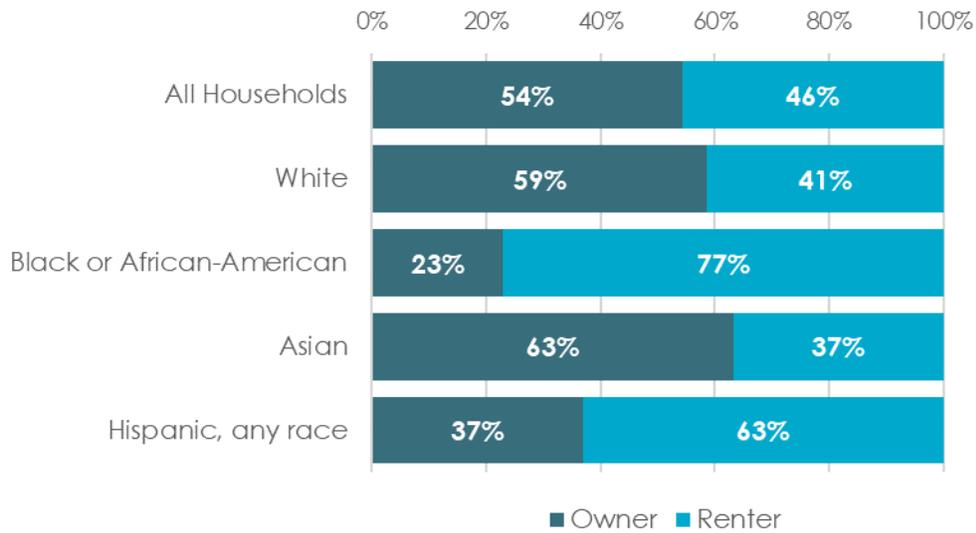
Home ownership rates in Lynnwood show disparities by race. Home ownership rates are highest among larger households and White or Asian households, as shown in Exhibit 29. Data indicates lower home ownership rates among Black or African American households as well as Hispanic households. These disparities are consistent with historic policies and systemic barriers which negatively impact housing security for BIPOC residents.

Lending Disparities by Race

A 2012 Fair Housing Study looked at lending disparities by race in Snohomish County, and found the highest disparities in Brier, Lynnwood, Marysville, and Mountlake Terrace. BIPOC communities have the lowest success rate obtaining home loans in these cities. These communities are also some of the most racially diverse in Snohomish County, potentially signaling that the high rates of denials may be closely related to the larger pool of potential non-White borrowers.

Source: 2012 Analysis of Impediments to Fair Housing Choice study by the Snohomish County Urban County Consortium

Exhibit 29: Household Ownership by Race and Ethnicity, 2018.

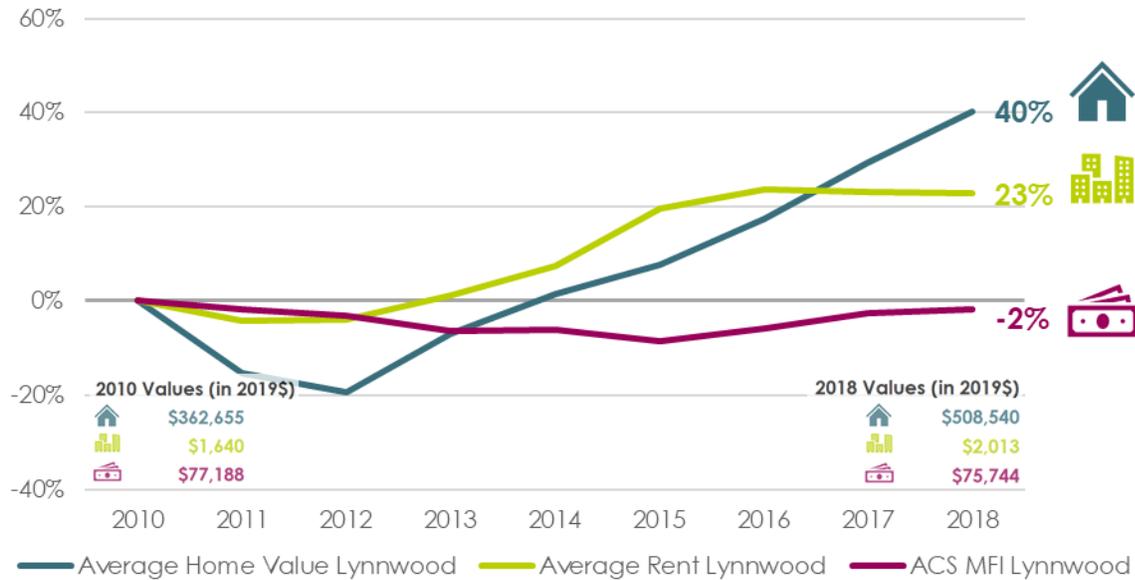


Note: White, Asian, and Black or African American households include both Hispanic and non-Hispanic ethnicity. Sources: American Community Survey B25003, 2014-2018; BERK Consulting, 2020.

Home Values

In the past decade, the central Puget Sound region has grown in both jobs and population and continues to experience a housing affordability crisis. Since 2010 Lynnwood home values have increase by 40% when accounting for inflation. During the same time period, incomes in the City of Lynnwood decreased 2% when adjusted for inflation.

Exhibit 30: Percent change since 2010 in Average Home Values, Rents, and HUD MFI in Lynnwood After Adjustment for Inflation



Sources: Zillow, 2020); ACS Income 5-year estimates (Table S1901) 2010 - 2018; Bureau of Labor Statistics Consumer Price Index for All Urban Consumers (CPI-U) Seattle-Tacoma-Bellevue WA 2010 – 2019; BERK, 2020.

Relative to Snohomish and King counties, a larger proportion of Lynnwood households fall into lower income groups and fewer households are in high income groups, as shown in Exhibit 8. This means that housing affordability problems are further amplified in Lynnwood.

Rental Housing

There are a total of 6,740 rental housing units in Lynnwood. Exhibit 29 breaks down renter- and owner-occupied households in the City of Lynnwood by income level relative to MFI. It shows a significant difference between owner-occupied and renter-occupied households, with owner households much more likely to have incomes above 100% MFI.¹⁴ Close to 38% of renter households have extremely low incomes, compared to 13% of owner households.

¹⁴ Note that when grouping households by income level, HUD adjusts income thresholds based on 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.

Exhibit 31: Percentage of Households by Income Level and Housing Ownership Types, 2016.



Sources: HUD CHAS (based on ACS 2012-2016 5-year estimates); BERK Consulting, 2020.

Black and Hispanic residents are more likely to be low-income and/or renter households, both groups with high rates of cost burden. The average cost of renting in Lynnwood has increased by 50% from 2010 to 2020. This shift highlights one of the major benefits of home ownership: the ability to lock in a consistent rate for monthly payments over a long period of time. An average-priced home purchased in 2010 will have a mortgage close to \$1,600, almost 20% less than the rent for an average apartment in 2018.¹⁵ While property tax increases will fluctuate with market factors, monthly mortgage payments can remain steady. **In 2010, half of Lynnwood households (49%) could afford an average-priced apartment without cost burden. By 2018 only 38% of households could afford the same level of apartment without cost burden.** Some of these renter households will find units below the average price, keeping within affordability limits, but this is not an option for all households.

¹⁵ Zillow data for average home values and rents. See BERK calculations for mortgage estimation in Appendix C.

Exhibit 32: Rental Affordability in Lynnwood, 2010 & 2018.

	2010	2018
Average Rent	\$1,337	\$1,963
Income needed to not be cost-burdened	\$53,490	\$78,530
Income needed, as a % of MFI	62%	76%
% of Lynnwood households that can afford without cost burden	49%	38%

Note: 2010 numbers not adjusted for inflation.

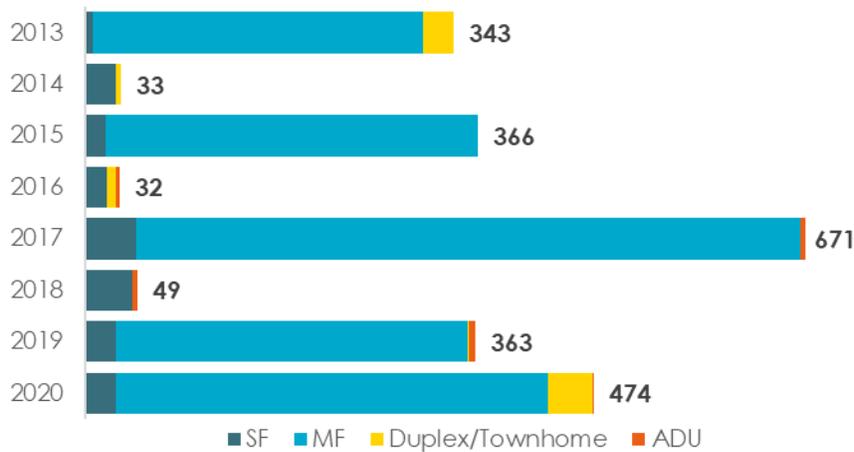
Sources: Zillow, 2020 (average rent); HUD, 2020 (MFI); ACS 5-year Estimates S1901 2014-2018 (hh income); BERK, 2020.

One likely reason for the continued increase in rent is extremely low vacancy rates. According to 2018 ACS current vacancy rates are 4.4% for rental units and 1.2% for owner-occupied units, whereas a healthy housing market has a vacancy rate of around 5%. When vacancy rates sink below 5% there are fewer options on the market for households seeking to move. This increases competition for the limited supply of available units and results in upward pressure on housing costs.

Housing Production

Lynnwood’s housing stock is diversifying to better match household sizes. While half of existing housing stock is single-family units, recent construction trends include a higher proportion of townhomes and many multifamily units. From 2013-2018, 86% of new units in Lynnwood were in multifamily buildings, although this is found in a small number of large buildings. Four major projects incorporate over 1,200 units: SHAG senior housing, now named Destinations (308 units) first applied for a permit in 2013, followed by the City Center Apartments in 2015 (347 units), and applications in 2017 for Reserve at Lynnwood (295 units) and Triton Court student housing (323 units). See Exhibit 33. Lynnwood’s City Council approved accessory dwelling units (ADUs) for residential neighborhoods in 2008 and in 2016 updated this policy to include detached ADUs (DADUs) in RS-8 zones. Use has been limited so far.

Exhibit 33: Permitted Units in Lynnwood, January 2013-March 2020.



Sources: City of Lynnwood permit data (by date of application), 2020; BERK, 2020.

This shift in housing production from single family to multifamily responds to the mismatch of housing unit size to household size, as shown in Exhibit 24. The single-family homes being produced, however, are large (average interior square footage of 3,153 SF) and unlikely to be affordable for moderate income households.

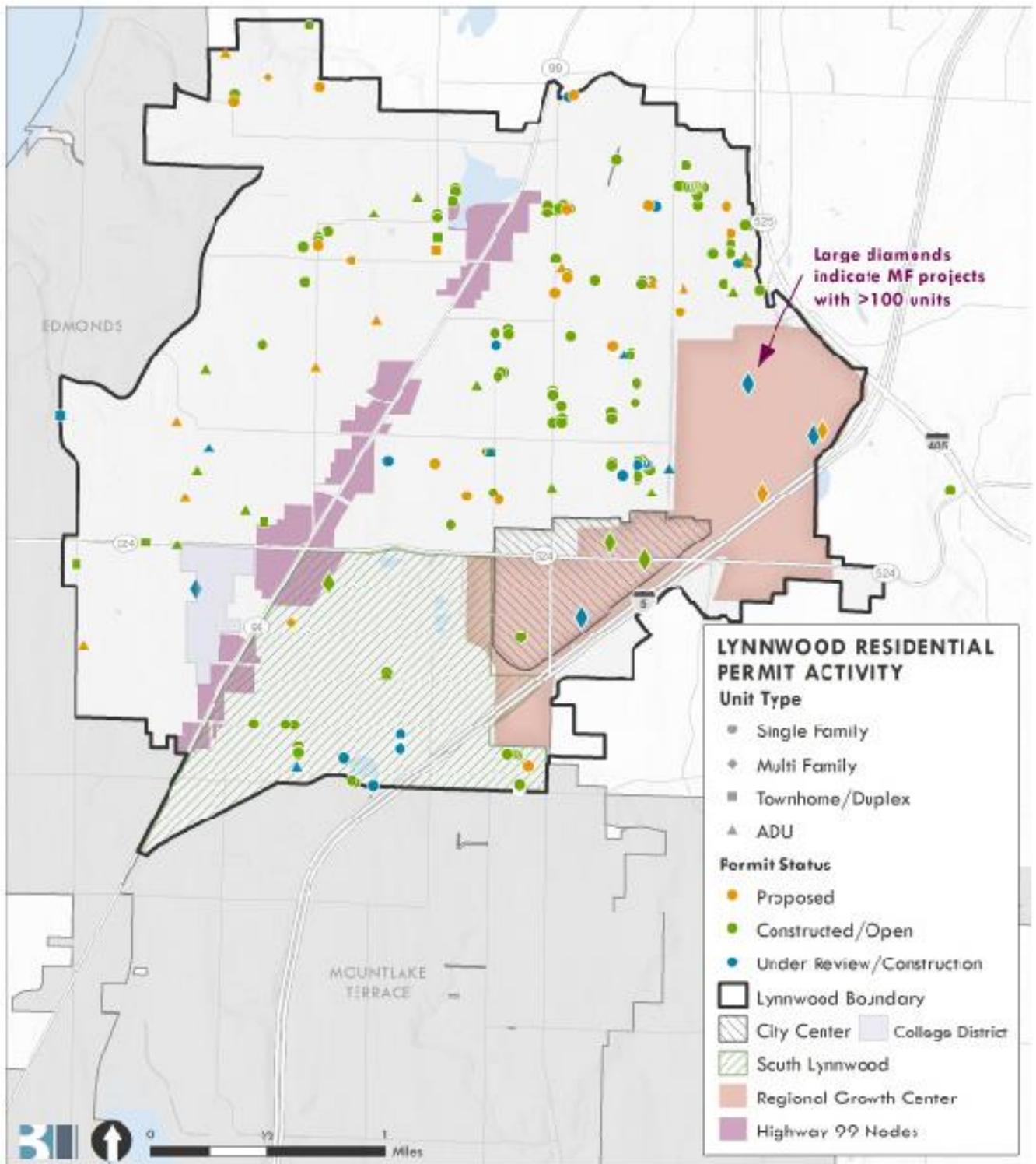
On average over the last 13 years (2006 – 2018), permits issued for units in Lynnwood have been for units in multifamily buildings with more than 50 units and single-family homes. Historically, building types ranging from townhomes to smaller scale multifamily (up to 49 units) have seen very little production. See Exhibit 34 (high unit counts highlighted in darker blue).

Exhibit 34. Net Permitted Units in Lynnwood by Housing Type 2006 – 2018

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
MH	1	0	-3	0	0	0	0	0	0	1	1	0	3
SF	42	30	11	5	9	7	-2	5	19	11	4	24	60
MF1-2	16	0	0	0	0	5	0	1	0	1	0	0	5
MF3-4	0	0	0	0	0	8	-4	0	0	12	0	0	0
MF5-9	0	0	0	0	0	0	0	-5	0	8	0	5	-8
MF10-19	0	0	0	0	0	0	0	0	0	0	0	9	0
MF20-49	0	0	0	40	0	0	0	0	0	0	0	0	0
MF50+	0	0	0	0	0	0	0	0	0	950	0	0	295
NEWUNITS	70	36	13	48	10	30	5	11	32	983	12	45	372
LOSTUNITS	-11	-6	-5	-3	-1	-10	-11	-10	-13	0	-7	-7	-17
NETUNITS	59	30	8	45	9	20	-6	1	19	983	5	38	355

Note: PSRC Residential Building Permit Unit Counts are based on permit issue date. Some counts are negative because demolitions are included in the data. Highlighted cells show higher units.
Source: PSRC Residential Permit Summaries 2006 – 2018; BERK 2020.

Exhibit 35: Residential Development in Lynnwood, January 2013- March 2020.



Sources: City of Lynnwood, 2020; BERK Consulting, 2020.

Displacement and Housing Insecurity

Displacement refers to instances when a household is forced or pressured to move from their home against their will. Direct, physical displacement occurs in cases of eviction, the termination of a tenant's lease, or public land claims through eminent domain. Physical displacement can also occur when a property owner decides to renovate units to appeal to higher-income tenants or when buildings are sold for redevelopment. Another cause might be the expiration of an affordability covenant and resulting conversion of the unit to market rate housing. Economic displacement occurs when a household relocates due to the financial pressure of rising housing costs. Renters are more vulnerable to economic displacement, particularly those who are low-income, although some homeowners can experience this as well with significant increases to property tax bills. Cultural displacement is the result of fractured social fabrics. When physical and/or economic displacement affects community businesses and a concentration of racial or ethnic minority households, other households who affiliate with the affected cultural group may begin to feel increased pressure or desire to relocate.

This analysis evaluates displacement from two perspectives:

1. **Monitoring the count and rate of evictions** paints a picture of where physical displacement has happened in Lynnwood. Available datasets do not tell the entire story, as they only capture court-filed evictions and will not include residents who are priced out of units or who are asked to vacate a unit outside of the court system. Despite these limitations, data can highlight areas of the city where evictions are common and consistent, on the rise, or at a high rate relative to the number of rental households.
2. **Understanding social factors that make a household more vulnerable to displacement** is one way to understand areas of the city that could be hardest hit by residential displacement. Tools such as the Puget Sound Regional Council (PSRC) displacement risk map and the Social Vulnerability Index (SVI), assist with this effort. Proactive engagement with identified neighborhoods is an important step to avoiding or mitigating displacement that can result from policy changes and new development.

Combining results of the eviction analysis and the vulnerability mapping tools, the areas surrounding the Lynnwood Transit Center (and future light rail station), Alderwood Mall, the northeast corner of the city, and along the Highway 99 corridor are the highest priority for anti-displacement work in Lynnwood. This aligns with many areas of the city identified as having lower median household incomes and higher proportions of Hispanic and BIPOC residents, as shown in the income and race/ethnicity map (see Exhibit 6). These subareas contain economically and socially vulnerable households who may benefit from additional engagement and anti-displacement policy efforts.

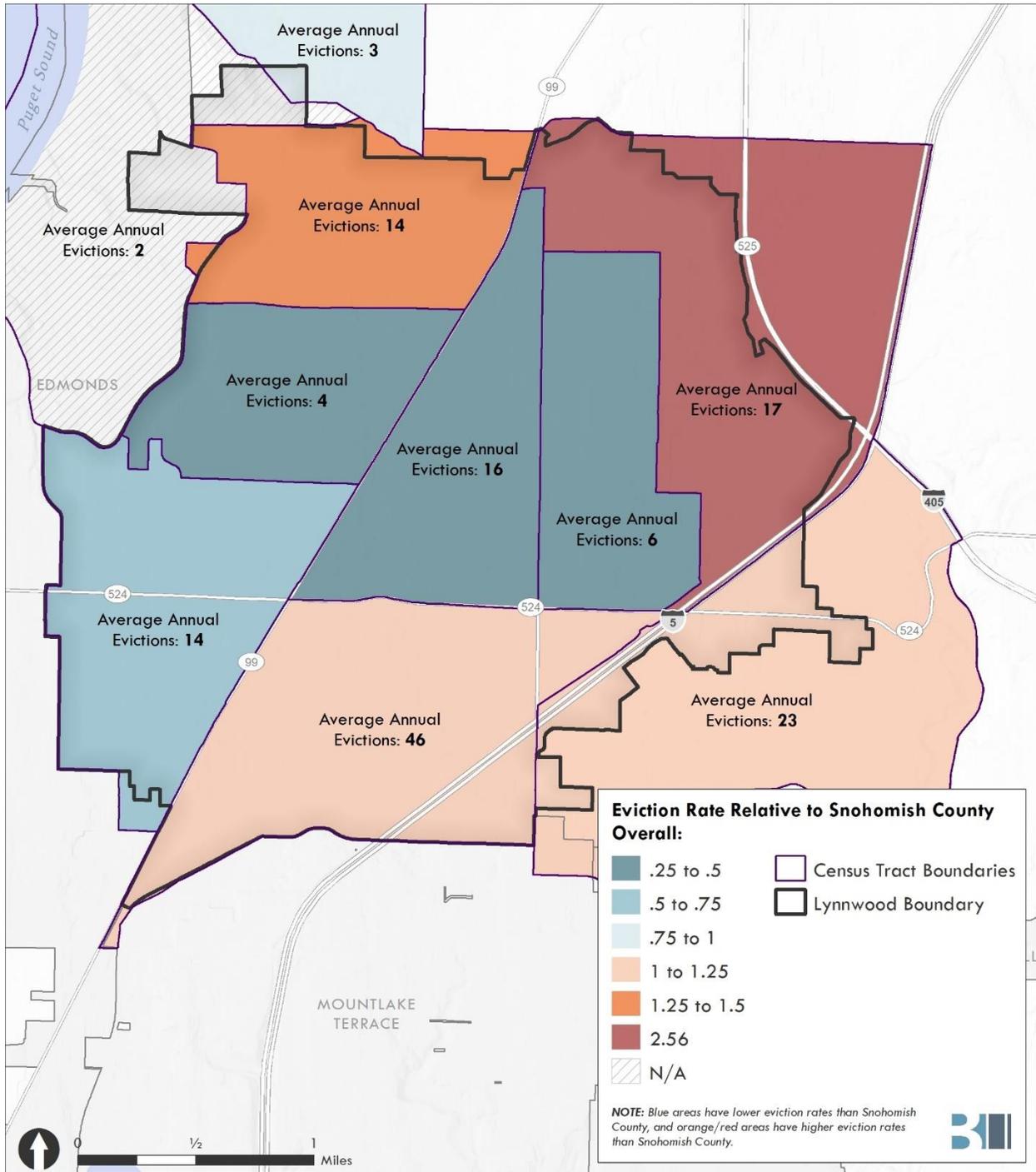
Evictions

A count of evictions reveals that over the 10-year period from 2008 to 2017, there is a relatively consistent annual count of court-documented evictions in Lynnwood at an average of 144 per year. Tract level averages are highest in the area surrounding the Lynnwood Transit Center, Alderwood Mall, and south and east of I-5 between the mall and transit center, as shown in Exhibit 36. Eviction rates evaluate the number of evictions against the total number of renters within a given Census tract and then compare this rate to all other Census tracts within Snohomish County to identify locations which stand out in the region for high eviction rates. In Lynnwood, the highest eviction rate aligns with the highest eviction count, in the area including the mall and some of the urban growth area (UGA) outside city boundaries. This tract is highlighted in dark red and has a rate of evictions twice the average rate across Snohomish County. Annual counts reveal that the number of evictions in this area spiked in 2016 and 2017. This may be a focus area for anti-displacement work in Lynnwood.

“Along with instability, eviction also causes loss. Families lose not only their home, school, and neighborhood but also their possessions: furniture, clothes, books. It takes a good amount of money and time to establish a home. Eviction can erase all that.”

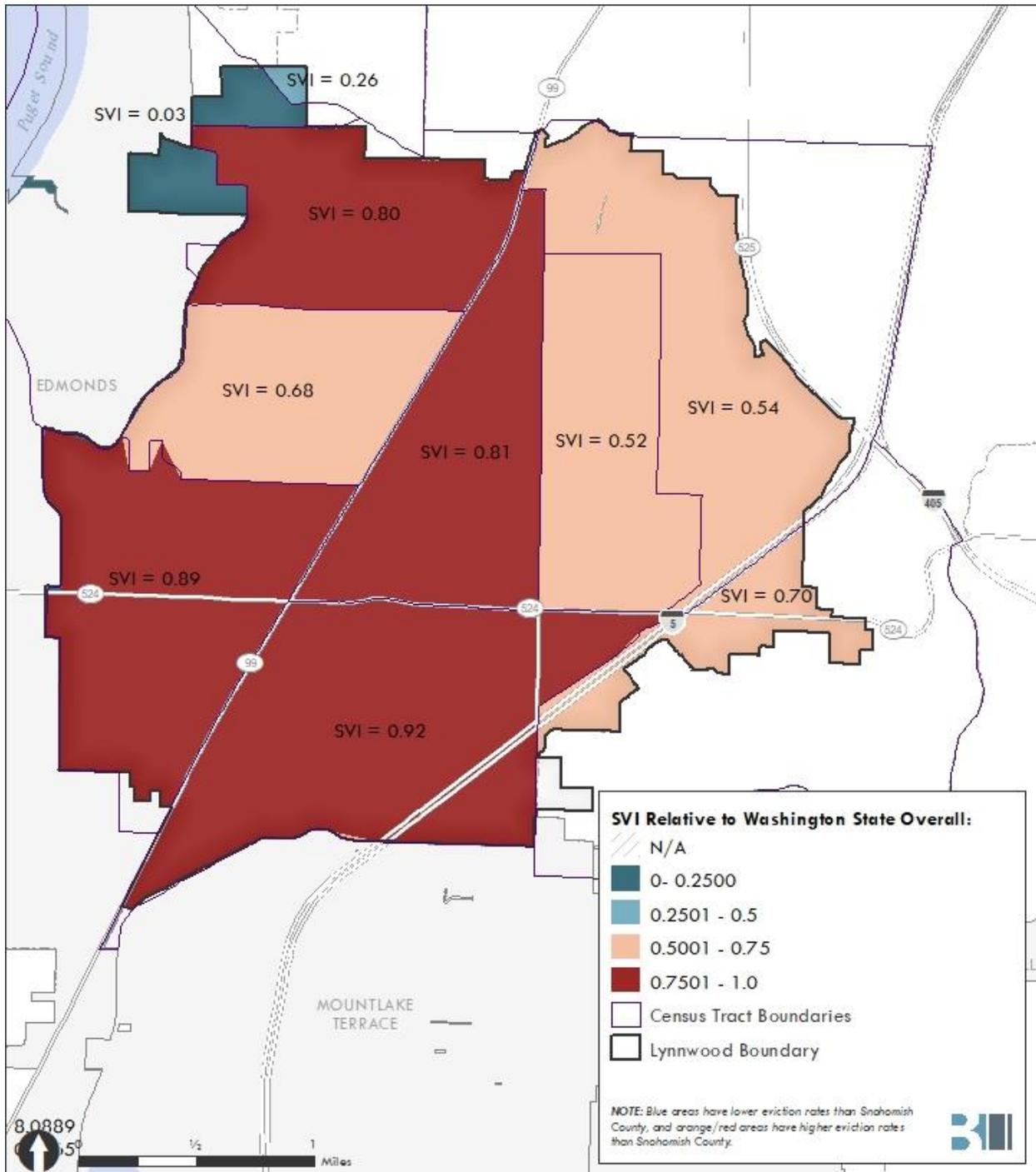
Evicted: Poverty and Profit in the American City by Matthew Desmond

Exhibit 36: Evictions in Lynnwood, 2017 Rate and Average 2008-2017 Annual Count.



Sources: Eviction Study, 2017; BERK, 2020.

Exhibit 37: Social Vulnerability Index Ratings in Lynnwood, 2018.



Sources: CDC Social Vulnerability Index, 2018 (Scale 0 – 1.0 relative to Washington State. Higher score indicates higher vulnerability); BERK, 2020.

Social Vulnerability

The Centers for Disease Control (CDC) maintains the Social Vulnerability Index (SVI) as a tool developed to identify vulnerability to hazardous events nationwide. The index was developed to assist public health and emergency response experts to identify areas of extra concern in the event of a shock such as a natural disaster or chemical spill. Many of the included variables, however, relate to housing vulnerability as well: poverty rates, concentrations of older adults or single parent households, identifying minority communities, and housing issues like crowding. Not all factors captured are relevant to identifying displacement risk, but they help paint a picture of neighborhood demographics. A full summary of metrics and scores can be found in Appendix E:

Results identify areas along either side of Highway 99 as the area with highest vulnerability concerns. Tract 514, home to the future light rail station, is also the tract with highest eviction counts in Lynnwood. Tract 515, west of Highway 99, scores high on SVI for household composition, BIPOC populations, and housing/transportation themes.

Cost Burden and Homelessness

Housing instability caused by cost burden can lead to periods of homelessness for economically vulnerable households. The Housing Action Plan's goal is to identify strategies to preserve and increase housing opportunities for all income levels throughout Lynnwood. Addressing the needs of the homeless population requires a multi-faceted systemic approach that includes housing, but also requires human services, health services, job trainings, and much more beyond the scope of this plan. Information about homelessness in Snohomish County is included in Appendix F. Although the Housing Action Plan does not focus on homelessness, it is important to note that one essential approach to reducing homelessness is to prevent it. This plan aims to ensure that housing in Lynnwood is available at a variety of income levels to prevent cost burden, displacement, and evictions. This proactive approach of implementing upstream strategies to prevent homelessness has been found to be more successful and cost effective in comparison to response efforts after a person becomes homeless.¹⁶

¹⁶ Sources: <https://www.tandfonline.com/doi/abs/10.1080/10511482.2018.1532448?journalCode=rhpd20>
https://www.innovations.harvard.edu/sites/default/files/hpd_0203_lindblom.pdf

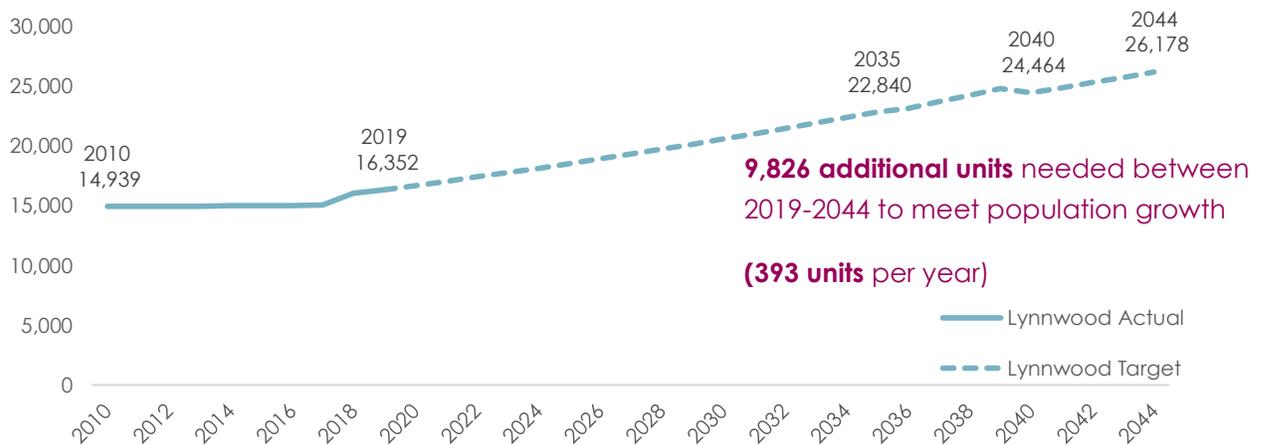
Gap Analysis

Housing Needed to Accommodate Future Growth

The average annual production of housing units in Lynnwood from 2013-2020 is 291 units per year. Lynnwood needs an average of 393 units per year to meet estimated household growth by 2044. The rate of housing unit production has increased in recent years but falls short of the needed rate to meet this estimated growth. See Exhibit 38.

The need for housing units is reinforced by low vacancy rates: 4.4% for rental units and 1.2% for owner-occupied, as reported by the 2018 ACS. Construction trends in recent years demonstrate a shift toward increased proportions of multifamily units, concentrated in the City Center and northeast quadrant of Lynnwood in the Regional Growth Center and north of it. In years with large (100+ units) multifamily projects, the annual production rate needed is achieved. These projects are not in the pipeline every year, however, and the years without them (see 2014, 2016, and 2018) reveal a much slower production pace.

Exhibit 38: Housing Units Needed by 2044



Sources: Lynnwood Comprehensive Plan, 2015; PSRC Land Use Vision version 2, 2017; BERK, 2020.

Rental Market Affordability Gaps

The average cost of renting in Lynnwood increased by 50% from 2010 to 2020. **In 2010, half of Lynnwood households (49%) could afford an average-priced apartment without cost burden. By**

2018 only 38% of household could afford the same level of apartment without cost burden. Some of these renter households will find units below the average price, keeping within affordability limits, but this is not an option for all households.

Based on 2018 data, average market rents for apartments in Lynnwood are affordable to households with incomes at 76% of MFI or above. Residents in households at lower income levels will have difficulty finding affordable housing under current market conditions, and rents are increasing faster than incomes.

Home Ownership Affordability

Estimated costs to purchase a home based on 2019 home values indicate that less than 20% of Lynnwood households can afford to purchase an average priced home without assistance. This represents a 12% decrease from 2010, when 30% of households met this affordability threshold. Using the same loan qualifications but looking at homes in a lower price point, approximately 30% of Lynnwood households can afford “lower market” homes.¹⁷ Lower market homes are defined by Zillow as those which fall within the 5th to 35th percentile range of home values. This is a 10% decrease from 2010 when 40% of households could afford homes within this range.

Home ownership affordability incorporates two primary components: the ability to save for a down payment and the ratio of monthly mortgage payments to monthly income. Some households may pay rent similar to or exceeding a mortgage payment rate, but struggle to save enough cash for a down payment, which typically ranges from 6% - 16% of the home cost for individual buyers.¹⁸ In Lynnwood, the monthly payments for an average priced home are only considered affordable for households earning \$133,147 or more annually. Less than 20% of Lynnwood residents can afford to purchase the median-priced home in today's market.

Workforce Housing

Many workers in Lynnwood face difficulties obtaining affordable housing in the private market. According to 2019 estimates, the average rent for an apartment was \$2,001 per month in Lynnwood.¹⁹ This average includes apartments of all sizes. To avoid cost burden, a household would need to earn at least \$80,040 annually to afford this rent. This roughly aligns with the MFI for a single person household in Lynnwood. Data from the Bureau of Labor Statistics, summarized in Exhibit 21, indicate that workers in many occupations including elementary school teachers, social workers, healthcare support workers (e.g., nursing/medical assistants, home health aides), and retail and sales workers, are unable to afford this average rent without additional sources of

¹⁷ Based on Zillow data. The range of values that fall within this percentile is not published.

¹⁸ Based on 2019 trends in home buying, as summarized by [National Association of Realtors](#)

¹⁹ Zillow, 2020.

household income.

Other occupations for which annual wages are not high enough for households to afford current apartment rent include (but are not limited to) childcare workers, security guards, food preparation workers, and office and administrative support workers. All these jobs pay lower wages but support a variety of businesses and services prevalent in Lynnwood.²⁰ High housing costs impose longer commutes or lower quality housing for many workers who are essential to the community across the age and income spectrum.

Next Steps

This Housing Needs Assessment identifies Lynnwood's current and future housing needs. In addition to the needs assessment, the Housing Action Plan will be informed by an assessment of existing city policies and regulations. The terms of the Department of Commerce grant stipulate that a Housing Action Plan must be adopted by June 2021 or else the city forfeits 30% of the grant. Housing Action Plan strategies will address identified needs and policy changes and will be presented to Council for review and adoption in 2021

²⁰ Annual wages are based on ESD data for the Seattle Bellevue MSA.

Appendix A: Household Types

Exhibit 39: Household Types in Lynnwood, 2010 & 2018.

	2010		2018	
	Count	Percent	Count	Percent
Total Households	14,399		14,224	
Family Households	8,497	59%	8,905	63%
Non-family Households	5,902	41%	5,319	37%
Households with Children	4,127	29%	4,627	33%
Households with Older Adults (65+)	3,334	23%	4,085	29%

Exhibit 40: Family Household Types in Lynnwood, 2010 & 2018.

	2010		2018	
	Count	Percent	Count	Percent
Family Households	8,497	59%	8,905	63%
Married Couple, no children	3,548	42%	3,421	38%
Married Couple with children	2,501	29%	2,853	32%
Single Parent	1,295	15%	1,435	16%
Other Family	1,153	14%	1,196	13%

Exhibit 41: Nonfamily Household Types in Lynnwood, 2010 & 2018.

	2010		2018	
	Count	Percent	Count	Percent
Nonfamily Households	5,902	41%	5,319	37%
Living Alone	4,616	78%	3,919	74%
Older Adult Living Alone (65+)	1,372	23%	1,712	32%
Other	1,286	22%	1,400	26%

Source for all tables: American Community Survey Table DP02 5-year estimates, 2010 & 2018

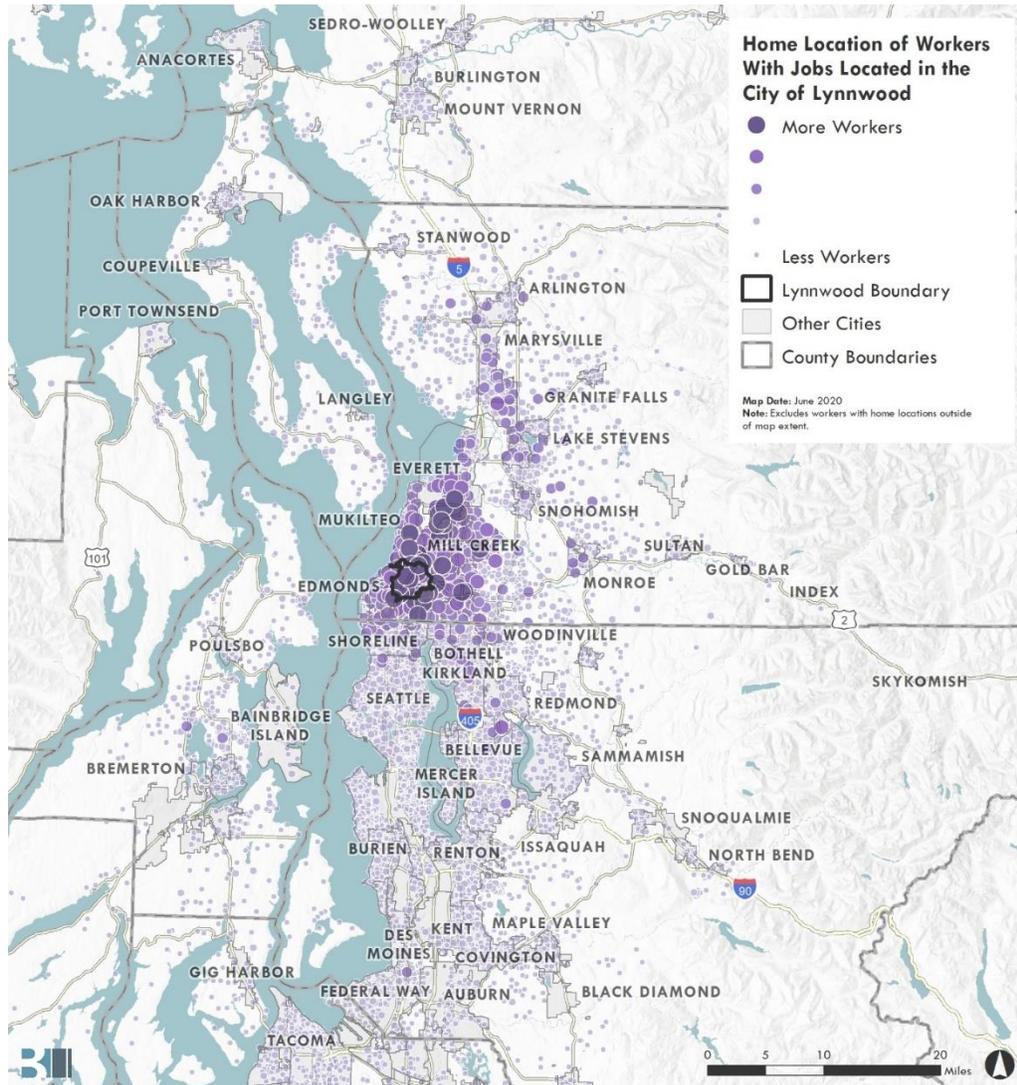
Appendix B: Most Populous Block Groups

Exhibit 42: Race, Ethnicity, and Income in Lynnwood's 5 Most Populous Block Groups, 2018.

Block group population	% Non-Hispanic PoC	% Hispanic	% White	Median HH income
2,337	23%	7%	69%	\$ 90,338
2,336	47%	28%	25%	\$ 39,513
2,333	30%	24%	46%	\$ 62,000
2,276	49%	5%	46%	\$ 79,375
2,030	28%	22%	50%	\$ 49,900

Appendix C: Workforce Profile

Exhibit 43: Home Location for Lynnwood Employees, 2017.



Appendix D: Housing Affordability Calculations

Exhibit 44: Home Ownership Affordability Analysis

		Lower Market Home Price (2019)	Median Home Price (2019)
Cost to Purchase	Sales Price (\$)	400,763	508,447
	Assumed 10% down payment (\$)	40,076	50,845
	Mortgage amount (\$)	360,686	457,603
	Interest rate	4%	4%
	Monthly payments over course of loan	360	360
	Monthly mortgage payment (\$)	1,722	2,185
Annual Housing Expenses			
	Mortgage payments (\$)	20,664	26,216
	Property tax (\$)	5,210	6,610
	PMI (\$)	3,607	4,576
	Home Insurance (\$)	2,004	2,542
	Annual costs (\$)	31,484	39,944
	Monthly costs (\$)	2,624	3,329
Affordability			
	Annual income needed to afford	\$ 104,947	\$ 133,147
	% MFI	97%	123%

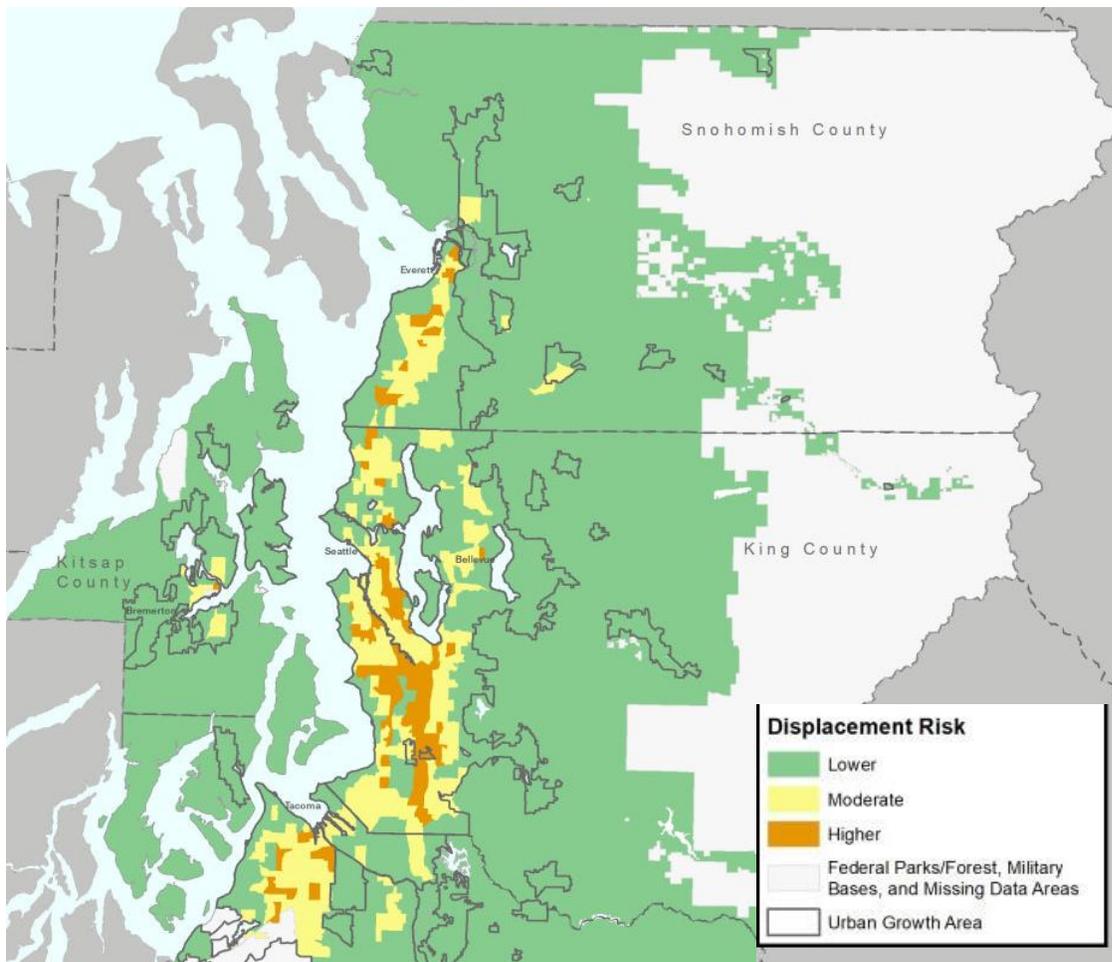
Sources: Home Prices from Zillow, 2019; MFI from HUD, 2019; Lending, insurance rates, and calculations from BERK, 2020.

Appendix E: Displacement Vulnerability

The Puget Sound Regional Council's displacement risk map evaluates Snohomish, King, Pierce, and Kitsap Counties for relative risk for residential displacement, based on factors such as socio-demographics, transportation access, neighborhood characteristics, housing, and civic engagement. Full technical documentation can be found [here](#).

Areas of Lynnwood highlighted on this map with moderate or higher risk include those along the light rail corridor and to its east.

Exhibit 45: PSRC Displacement Risk Mapping, 2016.



Source: [Puget Sound Regional Council, 2016](#).

Evictions are a form of direct, physical displacement. The table below summarizes the rate and count of evictions by Census Tract in Lynnwood. These figures can identify areas where renters are experiencing displacement in higher quantities and higher rates. Rates are gauged relative to Snohomish County overall. A map of Lynnwood Census tracts can be found in Exhibit 47.

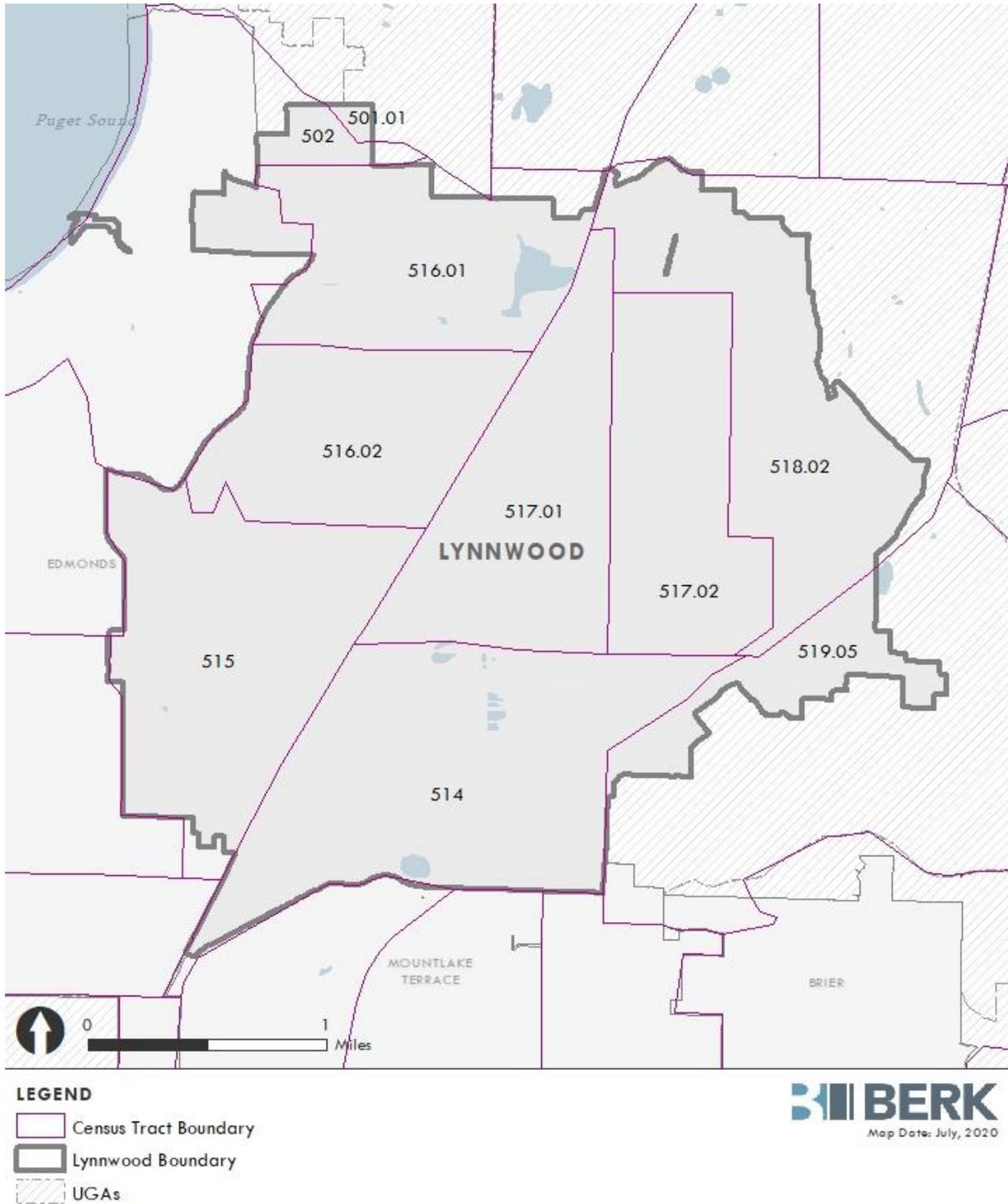
Exhibit 46: Eviction Rate and Eviction Counts by Census Tract in Lynnwood, 2008-2017.

Census Tract	2017 Eviction Rate*	2008	2009	2010	2013	2014	2016	2017
501.01	0.76	4	2	2	4	2	2	3
502	NA	2	1	1	0	2	1	4
514	0.95	45	56	53	54	41	34	37
515	0.55	15	23	17	14	6	11	12
516.01	1.19	15	15	19	9	17	9	16
516.02	0.24	5	3	4	5	6	2	2
517.01	0.32	25	17	21	17	15	8	8
517.02	0.25	3	4	14	6	3	8	3
518.02	2.18	14	16	6	8	9	34	33
519.05	0.93	30	25	29	18	25	11	23
TOTAL		158	162	166	135	126	120	141

*Eviction Rate of 1.0 indicates the Snohomish County average. Rates above 1.0 represent higher than average eviction rates (red text), while rates below 1.0 indicate lower than average rates.

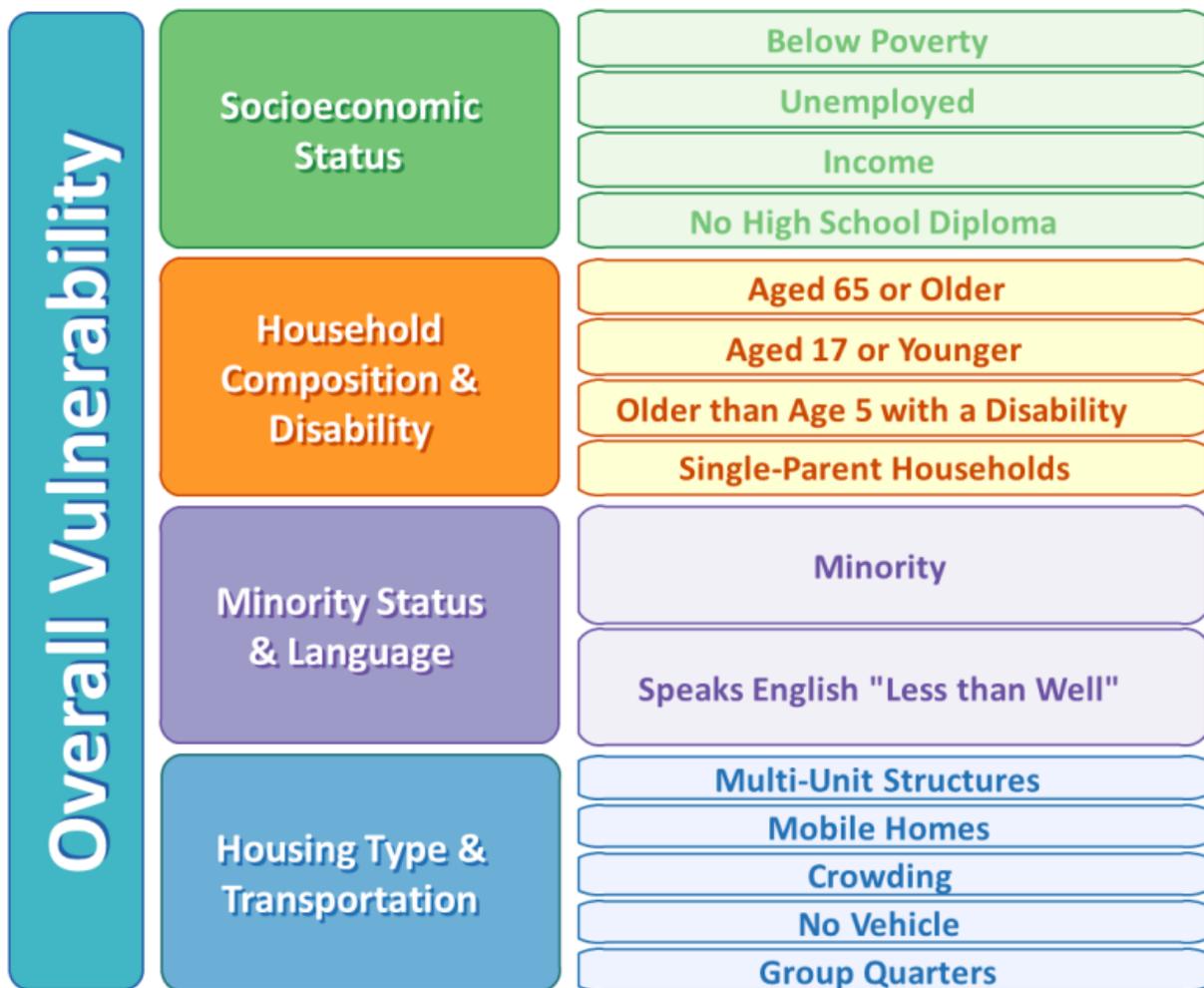
Sources: EvictionsStudy, 2008-2017, no data provided for 2011, 2012, or 2015; BERK Consulting, 2020.

Exhibit 47: Lynnwood Census Tract Map.



The Social Vulnerability Index, developed for public health and hazard mitigation professionals, measures similar factors for considering vulnerabilities to these different types of shocks and threats. A summary of included metrics is shown in the image below and summarized in their technical documentation [here](#). A table summarizing results for each metric, theme, and overall SVI score by Census Tract in Lynnwood provides greater detail for the potential community dynamics that can correlate with displacement risk, such as poverty rates or concentrations of rental housing. Scores range from 0 to 1.0, with 1.0 representing higher vulnerability, and are assigned relative to statewide results.

Exhibit 48: Social Vulnerability Index Metrics



Source: Centers for Disease Control, 2018.

Exhibit 49: SVI Rankings by Metric for Lynnwood Census Tracts

	Tract 501.01	Tract 502	Tract 514	Tract 515	Tract 516.01	Tract 516.02	Tract 517.01	Tract 517.02	Tract 518.02	Tract 519.05
SVI Overall	0.26	0.03	0.92	0.89	0.80	0.68	0.81	0.52	0.54	0.70
SVI Theme 1	0.24	0.18	0.65	0.71	0.76	0.56	0.62	0.31	0.47	0.58
Below Poverty	0.19	0.06	0.73	0.80	0.73	0.38	0.82	0.33	0.56	0.40
Unemployed	0.29	0.74	0.02	0.41	0.83	0.83	0.07	0.06	0.32	0.83
Income	0.29	0.07	0.76	0.65	0.68	0.47	0.72	0.53	0.42	0.40
No HS Diploma	0.42	0.15	0.91	0.72	0.51	0.45	0.71	0.51	0.62	0.57
SVI Theme 2	0.55	0.12	0.74	0.89	0.58	0.40	0.44	0.25	0.11	0.37
Age 65 or Older	0.47	0.85	0.20	0.72	0.38	0.68	0.60	0.80	0.41	0.22
Age 17 or Younger	0.34	0.05	0.57	0.58	0.85	0.18	0.29	0.36	0.23	0.32
Disability	0.54	0.32	0.74	0.49	0.29	0.35	0.45	0.30	0.16	0.59
Single-Parent Households	0.76	0.05	0.89	0.91	0.64	0.69	0.62	0.15	0.43	0.71
SVI Theme 3	0.43	0.29	0.92	0.89	0.86	0.66	0.90	0.83	0.90	0.81
Minority	0.53	0.26	0.88	0.81	0.81	0.58	0.89	0.77	0.85	0.78
Speaks English "less than well"	0.30	0.35	0.93	0.92	0.86	0.68	0.86	0.85	0.90	0.79
SVI_Theme4	0.19	0.02	0.98	0.86	0.68	0.76	0.91	0.64	0.59	0.70
Multifamily structures	0.00	0.00	0.94	0.81	0.61	0.39	0.86	0.79	0.76	0.73

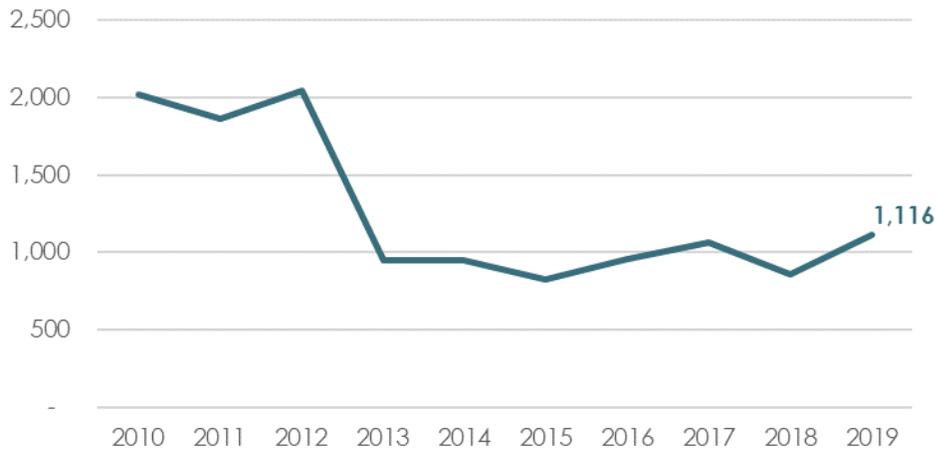
	Tract 501.01	Tract 502	Tract 514	Tract 515	Tract 516.01	Tract 516.02	Tract 517.01	Tract 517.02	Tract 518.02	Tract 519.05
Mobile homes	0.00	0.00	0.55	0.35	0.44	0.70	0.60	0.00	0.42	0.36
Crowding	0.63	0.00	0.86	0.36	0.70	0.63	0.90	0.18	0.79	0.69
No vehicle	0.37	0.06	0.91	0.92	0.39	0.45	0.70	0.83	0.12	0.65
Group quarters	0.63	0.59	0.69	0.92	0.69	0.92	0.46	0.93	0.52	0.46

*SVI is ranked on a scale of 0 – 1.0, compared to Washington state as a whole. Red text indicates a score of 0.75 or higher.

Appendix F: Point in Time Estimates & Students Experiencing Homelessness

Snohomish County Point-in-Time (PIT) estimates show a decrease in individuals experiencing homelessness 2010-2019. The count dropped significantly between 2012 and 2013. 2019 estimates show 1,116 individuals identified. Detailed breakouts on the sheltered status and demographics of these individuals in Snohomish County are summarized below, and can be found [here](#). It is unknown how many individuals are currently experiencing homelessness in Lynnwood.

Exhibit 50: Point-in-Time Count of Persons Experiencing Homelessness in Snohomish County, 2010-2019.



Sources: Washington State Department of Commerce, 2019; BERK, 2020.

Exhibit 51: Snohomish County 2019 PIT Count Results, Demographic Breakouts

Sheltered	Households w/out minors	Emergency Shelter	Persons	197
			Households	197
		Transitional	Persons	51
			Households	48
		Safe Haven	Persons	0
			Households	0

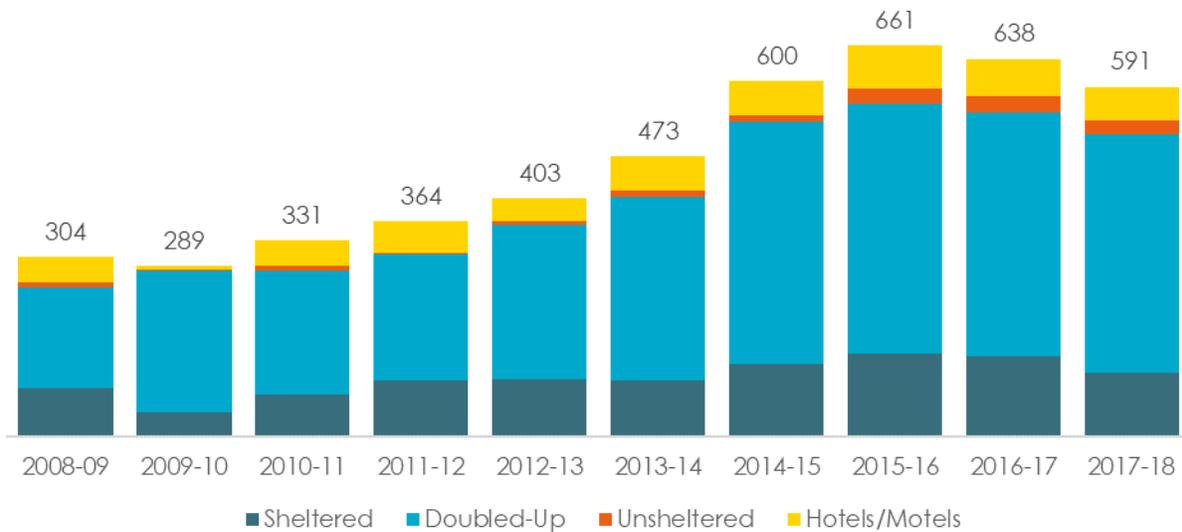
	TOTAL	TOTAL Persons	248	
		TOTAL HH	245	
	Households with adults and minors	Emergency Shelter	Persons	199
			Households	61
		Transitional	Persons	46
			Households	16
	TOTAL	TOTAL Persons	245	
		TOTAL HH	77	
	Households with only minors	Emergency Shelter	Persons	10
			Households	10
Transitional		Persons	14	
		Households	12	
TOTAL		TOTAL Persons	24	
		TOTAL HH	22	
TOTAL Sheltered	Persons	517		
	Households	344		
Unsheltered	Households w/out minors	Persons	496	
		Households	456	
	Households with adults and minors	Persons	92	
		Households	28	
	Households with only minors	Persons	11	
		Households	11	
	TOTAL Unsheltered	Persons	599	
		Households	495	
	TOTAL Homeless (sheltered and unsheltered)	Households w/out minors	Persons	744
			Households	701
Households with minors		Persons	337	
		Households	105	
Households with only minors		Persons	35	
		Households	33	
TOTAL	Persons	1,116		
	Households	839		
Chronically Homeless Persons	Emergency Shelter + Safe Haven		118	
	Unsheltered		358	
	TOTAL Chronically Homeless Persons		476	
Chronically Homeless Households with adults and minors	Households	Emergency Shelter	11	
		Unsheltered	12	
	Persons in Households	Emergency Shelter	31	
		Unsheltered	40	

VETERANS	Emergency Shelter + Transitional Housing + Safe Haven	23
	Unsheltered	35
	TOTAL VETERANS	58

Students Experiencing Homelessness

The count of students experiencing homelessness has doubled over the past 10 years in the Edmonds School District. See Exhibit 52. This includes both sheltered and unsheltered homelessness, as well as families living out of hotels/motels or doubling up, which refers to multiple families cohabitating in a single residence. This often occurs when at least one of the families is either evicted from their home or chooses to leave due to affordability concerns. Being doubled up or living in a hotel/motel can be an intermediate step before or signal risk of homelessness.

Exhibit 52: Homeless Student Count, Edmonds School District 2018-19.



Sources: Washington OSPI, 2019; BERK, 2020.

Appendix G: Data Sources

Data in this report assumes current city boundaries and does not include any potential annexations. The primary sources of data used for this Needs Assessment include:

American Community Survey. This report uses ACS estimates for demographic and economic indicators, primarily 5-year 2014-2018 data. These are the most recently published estimates available at the city level.

City of Lynnwood data. The City of Lynnwood provided data for residential permits, 2013-2020, used to establish construction trends. Lynnwood GIS layers were used to define subareas and zoning by parcel.

Puget Sound Regional Council. PSRC estimates for employment provide the best available city-level data on employment. Data refers to Lynnwood employees, rather than the jobs of Lynnwood residents.

Snohomish County Assessor Data. Assessor data was used to calculate parcel-level information, such as the percentage of residential land zoned single family.

Washington Office of Financial Management. OFM data is used for total housing stock by unit type, population estimates, and county-wide forecasts by age cohort.

Zillow. Zillow data is used to establish average housing prices and rents. Zillow, a private company, publishes monthly real estate metrics for every metropolitan area in the county. Their datasets are used by public agencies such as the Federal Reserve.