

THE CITY OF EVERSON



Comprehensive Land Use Plan 2004-2024

Adoption Date: December 14, 2004

5. Housing Element

This chapter is a required element of a comprehensive plan developed to meet the provisions of the GMA. In overview, this chapter describes existing characteristics of housing, provides a statement of goals and policies related to housing, projects future housing needs, and demonstrates the availability of sufficient land for housing.

Planning Assumptions

This chapter has been developed in accordance with the county-wide planning policies and has been integrated with all other plan elements to ensure consistency throughout the plan. In particular, several assumptions that were developed in the land-use element are also used as the basis for projections in this chapter:

- The population of the city will more than double by the year 2024, from 2,055 in 2004 to 4,202 in the year 2024 (a growth rate of 3.6 percent annually).
- The current Everson average of 2.8 persons per household will reduce to a more typical 2.4 persons per household over the course of the planning period.

Existing Conditions

Information about existing housing conditions was gathered from two sources: the 2000 US Census and the city's building permit records.

2000 Census Data

The 2000 Census includes data gathered in two ways. Some questions were asked of the whole population and every housing unit (referred to as "100-percent" questions), and some questions were asked of only a part of the population (referred to as "sample" questions). Data derived from the sample questions was then extrapolated to make assumptions about the entire population. Statistics derived from the sample are often slightly inconsistent with those based on the 100-percent data because of various errors inherent to the statistical methods.

In order to exclude residences associated with farming, units on land larger than one acre or having an income from agricultural products are NOT included in sample calculations such as value of housing units and size of rents. Nonfarm residences are identified as Specified Owner-Occupied and Specified Renter-Occupied housing units. For the sake of consistency, various nonfarm statistics were used for analysis of the entire population. This may skew the data toward lower value figures and has been taken into consideration in the summary of this chapter.

To summarize:

- 100-percent data: Derived from the entire population, including every housing unit.

- Sample data: Derived from a sample of the entire population and then extrapolated to make assumptions about the entire population.
- Specified owner-occupied and specified renter-occupied housing units: Nonfarm residences. These residences are generally located on one or less acres of land and have little or no income from the sale of agricultural products. Using nonfarm data provides a more accurate picture of the housing value and rent calculations.

In this document, it is noted where *100-percent* figures, *sample* figures, or *specified* housing units from the 2000 Census have been used for analysis. Refer to the 2000 US Census for more information.

Amount and type of housing. Based on 100-percent data, the city of Everson had 728 housing units¹ within city limits, of which 456 were detached single-family residences, 64 were mobile homes or trailers and the remaining 208 units were multi-family residences.

Age of housing stock. Table 5-1 describes the age of the housing stock based on sample data. The table reveals the rapid growth of the past 30 years: of the total housing units, 67 percent were constructed since 1970 and about 50 Percent since 1980. This rapid growth has lead to a relatively modern housing stock. Only 15.2 percent of the homes were built prior to 1939.

Table 5-1. Age of Housing Stock
(US Census, 2000)

Year Built	Number of Units	Fraction of Total
1999 - March 2000	5	0.7%
1995 - 1998	30	4.1
1990 - 1994	137	18.8
1980 - 1989	194	26.6
1970 - 1979	129	17.7
1960 - 1969	43	5.9
1940 - 1959	79	10.9
1939 or earlier	111	15.2
Total	728	100%

Condition of the Housing Stock. The Census provides certain measures of interior conditions considered to be substandard and the target of home improvement/rehabilitation efforts. Two

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

housing units were identified as lacking complete plumbing facilities. No units were identified as lacking complete kitchen facilities. The units lacking complete plumbing facilities account for less than half a percent of the total housing units.

Vacancy Rate. Based on 100-percent data, 43 of the 728 housing units were vacant, which is a vacancy rate of 5.9 percent of the total housing stock. This includes four units that were classified as seasonal, recreational, or occasional units.

The census also provides two vacancy rates based on sample data: the homeowner vacancy rate and the renter vacancy rate.² Everson's homeowner vacancy rate was 1.7 percent, and the renter vacancy rate was 7.0 percent.

Ownership and Occupancy. The 100-percent data shows that out of 684 occupied units, 457 (66.8 percent) were owner-occupied, and 227 (33.2 percent) were renter occupied. Based on sample data, 312 (82.8 percent) of the owner-occupied homes were mortgaged and 65 (17.2 percent) were owned free and clear.

Value of Housing Stock. Table 5-2 profiles the value of specified homes in Everson. The median value of Everson's owner-occupied homes was \$122,500. The equivalent statistic for Whatcom County as a whole was \$155,700.

Table 5-2. Value of Specified Owner-Occupied Housing Units
(US Census, 2000)

Value (\$)	Number of Units	Fraction of Total
Less than 50,000	2	0.5%
50,000 - 99,000	81	21.5%
100,000 - 149,999	215	57%
200,000 - 299,999	65	17.2%
300,000 - 499,999	2	.5%
500,000 - 999,999	0	0%
1,000,000 or more	0	0%
Total	377	100%

Affordability of housing. HUD defines housing as "affordable" when a household pays less than 30 percent of its total income toward housing costs. Households paying less than 20 percent are considered to live in "very affordable" housing. Table 5-3 summarizes the affordability of both owner- and renter-occupied units within the city of Everson. Data in the table is derived from sample data and therefore has some built-in inaccuracies, as discussed earlier, but the table nevertheless allows identification of trends. The row marked by the arrow shows the part of the community living in unaffordable housing.

² The homeowner vacancy rate is computed by dividing the total number of vacant units for sale by the sum of the owner-occupied units and the number of vacant units for sale. The rental vacancy rate is computed by dividing the number of vacant units for rent by the sum of the renter-occupied units and the number of vacant units for rent.

Table 5.3 shows most *owners* live in affordable or very affordable housing, but there are 126 owners with mortgages that are living in unaffordable homes. It's impossible to know whether those owners have assumed large mortgages as a matter of choice or have encountered hard times and are struggling to keep their homes. The situation of the *renters*, as shown in the next column, is worse -- 99 renters live in unaffordable housing. Overall, 37.6 percent of the community lives in unaffordable housing according to the HUD definition.

Table 5-3. Percentage of Income Toward Rent and Housing Costs
(2000US Census)

% of Income Toward Rent or Housing	Owners		Renters		Total	
	Numbers	Percent	Numbers	Percent	Numbers	Percent
< 15	78	20.7	23	10.5	101	16.9
15 - 19	63	16.7	27	12.3	90	15.0
20 - 24.9	56	14.9	27	12.3	83	13.9
25 - 29.9	54	14.3	30	13.6	84	14
30 - 34.9	27	7.2	22	10.0	49	8.2
> 35	99	26.3	77	35.0	176	29.4
Not computed	0	0	14	6.4	14	2.3
Total Units	377	100	220	100	597	100

Table 5-4 shows the economic situation of households in Everson according to classifications established by HUD. The left column shows HUD's definitions of income brackets. Note that each bracket is defined with respect to the *median* household income within the community. The median household income in Everson was \$35,313, so a "Very Low" income household would be one with an income less than 50 percent of that amount, or less than \$17,657, as shown in the second column. The right column reveals an interesting profile: there are large high- and low-income segments of the community, and a smaller middle ground.

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

Table 5-4. Households By Income Group
(Derived From US Census, 2000)

³ For a "Very Low" income household, housing should cost no more than 30 percent of household income (i.e. 30 percent of \$17,657), which would be \$5,297 per year. This equals a total monthly housing cost of \$441.

HUD Definition of Income Brackets		Corresponding \$ in Everson	# Households	Fraction of Total
Very Low	< 50% of median	< 17,657	138	20%
Low	50 - 80% of median	17,657 - 28,250	125	18%
Moderate	80 - 95% of median	28,250 - 33,547	58	9%
Middle	95 - 110% of median	33,547 - 38,844	72	11%
High	> 110% of median	> 38,844	3286	42%
Totals			540679	100%

Subsidized Housing

Everson contains several subsidized housing facilities, including:

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

In addition, the Whatcom Housing Authority estimates that 30 families in Everson are receiving Section 8 rental assistance vouchers and/or certificates. The average rental prices for those families are: one Bedroom \$428, two Bedroom \$584, three bedroom \$828 and four bedroom \$925,

Building Permits

Census data from 2000 fails to reflect activities of the last four years (April 2000 - July 2004). In this time period, there have been 25 new housing units built, of which 23 (92 percent) were single family residences. Table 5-6 shows a breakdown of recent building permit records.

Table 5-6. Everson Housing Stock
July 2004

	Single Family	2-4 Units	5-9 Units	10+ Units	Mobile	Total Units
2000 Census	477	81	30	76	64	728

April to Dec 2000 Building permits	1	0	0	0	0	1
2001 Building permits	3	0	0	0	0	3
2002 Building permits	10	0	0	0	0	10
2003 Building permits	6	0	0	0	0	6
January - July 2004	3	2	0	0	0	5
Total	500	83	30	76	64	753

Summary

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

- Everson has been a bastion of affordable housing within Whatcom County. Median home values are lower, as is median income. Everson has hosted several affordable housing projects. A large mobile-home development has contributed to housing affordability. There is an overall surplus of housing that is affordable for lower-income people.
- Despite the foregoing, about 37.6 percent of households are situated in unaffordable homes according to definitions of affordability established by HUD.
- Recent construction has tended toward single-family detached homes suitable for middle- and high-income persons.
- The combination of historic lower-cost housing opportunities and recent construction of higher-cost housing has led to an unusual community profile in which moderate- and middle-income persons are a small segment of the population.
- Everson has a higher percentage of school age children than Whatcom County, particularly in the under 5 to 9 years age groups and adults in the 25 to 44 age groups. This would indicate a higher proportion of young families are living in Everson. This is also reflected in the increase in average household size from 2.6 in 1990 to 2.8 in 2000.
- The housing stock is relatively young and presumably in good condition, with around 50 percent of the housing stock having been built since 1980, implying that most future housing needs will be met by new construction (instead of renovation of existing stock).

Goals and Policies

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

Policy: Supply enough residential land to allow growth of the middle-income segment of the community.

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

Policy: Encourage the development of housing projects targeted at seniors and disabled persons, and permit foster care and group home facilities.

Policy: Encourage the development of accessory units within the commercial district.

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

Policy: Enforce the ordinances that affect the appearance of neighborhoods, such as the ordinances pertaining to abandoned cars and to noxious weeds.

Policy: Adhere to the residential zoning code and refrain from granting variances that might change the character of neighborhoods.

Projected Housing Needs

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

Table 5-7. Projected Housing Demand

Assumptions	2004	2009	2014	2019	2024
Population	2,055	2,457	2,939	3,514	4,202
Persons Per Unit	2.7	2.7	2.6	2.5	2.4
% in Moderate and Middle Income Brackets	20%	22%	24%	26%	27%
Income Brackets	Number of Units in Bracket				
Very Low	151	173	203	239	298
Low	136	164	192	239	280
Moderate	68	91	124	169	228
Middle	83	109	147	197	245
High	316	373	463	562	700
Total Housing Units	753	910	1,130	1,406	1,751

The table shows that the city plans to contain 1,751 housing units in the year 2024, which is 998 more than today. 291 of the 998 units (29 percent) should be targeted for low- and very low-income persons.

Supply of land for housing. As described in the land-use element, a total of 1,357 new dwelling units can be accommodated within the UGA and the existing city (Tables 3-3 and 3-5). This total easily exceeds the expected demand for 998 new units mentioned above, and also accommodates the 50 percent market factor required by the county-wide planning policies.