

# **Section VIII**

## **Housing**

## HOMELESSNESS

### INTRODUCTION

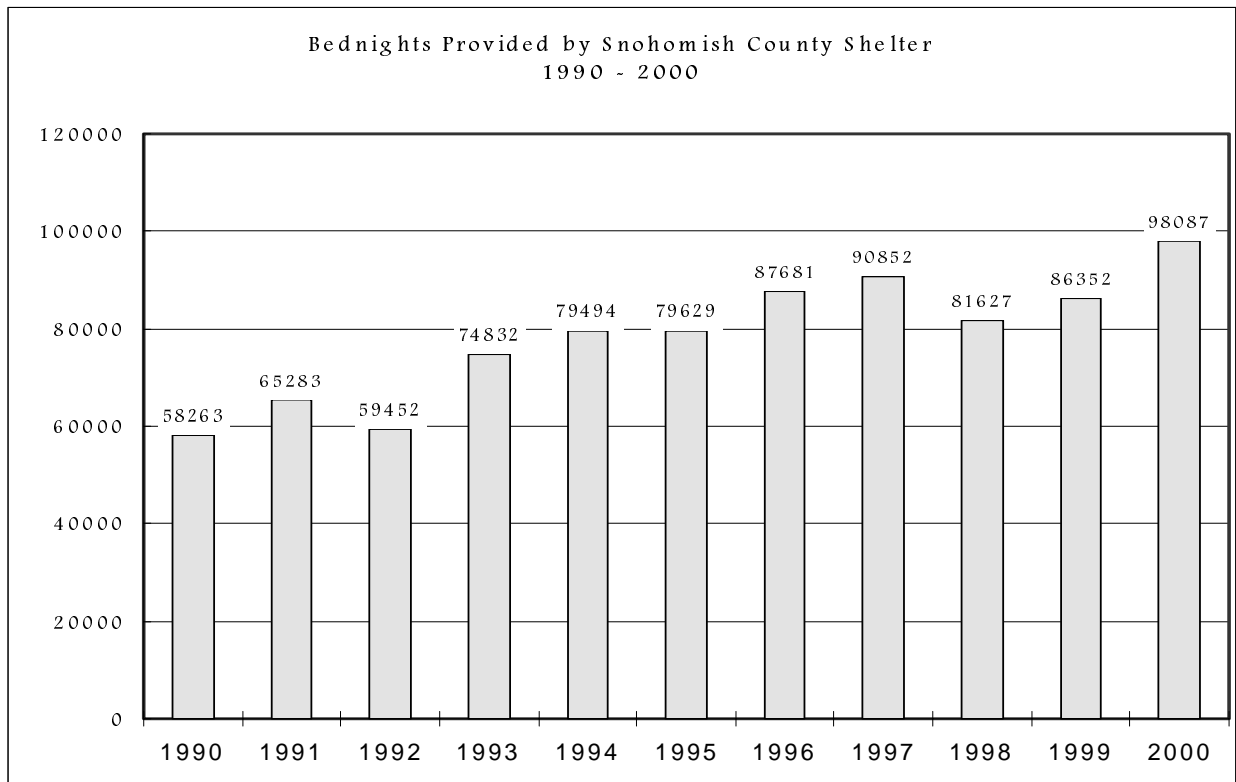
Homelessness continues to be one of the most significant housing problems in Snohomish County. In 2000, homeless shelter providers reported 10,571 individuals and families were turned away for lack of space or other reasons. This was a dramatic drop from the ten-year high of 14,038 turned away in 1999, which is probably due to an unusual influx of subsidized housing vouchers and new state money for emergency shelter and homeless prevention. It is expected that the number of persons seeking emergency shelter will remain about the same in 2001. Nevertheless, statistics show that at least 25% of the homeless sheltered in Snohomish County are disabled, and 55% of them are families with children. Eviction/displacement followed by lack of affordable housing, lack of income/employment, domestic violence, and transient are listed as the chief causes of homelessness.

- ◆ **UNSHELTERED HOMELESS:** The number of people reported turned away from emergency shelters slowly decreased from 1990 through 1995. In the second half of 1996, however, the number of turnaway incidents increased sharply. In 1995, a total of 6,635 persons were reported turned away; in 1996, that number was 9,289 – an increase of 50%. In 1997, the number climbed to 12,099, in 1998, to 13,120, and in 1999, to 14,038. This represents a 111.5% increase in people reported turned away from 1995 to 1999. In 2000, approximately 70% of all persons reported turned away were members of families with children, which is an improvement over the 88% in 1991. However, an increasing percentage of persons turned away are single women, jumping from 3.5% in 1991 to 17.7% in 2000.
- ◆ **HOUSEHOLD STATUS:** Families with children make up 55% of the total people sheltered in Snohomish County. The majority of those are women with children. An unfortunate trend is the number of teenage parents who seek shelter. In 1995, 13 teens and children were reported turned away by emergency shelter providers; in 1999, 59 teen parents and children were reported turned away. In 2001, 20 teen parent households were turned away in the first 6 months. The extent of duplication in requests for shelter by teen parents is unknown.
- ◆ **PRIMARY REASON HOUSEHOLD BECAME HOMELESS:** For all household sheltered in 2000, the reasons reported as the cause of homelessness were eviction/displacement – 19.58%; lack of affordable housing – 17.0%; lack of income/employment – 14.75%; domestic violence – 13.79%; and transient 12.55%.
- ◆ **DISABILITIES:** There is a close relationship between disability and homelessness. In 2000, of the total 3,705 persons served, shelters reported 310 persons with mental illness, 339 with substance abuse problems, and 283 persons with other types of disabilities (a total of 932, or 25.1% of all those sheltered).
- ◆ **RACIAL/ETHNIC MINORITIES:** A striking trend is the growth of minority populations in shelters, which increased from 15.8% in 1987 to 31.4% in 2000. The proportion of minorities, who are homeless, relative to that of the whole population of the County, is

significant. African-Americans make up the largest part of this group, followed by Native Americans and Hispanics.

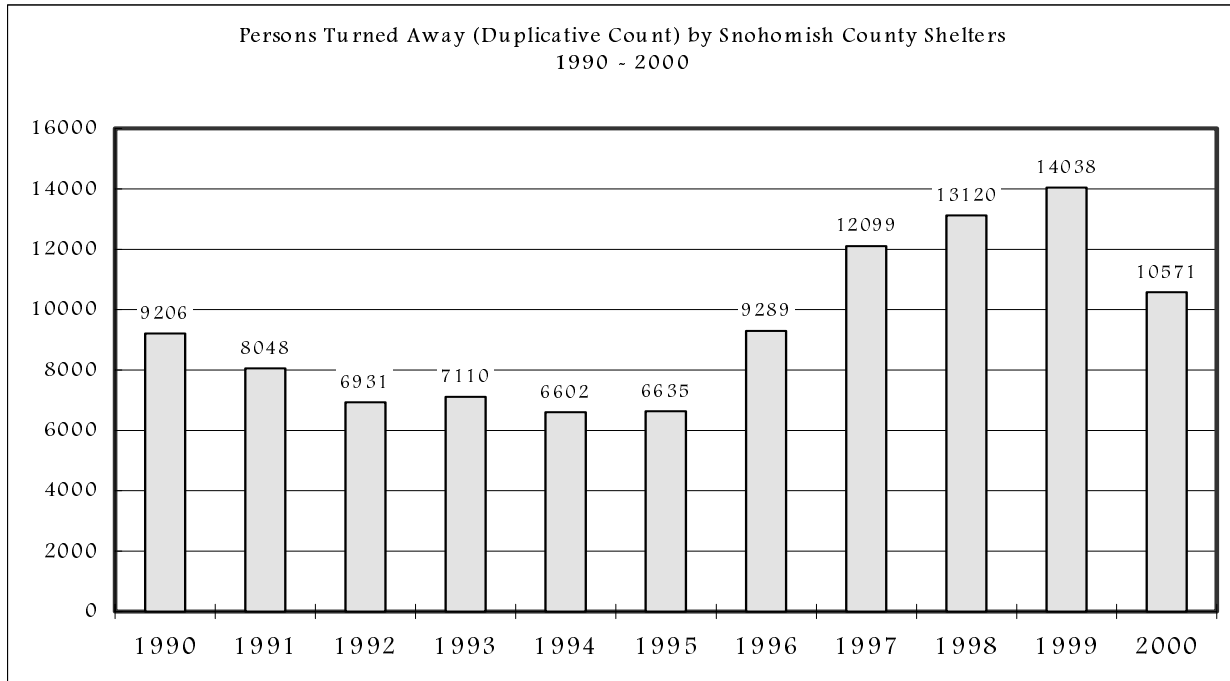
- ◆ **HOMELESSNESS PREVENTION:** The reduction in households seeking shelter in 2000 is expected to stay at about the same level in 2001. The influx of 1275 housing vouchers by the Everett and Snohomish County Housing Authorities and the increase in state funds for emergency shelter and homelessness prevention are two primary reasons. Prevention services include case management, financial assistance with first and last month's rent and security deposits, and financial assistance to prevent foreclosure or eviction. Of these services, the most frequently utilized in 2000 were eviction or foreclosure prevention at 62.6%. Families with children were the most frequent users of prevention services at 70%. However, they were also the most often turned away for lack of resources at 77%. Families with children are more at risk of becoming homeless than any other population in the County.

**Source:** Statistics compiled by the Snohomish County Human Services Department from nonprofit agencies receiving State "Emergency Shelter Assistance Program" (ESAP) funding, using formats required by the State and including some additional information not now required by the State but which all of the shelters except The Tulalip Tribes have elected to continue reporting. Some summary information taken from 2000 – 2004 Housing and Community Development Consolidated Plan prepared by the Snohomish County Department of Planning and Development Services.



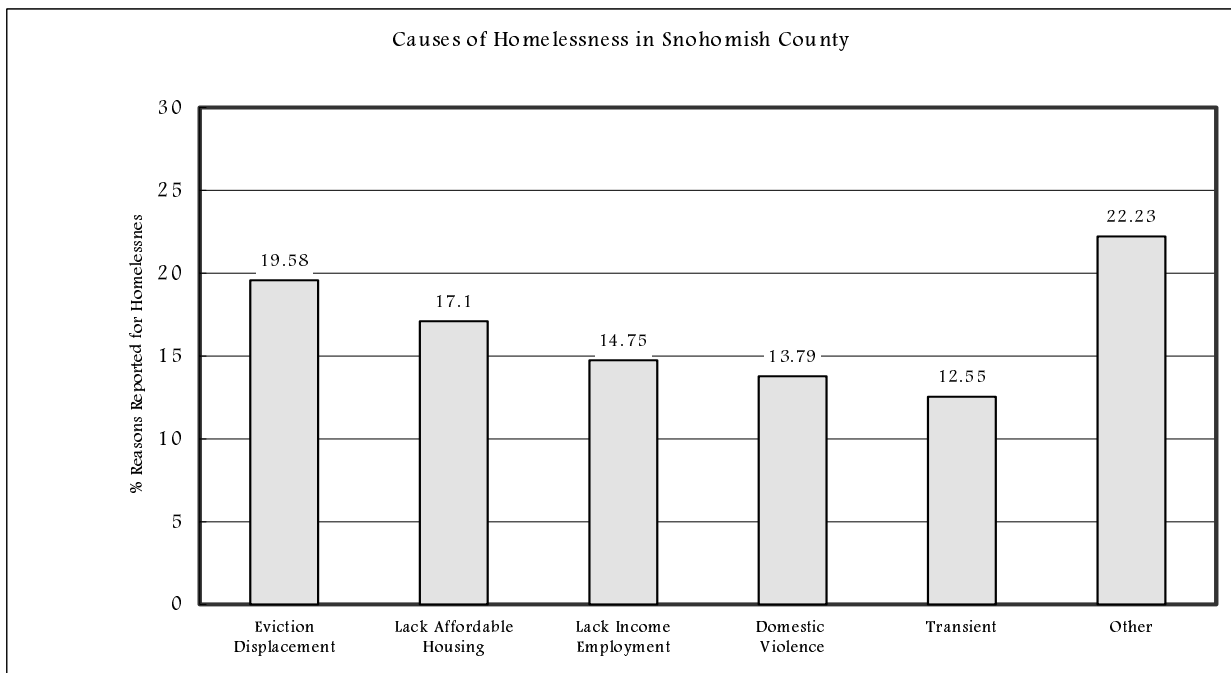
Source:

"Homelessness Statistics - Snohomish County: 1990 - 2000", Snohomish County Human Services Department, Emergency Shelter Assistance Program, Everett.



Source:

Homelessness Statistics - Snohomish County: 1990 - 2000", Snohomish County Human Services Department, Emergency Shelter Assistance Program, Everett, WA.



Source:

Snohomish County Human Services Department Homeless Program

## ASSISTED HOUSING

### INTRODUCTION

Government provided housing subsidies to low-income households takes two forms in Snohomish County – project based housing units and tenant-based rental assistance. This assisted housing is provided through a combination of public housing authorities, private landlords, and non-profit housing providers. Project based units are buildings constructed with some sort of government provided housing subsidy that makes rents affordable to residents who live there. The subsidy remains with the building. In contrast, tenant based rental assistance subsidizes a family, usually in privately owned housing, and the government provided rental assistance follows the family if they move.

In Snohomish County, the stock of assisted housing has increased significantly in recent years. The first comprehensive survey completed in 1995, found 5,970 project based and 2,544 tenant based units. By the end of 1999, these numbers increased to 6,813 and 4,903 respectively. Together this represents a 38% increase in assisted housing over the 5 year period. Unfortunately, this increase is outstripped by demand as housing prices have grown faster than incomes.

- ◆ **PROJECT BASED HOUSING UNITS:** In 2000, there were 6,669 project based housing units in Snohomish County. Of the total, 5,113 of the units served households with incomes below 50% of median income, while the remaining 1,556 served families with incomes between 51% and 80% of median income. Private sector landlords own 40% of all project-based assisted units, 33% are in public ownership, and private non-profit agencies owned the remaining 27%. The vast majority of project based units are considered “permanent housing”, meaning that the occupants may continue to reside there as long as eligibility requirements are met. Some project-based units are considered transitional units (109) in that the family remains for a period of time gaining skills necessary to move to permanent housing. Only 12 project-based units serve homeless families, needing immediate short term emergency shelter.<sup>1</sup>
- ◆ **TENANT BASED ASSISTANCE:** Currently there are 4,903 households with tenant based rental assistance in Snohomish County. The vast majority of them, 4,875, are Section 8 housing vouchers administered by the Everett (EHA) and Snohomish County Housing Authorities (HASCO). Participants in the program select an existing rental unit in the community and pay between 30 and 40% of their income for rent. The housing authority pays the remainder of the rent to the landlord. The other 28 households receiving rental assistance are helped by non-profit providers with funding from federal and state sources. Many households served by rental assistance programs fall into priority categories such as the disabled, families’ transitioning from welfare to work, the frail elderly or the homeless. Of households served through rental assistance, 81% have incomes under 30% of the median, with almost all of the remaining families having incomes between 31 and 50% of the median income.<sup>2</sup>
- ◆ **RESIDENTS OF ASSISTED HOUSING:** In addition to the income distribution discussed above, of the 6,669 project based housing units in the County, 56% of the residents are younger families and nearly 40% are elderly residents. This contrasts with tenant based rental assisted

units where 72% of residents are younger families and 28% are elderly. While no accurate figures are available for the entire project and tenant based assisted families, it is believed that about 8% of residents are minority households and approximately 30% of all households are disabled.<sup>1,2</sup>

- ◆ **DEMAND: EHA:** In July 2001, the Everett Housing Authority reported waiting lists of 1822 households for public housing and 1,248 for Section 8 vouchers. Forty seven percent of those waiting are either elderly or disabled. By comparison, nearly 59% of the Section 8 waiting list is younger families. However, based on unit size, the demand is highest for one-bedroom units, which are mostly occupied by elderly and disabled households. Households on the EHA's public housing waiting list can expect to wait three to nine months for a two or three bedroom unit. For one-bedroom units and larger units of four to six-bedrooms, the wait is three to five years. Households are typically on the Section 8 wait list for two years.<sup>2</sup>

HASCO: In August 2001, there were more than 3,040 households on the waiting list for public housing and the Section 8 program at the Housing Authority of Snohomish County. Thus for every public housing unit or Section 8 voucher available there are 2.5 extremely low-income households in need of assistance and nearly 7 times the number of families seeking public housing than HASCO can serve with the current supply. Nearly 75% of the Section 8 Vouchers are used by families. Families also make up 67% of the Section 8 waiting list. The average wait for Section 8 assistance is one to five years. The largest number of applicants is for housing units in the South County and South Everett. Typically the average wait for all households is one to two years. In most areas, the wait for a one-bedroom unit is the longest. The wait for two-bedroom units in the North County is also extremely long.<sup>2</sup>

SSSC: In August 2001, Senior Services of Snohomish County reported 869 households on the waiting list for 538 apartments. By far, the longest waiting list is for the HUD subsidized apartments where residents pay 30 % of adjusted income for rent. Of the 334 deep subsidy units, 745 households are waiting for units. In the most popular buildings, the wait represents approximately 1 1/2 to 2 1/2 years. In the tax credit financed properties, which are targeted for somewhat higher income seniors (but still under 50% of median income), the wait for the 204 SSSC owned units is 133 households.<sup>3</sup>

- ◆ **SPECIAL NEEDS POPULATION BEDS:** Some project based assistance is provided by "beds" rather than "units". These beds serve special populations that are usually in a crisis situation needing immediate assistance. Sleeping accommodations are provided to the client along with group living facilities. In the 1999 Assisted Housing Inventory, 678 beds were provided in Snohomish County. The largest number, 196 beds, served homeless men, followed by homeless women with 112 beds, homeless families with 81 beds, chronically mentally ill with 67 beds and the developmentally disabled at 63 beds. The smallest numbers of beds were provided to families in crisis with 5 beds and homeless teens with 27 beds. The number of beds provided increased from 362 beds in 1995 to 678 beds in 1999, a 87% increase.<sup>1</sup>
- ◆ **LOCATION OF ASSISTED HOUSING:** When compared to the distribution of households that receive public assistance (TANF), assisted housing is located in areas where low-income families reside. It is not clear if the concentration of TANF households is the result of where

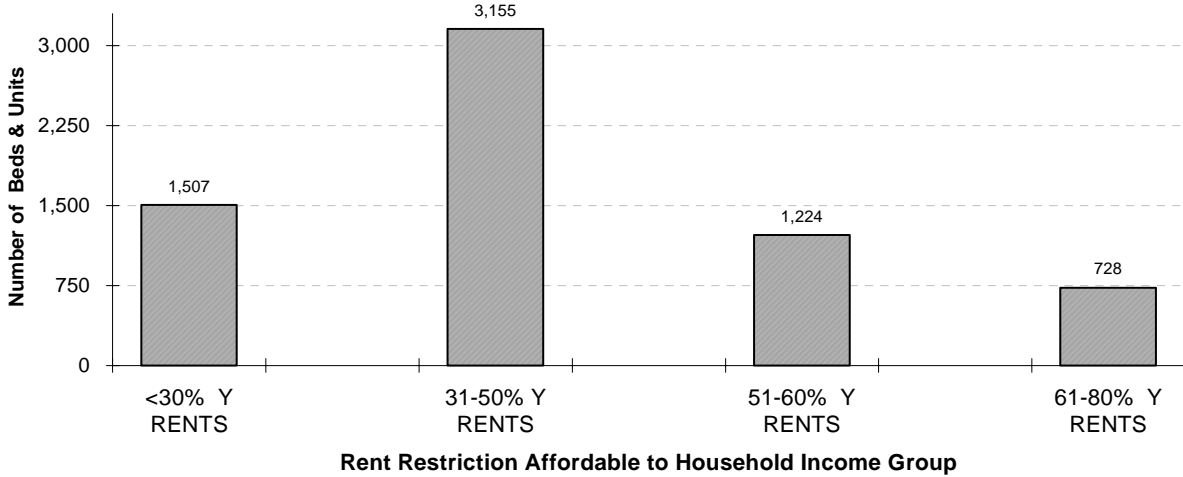
assisted housing was sited or whether low-income housing was constructed where it was needed. Nevertheless, the concentration of both TANF households and assisted housing is located primarily along the I-5 corridor with the largest numbers located in Marysville, Everett, South Everett, and Lynnwood.<sup>4</sup>

- ◆ **SUPPORTIVE SERVICES:** Services that support residents of assisted housing are becoming more numerous and comprehensive. All residents of homeless shelters or transitional housing facilities are provided or offered services in an effort to further stability of the family and move them to more permanent housing. Many assisted housing developments serving elderly and disabled clients include a service component to help residents cope with activities of daily living, while family developments are provided with services that strengthen the household. Chore services have been developed to help elderly and disabled residents remain in their homes for as long as possible. Services have been developed to help residents cope with disabilities such as chemical dependency, mental illness, AIDS, and frailty or societal problems such as victims of domestic violence. Services are usually provided by non-profit or public agencies.<sup>1, 2, 3</sup>

## Sources

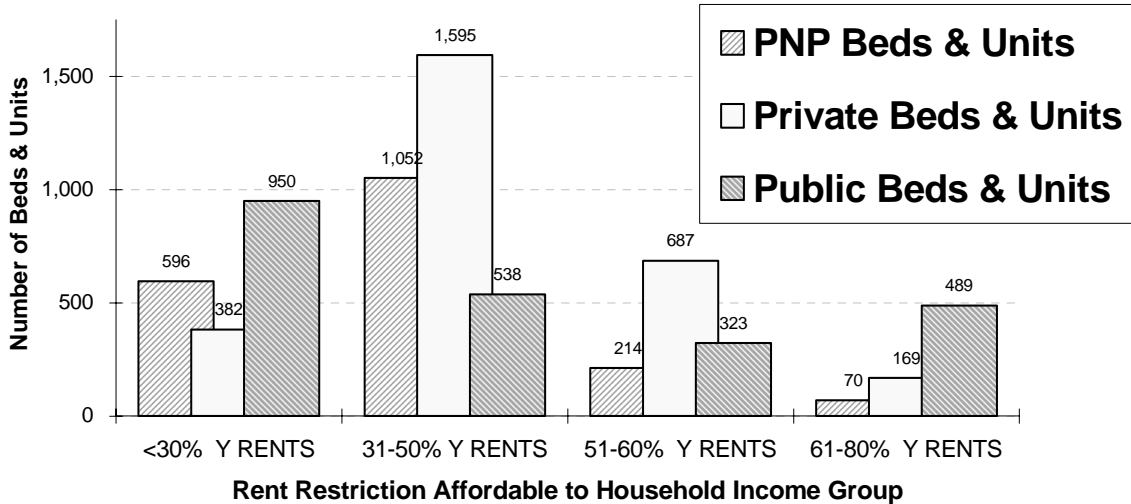
1. Housing Authority of Snohomish County, 1999 Assisted Housing Inventory of Snohomish County, August 2000.
2. Records of the Everett and Snohomish County Housing Authorities
3. Records of Senior Services of Snohomish County
4. Map designed by Jim Box, GIS Unit, Snohomish County Planning and Development Services with information from DSHS Region III, and the Assisted Rental Housing Inventory of Snohomish County.

**DISTRIBUTION OF PERMANENT ASSISTED HOUSING  
BY RENT RESTRICTION,  
SNOHOMISH COUNTY, FALL 1999**

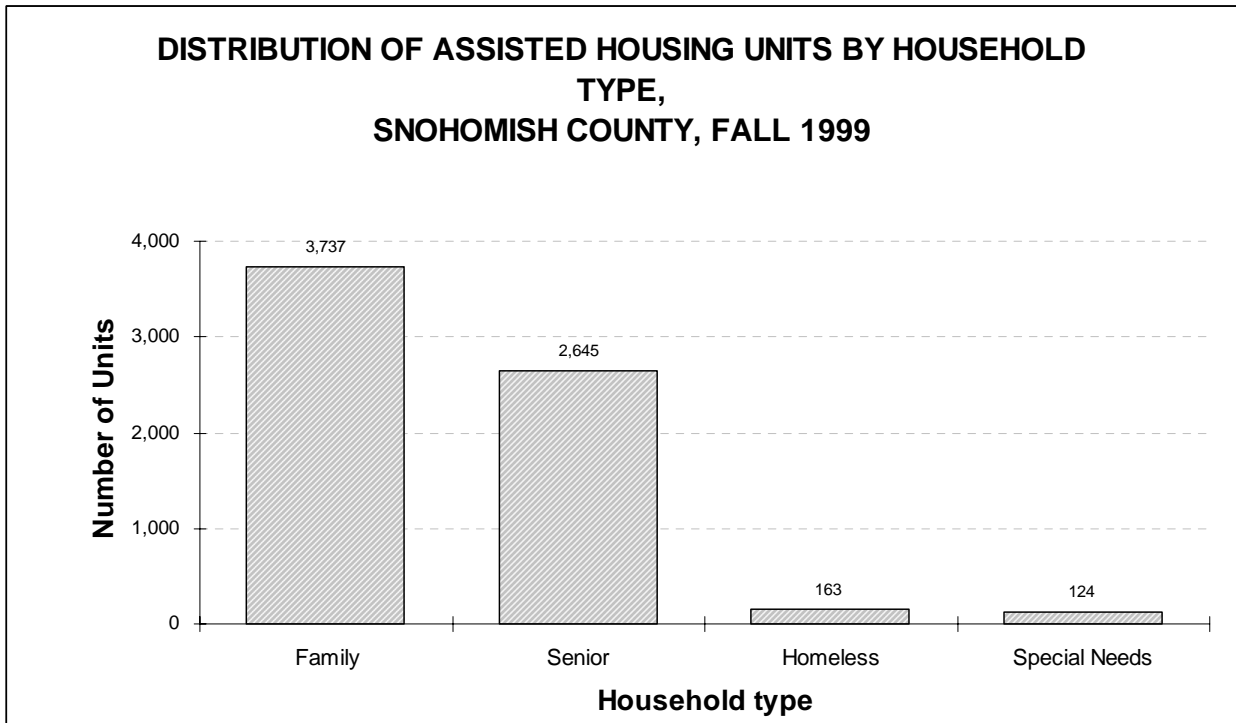


Source:  
Housing Authority of Snohomish County, 1999 Assisted Rental Housing Inventory of Snohomish County, August 2000.

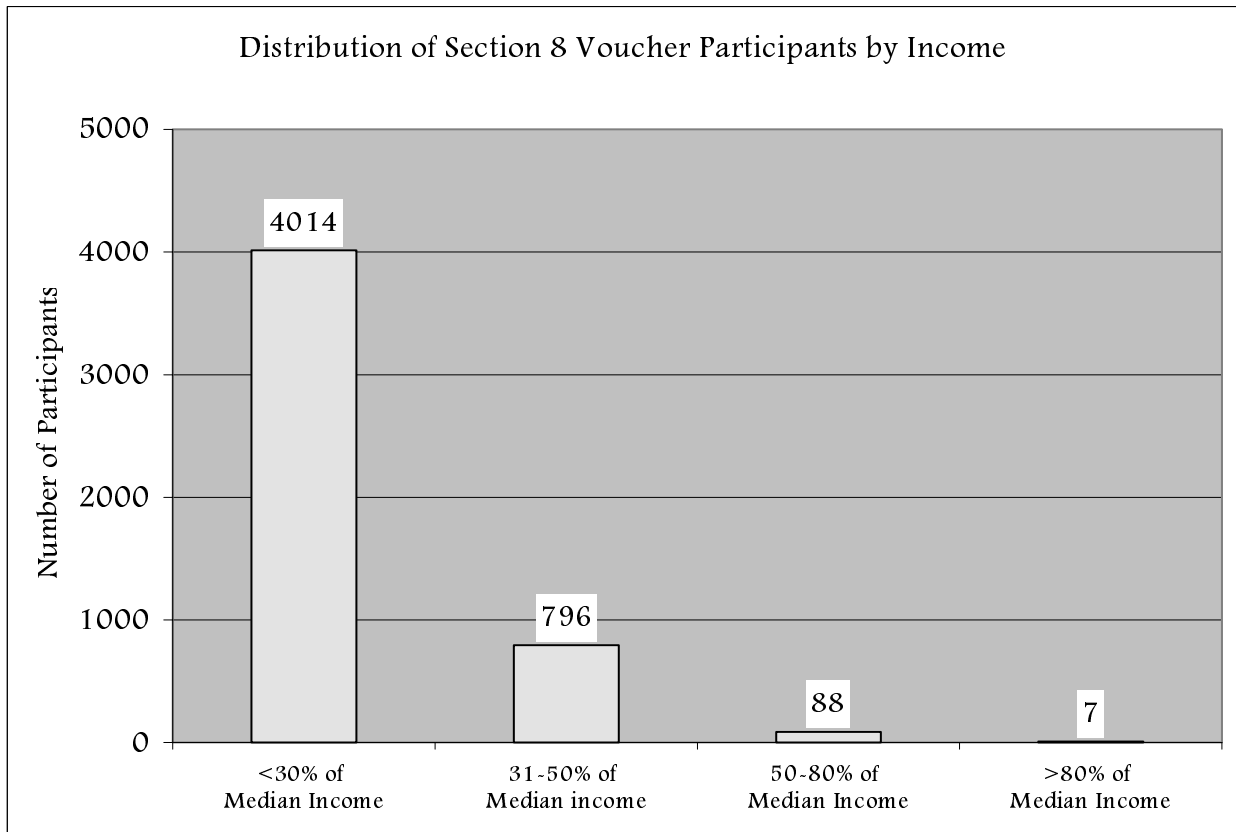
**DISTRIBUTION OF ASSISTED HOUSING  
BY OWNER TYPE & RENT RESTRICTION,  
SNOHOMISH COUNTY, FALL 1999**



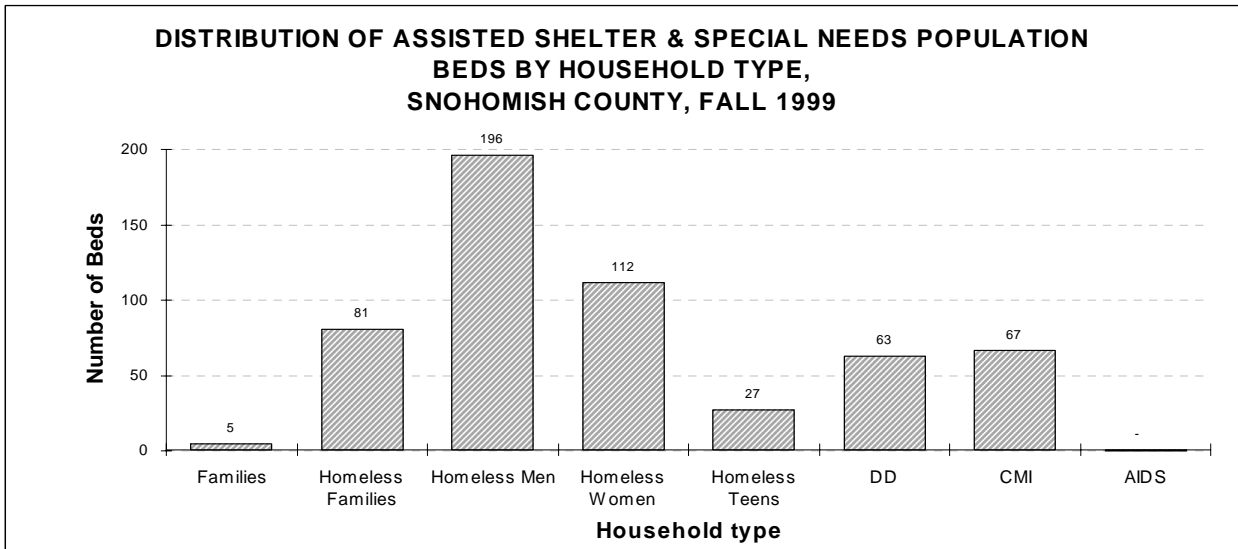
Source:  
Housing Authority of Snohomish County, 1999 Assisted Rental Housing Inventory of Snohomish County, August 2000.



Source:  
 Housing Authority of Snohomish County, 1999 Assisted Rental Housing Inventory of Snohomish County, August 2000.



Source:  
 Housing Authority of Snohomish County and Everett Housing Authority Records



Source:  
Housing Authority of Snohomish County, 1999 Assisted Rental Housing Inventory of Snohomish County, August 2000.

## RENTAL HOUSING

### Introduction

Rental housing in Snohomish County has experienced a 27% increase in the last five years. The annual increase of 5.4% has exceeded the yearly cost of living increase of 3.2%, making many rental units unaffordable to families with limited incomes. Areas of the County that had the highest rent increases over the period were Lynnwood and Mill Creek while East County showed the most modest increase at 17%. Low-income families with incomes below 50% of the median, with many of them employed full time, cannot afford rental housing in any market within the County. It is not until families' approach 60% of the median income before most average apartments are affordable. Washington State has become one of the most expensive states to rent an apartment, exceeded by only 13 other states. An hourly wage of \$14.00 is required to rent a two-bedroom apartment while paying no more than 30% of income for rent. Within Washington, King, Island and Snohomish Counties are the highest rent areas in the state.

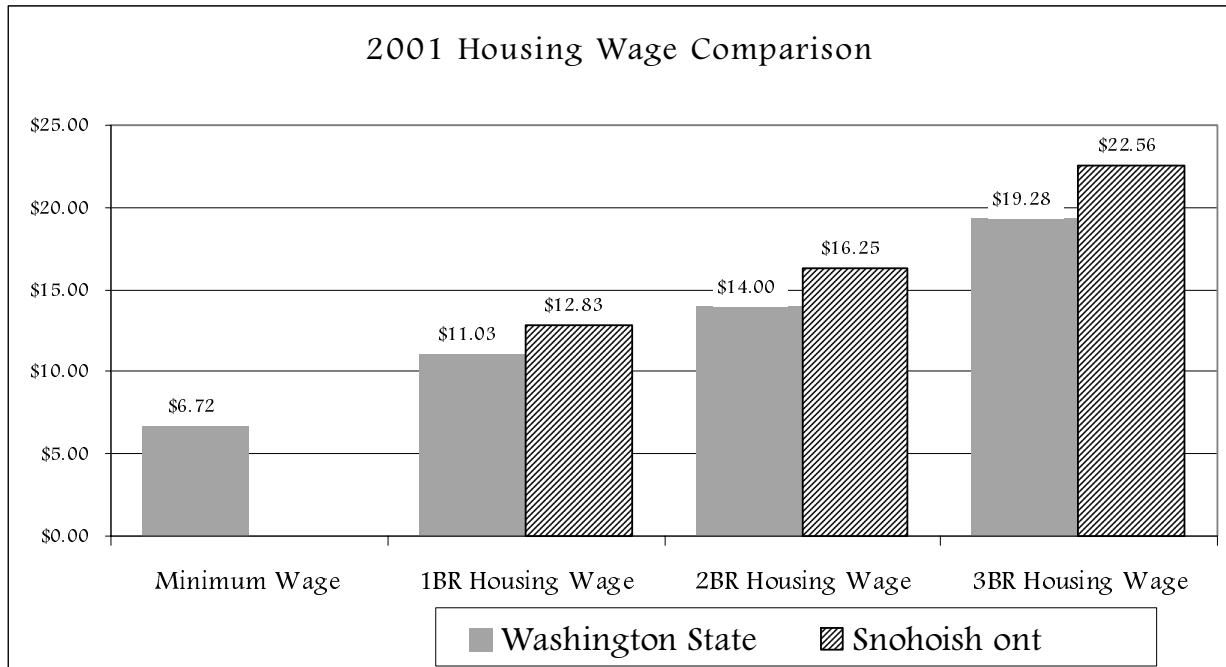
The vacancy rate in rental housing has averaged 3.9% over the last five years. This relatively tight housing market has contributed to the rapid increase in rents in the County. The tightest housing markets were found in North County and Edmonds, with the highest vacancy rates of between 4 and 5% found in Mountlake Terrace, Silver Lake, and Paine Field. The number of housing units increased by 28% between 1990 and 1999, with most new construction taking place in cities and towns. Mukilteo and Monroe saw their housing units more than double during the period. Most cities have at least 60% of dwelling units as single family homes, except Everett at only 47%.

- ◆ **WAGES NEEDED TO AFFORD HOUSING:** Washington State ranked 39<sup>th</sup> of the 52 states (including the District of Columbia and Puerto Rico) requiring a \$14.00 per hour wage to afford a two bedroom apartment. California ranked 52<sup>nd</sup> at \$18.22 while Puerto Rico recorded the lowest at \$8.56, ranking 1<sup>st</sup>. Within Washington State, King, Island and Snohomish Counties ranked first in the hourly wage needed to afford rental housing, requiring \$12.83 to afford a one-bedroom apartment, \$16.25 for a two bedroom and \$22.56 for a three-bedroom unit. For a household earning the minimum wage of \$6.72 per hour, the wage earner would need to work 76 hours per week to afford a one-bedroom apartment, 97 hours to afford a two, and 134 hours to afford a 3 bedroom unit.<sup>1</sup>
- ◆ **RENTAL HOUSING INCREASES:** The average Snohomish County rent in 2001 was \$782, up 27% from 1997, or a 5.4% increase per year. These rent increases are for buildings with 20 or more apartments. This exceeds the increase in household income that has averaged a 3.2% increase over the same period of time.<sup>2</sup>
- ◆ **RENT INCREASE BY GEOGRAPHIC AREA:** When looking at various parts of Snohomish County, the rent increases show a marked difference in 20+ unit structures. The highest increases in rent are found in Lynnwood and Mill Creek with a 32% increase in rental rates since 1997. Other areas show a lesser but still significant rent increase, with the smallest increases found in East Snohomish County at 17%, followed by Edmonds and Paine Field at 18%.<sup>2, 3</sup>

- ◆ **RENT INCREASES IN SMALLER STRUCTURES:** For rental structures with 20 or fewer apartments, rental rates tend to be from 5% to 10% below those found in larger structures. The most affordable rents were found in Gold Bar/Sultan, East County, Everett, Arlington, and Lake Stevens. The least affordable rental markets were found in Mill Creek, Mountlake Terrace, and Lynnwood.<sup>3,4</sup>
- ◆ **HOUSING AFFORDABILITY:** Most rental units are not affordable to low income families. This is true for households with incomes below 30% (\$15,150 and \$28,600) as well as families making 50% of the median income (\$25,250 and \$47,650). It is not until families near 60% of the median income (\$30,300 and \$57,180) that rents become affordable. Concerning specific unit sizes, households that earn less than 30% of the median income cannot afford housing of any size, type or market. Only studio apartments are affordable to families with incomes of 50% of the median. Those with incomes at 60% of median can afford most rental housing except single family homes. Once families reach 80% of the median (\$36,750 and \$69,300) most families can afford most averaged priced rental housing in all Snohomish County markets.<sup>3</sup>
- ◆ **APARTMENT VACANCY RATES:** The average vacancy rate in Snohomish County over the last five years is 3.9%. This relatively tight housing market has been one of the key factors in driving up rental rates in Snohomish County. The tightest housing markets have been North County and Edmonds at 2.8% and 2.9% respectively. The highest vacancy rates have been found in Mountlake Terrace and Silver Lake at 4.2% and the Paine Field area at 4.7%. In September 2001, however, the vacancy rate jumped almost two percentage points since March to 5.6%. Due to the downturn in the economy, Snohomish County may be looking at a softer housing market than has been the case in the last several years.<sup>3,4</sup>
- ◆ **HOUSING UNITS:** Between 1990 and 1999, the number of housing units in the County increased by 28% from 183,035 to 234,838. Sixty seven percent of the new units were built in cities. The rate of increase in the number of housing units varied greatly among cities. In Mukilteo and Monroe, the number of housing units more than doubled while Index lost three units. In each of the cities but Everett, there was more single family than multifamily units. In the majority of communities single family units make up more than 60% of the housing stock, while in Everett they are 47% of all units. The majority of communities experienced the highest rates of growth in single family homes. However, in Edmonds, Everett, Mill Creek, Mukilteo, and Snohomish the rate of increase in multifamily units was greater.<sup>3</sup>

## Sources

1. Out of Reach 2001, America's Growing Wage, Rent Disparity, by the National Low Income Housing Coalition.
2. Dupree+Scott Apartment Advisors, Inc., Apartment Vacancy Report
3. 2000-2004 Snohomish County Housing and Community Development Consolidated Plan, Snohomish County Planning and Development Services
4. Snohomish County Rent Reasonableness Survey, Dupree+Scott Apartment Advisors, Inc., Prepared for the Housing Authority of Snohomish County



**Housing Wage** is the amount a renter must earn hourly in order to afford a unit with the specified number of bedrooms.

Source:

Out of Reach 2001, America's Growing Wage-Rent Disparity, by the National Low-Income Housing Coalition.

### Average Rents by Area, 1997 - 2001

Area	1997	1998	1999	2000	2001	% Change
Lynnwood	594	676	702	710	782	32%
Edmonds	603	627	667	687	710	18%
Mountlake Terrace	637	713	735	769	785	23%
Mill Creek	703	752	801	826	929	32%
Central Everett	499	533	575	596	603	21%
East Snohomish County	681	714	751	790	798	17%
All Snohomish County	615	669	704	732	782	27%
Paine Field	617	653	671	703	729	18%
North Snohomish County	545	563	572	641	677	24%
Silver Lake	606	659	705	739	766	26%

Source: Dupre+Scott Apartment Vacancy Report and 2000-2004 Snohomish County Housing and Community Development Consolidate Plan

### Least Affordable Rental Markets

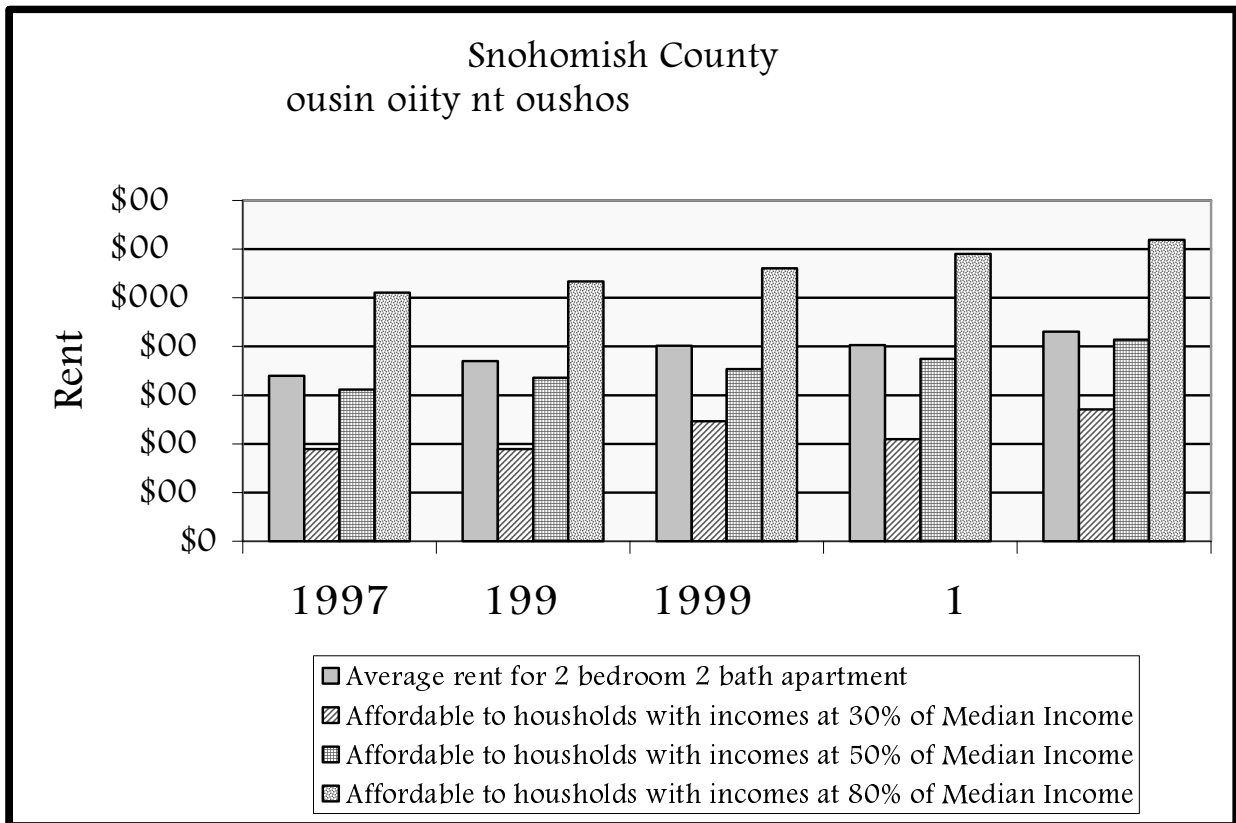
Area	Average Rent, 2 Bdrm - 3 People			
	Single Family	2-3 Units	4-19 Units	20+ Units
Mill Creek	\$1,173	\$738	\$945	\$981
Mountlake Terrace	\$845	N/A	\$795	\$900
Lynnwood	\$1,082	N/A	\$720	\$882

Source: Dupre+Scott, Rent Reasonableness Study, May 2001, Pacific Development Concepts and found in the 2000-2004 Snohomish County housing and Community Development Plan

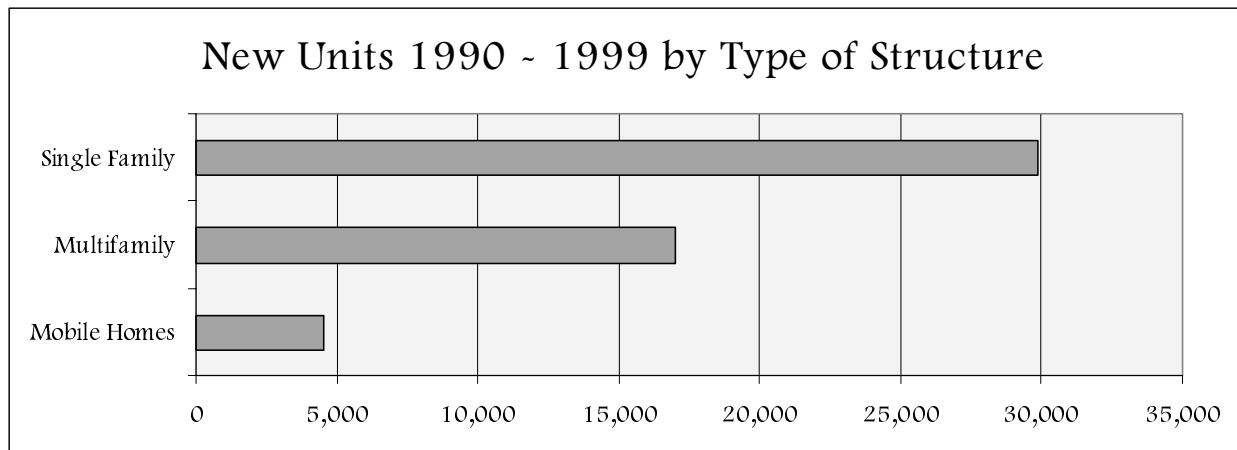
### Most Affordable Rental Markets

Area	Average Rent, 2 Bdrm - 3 People			
	Single Family	2-3 Units	4-19 Units	20+ Units
Goldbar, Sultan	\$850	N/A	\$600	N/A
East Snohomish County	\$912	\$834	\$578	\$779
Everett	\$787	\$814	\$644	\$721
Arlington	\$648	\$756	\$651	\$729
Lake Stevens	\$756	\$672	\$690	\$779

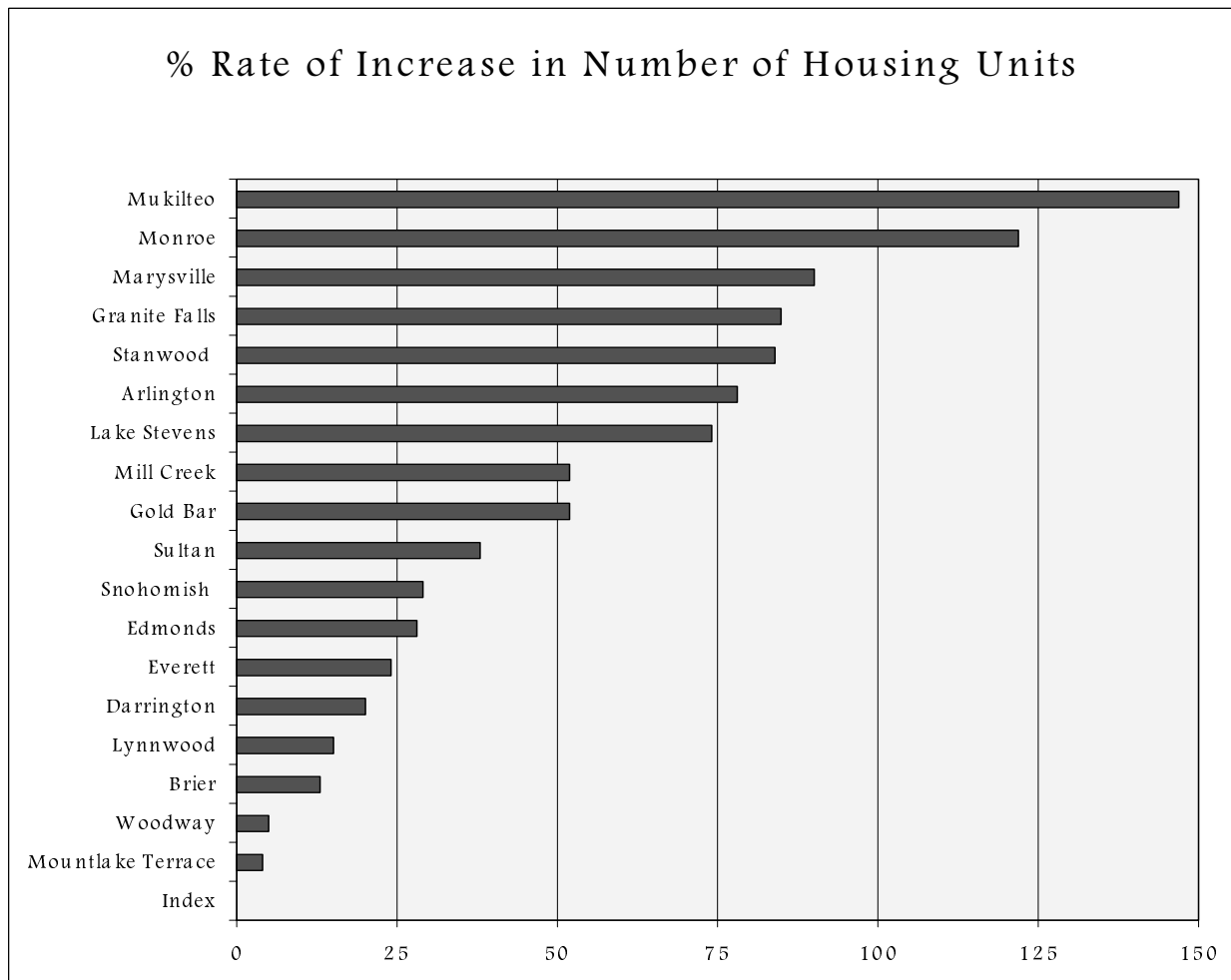
Source: Dupre+Scott, Rent Reasonableness Study, May 2001, Pacific Development Concepts and found in the 2000-2004 Snohomish County Housing and Community Development Plan



Source: Dupre+Scott Apartment Vacancy Report



Source: State of Washington, 1999 Population Trends found in 2000 - 2004 Snohomish County Housing and Community Development Consolidated Plan



Source: State of Washington, 1999 Population Trends found in 2000 - 2004 Snohomish County Housing and Community Development Consolidated Plan. Some increases due to annexation.

## HOMEOWNERSHIP

### INTRODUCTION

The housing market in Snohomish County is becoming more expensive each year. Many working families face significant affordability gaps that make homeownership impossible and lead to high percentages of renters. While the percentage of owner-households for the entire county has dropped only slightly over the past 30 years, many of the more populated communities have lower percentages of owner-households. Single family homes continue to account for the majority of new construction projects across the county although many multifamily units are built in cities. Housing stock, particularly in unincorporated areas, includes a high number of older homes and nearly half of all homes in the county are in need of some repair.

- ◆ **MARKET:** The Puget Sound region is the eighth most expensive real estate market in the United States.<sup>i</sup> While a steady price increase rate of 4-5% is considered a “hot” market,<sup>ii</sup> the median price for a single-family home in Snohomish County rose from \$165,000 in the beginning of 1998 to \$202,300 in the first quarter of 2001, with annual increases of 9.1%, 6.9% and 5.1% respectively. Median household incomes also rose during these periods, but at lower rates, as demonstrated by the comparative table below.<sup>iii</sup>

First Quarter of Year	Median Home Price	% Change from previous year	Median Household Income	% Change from previous year
1998	\$165,000	--	\$47,078	--
1999	\$ 180,000	<b>9.1%</b>	\$47,763	<b>1.5 %</b>
2000	\$192,500	<b>6.9%</b>	\$50,839	<b>6.1 %</b>
2001	\$202,300	<b>5.1%</b>	\$53,262	<b>4.5 %</b>

Households earning below the median income for Snohomish County (\$52,253) are becoming increasingly priced out of the market despite increased job opportunities and housing production. A family with a household income of \$33,000 falls \$116,200 short of purchasing the county’s 2001 median priced home at \$202,300. This affordability gap extends to many working people, for example:<sup>iv</sup>

### HOUSING AFFORDABILITY

Occupation	Typical Annual Income	Household Affordability	Affordability Gap (based on \$202,300)
<b>Truck Driver (light delivery)</b>	\$25,000	\$58,800	\$143,500
Entry Level Teacher	\$27,000	\$65,000	\$137,300
<b>Dental Assistant</b>	\$33,000	\$86,100	\$116,200
<b>Machinists</b>	\$39,000	\$106,500	\$95,800
<b>Secondary School Teacher</b>	\$51,000	\$147,400	\$54,900
<b>Electrician</b>	\$56,000	\$164,400	\$37,900

In 2000, the percentage of home sales affordable to low and moderate income households reached an all-time low in Snohomish County at 22%, down 16% from the all-time high in 1998. Figure 1: *Percentage of Housing Sales Affordable to Low/Moderate Income Households* shows the five-year history of affordable sales. Gold Bar recorded the highest percentage of sales affordable to low and moderate income persons at 61% in incorporated areas and 81% in the surrounding unincorporated areas. Woodway (0%), Brier (3%) and Mill Creek (5%) have the lowest percentages of affordable sales, as demonstrated by Figure 2: *Percentage of Units Sold in 2000 Affordable to Low & Moderate Income Households*.<sup>v</sup>

- ◆ **OWN VS. RENT:** The proportion of homeowners in Snohomish County has decreased slightly over the past 40 years and in 2000 67.8% of residents owned their own homes, as shown in Figure 3: *Owners & Renters 1970-2000*.<sup>vi</sup> In 1990, homeownership was considerably higher in unincorporated areas of Snohomish County (77%) than in incorporated jurisdictions (55%), but this varies significantly between cities. Figure 4: *Owners and Renters by Jurisdiction* shows the proportions of owners and renters for ten Snohomish County cities. Brier (91%) and Woodway (95%) have the highest percentage of owner households, while Lynnwood (51%), Everett (54%) and Marysville (54%) have the lowest.<sup>vii</sup>
- ◆ **NEW HOUSING CONSTRUCTION:** Since 1990, the number of housing units in Snohomish County has increased 28% from 183,035 to 234,838. The majority of new units built (67%) are in cities.

**Growth in Number of Housing Units, 1990-1999**

	1990	1999	Actual	% Change
Snohomish County	183,935	234,838	50,903	22%
<b>Unincorporated Area</b>	97,573	114,118	16,545	17%
<b>Cities</b>	86,362	120,720	34,358	40%

The greatest increase in new structures is single family units, as shown in Figure 5: *New Units 1990-1999 by Type of Structure*. Between 1990 and 1999, cities added nearly three times the number of multifamily units (12,186) than were built in the unincorporated County and more than twice the number of single family units (20,898). Nine percent (9%) of the total increase in County housing units was the addition of new mobile homes.<sup>viii</sup>

The rate of increase in number of housing units varies greatly among Snohomish County cities, as shown by Figure 6: *Rate of Increase in Number of Housing Units 1990-1999*. In Mukilteo and Monroe, the number of housing units more than doubled. Index lost three housing units during this period.<sup>ix</sup>

- ◆ **HOUSING STOCK: Age:** The housing stock is older in the cities than in the unincorporated areas, as shown by Figure 7: *Age of Housing*. Communities with significant amounts of older housing (60+ years) include Everett (23%), Monroe (29%), Granite Falls (31%), Snohomish (32%), Stanwood (35%), and Index (59%).<sup>x</sup>

**Size:** In the cities, housing units tend to be smaller than in the unincorporated area. Sixty percent (60%) of all studio and one-bedroom units are located in cities and 58% of all units with four or more bedrooms are located in the unincorporated County. In the majority of cities, more than two-thirds of the units have two or three bedrooms.<sup>xi</sup> In each of the cities except Everett, there are more single family than multifamily units. In the majority of communities single family units make up more than 60% of the housing stock, while in Everett they are 47% of all units. The majority of communities experienced the highest rates of growth in family homes. However, in Edmonds, Everett, Mill Creek, Mountlake Terrace, Mukilteo, and Snohomish the rate of increase in multifamily units was greater. Throughout the County, with the exception of Gold Bar and Sultan, the majority of multifamily units are in projects of five or more units. In those two communities, the majority of multifamily units are in structures of two to four units.<sup>xii</sup>

**Condition:** The majority of the 234,838 homes in the county are in good, very good, or excellent condition. However, units in 45% of residential structures are in need of some repair. Those in average condition (84,542 or 36%) need minor repairs and correction of deferred maintenance. Units in fair condition (16,439 or 7%) need major repairs, and those in poor condition (4,697 or 2%) require total replacement of most systems, as shown by Figure 8: *Condition of Residential Structures*.<sup>xiii</sup> The Housing Authority of Snohomish County's Rehabilitation Loan Program reported a wait-list of 57 households in September 2000, with 122 families requesting pre-applications for single-family rehabilitation loans during a four-month period in 2000. In 1999, the Minor Home Repair program added 140 new households to its client roster and added another 104 households between January and October of 2000.

## Sources

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<sup>i</sup> *Seattle Times*, March 5-March 12, 2000

<sup>ii</sup> *Seattle Times*, "15 Years of Appreciation," March 6, 2000

<sup>iii</sup> The Washington Center for Real Estate Research, *Washington State Housing Market Report*, [www.cbe.wsu.edu/~screr/market.htm](http://www.cbe.wsu.edu/~screr/market.htm)

<sup>iv</sup> *Housing Affordability in the Puget Sound Metropolitan Area*, A Report to the Housing Partnership, a non-profit corporation, by the Washington Research Council, September 25, 1998, p. 13; update with 2001 median price

<sup>v</sup> 2000 US Census

<sup>vi</sup> 2000 US Census

<sup>vii</sup> 1990 US Census

<sup>viii</sup> State of Washington, *1999 Population Trends*

<sup>ix</sup> State of Washington, *1999 Population Trends*

<sup>x</sup> 1990 US Census

<sup>xi</sup> 1990 US Census

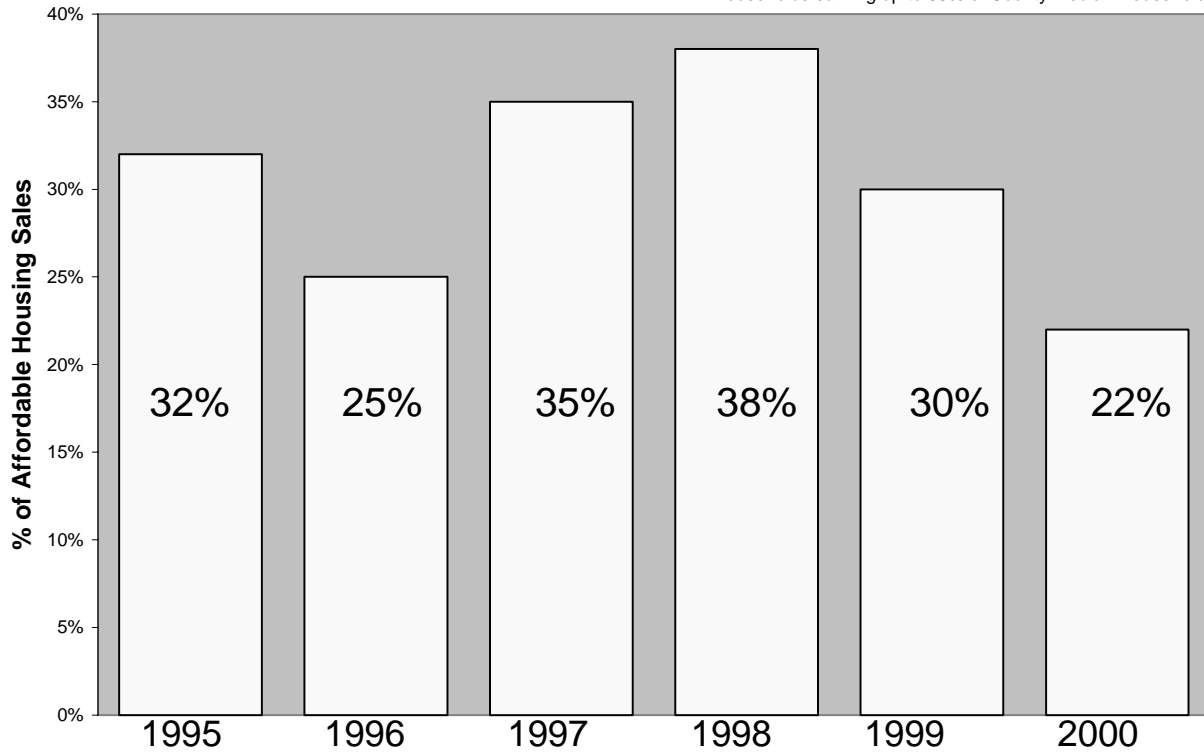
<sup>xii</sup> State of Washington, *1999 Population Trends*

<sup>xiii</sup> Snohomish County Assessor's Office

Figure 1

### Percent of Housing Sales Affordable to Low/Moderate\* Income Households

\* Households earning up to 95% of County Median Household Inc



Source: Snohomish County Planning & Develop

**Figure 2**

**Percentage of Units Sold in 2000  
Affordable to Low & Moderate Income Households**

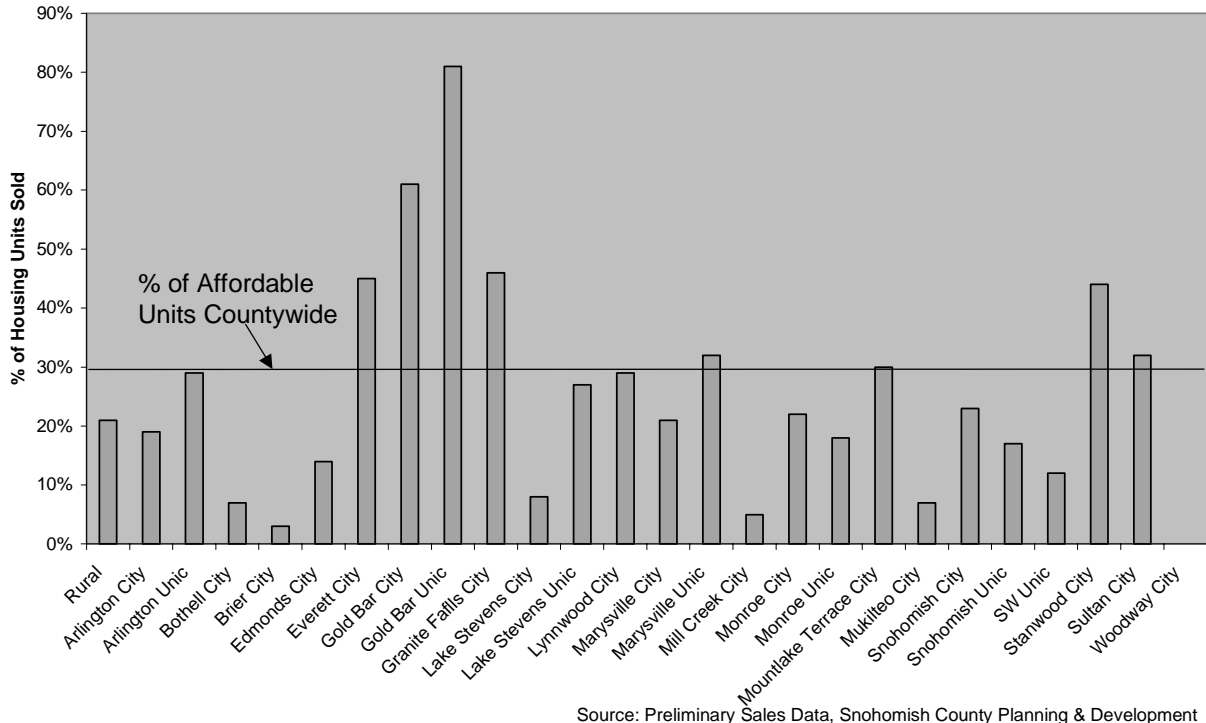
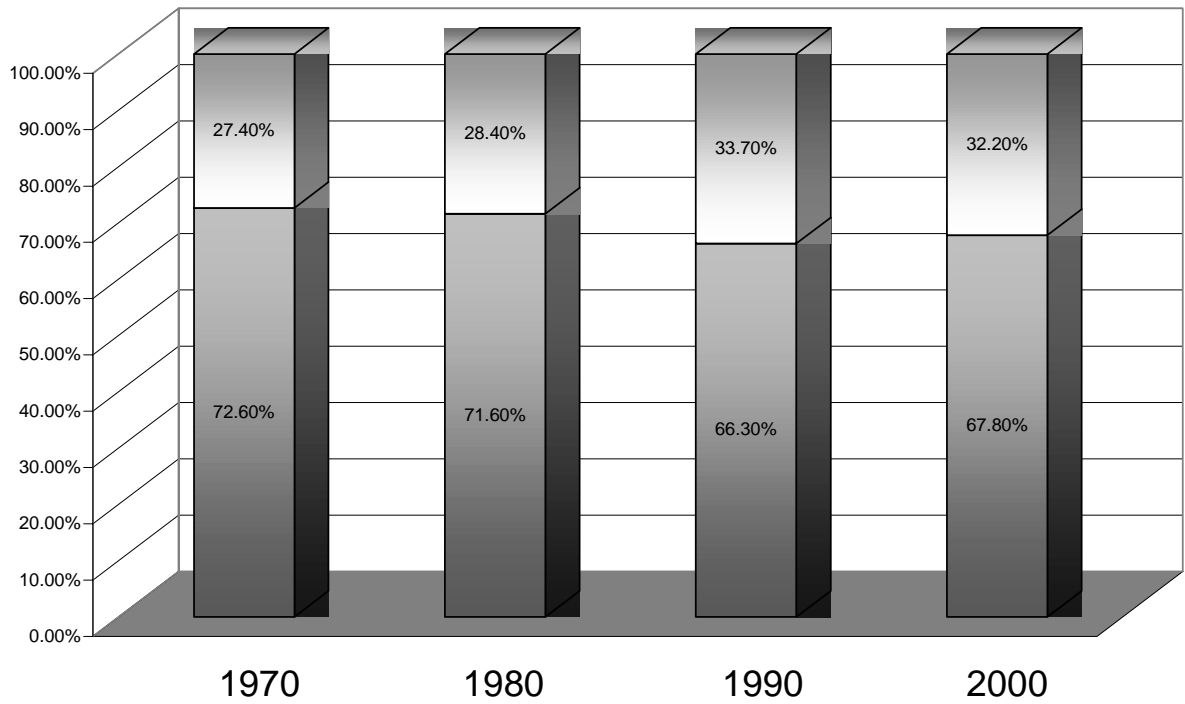


Figure 3

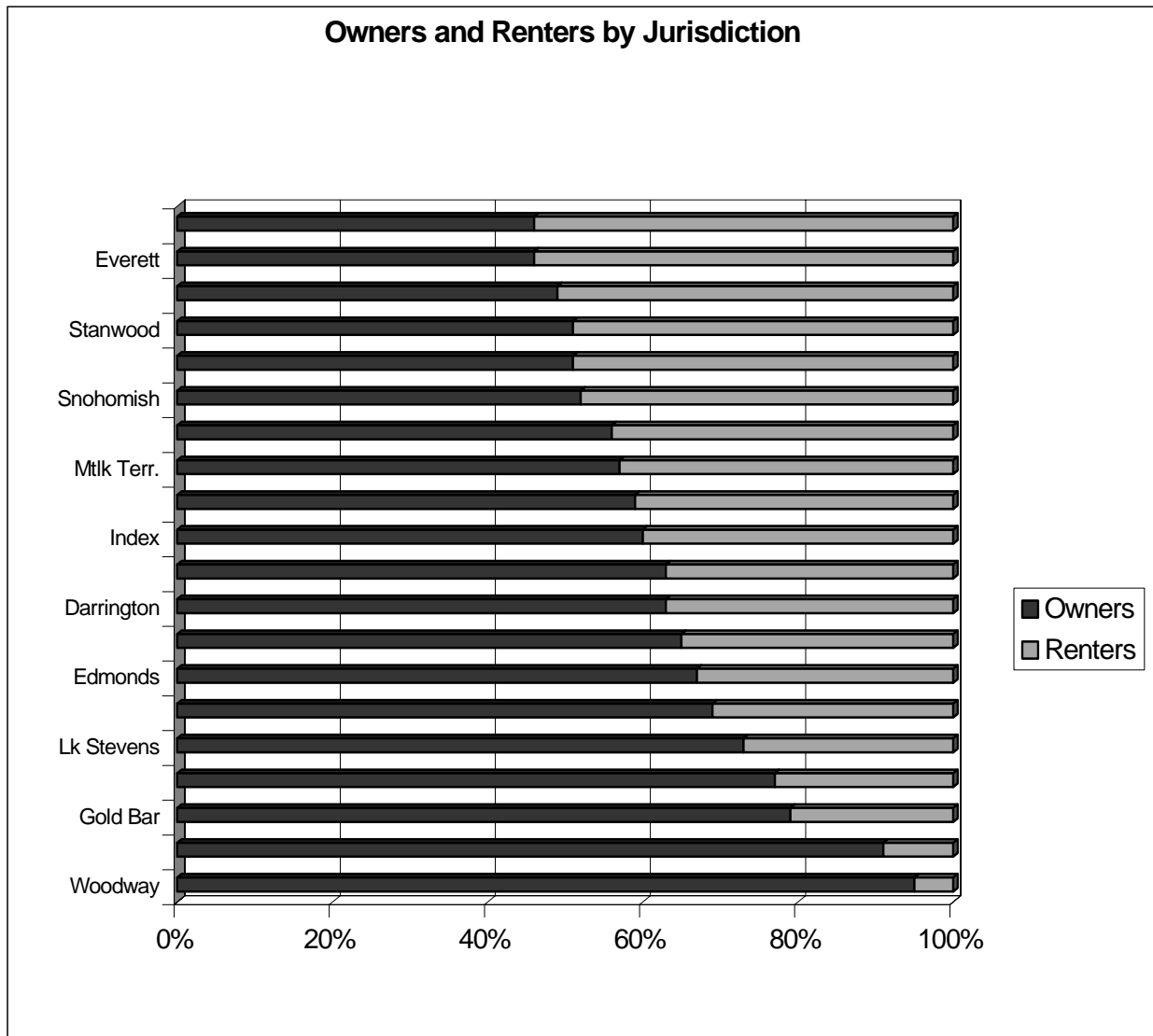
### Owners & Renters 1970-2000

■ Owners □ Renters



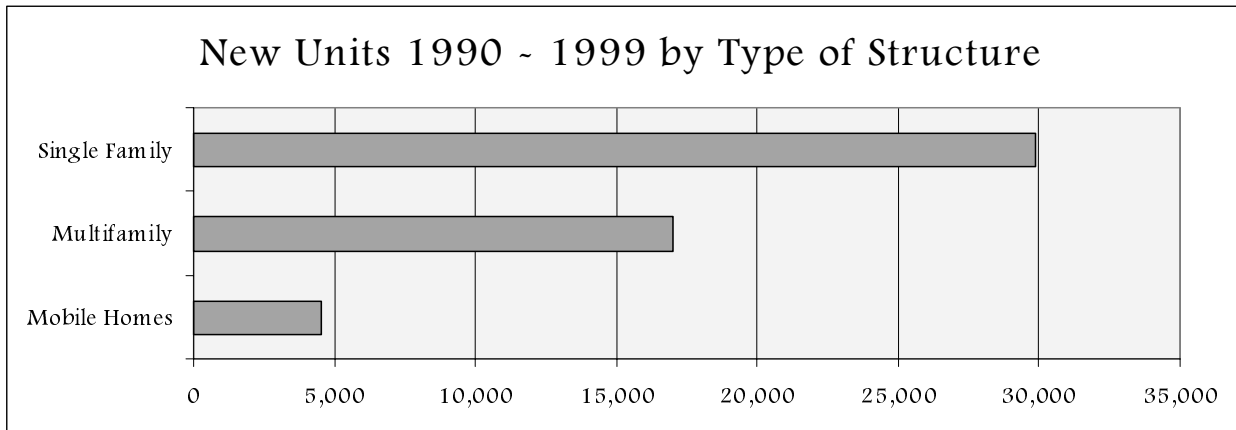
Source: U.S. Census Bureau

**Figure 4**



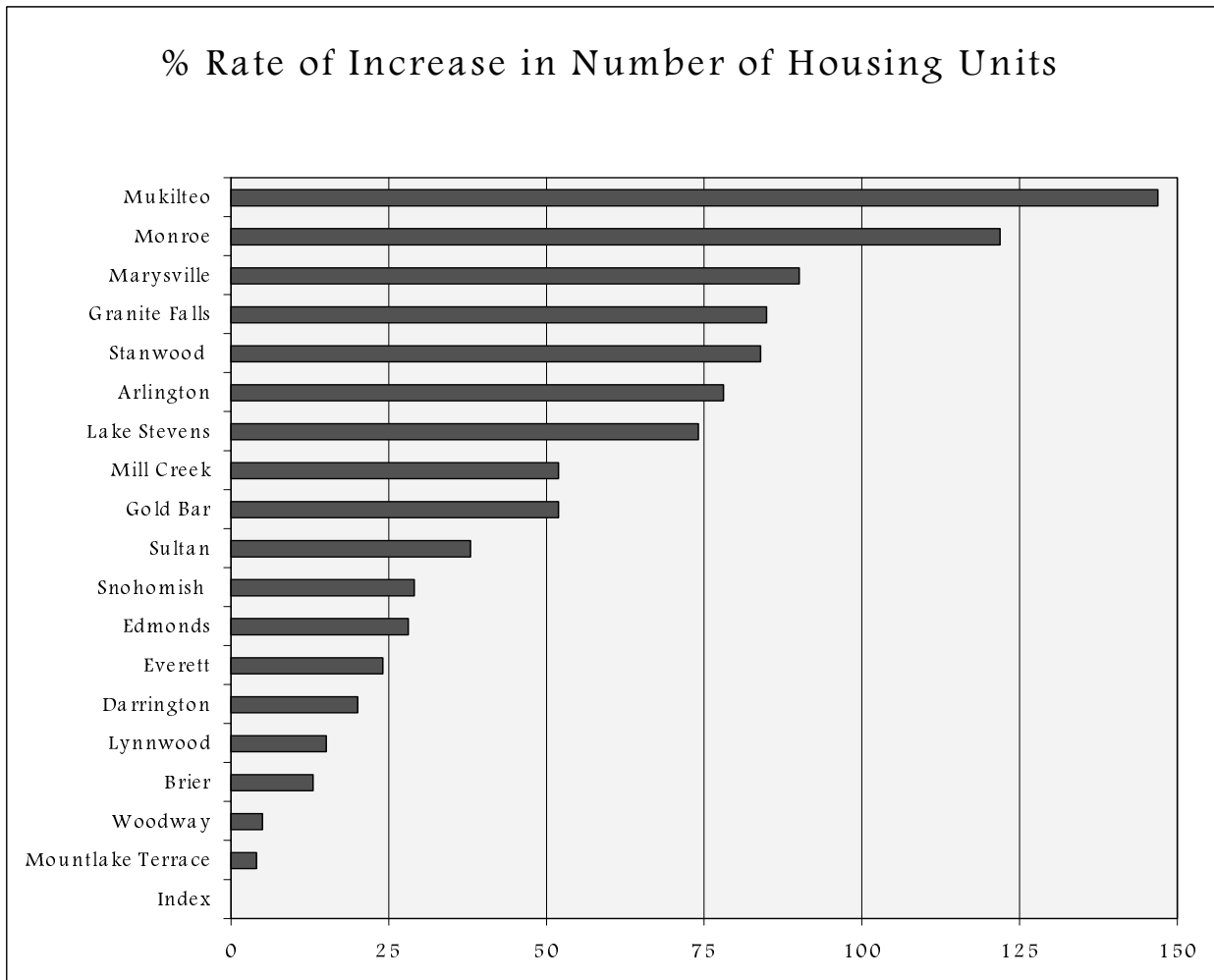
Source: 1990 Census

**Figure 5**



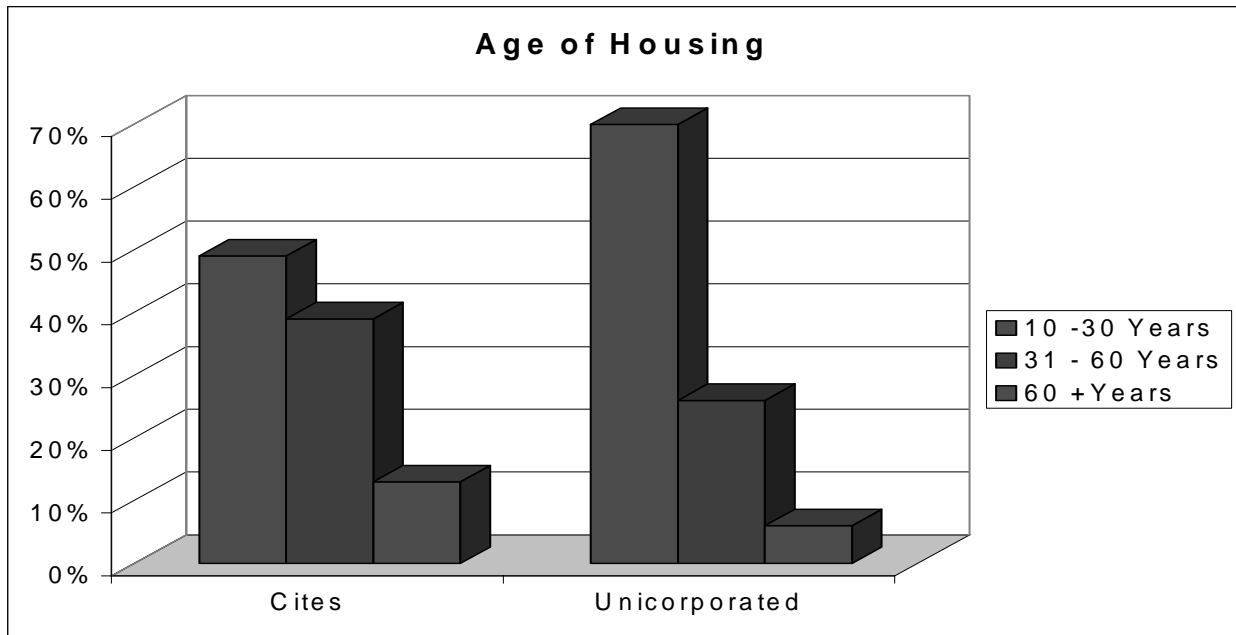
Source: State of Washington, *1999 Population Trends* found in 2000 - 2004 Snohomish County Housing and Community Development Consolidated Plan

**Figure 6**



Source: State of Washington, *1999 Population Trends*. Some increases due to annexation.

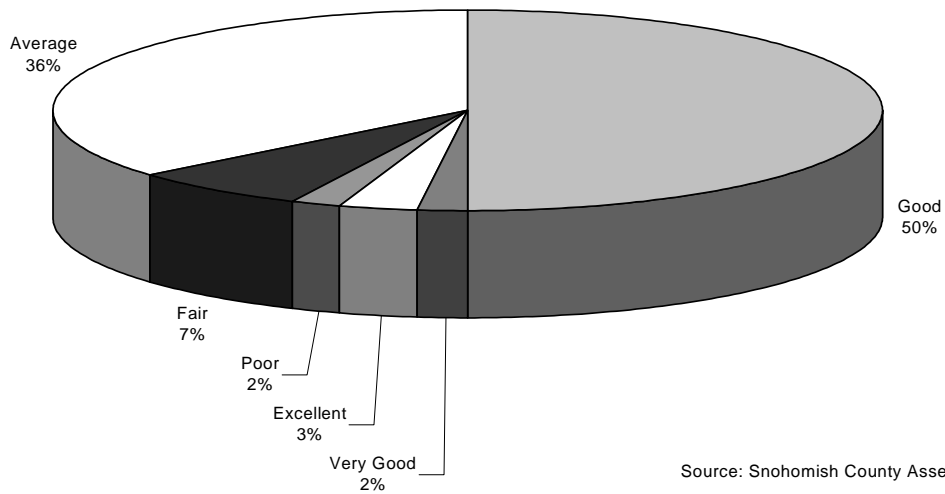
**Figure 7**



Source: 1990 Census

**Figure 8**

**Condition of Residential Structures**



Source: Snohomish County Assessor's Office