

**Affordable Housing Needs Assessment - Whatcom County**

Criteria - %AMI	Total population in category - 2000 (1)(2)		Existing inventory - 2007 (4)		Total dvpmt cost/unit(7)		Gap cost/unit(7)		Alt 1: Unmet need w/any housing problems - 2000 (1)(2)(3)			Alt 2: w/housing costs >50% - 2000 (1)(2)(3)(6)			Alt 3: w/housing costs >50% AMI <50% - 2000 (1)(2)(3)(6)			Alt 4: w/housing costs >50% AMI <3		
									Percent of population in subgroup	Gap cost requirement	Percent of population in subgroup	Gap cost requirement	Percent of population in subgroup	Gap cost requirement	Percent of population in subgroup	Gap cost requirement				

**SUMMARY household needs by subpopulations**

**1: Special needs populations - homeless counts**

1.1: Homeless households (families and individuals) 906		534		372 41% \$4,683,000		115 13% \$1,270,500		115 13% \$1,270,500		115 13% \$1,270,500			
1 Family households with children	100% 171	97	\$197,307	\$21,000	74	43%	\$1,554,000	6	4%	\$126,000	6	4%	\$126,000
2 Individuals and persons w/o children	100% 735	437	\$100,000	\$10,500	298	41%	\$3,129,000	109	15%	\$1,144,500	109	15%	\$1,144,500
1.1.1: Homeless - persons in families with children (6) 515		294		221 43% \$0		21 4% \$0		21 4% \$0		21 4% \$0			
Persons in families with children 100% 515		294		221 43%		21 4%		21 4%		21 4%			
2: Low-income renter households - totals 23,569		4,078		11,741 50% \$246,565,284		5,488 23% \$115,238,844		5,025 21% \$105,530,880		3,733 16% \$78,393,042			
3 Low-income renter households (includes Section 8 vouchers)	0-30% 5,418	566	\$197,307	\$21,000	4,405	81%	\$92,501,514	3,733	69%	\$78,393,042	3,733	69%	\$78,393,042
	31-50% 4,322	1,821	\$197,307	\$21,000	3,587	83%	\$75,332,460	1,292	30%	\$27,137,838	1,292	30%	\$27,137,838
	51-80% 5,356	1,691	\$197,307	\$21,000	2,614	49%	\$54,888,288	327	6%	\$6,861,036	0	0%	\$0
	80+% 8,473	0	\$197,307	\$21,000	1,135	13%	\$23,843,022	136	2%	\$2,846,928	0	0%	\$0
3: Low-income owner households - totals 40,894		89		11,744 29% \$0		4,001 10% \$0		2,283 6% \$0		1,377 3% \$0			
4 Low-income buyer households	0-30% 2,311	0			1,773	77%	\$0	1,377	60%	\$0	1,377	60%	\$0
	31-50% 3,090	9			1,625	53%	\$0	905	29%	\$0	0	0%	\$0
	51-80% 6,137	80			2,915	48%	\$0	1,043	17%	\$0	0	0%	\$0
	80+% 29,356	0			5,431	19%	\$0	675	2%	\$0	0	0%	\$0
<b>TOTAL</b>	<b>65,369</b>	<b>4,701</b>			<b>23,857</b>	<b>36%</b>	<b>\$251,248,284</b>	<b>9,604</b>	<b>15%</b>	<b>\$116,509,344</b>	<b>7,423</b>	<b>11%</b>	<b>\$106,801,380</b>

**DETAILED household needs by subpopulations**

**1: Special needs populations - homeless by subpopulations 1,410**

1: Chronically homeless 812		598 42% \$2,058,000		256 18% \$672,000		256 18% \$672,000		256 18% \$672,000					
1 Chronically homeless	100% 78	32			46	59%	\$0	46	59%	\$0			
2 Mentally disabled	100% 347	231			116	33%	\$0	52	15%	\$0			
3 Alcohol and/or drug addictions	100% 233	118			115	49%	\$0	38	16%	\$0			
4 Veterans	100% 95	48			47	49%	\$0	29	31%	\$0			
5 HIV/AIDS	100% 7	4			3	43%	\$0	2	29%	\$0			
6 Domestic Violence	100% 280	182	\$197,307	\$21,000	98	35%	\$2,058,000	32	11%	\$672,000			
7 Youth under 18	100% 94	36			58	62%	\$0	7	7%	\$0			
8 Physically disabled	100% 127	73			54	43%	\$0	25	20%	\$0			
9 Seasonal agricultural worker	100% 1	1			0	0%	\$0	0	0%	\$0			
10 Substance abuse & mental illness	100% 136	81			55	40%	\$0	20	15%	\$0			
11 Senior citizens over 65	100% 12	6			6	50%	\$0	5	42%	\$0			
2: Low-income renter households - by subpopulations 23,569		4,830		11,745 50% \$246,650,418		5,497 23% \$115,433,766		5,030 21% \$105,633,045		3,737 16% \$78,468,390			
12 Elderly individuals and couples	0-30% 792	444	\$197,307	\$21,000	502	63%	\$10,544,688	360	46%	\$7,567,560	360	46%	\$7,567,560
	31-50% 785	95	\$197,307	\$21,000	610	78%	\$12,808,845	345	44%	\$7,236,915	0	0%	\$0
	51-80% 614	262	\$197,307	\$21,000	374	61%	\$7,852,446	164	27%	\$3,442,698	0	0%	\$0
	80+% 940		\$197,307	\$21,000	275	29%	\$5,783,820	135	14%	\$2,842,560	0	0%	\$0
13 Family or related - small 2-5 persons (includes Section 8 vouchers)	0-30% 1,160	93	\$197,307	\$21,000	905	78%	\$19,000,800	755	65%	\$15,858,360	755	65%	\$15,858,360
	31-50% 1,120	249	\$197,307	\$21,000	945	84%	\$19,850,880	235	21%	\$4,939,200	0	0%	\$0
	51-80% 1,919	1,122	\$197,307	\$21,000	869	45%	\$18,255,447	31	2%	\$644,784	0	0%	\$0
	80+% 3,379		\$197,307	\$21,000	358	11%	\$7,521,654	3	0%	\$70,959	0	0%	\$0
14 Family or related - large 5+ persons	0-30% 282	38	\$197,307	\$21,000	263	93%	\$5,525,226	195	69%	\$4,092,102	195	69%	\$4,092,102
	31-50% 387	28	\$197,307	\$21,000	348	90%	\$7,306,173	58	15%	\$1,219,050	0	0%	\$0
	51-80% 399	215	\$197,307	\$21,000	209	52%	\$4,390,596	0	0%	\$0	0	0%	\$0
	80+% 695		\$197,307	\$21,000	250	36%	\$5,254,200	0	0%	\$0	0	0%	\$0

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											Percent of population in subgroup	Gap cost requirement	Percent of population in subgroup	Gap cost requirement	Percent of population in subgroup	Gap cost requirement	Percent of population in subgroup	Gap cost requirement				
15 All others	0-30%	3,184	204	\$197,307	\$21,000	2,735	86%	\$57,436,176	2,426	76%	\$50,950,368	2,426	76%	\$50,950,368	2,426	76%	\$50,950,368	2,426	76%	\$50,950,368		
	31-50%	2,030	1,782	\$197,307	\$21,000	1,685	83%	\$35,382,900	656	32%	\$13,769,490	656	32%	\$13,769,490	0	0%	\$0	0	0%	\$0		
	51-80%	2,424	298	\$197,307	\$21,000	1,164	48%	\$24,433,920	133	6%	\$2,799,720	0	0%	\$0	0	0%	\$0	0	0%	\$0		
	80+%	3,459		\$197,307	\$21,000	253	7%	\$5,302,647	0	0%	\$0	0	0%	\$0	0	0%	\$0	0	0%	\$0		
<b>3: Low-income owner households - by subpopulation</b>		<b>40,894</b>	<b>88</b>			<b>11,749</b>	<b>29%</b>	<b>\$0</b>	<b>3,997</b>	<b>10%</b>	<b>\$0</b>	<b>2,283</b>	<b>6%</b>	<b>\$0</b>	<b>1,378</b>	<b>3%</b>	<b>\$0</b>	<b>1,378</b>	<b>3%</b>	<b>\$0</b>		
16 Elderly individuals and couples (includes KCLT & Lummi Island lease)	0-30%	944				729	77%	\$0	485	51%	\$0	485	51%	\$0	485	51%	\$0	485	51%	\$0		
	31-50%	1,673				622	37%	\$0	269	16%	\$0	269	16%	\$0	0	0%	\$0	0	0%	\$0		
	51-80%	2,379				590	25%	\$0	233	10%	\$0	0	0%	\$0	0	0%	\$0	0	0%	\$0		
	80+%	5,603				650	12%	\$0	95	2%	\$0	0	0%	\$0	0	0%	\$0	0	0%	\$0		
17 Family or related - small 2-5 persons (includes KCLT & Lummi Island lease)	0-30%	654				489	75%	\$0	460	70%	\$0	460	70%	\$0	460	70%	\$0	460	70%	\$0		
	31-50%	655	9			480	73%	\$0	315	48%	\$0	315	48%	\$0	0	0%	\$0	0	0%	\$0		
	51-80%	2,124	74			1,389	65%	\$0	499	24%	\$0	0	0%	\$0	0	0%	\$0	0	0%	\$0		
	80+%	17,309				3,185	18%	\$0	398	2%	\$0	0	0%	\$0	0	0%	\$0	0	0%	\$0		
18 Family or related - large 5+ persons (includes KCLT & Lummi Island lease)	0-30%	135				127	94%	\$0	83	62%	\$0	83	62%	\$0	83	62%	\$0	83	62%	\$0		
	31-50%	228				173	76%	\$0	100	44%	\$0	100	44%	\$0	0	0%	\$0	0	0%	\$0		
	51-80%	710	5			500	70%	\$0	135	19%	\$0	0	0%	\$0	0	0%	\$0	0	0%	\$0		
	80+%	2,885				805	28%	\$0	101	4%	\$0	0	0%	\$0	0	0%	\$0	0	0%	\$0		
19 All others (includes KCLT & Lummi Island lease)	0-30%	578				428	74%	\$0	350	61%	\$0	350	61%	\$0	350	61%	\$0	350	61%	\$0		
	31-50%	534				349	65%	\$0	220	41%	\$0	220	41%	\$0	0	0%	\$0	0	0%	\$0		
	51-80%	924				439	48%	\$0	175	19%	\$0	0	0%	\$0	0	0%	\$0	0	0%	\$0		
	80+%	3,559				794	22%	\$0	78	2%	\$0	0	0%	\$0	0	0%	\$0	0	0%	\$0		
<b>4: First-time buyer/critical skills households</b>		<b>0</b>	<b>0</b>			<b>0</b>		<b>\$0</b>	<b>0</b>		<b>\$0</b>	<b>0</b>		<b>\$0</b>	<b>0</b>		<b>\$0</b>	<b>0</b>		<b>\$0</b>		
20 First-time buyer	80%																					
21 Critical skills	80%																					
<b>TOTAL (excludes 1.1-1.2 to avoid double-counting)</b>		<b>65,873</b>	<b>5,730</b>			<b>24,092</b>	<b>37%</b>	<b>\$248,708,418</b>	<b>9,750</b>	<b>15%</b>	<b>\$116,105,766</b>	<b>7,569</b>	<b>11%</b>	<b>\$106,305,045</b>	<b>5,371</b>	<b>8%</b>	<b>\$79,140,390</b>	<b>5,371</b>	<b>8%</b>	<b>\$79,140,390</b>		

- Sources:**
- (1) HUD CHAS Data Report, SOCDS CHAS Data: Housing Problems Output for All Households, 2000 Census, Whatcom County
  - (2) Whatcom County Homeless Count, A Point-in-Time Census of Homeless Residents, March 2007
  - (3) Includes households with any housing problems including paying over 30% of income and/or overcrowding and/or lacking kitchen or plumbing, etc.
  - (4) Whatcom County Affordable Housing Resource Inventory, Draft 11 July, 2007
  - (5) Includes temporarily living with family or friends
  - (6) Does not include temporarily living with family or friends.
  - (7) Based on development costs for Laurel Village.

**Note:**  
 Total population minus existing inventory will not equal unmet needs as they are derived from different sources for different years.  
 Also - inventory only includes assisted housing units and not private market units for which housing needs are met.  
 Elderly households = 1 or 2 person household with either person over 62 years.  
 Cost burden = the % of a household's total gross income spent on housing costs including utilities, and for owners mortgage taxes and insurance.  
 Renter = does not include households living on boats, RVs, or vans.