

## Bellingham/Whatcom County Housing Action Plan

21 September 2007

| task number and content                         | S              | M  | T  | W  | T  | F  | S   |  |
|---|----------------|----|----|----|----|----|-----|--|
| <b>April</b>                                    |                |    |    |    |    |    |     |  |
| 1a review scope and process w/TF                | 1              | 2  | 3  | 4  | 5  | 6  | 7   |  |
|   | 8              | 9  | 10 | 11 | 12 | 13 | 14  |  |
|   | 15             | 16 | 17 | 18 | 19 | 20 | 21  |  |
| 1b review scope and process w/TF                | 22             | 23 | 24 | 25 | 26 | 27 | 28  |  |
|   | 29             | 30 |    |    |    |    |     |  |
| <b>May</b>                                      |                |    |    |    |    |    |     |  |
| 2b interview other market participants          |                |    | 1  | 2  | 3  | 4  | 5   |  |
| 2c review demand/need findings w/TF             | 6              | 7  | 8  | 9  | 10 | 11 | 12  |  |
|   | 13             | 14 | 15 | 16 | 17 | 18 | 19  |  |
| 2c review demand/need findings w/TF             | 20             | 21 | 22 | 23 | 24 | 25 | 26  |  |
|   | 27             | 28 | 29 | 30 | 31 |    |     |  |
| <b>June</b>                                     |                |    |    |    |    |    |     |  |
|   |                |    |    |    |    |    | 1 2 |  |
| 3b review tools w/TF                            | 3              | 4  | 5  | 6  | 7  | 8  | 9   |  |
| 4e review tool implications w/TF                | 10             | 11 | 12 | 13 | 14 | 15 | 16  |  |
| 4c brief Whatcom Commissioners - 3:00 pm        | 17             | 18 | 19 | 20 | 21 | 22 | 23  |  |
|   | 24             | 25 | 26 | 27 | 28 | 29 | 30  |  |
| <b>July</b>                                     |                |    |    |    |    |    |     |  |
|   | 1              | 2  | 3  | 4  | 5  | 6  | 7   |  |
|   | 8              | 9  | 10 | 11 | 12 | 13 | 14  |  |
| 4c brief Bellingham City Council - 7:00 pm      | 15             | 16 | 17 | 18 | 19 | 20 | 21  |  |
|   | 22             | 23 | 24 | 25 | 26 | 27 | 28  |  |
| 4b/c conduct workshops w/market participants    | 29             | 30 | 31 |    |    |    |     |  |
| <b>August</b>                                   |                |    |    |    |    |    |     |  |
| 4b/c review proposals w/cities/UGA              |                |    |    | 1  | 2  | 3  | 4   |  |
| 5b review cost/benefit findings w/TF            | 5              | 6  | 7  | 8  | 9  | 10 | 11  |  |
|   | 12             | 13 | 14 | 15 | 16 | 17 | 18  |  |
|   | 19             | 20 | 21 | 22 | 23 | 24 | 25  |  |
|   | 26             | 27 | 28 | 29 | 30 | 31 |     |  |
| <b>September</b>                                |                |    |    |    |    |    |     |  |
|   |                |    |    |    |    |    | 1   |  |
|   | 2              | 3  | 4  | 5  | 6  | 7  | 8   |  |
| 5b/6b review costs/benefit/implementation w/TF  | 9              | 10 | 11 | 12 | 13 | 14 | 15  |  |
| 4c review w/Bellingham Council Committee - 1 pm | 16             | 17 | 18 | 19 | 20 | 21 | 22  |  |
| 4c review w/builders/lenders/realtors           |                |    |    |    |    |    |     |  |
| 4c review w/Small Cities - 9 am                 | 23             | 24 | 25 | 26 | 27 | 28 | 29  |  |
| review w/Whatcom Council Committee - 3 pm       | 30             |    |    |    |    |    |     |  |
| 4d conduct mail-out/phone-back survey           | <b>October</b> |    |    |    |    |    |     |  |
|   |                | 1  | 2  | 3  | 4  | 5  | 6   |  |
| 4e/6b review implications/select actions w/TF   | 7              | 8  | 9  | 10 | 11 | 12 | 13  |  |
| 4c review w/Whatcom Council Committee - 3 pm    | 14             | 15 | 16 | 17 | 18 | 19 | 20  |  |
| 6b finalize actions/document w/TF               | 21             | 22 | 23 | 24 | 25 | 26 | 27  |  |
| 4c review w/Bellingham Council Committee - 1 pm | 28             | 29 | 30 | 31 |    |    |     |  |
| <b>November</b>                                 |                |    |    |    |    |    |     |  |
|   |                |    |    |    |    | 1  | 2 3 |  |
| 6b finalize actions/document w/TF               | 4              | 5  | 6  | 7  | 8  | 9  | 10  |  |
| 7 review w/Bellingham Council Committee - 1 pm  | 11             | 12 | 13 | 14 | 15 | 16 | 17  |  |
| 7 review report w/Bellingham Council - 7 pm     | 18             | 19 | 20 | 21 | 22 | 23 | 24  |  |
| 7 review report w/Whatcom Council - 7 pm        | 25             | 26 | 27 | 28 | 29 | 30 |     |  |

CHAT meetings from 9:00-11:00 am in the Mayor's Conference Room in City Hall unless notified otherwise.

**Affordable Housing Needs Assessment - Whatcom County**

| Criteria - %AMI | Total population in category - 2000 (1)(2) |  | Existing inventory - 2007 (4) |  | Total dvpmnt cost/unit(7) | Gap cost/unit(7) | Alt 2: w/hsng costs>50% AMI<80% - 2000 (1)(2)(3)(6) |  |                      | Alt 3: w/hsng costs>50% AMI<50% - . |                              |  |
|-----------------|--|--|-------------------------------|--|---------------------------|------------------|---|--|----------------------|-------------------------------------|------------------------------|--|
|                 |  |  |                               |  |                           |                  | Percent of population in subgroup                   |  | Gap cost requirement |                                     | Percent of population in sub |  |

**DETAILED household needs by subpopulations**

| 1: Special needs populations - individuals by subpopulation                   |        | 1,410         | 812          |           |          | 256          | 18%        | \$4,560,500          | 256          | 18%        | \$4,560,500          |
|---|--------|---------------|--------------|-----------|----------|--------------|------------|----------------------|--------------|------------|----------------------|
| 1 Chronically homeless  | 100%   | 78            | 32           | \$175,000 | \$17,500 | 46           | 59%        | \$805,000            | 46           | 59%        | \$805,000            |
| 2 Mentally disabled   | 100%   | 347           | 231          | \$175,000 | \$17,500 | 52           | 15%        | \$910,000            | 52           | 15%        | \$910,000            |
| 3 Alcohol and/or drug addictions  | 100%   | 233           | 118          | \$175,000 | \$17,500 | 38           | 16%        | \$665,000            | 38           | 16%        | \$665,000            |
| 4 Veterans  | 100%   | 95            | 48           | \$175,000 | \$17,500 | 29           | 31%        | \$507,500            | 29           | 31%        | \$507,500            |
| 5 HIV/AIDS  | 100%   | 7             | 4            | \$175,000 | \$17,500 | 2            | 29%        | \$35,000             | 2            | 29%        | \$35,000             |
| 6 Domestic Violence   | 100%   | 280           | 182          | \$210,000 | \$21,000 | 32           | 11%        | \$672,000            | 32           | 11%        | \$672,000            |
| 7 Youth under 18  | 100%   | 94            | 36           | \$105,000 | \$10,500 | 7            | 7%         | \$73,500             | 7            | 7%         | \$73,500             |
| 8 Physically disabled   | 100%   | 127           | 73           | \$175,000 | \$17,500 | 25           | 20%        | \$437,500            | 25           | 20%        | \$437,500            |
| 9 Seasonal agricultural worker  | 100%   | 1             | 1            | \$125,000 | \$12,500 | 0            | 0%         | \$0                  | 0            | 0%         | \$0                  |
| 10 Substance abuse & mental illness   | 100%   | 136           | 81           | \$175,000 | \$17,500 | 20           | 15%        | \$350,000            | 20           | 15%        | \$350,000            |
| 11 Senior citizens over 65  | 100%   | 12            | 6            | \$210,000 | \$21,000 | 5            | 42%        | \$105,000            | 5            | 42%        | \$105,000            |
| <b>2: Low-income renter households - by subpopulations</b>                    |        | <b>23,569</b> | <b>4,830</b> |           |          | <b>5,358</b> | <b>23%</b> | <b>\$108,314,243</b> | <b>5,030</b> | <b>21%</b> | <b>\$101,534,505</b> |
| 12 Elderly individuals and couples  | 0-30%  | 792           | 444          | \$210,000 | \$21,000 | 360          | 46%        | \$7,567,560          | 360          | 46%        | \$7,567,560          |
|   | 31-50% | 785           | 95           | \$210,000 | \$21,000 | 345          | 44%        | \$7,236,915          | 345          | 44%        | \$7,236,915          |
|   | 51-80% | 614           | 262          | \$210,000 | \$21,000 | 164          | 27%        | \$3,442,698          |              |            |                      |
|   | 80+%   | 940           |              |           |          |              |            |                      |              |            |                      |
| 13 Family or related - small 2-5 persons (includes Section 8 vouchers)        | 0-30%  | 1,160         | 93           | \$175,000 | \$17,500 | 755          | 65%        | \$13,215,300         | 755          | 65%        | \$13,215,300         |
|   | 31-50% | 1,120         | 249          | \$175,000 | \$17,500 | 235          | 21%        | \$4,116,000          | 235          | 21%        | \$4,116,000          |
|   | 51-80% | 1,919         | 1,122        | \$175,000 | \$17,500 | 31           | 2%         | \$537,320            |              |            |                      |
|   | 80+%   | 3,379         |              |           |          |              |            |                      |              |            |                      |
| 14 Family or related - large 5+ persons                                       | 0-30%  | 282           | 38           | \$185,000 | \$18,500 | 195          | 69%        | \$3,604,947          | 195          | 69%        | \$3,604,947          |
|   | 31-50% | 387           | 28           | \$185,000 | \$18,500 | 58           | 15%        | \$1,073,925          | 58           | 15%        | \$1,073,925          |
|   | 51-80% | 399           | 215          | \$185,000 | \$18,500 | 0            | 0%         | \$0                  |              |            |                      |
|   | 80+%   | 695           |              |           |          |              |            |                      |              |            |                      |
| 15 All others   | 0-30%  | 3,184         | 204          | \$210,000 | \$21,000 | 2,426        | 76%        | \$50,950,368         | 2,426        | 76%        | \$50,950,368         |
|   | 31-50% | 2,030         | 1,782        | \$210,000 | \$21,000 | 656          | 32%        | \$13,769,490         | 656          | 32%        | \$13,769,490         |
|   | 51-80% | 2,424         | 298          | \$210,000 | \$21,000 | 133          | 6%         | \$2,799,720          |              |            |                      |
|   | 80+%   | 3,459         |              |           |          |              |            |                      |              |            |                      |
| <b>3: Low-income owner households - by subpopulation</b>                      |        | <b>40,894</b> | <b>88</b>    |           |          | <b>3,325</b> | <b>8%</b>  | <b>\$129,659,283</b> | <b>2,283</b> | <b>6%</b>  | <b>\$89,028,381</b>  |
| 16 Elderly individuals and couples (includes KCLT & Lummi Island lease)       | 0-30%  | 944           |              | n/a       | \$39,000 | 485          | 51%        | \$18,923,424         | 485          | 51%        | \$18,923,424         |
|   | 31-50% | 1,673         |              | n/a       | \$39,000 | 269          | 16%        | \$10,504,767         | 269          | 16%        | \$10,504,767         |
|   | 51-80% | 2,379         |              | n/a       | \$39,000 | 233          | 10%        | \$9,092,538          |              |            |                      |
|   | 80+%   | 5,603         |              |           |          |              |            |                      |              |            |                      |
| 17 Family or related - small 2-5 persons (includes KCLT & Lummi Island lease) | 0-30%  | 654           | 9            | n/a       | \$39,000 | 460          | 70%        | \$17,930,718         | 460          | 70%        | \$17,930,718         |
|   | 31-50% | 655           | 74           | n/a       | \$39,000 | 315          | 48%        | \$12,287,145         | 315          | 48%        | \$12,287,145         |
|   | 51-80% | 2,124         |              | n/a       | \$39,000 | 499          | 24%        | \$19,466,460         |              |            |                      |
|   | 80+%   | 17,309        |              |           |          |              |            |                      |              |            |                      |
| 18 Family or related - large 5+ persons (includes KCLT & Lummi Island lease)  | 0-30%  | 135           |              | n/a       | \$39,000 | 83           | 62%        | \$3,237,975          | 83           | 62%        | \$3,237,975          |
|   | 31-50% | 228           |              | n/a       | \$39,000 | 100          | 44%        | \$3,903,588          | 100          | 44%        | \$3,903,588          |
|   | 51-80% | 710           | 5            | n/a       | \$39,000 | 135          | 19%        | \$5,261,100          |              |            |                      |
|   | 80+%   | 2,885         |              |           |          |              |            |                      |              |            |                      |
| 19 All others (includes KCLT & Lummi Island lease)                            | 0-30%  | 578           |              | n/a       | \$39,000 | 350          | 61%        | \$13,660,452         | 350          | 61%        | \$13,660,452         |
|   | 31-50% | 534           |              | n/a       | \$39,000 | 220          | 41%        | \$8,580,312          | 220          | 41%        | \$8,580,312          |
|   | 51-80% | 924           |              | n/a       | \$39,000 | 175          | 19%        | \$6,810,804          |              |            |                      |
|   | 80+%   | 3,559         |              |           |          |              |            |                      |              |            |                      |
| <b>TOTAL (excludes 1.1-1.2 to avoid double-counting)</b>                      |        | <b>65,873</b> | <b>5,730</b> |           |          | <b>8,939</b> | <b>14%</b> | <b>\$242,534,026</b> | <b>7,569</b> | <b>11%</b> | <b>\$195,123,386</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.

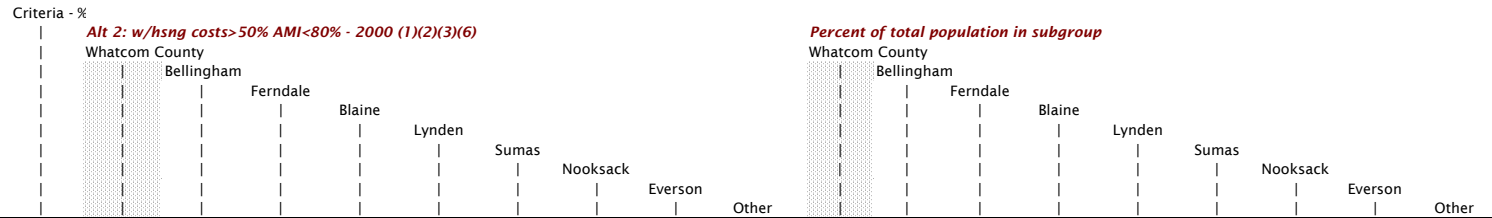
**Note:**

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.

**Assumptions:**

Average unit development cost in a mixed-use project estimated to be \$210,000 based on Laurel Village - a platform construction. Average unit development cost in a townhouse project estimated to be \$175,000 based on Meadow Woods - a cluster development. Average unit development cost in a larger townhouse project estimated to be \$185,000 based on Meadow Woods - a cluster development. Average gap financing requirements are estimated to be @10% of development cost for city/county share, private, and other matches to LIHTC and WA. Average gap financing for existing overextended homeowners estimated to be the same cost as Kulshan Land Trust for new acquisition. All development cost estimates assume stick-built housing - use of modular/manufactured could reduce structure costs up to 25% of above.

## Affordable Housing Needs Assessment - Cities data for Alt 2 hsing costs>50% AMI(FMI) >80%



### DETAILED household needs by subpopulations

#### 1: Special needs populations - individuals by subpopulation:

| Criteria - %                        | Whatcom County | Bellingham | Ferndale | Blaine | Lynden | Sumas | Nooksack | Everson | Other | Percent of total population in subgroup |
|-------------------------------------|----------------|------------|----------|--------|--------|-------|----------|---------|-------|---|
| 1 Chronically homeless              | 100%           | 46         |          |        |        |       |          |         |       | 59%                                     |
| 2 Mentally disabled                 | 100%           | 52         |          |        |        |       |          |         |       | 15%                                     |
| 3 Alcohol and/or drug addictions    | 100%           | 38         |          |        |        |       |          |         |       | 16%                                     |
| 4 Veterans                          | 100%           | 29         |          |        |        |       |          |         |       | 31%                                     |
| 5 HIV/AIDS                          | 100%           | 2          |          |        |        |       |          |         |       | 29%                                     |
| 6 Domestic Violence                 | 100%           | 32         |          |        |        |       |          |         |       | 11%                                     |
| 7 Youth under 18                    | 100%           | 7          |          |        |        |       |          |         |       | 7%                                      |
| 8 Physically disabled               | 100%           | 25         |          |        |        |       |          |         |       | 20%                                     |
| 9 Seasonal agricultural worker      | 100%           | 0          |          |        |        |       |          |         |       | 0%                                      |
| 10 Substance abuse & mental illness | 100%           | 20         |          |        |        |       |          |         |       | 15%                                     |
| 11 Senior citizens over 65          | 100%           | 5          |          |        |        |       |          |         |       | 42%                                     |

#### 2: Low-income renter households - by subpopulations

| Subpopulation                            | Whatcom County | Bellingham | Ferndale | Blaine | Lynden | Sumas | Nooksack | Everson | Other | Percent of total population in subgroup |
|--|----------------|------------|----------|--------|--------|-------|----------|---------|-------|---|
| 12 Elderly individuals and couples       | 5,358          | 3,986      | 180      | 75     | 224    | 40    | 16       | 38      | 800   | 23%                                     |
| 0-30%                                    | 360            | 170        | 40       | 20     | 35     | 8     | 4        | 4       | 79    | 46%                                     |
| 31-50%                                   | 345            | 209        | 0        | 0      | 80     | 0     | 4        | 0       | 52    | 39%                                     |
| 51-80%                                   | 164            | 100        | 0        | 0      | 40     | 0     | 0        | 0       | 24    | 27%                                     |
| 80+%                                     |                |            |          |        |        |       |          |         |       | 16%                                     |
| 13 Family or related - small 2-5 persons | 755            | 470        | 55       | 20     | 15     | 8     | 4        | 12      | 171   | 27%                                     |
| 0-30%                                    | 235            | 160        | 0        | 0      | 15     | 0     | 0        | 4       | 56    | 65%                                     |
| 31-50%                                   | 31             | 20         | 0        | 0      | 0      | 0     | 0        | 0       | 11    | 21%                                     |
| 51-80%                                   |                |            |          |        |        |       |          |         |       | 26%                                     |
| 80+%                                     |                |            |          |        |        |       |          |         |       | 69%                                     |
| 14 Family or related - large 5+ persons  | 195            | 65         | 35       | 0      | 0      | 8     | 0        | 0       | 87    | 21%                                     |
| 0-30%                                    | 58             | 30         | 0        | 0      | 4      | 0     | 0        | 0       | 24    | 67%                                     |
| 31-50%                                   | 0              | 0          | 0        | 0      | 0      | 0     | 0        | 0       | 0     | 26%                                     |
| 51-80%                                   |                |            |          |        |        |       |          |         |       | 69%                                     |
| 80+%                                     |                |            |          |        |        |       |          |         |       | 100%                                    |
| 15 All others                            | 2,426          | 2,099      | 40       | 35     | 15     | 8     | 0        | 10      | 219   | 0%                                      |
| 0-30%                                    | 656            | 564        | 10       | 0      | 20     | 8     | 4        | 4       | 46    | 76%                                     |
| 31-50%                                   | 133            | 100        | 0        | 0      | 0      | 0     | 0        | 4       | 29    | 79%                                     |
| 51-80%                                   |                |            |          |        |        |       |          |         |       | 80%                                     |
| 80+%                                     |                |            |          |        |        |       |          |         |       | 70%                                     |

#### 3: Low-income owner households - by subpopulation

| Subpopulation                            | Whatcom County | Bellingham | Ferndale | Blaine | Lynden | Sumas | Nooksack | Everson | Other | Percent of total population in subgroup |
|--|----------------|------------|----------|--------|--------|-------|----------|---------|-------|---|
| 16 Elderly individuals and couples       | 3,325          | 908        | 183      | 64     | 223    | 24    | 32       | 42      | 1,849 | 8%                                      |
| 0-30%                                    | 485            | 220        | 14       | 10     | 34     | 4     | 0        | 4       | 199   | 51%                                     |
| 31-50%                                   | 269            | 55         | 0        | 0      | 35     | 4     | 8        | 0       | 167   | 52%                                     |
| 51-80%                                   | 233            | 35         | 25       | 10     | 15     | 0     | 4        | 0       | 145   | 16%                                     |
| 80+%                                     |                |            |          |        |        |       |          |         |       | 10%                                     |
| 17 Family or related - small 2-5 persons | 460            | 104        | 35       | 20     | 40     | 4     | 0        | 14      | 243   | 4%                                      |
| 0-30%                                    | 315            | 95         | 25       | 10     | 15     | 4     | 4        | 4       | 158   | 70%                                     |
| 31-50%                                   | 499            | 80         | 35       | 10     | 30     | 0     | 4        | 8       | 332   | 73%                                     |
| 51-80%                                   |                |            |          |        |        |       |          |         |       | 64%                                     |
| 80+%                                     |                |            |          |        |        |       |          |         |       | 100%                                    |
| 18 Family or related - large 5+ persons  | 83             | 19         | 0        | 0      | 0      | 4     | 0        | 0       | 60    | 48%                                     |
| 0-30%                                    | 100            | 10         | 0        | 0      | 30     | 0     | 0        | 0       | 60    | 100%                                    |
| 31-50%                                   | 135            | 25         | 4        | 4      | 10     | 0     | 4        | 4       | 84    | 100%                                    |
| 51-80%                                   |                |            |          |        |        |       |          |         |       | 0%                                      |
| 80+%                                     |                |            |          |        |        |       |          |         |       | 22%                                     |
| 19 All others                            | 350            | 105        | 20       | 0      | 14     | 4     | 4        | 0       | 203   | 62%                                     |
| 0-30%                                    | 220            | 125        | 0        | 0      | 0      | 0     | 0        | 4       | 91    | 61%                                     |
| 31-50%                                   | 175            | 35         | 25       | 0      | 0      | 0     | 4        | 4       | 107   | 53%                                     |
| 51-80%                                   |                |            |          |        |        |       |          |         |       | 100%                                    |
| 80+%                                     |                |            |          |        |        |       |          |         |       | 0%                                      |

TOTAL (excludes 1.1-1.2 to avoid double-counting)

|                |       |       |     |     |     |    |    |    |       |     |
|----------------|-------|-------|-----|-----|-----|----|----|----|-------|-----|
| Whatcom County | 8,939 | 4,894 | 363 | 139 | 447 | 64 | 48 | 80 | 2,648 | 14% |
| Bellingham     |       |       |     |     |     |    |    |    |       | 18% |
| Ferndale       |       |       |     |     |     |    |    |    |       | 12% |
| Blaine         |       |       |     |     |     |    |    |    |       | 9%  |
| Lynden         |       |       |     |     |     |    |    |    |       | 13% |
| Sumas          |       |       |     |     |     |    |    |    |       | 16% |
| Nooksack       |       |       |     |     |     |    |    |    |       | 14% |
| Everson        |       |       |     |     |     |    |    |    |       | 11% |
| Other          |       |       |     |     |     |    |    |    |       | 10% |

#### Sources:

- (1) HUD CHAS Data Report, SOCDs CHAS Data: Housing Problem
- (2) Whatcom County Homeless Count, A Point-in-Time Census
- (3) Includes households with any housing problems including pa
- (4) Whatcom County Affordable Housing Resource Inventory, D1
- (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.

**Bellingham/Whatcom County Housing Action Plan - policies and tools**

**Participants**

- A=approval role
- F=facilitator role
- L=lead management role
- P=participant role

- 1. Whatcom County Council
- 2. Bellingham, Ferndale, Blaine, Lynden, Sumas, Nooksack City Councils
- 3. Planning & Community Development Departments
- 4. **Housing Action Plan Committee**
- 5. Bellingham/Whatcom County Housing Authority
- 6. Washington State CTED/HFC etc
- 7. USDA/HUD etc
- 8. Opportunity Council, Kulshan Community Land Trust
- 9. Whatcom-Skagit Housing, Habitat for Humanity
- 10. Whatcom County Economic Development Council/WWU
- 11. Whatcom County Lenders/Task Forces
- 12. Whatcom County Builders/Task Forces
- 13. Whatcom County Realtors/Task Forces

| Goal | Criteria - %AMI |   |   |   |   |   |   |   |   |   |   |   |   |   | Unmet need (2000-2007 households) | Target objective (dwelling units) 2008-2014 (3) |     | Funding sources |
|------|-----------------|---|---|---|---|---|---|---|---|---|---|---|---|---|-----------------------------------|---|-----|-----------------|
|      | 1               | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 0 | 1 | 2 | 3 | 4 |                                   | 0-1   | 2-6 |                 |

|  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |           |           |        |     |          |                       |                       |        |
|--|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|-----------|-----------|--------|-----|----------|-----------------------|-----------------------|--------|
| <b>1: Create an implementation organization</b>                  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |           |           |        |     |          |                       |                       |        |
| <b>1.1: Coordinate public, non-profit, private participants</b>  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |           |           |        |     |          |                       |                       |        |
| 1  | A | A | L | F | P | P | P | L | L | L | L | L | L | L | L | L | X |           |           | all du | na  | na       | low                   | high                  | HTFund |
| 2  | A | A | L | F | P | P | P | P | P | P | P | P | P | P | P | P | X | X         | X         | all du | na  | na       | low                   | high                  | HTFund |
| <b>1.2: Create funds necessary to effectively implement plan</b> |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |           |           |        |     |          |                       |                       |        |
| 3  | A | A | L | F | L | P | P | P | P | P | L | P | P | P | P | X |   |           | 80%       | 5,225  |     | high     | high                  | HTFund                |        |
| <b>1.3: Increase market awareness and knowledge</b>              |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |           |           |        |     |          |                       |                       |        |
| 4  |   |   |   | F | P | P | P | P | P | P | L | P | L | P | P |   | X | X         | >50% cost | 9,604  |     | low      | moderate              | Prvt resources/HTFund |        |
| 5  |   |   |   | F | P | P | P | P | P | P | L | P | P | P |   | X | X | >50% cost | 9,604     |        | low | moderate | Prvt resources/HTFund |                       |        |
| <b>3: Reduce housing costs for new construction</b>              |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |           |           |        |     |          |                       |                       |        |
| <b>3.1: Reduce regulatory process costs</b>                      |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |           |           |        |     |          |                       |                       |        |
| 12   | A | A | L | F | P |   |   |   |   |   | P | P | P | P | P | X |   |           | all du    | na     |     | low      | low                   | GF/CTED-GMP/HTFund    |        |
| 13   | A | A | L | F | P | P |   |   |   |   | P | P | P | P | P | X |   |           | all du    | na     |     | moderate | moderate              | GF/CTED-GMP/HTFund    |        |
| 14   | A | A | L | F | P |   |   |   |   |   | P | P | P | P | P | X |   |           | all du    | na     |     | low      | low                   | GF/CTED-GMP/HTFund    |        |
| <b>3.2: Reduce land costs</b>                                    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |           |           |        |     |          |                       |                       |        |
| 15   | A | A | L | F | P |   |   |   |   |   | P | P | P | P | P | X |   |           | all du    | na     |     | low      | low                   | GF/CTED-GMP           |        |
| 16   | A | A | L | F | P |   |   |   |   |   | P | P | P | P | P | X |   |           | all du    | na     |     | low      | moderate              | GF/CTED-GMP           |        |
| 17   | A | A | L | F | P |   |   |   |   |   | P | P | P | P | P | X |   |           | all du    | na     |     | low      | high                  | GF/CTED-GMP           |        |
| 18   | A | A | L | F | P |   |   |   |   |   | P | P | P | P | P | X |   |           | all du    | na     |     | low      | high                  | GF/CTED-GMP           |        |
| 19   | A | A | L | F | P |   |   |   |   |   | P | P | P | P | P | X |   |           | all du    | na     |     | low      | moderate              | GF/CTED-GMP           |        |
| 20   | A | A | L | F | P |   |   |   |   |   | P | P | P | P | P | X |   |           | all du    | na     |     | low      | high                  | GF/CTED-GMP           |        |
| 21   | A | A | L | F | P |   |   |   |   |   | P | P | P | P | P | X |   |           | all du    | na     |     | low      | moderate              | GF/CTED-GMP           |        |
| 22   | A | A | L | F | P |   |   |   |   |   | P | P | P | P | P | X |   |           | all du    | na     |     | low      | high                  | GF/CTED-GMP           |        |
| 23   | A | A | L | F | P |   |   |   |   |   | P | P | P | P | P | X |   |           | all du    | na     |     | low      | moderate              | GF/CTED-GMP           |        |
| 24   | A | A | L | F | P |   |   |   |   |   | P | P | P | P | P | X |   |           | all du    | na     |     | low      | moderate              | GF/CTED-GMP           |        |
| 25   | A | A | L | F | P |   |   |   |   |   | P | P | P | P | P | X |   |           | all du    | na     |     | low      | low                   | GF/CTED-GMP           |        |
| 26   | A | A | L | F | P |   |   |   |   |   | P | P | P | P | P | X |   |           | 80%       |        |     | low      | moderate              | GF/CTED-GMP           |        |

**Participants**

- A=approval role
- F=facilitator role
- L=lead management role
- P=participant role

1. Whatcom County Council
2. Bellingham, Ferndale, Blaine, Lynden, Sumas, Nooksack City Councils
3. Planning & Community Development Departments
4. Housing Action Plan Committee
5. Bellingham/Whatcom County Housing Authority
6. Washington State CTED/HFC etc
7. USDA/HUD etc
8. Opportunity Council, Kulshan Community Land Trust
9. Whatcom-Skagit Housing, Habitat for Humanity
10. Whatcom County Economic Development Council/WWU
11. Whatcom County Lenders/Task Forces
12. Whatcom County Builders/Task Forces
13. Whatcom County Realtors/Task Forces
14. Public - county/city residents

| Goal | Policy/objective | Task | Criteria - %AMI |   |   |   |   |   |   |   |   |   |   |   |   |   | Unmet need (2000-2007 households) (1)(2)(4)(5)(6) | Target objective (dwelling units) 2008-2014 (3) | Cost | Cost/benefit | Funding sources |
|------|------------------|------|-----------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|------|--------------|-----------------|
|      |                  |      | 1               | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 0 | 1 | 2 | 3 | 4 |   |   |      |              |                 |

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |  |   |   |   |        |        |    |     |          |             |                            |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|--|--|---|---|---|--------|--------|----|-----|----------|-------------|----------------------------|
| <b>3.3: Reduce labor/material costs</b>   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |  |   |   |   |        |        |    |     |          |             |                            |
| 27  | Adopt performance based building codes          | A | A | L | F | P | P | P |   |   |   |   |   |   |   |   |   |  |  | X |   |   | all du | na     |    | low | high     | GF/CTED-GMP |                            |
| 28  | Adopt manufactured/modular design standards     | A | A | L | F | P | P | P |   |   |   |   |   |   |   |   |   |  |  |   | X |   |        | all du | na |     | low      | high        | GF/CTED-GMP                |
| <b>3.5: Reduce operating costs</b>  |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |  |   |   |   |        |        |    |     |          |             |                            |
| 31  | Adopt energy efficient (green) guidelines       | A | A | L | F | P | P | P | P | P | P | P | P | P | L | P | P |  |  |   | X |   |        | all du | na |     | low      | low         | GF/Utax/CTED-GMP           |
| 32  | Supplement Green Communities Initiative         |   |   | L | F | P | P | P | P | P | P | P | L | P | P |   |   |  |  |   |   | X | X      | 80%    |    |     | moderate | low         | Utax/HTFund                |
| <b>3.6: Reduce infrastructure development costs - particularly in rural areas</b>     |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |  |   |   |   |        |        |    |     |          |             |                            |
| 33  | Adopt low impact site development standards     | A | A | L | F | P |   |   |   |   |   |   |   |   |   |   |   |  |  |   | X |   |        | all du | na |     | low      | moderate    | GF/CTED-GMP                |
| 34  | Design/permit community drain fields            | A |   | L | F |   | P | P |   |   |   |   |   |   |   |   |   |  |  |   | X | X | X      | rural  | na |     | low      | moderate    | CTED-GMP/PWTF/CCWF         |
| 35  | Design/permit package plant applications        | A |   | L | F |   | P | P |   |   |   |   |   |   |   |   |   |  |  |   | X | X | X      | UGA    | na |     | low      | moderate    | CTED-GMP/PWTF/CCWF         |
| 36  | Extend public sewer services                    | A | A | L | F |   | P | P |   |   |   |   |   |   |   |   |   |  |  |   | X | X | X      | UGA    | na |     | high     | moderate    | CTED-GMP/PWTF/CCWF         |
| 37  | Adopt progressive sewer connection fees         | A | A | L | F | P | P |   |   |   |   |   |   |   |   |   |   |  |  |   | X |   |        | all du | na |     | low      | low         | CTED-GMP/Utax              |
| 38  | Extend sewer lines to affordable sites/projects | A | A | L | F | P | P | P |   |   |   |   |   |   |   |   |   |  |  |   |   | X |        | 80%    |    |     | high     | high        | CTED-GMP/PWTF/CCWF/HTFund/ |
| 39  | Allocate sewer capacity to affordable sites     | A |   | L | F | P | P |   |   |   |   |   |   |   |   |   |   |  |  |   |   | X |        | 80%    |    |     | low      | high        | CTED-GMP/Utax/HTFund/IZ    |
| <b>4: intervene in the housing market to stimulate projects and form partnerships</b> |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |  |   |   |   |        |        |    |     |          |             |                            |
| <b>4.1: Adopt voluntary or mandatory inclusionary zoning</b>                          |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |  |  |   |   |   |        |        |    |     |          |             |                            |
| 40  | Adopt inclusionary zoning ordinance(s)          | A | A | L | F | P |   |   |   |   |   |   |   |   |   |   |   |  |  |   | X |   |        | 80%    |    |     | high     | high        | GF/CTED-GMP/HTFund         |

Sources:

- (1) HUD CHAS Data Report, SOCDs CHAS Data: Housing Problems Output for All Households, households paying >50% of income for housing costs, 2000 Census, Whatcom County
- (2) Whatcom County Homeless Count, A Point-in-Time Census of Homeless Residents, March 2007
- (3) Projects listed are from the 2003-2007 Consolidated Plan and 2007 Action Plan
- (4) Number dwelling units built before 1939
- (5) Number occupied mobile homes and boats, RVs, or vans
- (6) Number households paying more than 50% of income for housing costs.
- (7) Number of structures with over 20 units.
- (8) Number of 2000 households paying over 50% for housing costs with >30% AMI
- (9) Number in 2007 not temporarily living with friends or family - homeless

**Housing Action Plan - policies and tools in place**

| Goal<br>  Policy/objective<br>  Task | Whatcom County |          |        |        |       |          |         |  |
|--------------------------------------|----------------|----------|--------|--------|-------|----------|---------|--|
|                                      | Bellingham     | Ferndale | Blaine | Lynden | Sumas | Nooksack | Everson |  |

**3: Reduce housing costs for new construction**

**3.1: Reduce regulatory process costs**

|   |   |   |  |  |  |  |  |  |
|---|---|---|--|--|--|--|--|--|
| 12 Adopted progressive building/permit fees?          | X | X |  |  |  |  |  |  |
| 13 Adopted progressive growth impact fees ?           | 1 | X |  |  |  |  |  |  |
| 14 Maintain catalogue of pre-approved building plans? |   | X |  |  |  |  |  |  |

**3.2: Reduce land costs**

|   |   |   |  |   |   |  |  |  |
|---|---|---|--|---|---|--|--|--|
| 15 Adopted minimum density zoning requirements?       | 2 |   |  |   |   |  |  |  |
| 16 Adopted higher density zoning districts (up-zone): |   | X |  | X | X |  |  |  |
| 17 Adopted performance based design standards?        |   | X |  |   |   |  |  |  |
| 18 Allow accessory dwelling units (ADUs)?             | X | X |  | X | X |  |  |  |
| 19 Allow small lot and cottage housing?               | X | X |  | X | X |  |  |  |
| 20 Allow cluster developments?                        | X | X |  | X | X |  |  |  |
| 21 Allow planned unit developments (PUDs)?            | X |   |  | X | X |  |  |  |
| 22 Allow infill development?                          |   | X |  | X | X |  |  |  |
| 23 Established affordable housing districts?          |   |   |  |   |   |  |  |  |
| 24 Established mixed-use housing requirements?        |   | X |  |   |   |  |  |  |
| 25 Established transfer development rights (TDRs):    | X | X |  |   |   |  |  |  |
| 26 Established differential taxing rates?             |   | X |  |   |   |  |  |  |

**3.3: Reduce labor/material costs**

|   |   |  |  |  |   |  |  |  |
|---|---|--|--|--|---|--|--|--|
| 27 Adopted performance based building codes?    | 3 |  |  |  |   |  |  |  |
| 28 Adopted manufactur/modular design standards? | X |  |  |  | X |  |  |  |

**3.5: Reduce operating costs**

|   |   |   |  |  |  |  |  |  |
|---|---|---|--|--|--|--|--|--|
| 31 Adopted energy efficient (green) guidelines: | X | X |  |  |  |  |  |  |
| 32 Supplemented Green Communities Initiative:   |   |   |  |  |  |  |  |  |

**3.6: Reduce infrastructure development costs - particularly in rural areas**

|   |   |   |  |  |  |  |  |  |
|---|---|---|--|--|--|--|--|--|
| 33 Adopted low impact site development standards?     |   |   |  |  |  |  |  |  |
| 34 Designed/permit community drain fields:            | X |   |  |  |  |  |  |  |
| 35 Designed/permit package plant applications?        |   |   |  |  |  |  |  |  |
| 36 Extended public sewer services?                    |   | X |  |  |  |  |  |  |
| 37 Adopted progresssive sewer connection fees?        |   |   |  |  |  |  |  |  |
| 38 Extended sewer lines to affordable sites/projects? |   |   |  |  |  |  |  |  |
| 39 Allocated sewer capacity to affordable sites?      |   |   |  |  |  |  |  |  |

**4: intervene in the housing market to stimulate projects and form partnerships**

**4.1: Adopt voluntary or mandatory inclusionary zoning**

|  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|
| 40 Adopted inclusionary zoning ordinance(s)? |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|

- 1 - in process
- 2 - in URMX zone only
- 3 - IC promoted as performance based

**Bellingham/Whatcom County Housing Action Plan - projects**

**Participants**

- A=approval role
- F=facilitator role
- L=lead management role
- P=participant role

1. Whatcom County Council
2. Bellingham, Ferndale, Blaine, Lynden, Sumas, Nooksack City Councils
3. Planning & Community Development Departments
4. **Housing Action Plan Committee/Housing Resource Group**
5. Bellingham/Whatcom County Housing Authority
6. Washington State CTED/HFC etc
7. USDA/HUD etc
8. Opportunity Council, Kulshan Community Land Trust
9. Whatcom-Skagit Housing, Habitat for Humanity
10. Whatcom County Economic Development Council/WWU
11. Whatcom County Lenders/Task Forces
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| Goal | Policy/objective | Task | Criteria - %AMI |   |   |   |   |   |   |   |   |   |   |   |   |   | Unmet need (2000-2007 households) (1)(2)(4)(5)(6) | Target objective (dwelling units) 2008-2014 (3) | Cost | Cost/benefit | Funding sources |
|------|------------------|------|-----------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|------|--------------|-----------------|
|      |                  |      | 1               | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 0 | 1 | 2 | 3 | 4 |   |   |      |              |                 |

**2: Retain existing affordable housing inventory/resolve overextended owners**

|  |  |  |   |   |   |   |   |   |  |  |  |  |  |  |  |  |  |  |  |   |   |   |   |   |   |     |        |  |          |          |                       |
|--|--|--|---|---|---|---|---|---|--|--|--|--|--|--|--|--|--|--|--|---|---|---|---|---|---|-----|--------|--|----------|----------|-----------------------|
| Acquire land trust overextended hshld - elderly    |  |  | L | F | P | P | P | L |  |  |  |  |  |  |  |  |  |  |  | P | P | P | X | X | X | 80% | 987    |  | moderate | high     | HTFund                |
| Acquire land trust overextended hshld - sml family |  |  | L | F | P | P | P | L |  |  |  |  |  |  |  |  |  |  |  | P | P | P | X | X | X | 80% | 1,274  |  | moderate | high     | HTFund                |
| Acquire land trust overextended hshld - lrg family |  |  | L | F | P | P | P | L |  |  |  |  |  |  |  |  |  |  |  | P | P | P | X | X | X | 80% | 318    |  | moderate | high     | HTFund                |
| Acquire land trust overextended hshld - individua  |  |  | L | F | P | P | P | L |  |  |  |  |  |  |  |  |  |  |  | P | P | P | X | X | X | 80% | 745    |  | moderate | high     | HTFund                |
| 6 Renovate eligible housing - grants/loans (4)     |  |  | L | F | P | P | P | L |  |  |  |  |  |  |  |  |  |  |  | P | P | P | X | X | X | 80% | 10,763 |  | moderate | high     | CDBG                  |
| 7 Renovate eligible housing - sweat equity (4)     |  |  | L | F | P | P | P |   |  |  |  |  |  |  |  |  |  |  |  | L | P | P | X | X | X | 80% | 10,763 |  | moderate | high     | CDBG                  |
| 8 Establish rehab loan/shared equity mortgage (4)  |  |  | L | F | P |   |   |   |  |  |  |  |  |  |  |  |  |  |  | L | P | P | X | X | X | 50% | 10,763 |  | moderate | high     | CHDO/HOME/HTFund      |
| 9 Establish rehab loan/limited equity mortgage (4) |  |  | L | F | P |   |   |   |  |  |  |  |  |  |  |  |  |  |  | L | P | P | X | X | X | 50% | 10,763 |  | moderate | high     | CHDO/HOME/HTFund      |
| 10 Replace/rehab older mobile/modular homes (5)    |  |  | L | F | P |   |   |   |  |  |  |  |  |  |  |  |  |  |  | L | P | P | X | X | X | 50% | 9,535  |  | moderate | high     | CHDO/HOME/HTFund      |
| 11 Purchase/rehab older rental apts/bldgs (7)      |  |  | L | F | L | P | P | P |  |  |  |  |  |  |  |  |  |  |  | P | P | P | X | X | X | 80% | 5,364  |  | low      | moderate | BHDF/CHDO/HOME/HTFund |
| Bellingham - Home Rehabilitation Program           |  |  |   |   | L |   |   |   |  |  |  |  |  |  |  |  |  |  |  |   |   |   |   |   |   | 80% | 125    |  |          |          | CDBG                  |
| Whatcom-Skagit Housing USDA Sweat-Equity           |  |  |   |   |   |   |   |   |  |  |  |  |  |  |  |  |  |  |  | L |   |   | X | X | X | 80% |        |  | moderate | low      |                       |
| Habitat for Humanity                               |  |  |   |   |   |   |   |   |  |  |  |  |  |  |  |  |  |  |  | L |   |   | X | X | X | 80% |        |  | low      | low      |                       |

**5: Construct emergency/transitional quarters**

**5.1: Acquire/construct homeless - special populations**

|   |   |   |   |   |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |   |   |   |   |   |      |    |  |  |  |                               |
|---|---|---|---|---|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|---|---|---|---|---|---|------|----|--|--|--|-------------------------------|
| 47 Addnl emergency shelter - chronic homeless beds(9) | A | A | L | F | P |  |  |  |  |  |  |  |  |  |  |  |  |  |  | P | P | P | X | X | X | 100% | 46 |  |  |  | McKinney/HOPWA/RecordFees/HTF |
| 48 Addnl mentally disabled quarters - beds(9)         | A | A | L | F | P |  |  |  |  |  |  |  |  |  |  |  |  |  |  | L |   |   | X | X | X | 100% | 52 |  |  |  | McKinney/HOPWA/RecordFees/HTF |
| 49 Addnl alcohol/drug addition quarters - beds(9)     | A | A | L | F | P |  |  |  |  |  |  |  |  |  |  |  |  |  |  | L |   |   | X | X | X | 100% | 38 |  |  |  | McKinney/HOPWA/RecordFees/HTF |
| 50 Addnl veterans - units(9)                          | A | A | L | F | P |  |  |  |  |  |  |  |  |  |  |  |  |  |  | L |   |   | X | X | X | 100% | 29 |  |  |  | McKinney/HOPWA/RecordFees/HTF |
| 51 Addnl domestic violence - units(9)                 | A | A | L | F | P |  |  |  |  |  |  |  |  |  |  |  |  |  |  | L |   |   | X | X | X | 100% | 32 |  |  |  | McKinney/HOPWA/RecordFees/HTF |
| 52 Addnl youth - beds(9)                              | A | A | L | F | P |  |  |  |  |  |  |  |  |  |  |  |  |  |  | L |   |   | X | X | X | 100% | 7  |  |  |  | McKinney/HOPWA/RecordFees/HTF |
| 53 Addnl physically disabled - units(9)               | A | A | L | F | P |  |  |  |  |  |  |  |  |  |  |  |  |  |  | L |   |   | X | X | X | 100% | 25 |  |  |  | McKinney/HOPWA/RecordFees/HTF |
| 54 addnl substance/mental illness - beds(9)           | A | A | L | F | P |  |  |  |  |  |  |  |  |  |  |  |  |  |  | L |   |   | X | X | X | 100% | 20 |  |  |  | McKinney/HOPWA/RecordFees/HTF |
| BHA - Homeless  |   |   |   |   | L |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |   |   |   |   |   | 100% | 20 |  |  |  | LHTC/private funds            |





## Affordable Housing Needs Assessment - Cities data for existing stock

### Total housing units - 2000 census

Whatcom County

|  | Bellingham    | Ferndale      | Blaine       | Lynden       | Sumas        | Nooksack     | Everson      | Other        |               |
|--|---------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| <b>Select housing characteristics</b>                      |               |               |              |              |              |              |              |              |               |
| <b>Total housing units in each jurisdiction</b>            | <b>73,893</b> | <b>29,425</b> | <b>3,264</b> | <b>1,740</b> | <b>3,614</b> | <b>405</b>   | <b>296</b>   | <b>728</b>   | <b>34,421</b> |
| <b>Transitory units</b>                                    | <b>9,535</b>  | <b>829</b>    | <b>343</b>   | <b>92</b>    | <b>70</b>    | <b>37</b>    | <b>11</b>    | <b>64</b>    | <b>8,089</b>  |
| mobile home  | 8,512         | 814           | 335          | 84           | 70           | 30           | 11           | 64           | 7,104         |
| boat, RV, van, etc   | 1,023         | 15            | 8            | 8            | 0            | 7            | 0            | 0            | 985           |
| <b>Older units</b>   | <b>10,763</b> | <b>6,551</b>  | <b>163</b>   | <b>264</b>   | <b>298</b>   | <b>117</b>   | <b>52</b>    | <b>111</b>   | <b>3,207</b>  |
| 1939 or earlier  | 10,763        | 6,551         | 163          | 264          | 298          | 117          | 52           | 111          | 3,207         |
| <b>Lack complete facilities</b>                            | <b>868</b>    | <b>485</b>    | <b>45</b>    | <b>16</b>    | <b>79</b>    | <b>4</b>     | <b>2</b>     | <b>2</b>     | <b>235</b>    |
| lack complete plumbing                                     | 292           | 133           | 16           | 0            | 0            | 3            | 2            | 2            | 136           |
| lack complete kitchen                                      | 576           | 352           | 29           | 16           | 79           | 1            | 0            | 0            | 99            |
| <b>Total</b>   | <b>21,166</b> | <b>7,865</b>  | <b>551</b>   | <b>372</b>   | <b>447</b>   | <b>158</b>   | <b>65</b>    | <b>177</b>   | <b>11,531</b> |
| <b>Percent of total housing units of each jurisdiction</b> |               |               |              |              |              |              |              |              |               |
| <b>Transitory units</b>                                    | <b>12.9%</b>  | <b>2.8%</b>   | <b>10.5%</b> | <b>5.3%</b>  | <b>1.9%</b>  | <b>9.1%</b>  | <b>3.7%</b>  | <b>8.8%</b>  | <b>23.5%</b>  |
| mobile home  | 11.5%         | 2.8%          | 10.3%        | 4.8%         | 1.9%         | 7.4%         | 3.7%         | 8.8%         | 20.6%         |
| boat, RV, van, etc   | 1.4%          | 0.1%          | 0.2%         | 0.5%         | 0.0%         | 1.7%         | 0.0%         | 0.0%         | 2.9%          |
| <b>Older units</b>   | <b>14.6%</b>  | <b>22.3%</b>  | <b>5.0%</b>  | <b>15.2%</b> | <b>8.2%</b>  | <b>28.9%</b> | <b>17.6%</b> | <b>15.2%</b> | <b>9.3%</b>   |
| 1939 or earlier  | 14.6%         | 22.3%         | 5.0%         | 15.2%        | 8.2%         | 28.9%        | 17.6%        | 15.2%        | 9.3%          |
| <b>Lack complete facilities</b>                            | <b>1.2%</b>   | <b>1.6%</b>   | <b>1.4%</b>  | <b>0.9%</b>  | <b>2.2%</b>  | <b>1.0%</b>  | <b>0.7%</b>  | <b>0.3%</b>  | <b>0.7%</b>   |
| lack complete plumbing                                     | 0.4%          | 0.5%          | 0.5%         | 0.0%         | 0.0%         | 0.7%         | 0.7%         | 0.3%         | 0.4%          |
| lack complete kitchen                                      | 0.8%          | 1.2%          | 0.9%         | 0.9%         | 2.2%         | 0.2%         | 0.0%         | 0.0%         | 0.3%          |
| <b>Total</b>   | <b>28.6%</b>  | <b>26.7%</b>  | <b>16.9%</b> | <b>21.4%</b> | <b>12.4%</b> | <b>39.0%</b> | <b>22.0%</b> | <b>24.3%</b> | <b>33.5%</b>  |
| <b>Percent distribution within county</b>                  |               |               |              |              |              |              |              |              |               |
| <b>Transitory units</b>                                    | <b>100%</b>   | <b>9%</b>     | <b>4%</b>    | <b>1%</b>    | <b>1%</b>    | <b>0%</b>    | <b>0%</b>    | <b>1%</b>    | <b>85%</b>    |
| mobile home  | 100%          | 10%           | 4%           | 1%           | 1%           | 0%           | 0%           | 1%           | 83%           |
| boat, RV, van, etc   | 100%          | 1%            | 1%           | 1%           | 0%           | 1%           | 0%           | 0%           | 96%           |
| <b>Older units</b>   | <b>100%</b>   | <b>61%</b>    | <b>2%</b>    | <b>2%</b>    | <b>3%</b>    | <b>1%</b>    | <b>0%</b>    | <b>1%</b>    | <b>30%</b>    |
| 1939 or earlier  | 100%          | 61%           | 2%           | 2%           | 3%           | 1%           | 0%           | 1%           | 30%           |
| <b>Lack complete facilities</b>                            | <b>100%</b>   | <b>56%</b>    | <b>5%</b>    | <b>2%</b>    | <b>9%</b>    | <b>0%</b>    | <b>0%</b>    | <b>0%</b>    | <b>27%</b>    |
| lack complete plumbing                                     | 100%          | 46%           | 5%           | 0%           | 0%           | 1%           | 1%           | 1%           | 47%           |
| lack complete kitchen                                      | 100%          | 61%           | 5%           | 3%           | 14%          | 0%           | 0%           | 0%           | 17%           |
| <b>Total</b>   | <b>100%</b>   | <b>37%</b>    | <b>3%</b>    | <b>2%</b>    | <b>2%</b>    | <b>1%</b>    | <b>0%</b>    | <b>1%</b>    | <b>54%</b>    |

Source:

2000 Census