

Whatcom County Demographics and Housing Market Background

Draft

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Prepared for the

Countywide Housing Affordability Taskforce

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1 Demographic

Demographic characteristics and trends help describe the general nature of a community or area. A characterization of population and socioeconomic trends, in combination with housing and building trends, will provide information to the Whatcom County Affordable Housing Task Force about the variables that influence housing affordability in the cities and rural areas of Whatcom County. Trends, changes, and growth in a community are important to consider so that decisions are based upon dynamic, rather than static conditions.

The demographic information is presented for Whatcom County, Bellingham, Blaine, Ferndale, Lynden, Nooksack, and Sumas. Additionally, when available, information is also specified for Birch Bay Urban Growth Area (UGA) and Kendall/Columbia Valley UGA. Washington State information is also provided as a point of comparison.

1.1 Population

Historical population and projected population are examined in this section of the report. Historical population is shown for Washington State, Whatcom County, Unincorporated Whatcom County, and the cities of: Bellingham, Blaine, Everson, Ferndale, Lynden, Nooksack, and Sumas in Table 1. The historical population numbers for cities do not include populations living in their associated UGAs. UGAs are included in the Unincorporated Whatcom County estimates.

Table 1. Historical Population Estimates, 1900 to 2006

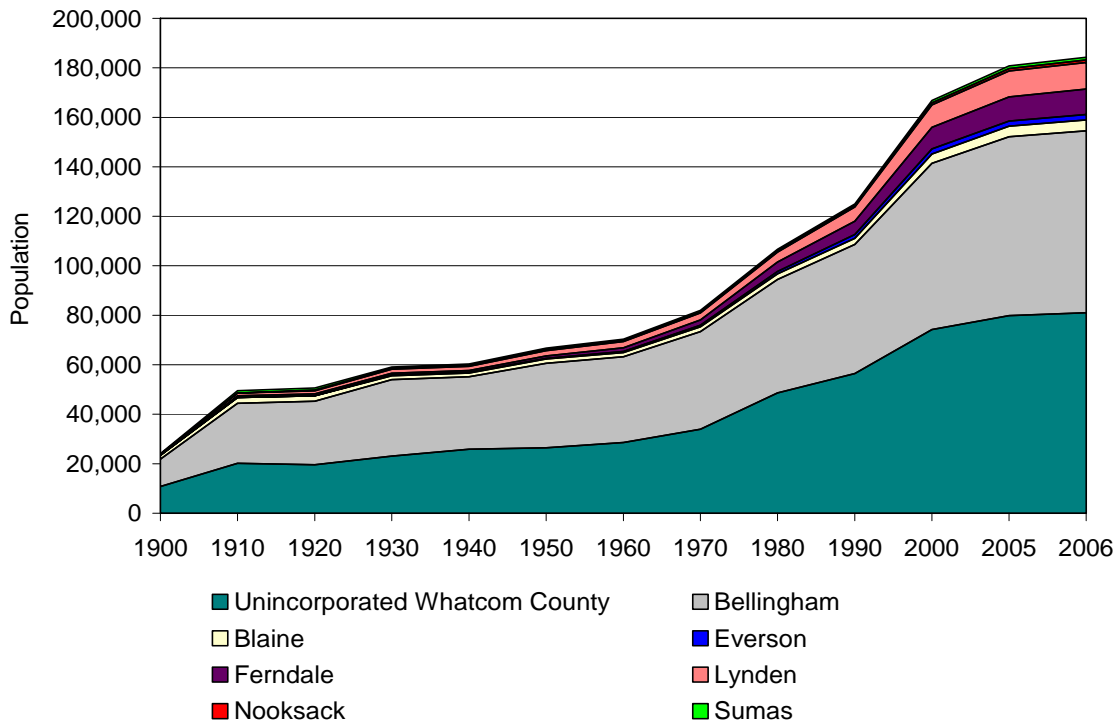
	Washington State	Whatcom County	Unincorporated Whatcom County	City of Bellingham	City of Blaine	City of Everson	City of Ferndale	City of Lynden	City of Nooksack	City of Sumas
1900	518,103	24,116	10,778	11,062	1,592	na	na	365	na	319
1910	1,141,990	49,511	20,183	24,298	2,289	na	691	1,148	na	902
1920	1,356,621	50,600	19,621	25,585	2,254	na	759	1,244	283	854
1930	1,563,396	59,128	23,112	30,823	1,642	295	752	1,564	293	647
1940	1,736,191	60,355	25,860	29,314	1,524	292	717	1,696	302	650
1950	2,378,963	66,733	26,462	34,112	1,693	345	979	2,161	323	658
1960	2,853,214	70,317	28,532	34,688	1,735	431	1,442	2,542	318	629

	Washington State	Whatcom County	Unincorporated Whatcom County	City of Bellingham	City of Blaine	City of Everson	City of Ferndale	City of Lynden	City of Nooksack	City of Sumas
1970	3,143,250	81,983	34,004	39,375	1,955	633	2,164	2,808	322	722
1980	4,132,353	106,701	48,622	45,794	2,363	898	3,855	4,028	429	712
1990	4,866,669	127,780	56,433	52,179	2,489	1,490	5,398	5,709	584	744
2000	5,894,121	166,814	67,209	67,171	3,770	2,035	8,758	9,020	851	978
2005	6,256,400	180,800	79,848	72,320	4,240	2,080	9,750	10,480	970	1,112
2006	6,375,600	184,300	81,066	73,460	4,480	2,135	10,280	10,750	1,004	1,125
Average Annual Percent Change										
1900 to 2006	2.4%	1.9%	1.9%	1.8%	1.0%	na	na	3.2%	na	1.2%
1900 to 1910	8.2%	7.5%	6.5%	8.2%	3.7%	na	na	12.1%	na	11.0%
1910 to 1920	1.7%	0.2%	-0.3%	0.5%	-0.2%	na	0.9%	0.8%	na	-0.5%
1920 to 1930	1.4%	1.6%	1.7%	1.9%	-3.1%	na	-0.1%	2.3%	0.3%	-2.7%
1930 to 1940	1.1%	0.2%	1.1%	-0.5%	-0.7%	-0.1%	-0.5%	0.8%	0.3%	0.0%
1940 to 1950	3.2%	1.0%	0.2%	1.5%	1.1%	1.7%	3.2%	2.5%	0.7%	0.1%
1950 to 1960	1.8%	0.5%	0.8%	0.2%	0.2%	2.3%	3.9%	1.6%	-0.2%	-0.4%
1960 to 1970	1.0%	1.5%	1.8%	1.3%	1.2%	3.9%	4.1%	1.0%	0.1%	1.4%
1970 to 1980	2.8%	2.7%	3.6%	1.5%	1.9%	3.6%	5.9%	3.7%	2.9%	-0.1%
1980 to 1990	1.6%	1.8%	1.5%	1.3%	0.5%	5.2%	3.4%	3.5%	3.1%	0.4%
1990 to 2000	1.9%	2.7%	1.8%	2.6%	4.2%	3.2%	5.0%	4.7%	3.8%	2.8%
2000 to 2005	1.2%	1.6%	3.5%	1.5%	2.4%	0.4%	2.2%	3.0%	2.7%	2.6%
2005 to 2006	1.9%	1.9%	1.5%	1.6%	5.7%	2.6%	5.4%	2.6%	3.5%	1.2%

Sources: Washington State Office of Financial Management. Historical Data Set: Decennial Population Counts for the State, Counties, and Cities, 1890 to 2000. September, 2002; and Washington State Office of Financial Management. Population of Cities, Towns, and Counties, April 1, 2006.

The share of population growth attributable to the various jurisdictions is shown in Figure 1.

Figure 1. Historical Population Growth in Whatcom County by Jurisdiction, 1900 to 2006



Sources: Washington State Office of Financial Management. Historical Data Set: Decennial Population Counts for the State, Counties, and Cities, 1890 to 2000. September, 2002; and Washington State Office of Financial Management. Population of Cities, Towns, and Counties, April 1, 2006.

In 2002, the City of Bellingham, in coordination with Whatcom County and cities, contracted with ECONorthwest to develop population projections for the 20-year planning horizon as required by RCW 36.70A. EcoNorthwest developed three forecast scenarios: baseline, high, and low. The population forecasts included all Whatcom County incorporated cities including their associated UGAs, the Columbia Valley UGA, Point Roberts, Birch Bay UGA, and all Other Unincorporated Whatcom County.

Table 2. EcoNorthwest Population Estimates: Baseline, Low and High Scenarios, 2002 through 2022

Baseline Forecasts	2002	2007	2012	2017	2022	Annual Ave. Rate of Growth
Bellingham (City & UGA)	81,454	88,565	95,756	102,866	109,818	1.5%
Blaine (City & UGA)	4,959	5,328	5,711	6,085	6,440	1.3%
Everson (City & UGA)	2,321	2,579	2,870	3,189	3,536	2.1%
Ferndale (City & UGA)	10,396	11,763	13,146	14,514	15,851	2.1%
Lynden (City & UGA)	10,186	11,684	13,191	14,684	16,153	2.3%

Nooksack (City & UGA)	997	1,169	1,373	1,610	1,881	3.2%
Sumas (City & UGA)	1,032	1,137	1,255	1,383	1,521	2.0%
Columbia Valley UGA	2,628	3,104	3,603	4,089	4,545	2.8%
Point Roberts	1,351	1,448	1,550	1,650	1,743	1.3%
Birch Bay (UGA)	4,721	5,265	5,835	6,391	6,912	1.9%
Other Unincorporated.	53,425	55,937	58,558	61,115	63,528	0.9%
Whatcom County Total	173,470	187,979	202,848	217,576	231,928	1.5%
High Scenario	2002	2007	2012	2017	2022	Annual Ave. Rate of Growth
Bellingham (City & UGA)	81,741	90,700	99,629	108,439	117,472	1.8%
Blaine (City & UGA)	5,011	5,738	6,465	7,171	7,942	2.3%
Everson (City & UGA)	2,330	2,653	3,020	3,433	3,912	2.6%
Ferndale (City & UGA)	10,451	12,174	13,891	15,585	17,322	2.6%
Lynden (City & UGA)	10,217	11,899	13,573	15,234	16,900	2.5%
Nooksack (City & UGA)	1,002	1,219	1,482	1,798	2,189	4.0%
Sumas (City & UGA)	1,036	1,168	1,316	1,480	1,669	2.4%
Columbia Valley (UGA)	2,712	3,765	4,818	5,839	6,966	4.8%
Point Roberts	1,367	1,576	1,784	1,987	2,210	2.4%
Birch Bay (UGA)	4,815	6,004	7,193	8,347	9,619	3.5%
Other Unincorporated.	53,818	59,036	64,254	69,323	74,882	1.7%
Whatcom County Total	174,500	195,932	217,425	238,636	261,083	2.0%
Low Scenario	2002	2007	2012	2017	2022	Annual Ave. Rate of Growth
Bellingham (City & UGA)	80,375	86,612	92,647	98,403	104,228	1.3%
Blaine (City & UGA)	4,886	5,136	5,364	5,565	5,775	0.8%
Everson (City & UGA)	2,285	2,508	2,746	2,995	3,269	1.8%
Ferndale (City & UGA)	10,188	11,388	12,548	13,655	14,776	1.9%
Lynden (City & UGA)	9,972	11,343	12,681	13,970	15,269	2.2%
Nooksack (City & UGA)	973	1,121	1,285	1,465	1,672	2.7%
Sumas (City & UGA)	1,017	1,109	1,205	1,305	1,415	1.7%
Columbia Valley (UGA)	2,526	2,816	3,075	3,291	3,522	1.7%
Point Roberts	1,331	1,392	1,447	1,494	1,544	0.7%
Birch Bay (UGA)	4,605	4,941	5,242	5,495	5,764	1.1%
Other Unincorporated.	52,908	54,535	56,009	57,278	58,616	0.5%
Whatcom County Total	171,066	182,901	194,249	204,916	215,850	1.2%

Source: ECONorthwest, Whatcom County Population and Economic Forecasts. May, 2002.

After the EcoNorthwest population forecasts were complete the Whatcom County Council adopted 20-year population growth forecasts for Bellingham and other

jurisdictions to use to update their respective comprehensive plan. The County Council approved forecast is shown in Table 3.

Table 3. Whatcom County Council Approved Population Growth Forecasts, 2002-2022

Area	2002	2022	Annual Ave. Rate of Growth
Bellingham (City & UGA)	81,454	113,055	1.7%
Blaine (City & UGA)	4,959	7,942	2.4%
Everson (City & UGA)	2,321	3,912	2.6%
Ferndale (City & UGA)	10,396	17,322	2.6%
Lynden (City & UGA)	10,186	16,900	2.6%
Nooksack (City & UGA)	997	1,881	3.2%
Sumas (City & UGA)	1,032	1,669	2.4%
Other Unincorporated Whatcom County	62,125	72,236	0.8%
Whatcom County Total	173,470	234,917	1.5%

Source: Bellingham Planning Department. Population Growth Forecasts. February, 2004.

Notes (Bellingham Planning Department, 2004):

1. 2002 population estimates are from ECONorthwest report, Table 3-3.
2. The forecasts for cities **include** their urban growth areas.
3. Bellingham's 2022 growth estimate is a 3,237 increase to ECONorthwest's baseline scenario forecast of 109,818, reducing the forecast for unincorporated areas of the County.
4. Growth forecasts for Blaine, Everson, Ferndale, Lynden, and Sumas are based on ECONorthwest's high scenario estimate.
5. The adopted County-wide forecast of 234,917 is between the mid and high growth scenarios provided by ECONorthwest.

1.2 Socioeconomics Characteristics

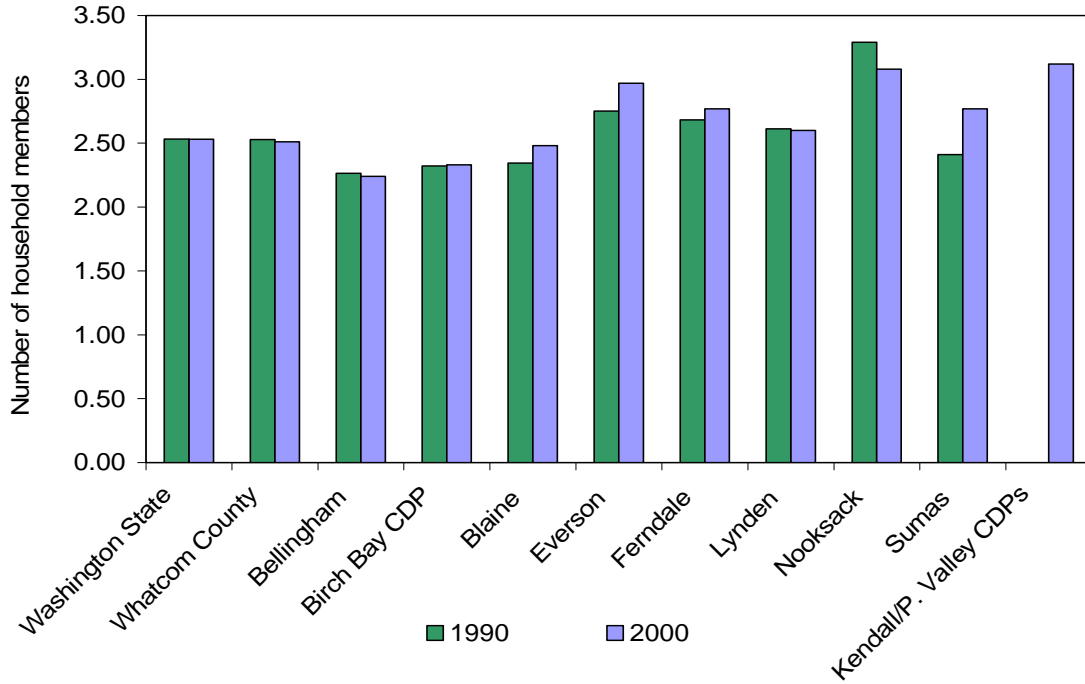
Socioeconomic characteristics of the study area are shown in this section. Much of the data was collected from the 1990 and 2000 U.S. Census. Additionally information, primarily at the County-level was collected from the Washington State Office of Financial Management and Whatcom County. This section shows socioeconomic characteristics that can help the Affordable Housing Task Force better Note, that the Kendall/Columbia Valley area is approximately described by the Census Designated Places of Kendal and Peaceful Valley.

Characteristics described include:

- Household size: The concept of household is based on the arrangements made by persons, individually or in groups, for providing themselves with food or other essentials for living (US Census, 2007).
- Household in families: A family household includes two more people living in the same household who are related to the householder by birth, marriage, or adoption (US Census, 2007).

- Median age: Age gives an indication of whether the population of a community is generally young or old, and increasing or decreasing in size (US Census, 2007).
- Percent of population over 65: The percent of population over 65 shows if number of people that are retirement age is increasing or decreasing. This statistic is also an indicator workforce and population needs (US Census, 2007).
- Labor force participation and unemployment rate: The labor force includes all people in the civilian labor force, plus members of the U.S. Armed Forces. The civilian labor force is further classified as employed and unemployed (US Census, 2007).
- Employment by industry: This is a measurement of employment by industry classification. Industries are classified by the kind of business conducted and/or products produced by the business. Employment by industry helps identify the level of employment in base industries including: mining, agriculture, forestry, fisheries, and manufacturing (US Census, 2007).
- Travel time to work: The travel time to work provides insight in to the location of employment of area residents (US Census, 2007).
- Median household income estimate: Median household income divides the income distribution into two equal groups, one households having incomes above the median, and the other households having incomes below the median (Washington State Office of Financial Management, 2006).
- Residence location: Describes the area of residence 5 years prior to Indicates the area of residence 5 years prior to the reference date for those who reported that they lived in a different housing unit (US Census, 2007).
- Type of housing unit: Describes type of housing unit by distinguishing between a house, apartment, mobile home or trailer, a group of rooms, or a single room occupied as separate living quarter (US Census, 2007).
- Housing tenure: Refers to the distinction between owner-occupied and renter-occupied housing units (US Census, 2007).

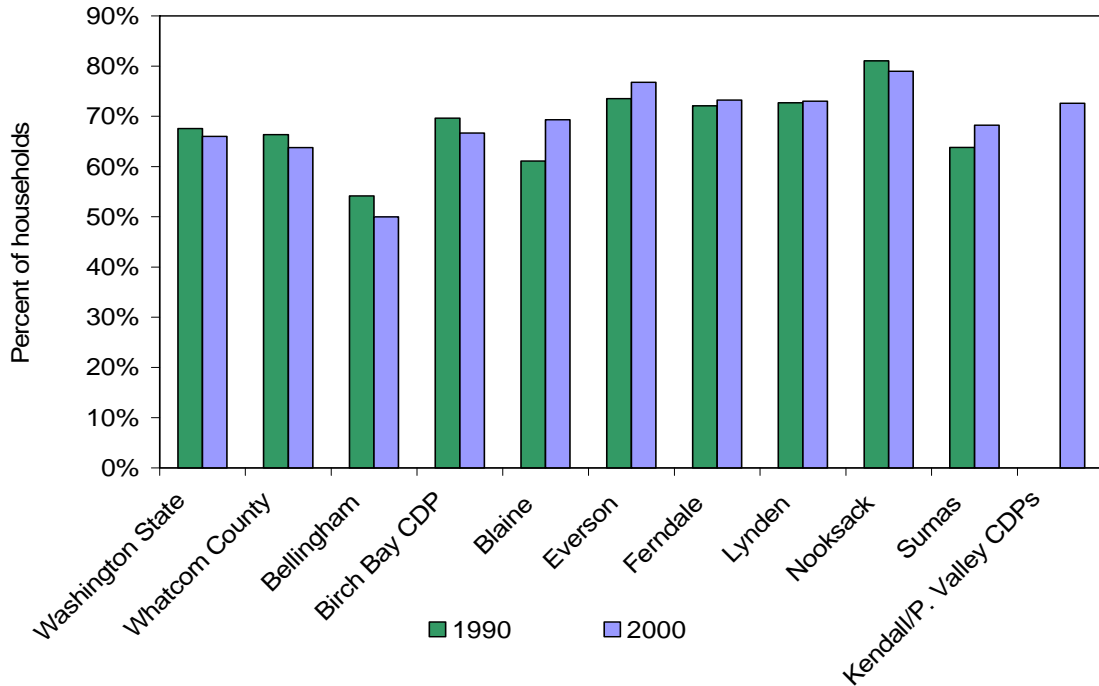
Figure 2. Average Household Size, 1990 and 2000



Source: U.S. Census. Census 2000 and 1990 as analyzed by Northern Economics, Inc. 2007.

Note: (1) Kendall/P. Valley CDPs is an approximation of the Columbia Valley UGA, and includes the Kendall CDP and the Peaceful Valley CDP. (2) Information is not available for Kendall/P. Valley CDPs in 1990.

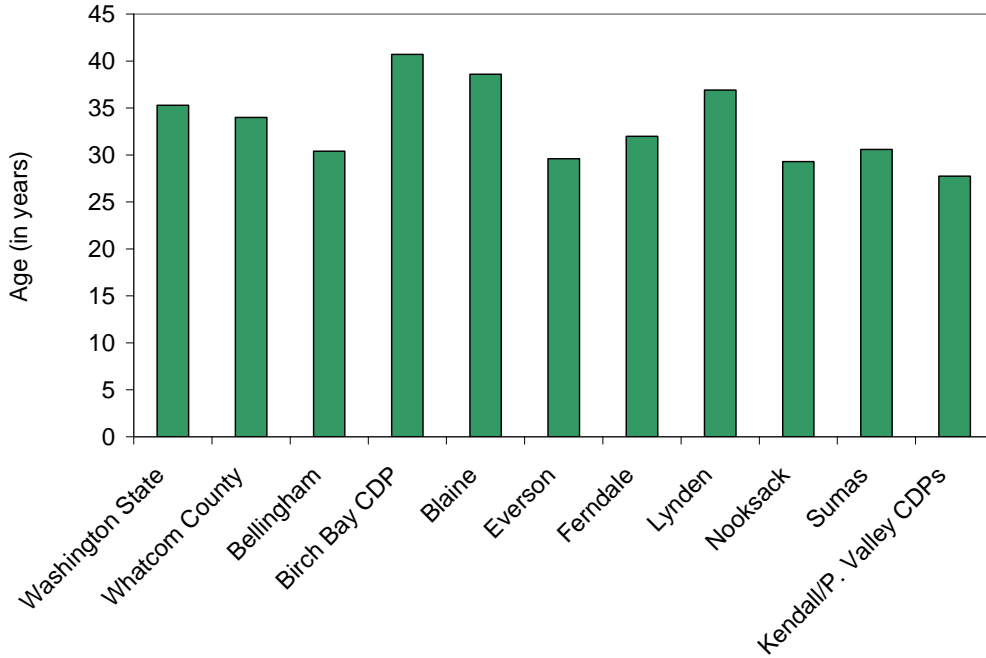
Figure 3. Percent of Households in Families, 1990 and 2000



Source: U.S. Census. Census 2000 and 1990 as analyzed by Northern Economics, Inc. 2007.

Note: (1) Kendall/P. Valley CDPs is an approximation of the Columbia Valley UGA, and includes the Kendall CDP and the Peaceful Valley CDP. (2) Information is not available for Kendall/P. Valley CDPs in 1990.

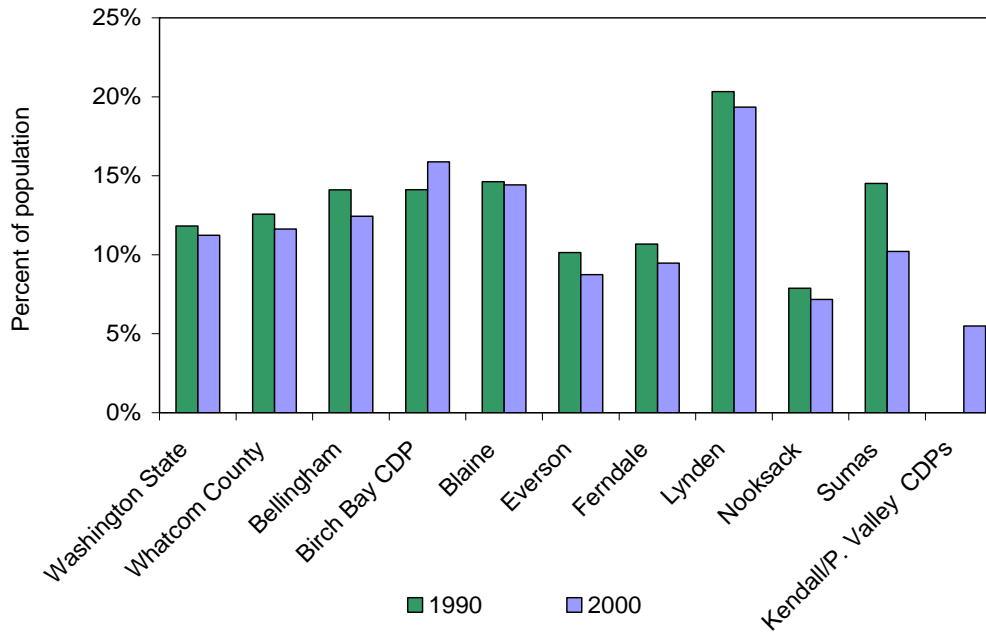
Figure 4. Median Age, 2000



Source: U.S. Census. Census 2000 as analyzed by Northern Economics, Inc. 2007.

Note: (1) Kendall/P. Valley CDPs is an approximation of the Columbia Valley UGA, and includes the Kendall CDP and the Peaceful Valley CDP. (2) Information is not available for Kendall/P. Valley CDPs in 1990.

Figure 5. Percent of Population 65 Years and Older, 1990 and 2000



Source: U.S. Census. Census 2000 and 1990 as analyzed by Northern Economics, Inc. 2007.

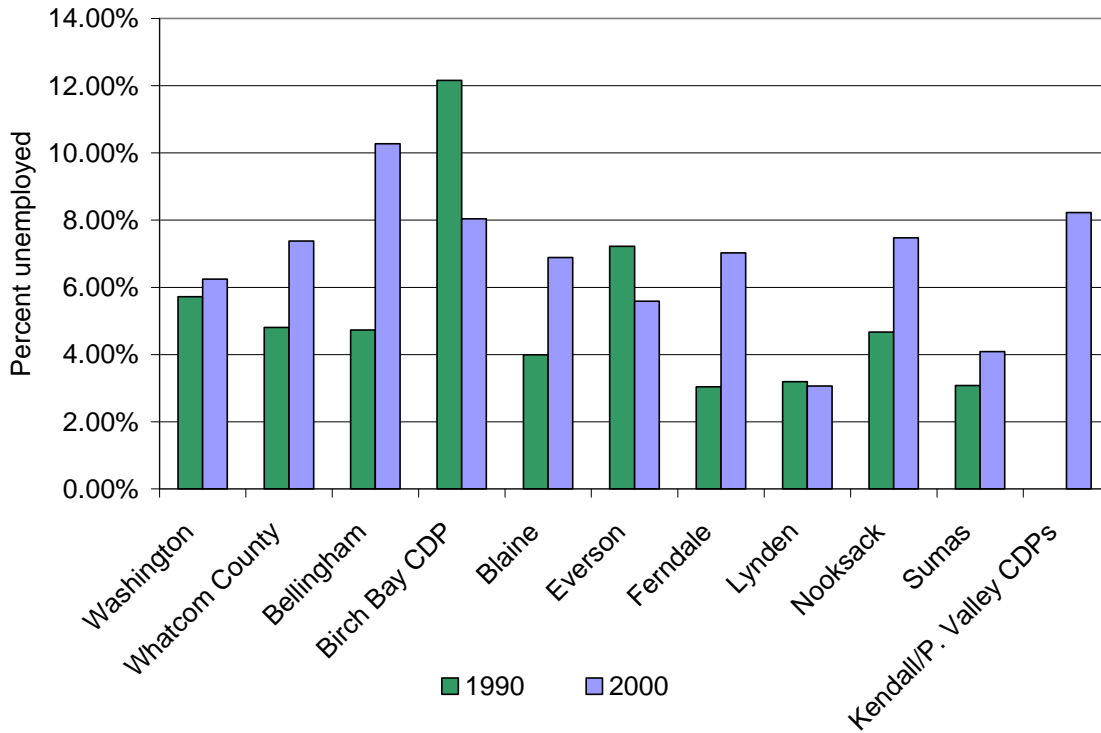
Note: (1) Kendall/P. Valley CDPs is an approximation of the Columbia Valley UGA, and includes the Kendall CDP and the Peaceful Valley CDP. (2) Information is not available for Kendall/P. Valley CDPs in 1990.

Table 4. Labor Force Participation and Unemployment Rate, 2000

	Washington State	Whatcom County	Bellingham	Birch Bay CDP	Blaine	Everson	Ferndale	Kendall/ Peaceful Valley CDPs	Lynden	Nooksack	Sumas
Total Population 16 years and older	4,553,591	131,195	56,689	3,960	2,871	1,363	6,077	1,652	6,662	590	657
In labor force:	66%	67%	66%	64%	59%	67%	67%	57%	62%	73%	63%
In Armed Forces	47,910	156	68	0	0	0	0	12	0	0	0
Civilian	2,979,1824	87,209	37,563	2,537	1,684	912	4,042	936	4,119	428	416
Unemployment Rate	6%	7%	10%	8%	7%	6%	7%	8%	3%	7%	4%

Source: U.S. Census. Census 2000 as analyzed by Northern Economics, Inc. 2007.

Figure 6. Percent of Labor Force Unemployed, 1990 and 2000



Source: U.S. Census. Census 2000 and 1990 as analyzed by Northern Economics, Inc. 2007.

Note: (1) Kendall/P. Valley CDPs is an approximation of the Columbia Valley UGA, and includes the Kendall CDP and the Peaceful Valley CDP. (2) Information is not available for Kendall/P. Valley CDPs in 1990.

Table 5. Employment by Industry, 2000

	Washington State	Whatcom County	Bellingham	Birch Bay CDP	Blaine	Everson	Ferndale	Kendall/ Peaceful Valley CDPs	Lynden	Nooksack	Sumas
Total Employees	2,793,722	80,773	33,704	2,333	1,568	861	3,758	859	3,993	396	399
Agriculture, forestry, fishing and hunting	2%	3%	1%	3%	1%	9%	3%	6%	4%	11%	6%
Mining	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%
Construction	7%	8%	6%	7%	6%	14%	6%	11%	10%	7%	6%
Manufacturing	12%	12%	10%	14%	11%	13%	19%	16%	12%	13%	19%
Wholesale trade	4%	3%	3%	5%	4%	8%	6%	2%	4%	4%	2%
Retail trade	12%	14%	16%	14%	14%	13%	12%	10%	13%	13%	18%
Transportation and warehousing	5%	3%	3%	5%	4%	5%	2%	2%	4%	6%	6%
Utilities	1%	1%	0%	1%	1%	1%	1%	1%	0%	2%	1%
Information	3%	2%	3%	3%	2%	1%	1%	5%	2%	2%	0%
Finance and insurance	4%	3%	3%	5%	4%	2%	4%	2%	3%	5%	1%
Real estate and rental and leasing	2%	2%	2%	1%	5%	2%	3%	0%	2%	0%	0%
Professional, scientific, and technical services	6%	5%	5%	3%	6%	2%	3%	5%	3%	2%	2%
Management of companies and enterprises	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Administrative and support and waste management services	3%	3%	4%	5%	1%	2%	2%	3%	3%	2%	2%
Educational services	8%	10%	13%	6%	6%	6%	7%	10%	8%	10%	4%
Health care and social assistance	11%	11%	11%	10%	10%	9%	13%	11%	12%	10%	8%
Arts, entertainment, and recreation	2%	2%	3%	2%	1%	1%	2%	5%	1%	1%	2%
Accommodation and food services	6%	7%	9%	8%	11%	6%	8%	5%	5%	3%	12%
Other services (except public administration)	5%	5%	5%	3%	4%	5%	5%	4%	9%	9%	6%
Public administration	5%	4%	3%	5%	7%	2%	4%	2%	4%	2%	6%

Source: U.S. Census. Census 2000 as analyzed by Northern Economics, Inc. 2007.

Table 6. Travel Time to Work, 2000

	Washington State	Whatcom County	Bellingham	Birch Bay CDP	Blaine	Everson	Ferndale	Kendall/ Peaceful Valley CDPs	Lynden	Nooksack	Sumas
Total employees	2,785,479	79,263	32,952	2,295	1,528	829	3,704	863	3,910	390	397
Worked at home	120,830	3,998	1,413	101	85	14	81	34	242	13	10
Did not work at home:	2,664,649	75,265	31,539	2,194	1,443	815	3,623	829	3,668	377	387
Less than 5 minutes	3%	5%	5%	4%	10%	5%	7%	1%	10%	8%	21%
5 to 14 minutes	25%	37%	50%	21%	44%	23%	26%	5%	38%	22%	21%
15 to 24 minutes	31%	31%	28%	29%	21%	29%	44%	23%	17%	17%	18%
25 to 34 minutes	19%	15%	10%	29%	15%	26%	15%	9%	24%	24%	15%
35 to 44 minutes	6%	4%	2%	5%	1%	6%	2%	29%	5%	9%	14%
45 to 59 minutes	7%	3%	2%	4%	3%	6%	3%	0%	1%	8%	6%
60 minutes or more	8%	5%	5%	8%	5%	4%	2%	9%	5%	12%	4%

Source: U.S. Census. Census 2000 as analyzed by Northern Economics, Inc. 2007.

Table 7. Median Household Income Estimates

Year	Washington State	Whatcom County
1989	\$31,183	\$28,367
1990	\$33,425	\$31,095
1991	\$34,397	\$31,951
1992	\$35,910	\$32,596
1993	\$36,718	\$32,954
1994	\$37,947	\$34,026
1995	\$39,060	\$34,887
1996	\$40,580	\$36,485
1997	\$42,401	\$37,545
1998	\$44,484	\$39,165
1999	\$45,776	\$40,005
2000	\$48,397	\$41,517
2001	\$49,301	\$42,537
2002	\$49,755	\$42,213
2003	\$50,496	\$43,175
2004	\$53,005	\$43,556
2005*	\$53,771	\$43,838
2006**	\$56,807	\$46,394

Sources: Washington State Office of Financial Management. Median Household Income Estimates by County: 1989 to 2005 and Projection for 2006. October, 2006.

Table 8. Residence Location, Comparison of 2000 to 1995

	Washington State	Whatcom County	Bellingham	Birch Bay CDP	Blaine	Everson	Ferndale	Kendall/ Peaceful Valley CDPs	Lynden	Nooksack	Sumas
Total:	5,501,398	156,441	63,389	4,716	3,442	1,843	7,867	2,310	8,278	777	888
Same house in 1995	49%	45%	35%	43%	44%	55%	38%	30%	44%	52%	41%
Different house in 1995:	51%	55%	65%	57%	56%	45%	62%	70%	56%	48%	59%
Different house in 1995:	2,825,884	85,447	41,359	2,689	1,924	832	4,871	1,617	4,595	371	467
In United States in 1995:	2,650,217	81,010	39,508	2,521	1,807	755	4,497	36	4,359	365	442
Same county	57%	54%	44%	47%	61%	64%	64%	43%	69%	71%	60%
Different county:	43%	46%	56%	53%	39%	36%	36%	57%	31%	29%	40%

Different county:	1,139,152	37,244	21,988	1,325	705	271	1,634	718	1,366	105	176
Same state	46%	59%	67%	48%	41%	44%	37%	42%	44%	74%	19%
Different state:	54%	41%	33%	52%	59%	56%	63%	58%	56%	26%	81%
Different state:	618,395	15,312	7,227	687	415	153	1,024	417	760	27	142
Northeast	7%	7%	9%	11%	7%	3%	4%	10%	5%	11%	2%
Midwest	12%	12%	14%	6%	17%	9%	4%	14%	14%	7%	14%
South	19%	17%	16%	18%	12%	7%	16%	36%	21%	0%	29%
West	62%	63%	62%	65%	64%	81%	76%	39%	61%	81%	55%
Elsewhere in 1995 (foreign country, U.S. Island Areas, or Puerto Rico)	175,667	4,437	1,851	168	117	77	374	356	236	6	25

Source: U.S. Census. Census 2000 and 1990 as analyzed by Northern Economics, Inc. 2007.

Table 9. Type of Housing Units, 2000

	Washington State	Whatcom County	Bellingham	Birch Bay CDP	Blaine	Everson	Ferndale	Kendall/ Peaceful Valley CDPs	Lynden	Nooksack	Sumas
Total units	2,451,075	73,893	29,425	5,094	1,740	728	3,264	1,214	3,614	296	405
Single family	65%	64%	55%	40%	67%	66%	65%	39%	72%	86%	63%
2 units	3%	3%	5%	1%	5%	4%	1%	0%	2%	4%	1%
3 to 4 units	4%	4%	6%	0%	9%	7%	5%	0%	8%	4%	10%
5 to 9 units	5%	4%	7%	1%	5%	4%	5%	0%	4%	2%	3%
10 to 19 units	5%	5%	10%	3%	6%	7%	6%	0%	4%	0%	8%
20 to 49 units	4%	3%	6%	3%	4%	3%	7%	0%	4%	0%	6%
50 or more units	5%	4%	8%	1%	0%	0%	0%	0%	6%	0%	0%
Mobile home	8%	12%	3%	35%	5%	9%	10%	55%	2%	4%	7%
Boat, RV, van, etc.	1%	1%	0%	15%	0%	0%	0%	5%	0%	0%	2%

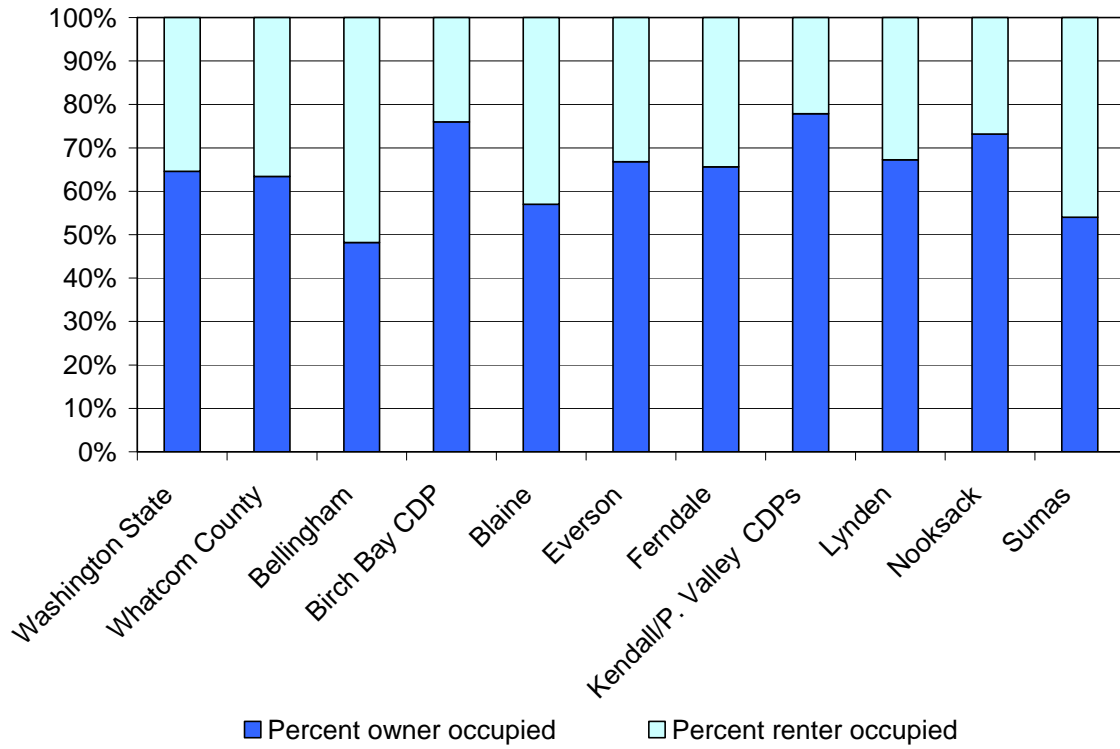
Source: U.S. Census. Census 2000 and 1990 as analyzed by Northern Economics, Inc. 2007.

Table 10. Owner and Renter Occupied Housing Units, 1990 and 2000

	Washington State	Whatcom County	Bellingham	Birch Bay CDP	Blaine	Everson	Ferndale	Kendall/ Peaceful Valley CDPs	Lynden	Nooksack	Sumas
2000											
Total Units	2,451,075	73,893	29,425	5,094	1,740	728	3,264	1,210	3,614	296	405
Percent Vacant	7%	13%	5%	58%	14%	6%	4%	30%	5%	7%	15%
Total Occupied Units	2,271,398	64,446	27,999	2,125	1,496	684	3,147	787	3,426	276	346
Percent owner occupied	65%	63%	48%	76%	57%	67%	66%	78%	67%	73%	54%
Percent renter occupied	35%	37%	52%	24%	43%	33%	34%	22%	33%	27%	46%
1990											
Total Units	2,032,378	55,742	22,114	2,681	1,144	567	2,057	na	2,167	182	322
Percent Vacant	8%	13%	4%	58%	10%	5%	4%	na	2%	4%	6%
Total Occupied Units	1,872,431	48,543	21,189	1,127	1,034	540	1,985	na	2,126	174	304
Percent owner occupied	63%	64%	51%	69%	59%	57%	63%	na	62%	83%	56%
Percent renter occupied	37%	36%	49%	31%	41%	43%	37%	na	38%	17%	44%

Source: U.S. Census. Census 2000 and 1990 as analyzed by Northern Economics, Inc. 2007.

Figure 7. Percent of Housing Units Owner Occupied Versus Renter Occupied, 2000



Source: U.S. Census. Census 2000 as analyzed by Northern Economics, Inc. 2007.

2 Housing Market

The housing market section describes the changes that have occurred in the housing market in recent years, and the expected trends in the next few years. Historical trends for building permits and home sales are provided including details about the types of housing built, sales prices, and types of home sold. Measures of affordability are discussed, including household income and related affordable housing levels.

The affordability index and first-time affordability index shown in Table 11 was computed by the Washington Center for Real Estate Research. The affordability index assumes a 20 percent down payment and a 30-year mortgage at the prevailing interest rate (for the year). It is also assumed that lending institutions will underwrite a loan that does not exceed one-quarter of the buyer's income. The first time affordability index is for first time homebuyers. This index assumes a lower home price (85 percent of media), a lower down payment (10 percent) and a lower income (70 percent of median household income).

Table 11. Whatcom County Housing Affordability Indicators, 1998 through 2006

	Affordability Index	First-Time Affordability Index	Median Home Price
1998	130.30	na	\$139,075
1999	128.23	73.55	\$142,900
2000	121.93	70.15	\$146,400
2001	134.05	76.13	\$151,900
2002	138.68	77.83	\$159,425
2003	140.93	78.15	\$176,500
2004	110.20	64.18	\$215,350
2005	90.68	51.88	\$264,250
2006	85.55	47.43	\$279,425

Sources: Washington State Center for Real Estate Research, 2007; Washington State Office of Financial Management, 2007; and Freddie Mac, 2007.

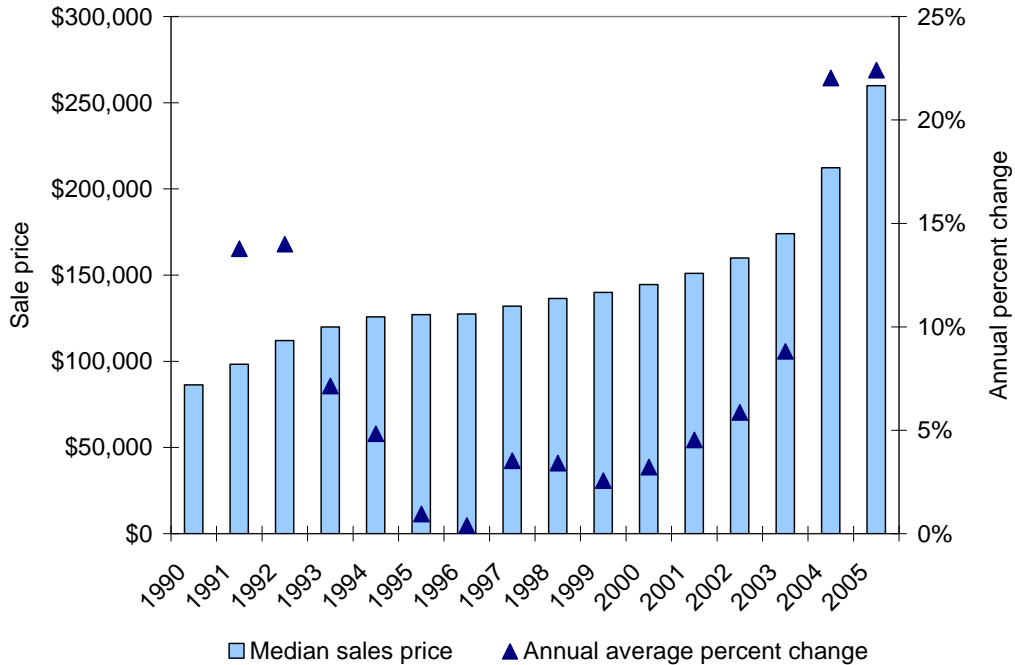
The number of single family home sales in Whatcom County has increased quickly since 1990. According to the Whatcom County Real Estate Research Committee, 2,683 single family homes sold in 1990. By 2005, 4,316 single family homes sold. As shown Figure 8, median home prices have been rising quickly too. Between 1990 and 2005 home prices grew from \$86,350 to \$259,900, an average annual growth rate of 7.1 percent. Prices jumped in 2004 and 2005, with both years experiencing average price increases of around 18 percent annually.

Table 12. Single-Family Home Sales, Whatcom County, 1990 through 2005

Year	Number Sold	Median Price	Total Sales (\$millions)
1990	2,683	\$86,350	293.4
1991	2,431	\$98,250	282.9
1992	2,733	\$112,000	341
1993	2,623	\$120,000	346.5
1994	2,455	\$125,800	343.7
1995	2,154	\$127,000	303.1
1996	2,288	\$127,500	328.8
1997	2,539	\$132,000	384
1998	2,959	\$136,500	455
1999	3,051	\$140,000	479.9
2000	2,911	\$144,500	486.2
2001	3,190	\$151,050	557.9
2002	3,574	\$159,900	650.3
2003	4,213	\$174,000	846.5
2004	4,454	\$212,325	1053.8
2005	4,316	\$259,900	1244.2

Source: Whatcom County Real Estate Research Committee, 2005.

Figure 8. Median Sales Price for Single Family Homes and Percent Change, 1990 through 2005

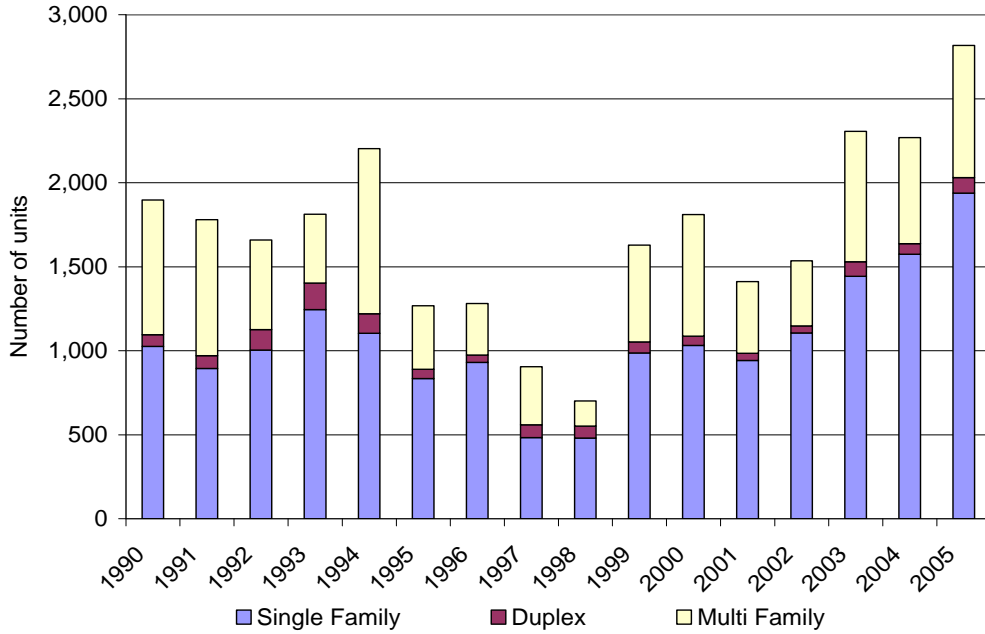


Source: Whatcom County Real Estate Research Committee, 2005.

Figure 9 and Figure 10 show Whatcom County and Bellingham Building Permits by type for 1990 through 2006 Table 13 provides further details about building

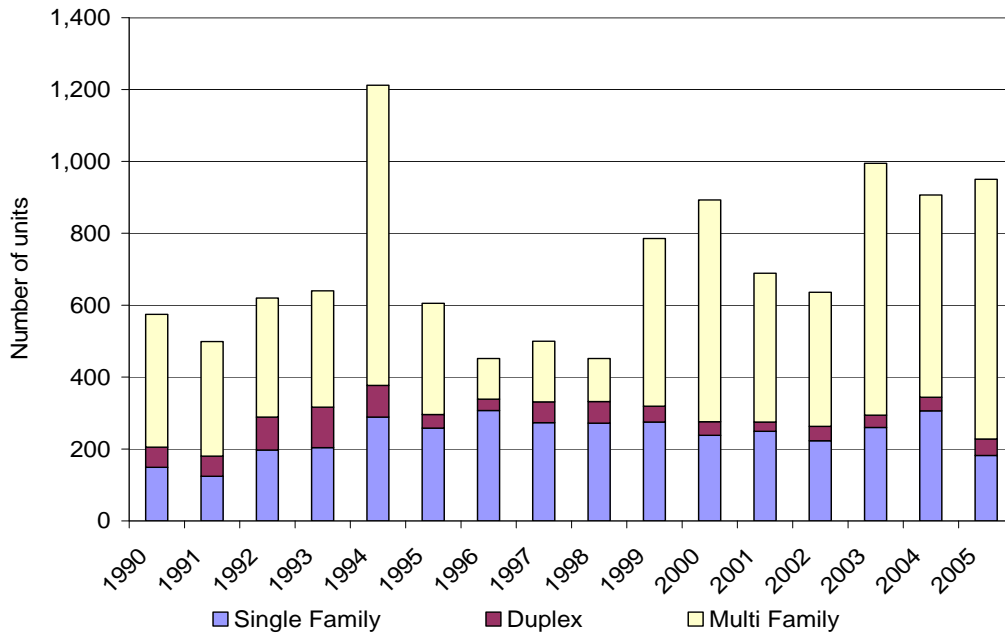
permits by type and area for Whatcom County, incorporated cities, and Unincorporated Whatcom County.

Figure 9. What com County Building Permits by Type, 1990 through 2005



Source: Whatcom County Real Estate Research Committee, 2005.

Figure 10. Bellingham Building Permits by Type, 1990 through 2005



Source: Whatcom County Real Estate Research Committee, 2005.

Table 13. Building Permits by Type and Area, 1990 through 2005

Year	Single Family	Duplex	Multi Family	Miscellaneous	Total Units	Construction Value (in \$1,000)
Whatcom County						
1990	1,026	70	801	na	2,313	\$55,770
1991	895	76	810	na	2,186	\$51,565
1992	1,004	122	533	na	1,939	\$75,482
1993	1,245	158	410	na	2,155	\$88,885
1994	1,104	116	983	na	2,497	\$198,863
1995	834	56	378	na	1,596	\$132,349
1996	931	43	307	na	1,585	\$141,574
1997	483	76	346	na	905	\$82,596
1998	480	72	149	na	701	\$77,867
1999	987	66	576	na	1,852	\$99,704
2000	1,032	54	725	na	2,002	\$184,505
2001	942	43	427	na	1,594	\$166,501
2002	1,106	42	388	na	1,727	\$221,146
2003	1,443	86	777	na	2,545	\$325,255
2004	1,575	62	632	na	2,391	\$351,420
2005	1,938	93	787	na	2,973	\$405,593
Bellingham						
1990	149	56	370	0	575	\$34,495
1991	124	56	319	0	499	\$30,589
1992	197	92	331	0	620	\$46,489
1993	204	112	324	0	640	\$59,677
1994	289	88	835	0	1,212	\$96,936
1995	258	38	309	0	605	\$56,784
1996	307	32	113	0	452	\$57,985
1997	273	58	169	0	500	\$55,188
1998	272	60	120	0	452	\$53,350
1999	275	44	467	0	786	\$72,570
2000	238	38	617	0	893	\$73,651
2001	249	26	414	0	689	\$64,562
2002	223	40	373	10	646	\$61,982
2003	260	34	701	63	1,058	\$105,269
2004	306	38	563	26	933	\$105,288
2005	182	46	722	22	972	\$118,592
Blaine						
1990	na	na	na	na	na	na
1991	27	12	0	na	39	na
1992	41	14	12	na	67	\$8,776
1993	21	10	4	na	35	\$4,959
1994	20	6	75	na	101	\$8,205
1995	25	4	0	na	29	\$4,516
1996	20	8	8	na	36	\$5,150
1997	26	6	4	na	36	\$7,030

Year	Single Family	Duplex	Multi Family	Miscellaneous	Total Units	Construction Value (in \$1,000)
1998	29	6	3	na	38	\$6,990
1999	24	8	11	na	43	\$8,298
2000	22	3	3	na	28	\$6,131
2001	28	0	6	na	34	\$6,777
2002	34	0	10	na	44	\$7,955
2003	52	12	7	na	71	\$11,661
2004	73	0	46	na	119	\$18,952
2005	72	28	21	na	121	\$23,183
Everson						
1990	25	2	6	na	33	\$1,756
1991	14	0	0	na	14	\$1,441
1992	11	0	0	na	11	\$847
1993	17	4	0	na	21	\$1,368
1994	13	2	0	na	15	\$1,108
1995	2	2	0	na	4	\$364
1996	7	1	0	na	8	\$741
1997	4	0	0	na	4	\$406
1998	6	0	0	na	6	\$645
1999	4	0	0	na	4	\$409
2000	3	0	0	na	3	\$353
2001	3	0	0	na	3	\$388
2002	10	0	0	na	10	\$1,508
2003	6	0	0	na	6	\$941
2004	9	2	0	na	11	\$1,994
2005	14	0	0	na	14	\$2,534
Ferndale						
1990	70	0	146	na	216	\$7,898
1991	98	2	30	na	130	\$8,213
1992	71	0	0	na	71	\$5,359
1993	47	2	0	na	49	\$4,149
1994	74	0	0	na	74	\$6,430
1995	52	2	15	na	69	\$5,565
1996	63	2	6	na	71	\$5,024
1997	82	0	51	na	133	\$9,420
1998	78	0	0	na	78	\$7,323
1999	101	0	1	na	102	\$6,321
2000	150	0	0	na	150	\$6,159
2001	48	1	0	na	49	\$5,240
2002	94	0	0	na	94	\$14,612
2003	90	0	0	na	90	\$15,204
2004	116	0	4	na	120	\$25,931
2005	164	0	0	na	164	\$20,753
Lynden						
1990	70	0	32	na	102	\$10,344

Year	Single Family	Duplex	Multi Family	Miscellaneous	Total Units	Construction Value (in \$1,000)
1991	87	0	42	na	129	\$10,205
1992	105	0	50	na	155	\$11,753
1993	110	4	24	na	138	\$13,653
1994	134	16	72	na	222	\$8,887
1995	98	8	39	na	145	\$9,225
1996	104	0	168	na	272	\$8,553
1997	86	12	122	na	220	\$9,554
1998	89	6	26	na	121	\$7,682
1999	73	2	14	na	89	\$10,976
2000	92	4	0	na	96	\$12,055
2001	87	6	7	na	100	\$12,340
2002	87	2	5	na	94	\$24,655
2003	139	38	35	na	212	\$24,655
2004	107	18	19	na	144	\$20,289
2005	104	14	42	na	160	\$27,602
Nooksack						
1990	0	2	15		17	\$1,277
1991	8	6	5		19	\$1,117
1992	9	12	0		21	\$1,759
1993	18	24	0		42	\$3,143
1994	9	2	1		12	\$795
1995	8	0	0		8	\$641
1996	5	0	0		5	\$370
1997	4	0	0		4	\$344
1998	5	0	0		5	\$1,787
1999	5	4	0		9	\$675
2000	2	3	0		5	\$198
2001	1	0	0		1	\$52
2002	5	0	0		5	\$234
2003	3	0	0		3	\$265
2004	15	0	0		15	\$1,776
2005	17	0	0		17	\$2,503
Sumas						
1990	0	0	0		0	\$0
1991	0	0	0		0	\$0
1992	1	0	8		9	\$499
1993	6	0	20		26	\$1,936
1994	2	0	0		2	\$215
1995	2	0	0		2	\$203
1996	3	0	0		3	\$270
1997	8	0	0		8	\$654
1998	1	0	0		1	\$90
1999	3	0	4		7	\$455
2000	5	0	8		13	\$964

Year	Single Family	Duplex	Multi Family	Miscellaneous	Total Units	Construction Value (in \$1,000)
2001	1	0	0		1	\$94
2002	2	0	0		2	\$228
2003	10	0	16		26	\$2,481
2004	13	0	0		13	\$2,047
2005	24	1	2		27	\$4,219
Unincorporated Whatcom County						
1990	712	10	232	416	1,370	na
1991	537	0	414	405	1,356	na
1992	569	4	132	280	985	na
1993	822	2	38	342	1,204	na
1994	563	2	na	294	859	\$76,287
1995	389	2	15	328	734	\$55,051
1996	422	0	12	304	738	\$63,481
1997	na	na	na	na	na	na
1998	na	na	na	na	na	na
1999	502	8	79	223	812	na
2000	520	6	97	191	814	\$84,994
2001	525	10	0	182	717	\$77,048
2002	651	0	0	181	832	\$109,972
2003	883	2	18	176	1,079	\$164,779
2004	936	4	0	96	1,036	\$175,143
2005	1,361	4	0	133	1,498	\$206,207

Source: Whatcom County Real Estate Research Committee, 2005.

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