



## City of Colville Housing Action Plan 17 April 2021

<b>Mayor</b>	Ralph K. Lane Jr.
Council Position 1	Anne Lawson
Council Position 2	Adenea Thompson
Council Position 3	Mallory Conner
Council Position 4	Nancy Foll
Council Position 5	Chris Loggers
Council Position 6	Jack Smith
Council Position At-Large	Greg Chambers

<b>City of Colville</b>	
City Planner	RJ Keetch
Building Official	Dave Harper
Administrative Secretary	Sidney Gilmore
Public Works Director	Jeff McFrederick

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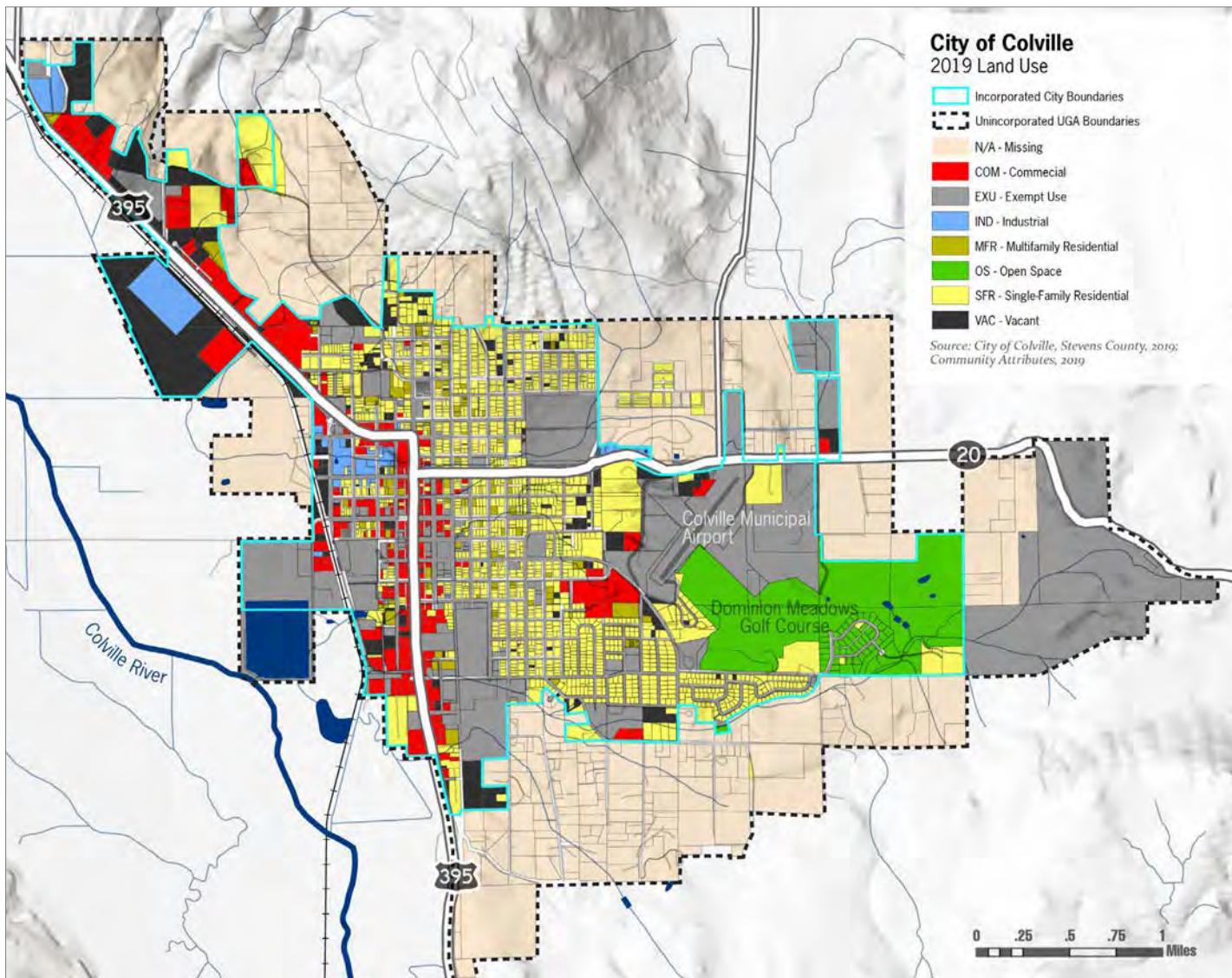
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Tri-County Economic Development District (TEDD)	Jeff Koffel, Executive Director, Liv Stecker, Regional Economic Recovery & Veterans Coordinator, Silas Rappe, District Planner
Tri-County Community Health Fund Board Members	Dr Barry Bacon, Ken Bensimon
Providence Mt Carmel Hospital	Naydu Lucas, Haley Carpenter
Hope Street Rest Stop	Maureen OFearna-Vanderhoof, Director
HUD World Capacity Building Program	Jill Hendrickson, Technical Assistance Provider
Habitat Colville	Lisa
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Ken Barcus Properties	Ken Barcus, Managing Broker
Koelsch Construction	Brent Schumacher, President
Avista Utilities Corporation	Doug Kyle
Members-at-large	Paul & Kris Wade, Avrum Baum

#### **Consultants**

Team Leader/Planner	Tom Beckwith FAICP, Beckwith Consulting Group
Planner	Ferdouse Oneza AICP, Oneza & Associates,
Architect	Julie Blazek AIA LEED AP, HKPA Architects
GIS	Jennifer Hackett

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# Chapter 1: Introduction

## Housing affordability

Housing affordability is based on the ability of a middle income family to acquire a median price home under typical market rate down payment requirements (20%) and mortgage terms (30-year) and interest rates assuming lending institutions will not underwrite a home loan with monthly payments that exceed 25% of the buyer's income.

Housing is not affordable if the housing market does or cannot provide housing within a price range that a household can rent or purchase and pay associated utilities and other housing expenses with 35% of their gross household income and especially if a household has to occupy housing that consumes more than 35% of their gross household income.

## Colville Housing Action Plan (HAP)

This Colville Housing Action Plan was prepared in response to the City's Comprehensive Plan in conformance with the Washington State Growth Management Act (GMA). In accordance with GMA requirements, this analysis includes an analysis of:

- Population trends in Colville and Stevens County
- Demographic characteristics including age, household status, employment, income, housing tenure, and housing costs
- Housing market trends in Colville and Stevens County compared with the surrounding areas and Washington State including housing affordability
- Housing opportunity for critical skill occupations within Colville and Stevens County
- Housing cost burdens of all income groups including extremely low, lower, and low income

- Publicly assisted housing inventory including numbers and key sponsors
  - Demographic characteristics of occupants of publicly assisted housing units
  - Homeless populations including provisions for shelter
  - Population projections and allocations for the 20-year planning period
  - National trends in household formations and characteristics of impact on housing needs
  - Housing policy implications for Colville including the impact of various incentives

The statistics quoted in this analysis were taken from a variety of sources including the Washington State Office of Financial Management (OFM) and Employment Security Department (ESD), US Bureau of Census American Community Survey (ACS), US Housing & Urban Development (HUD), Washington Center Real Estate Research (WCRER), and Stevens County Homeless Count 2019, among others. The time periods for which data is available varies for each source and is noted in the text and charts, and in the detailed spreadsheets included in the Appendices.

## State housing requirements and goals

Under the Washington State Growth Management Act (GMA), RCW 36.70A.070, Colville is required to create comprehensive plans that include mandatory elements dealing with housing and economic development, allowing innovative techniques, requiring coordination with the cities in the county, and allowing for affordable housing incentives. Following are abstracts of the act of most relevance to this housing needs assessment:

## Comprehensive plans-- Mandatory elements – RCW

### **36.70A.070**

**(2) A housing element** - ensuring the vitality and character of established residential neighborhoods that:

- (a) Includes an inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth;
- (b) Includes a statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including single-family residences;
- (c) Identifies sufficient land for housing, including, but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, and group homes and foster care facilities; and
- (d) Makes adequate provisions for existing and projected needs of all economic segments of the community....”

## Comprehensive plans - Innovative techniques – RCW

### **36.70A.090**

A comprehensive plan should provide for innovative land use management techniques, including, but not limited to, density bonuses, cluster housing, planned unit developments, and the transfer of development rights.

## Comprehensive plans--Must be coordinated – RCW

### **36.70A.100**

The comprehensive plan of each county or city that is adopted pursuant to RCW 36.70A.040 shall be coordinated with, and consistent with, the comprehensive plans adopted pursuant to RCW 36.70A.040 of other counties or cities with which the county or city has, in part, common borders or related regional issues.

## Countywide planning policies – RCW 36.70A.210

(3) A countywide planning policy shall at a minimum, address the following...

(e) Policies that consider the need for affordable housing, such as housing for all economic segments of the population and parameters for its distribution;

## Affordable housing incentive programs -- Low-income housing units – RCW 36.70A.540

(1)(a) Any city or county planning under RCW 36.70A.040 may enact or expand affordable housing incentive programs providing for the development of low-income housing units through development regulations. An affordable housing incentive program may include, but is not limited to:

- (i) Density bonuses within the urban growth area;
- (ii) Height and bulk bonuses;
- (iii) Fee waivers or exemptions;
- (iv) Parking reductions;
- (v) Expedited permitting, conditioned on provision of low-income housing units; or
- (vi) Mixed-use projects.

(b) The city or county may enact or expand such programs whether or not the programs may impose a tax, fee, or charge on the development or construction of property.

As described in the RCW sections listed above, Colville has a requirement to create and implement affordable housing action plans, strategies, projects, and programs.

## **Documentation**

This narrative report describes a summary of findings and recommended action strategies. The appendix includes state, county, and city housing goals, detailed housing market analysis, affordable housing inventory, housing cost analysis, housing prototypes and programs. This narrative report and the appendix are available from the Colville Planning Department and a copy is available for public review in the Colville City Library.

## Chapter 2: Findings

Following is a summary of the major findings concerning Colville population trends, socioeconomic characteristics, housing market trends, affordable housing inventories, public opinions, and housing requirements that resulted from this housing needs assessment. Detailed information and evaluations are included in the appropriate appendix of this document.

### Population trends

**Colville's population** - increased from 594 persons in 1900 to 4,750 persons by the year 2020 with the lowest annual average growth rate between 2000-2010 of -0.7% due to the Recession and the highest average annual growth rate between 1930-1940 of 3.0% during the Depression and before World War II.

Colville Building & Planning projects the city's population will increase to 5,837 persons by 2050 or an increase of 1,087 or 23% from 2020.

A significant portion of Stevens County's population increase has and is expected to be due to net migration or the difference between people moving out and people moving into the county. Stevens County's actual future population trends, and therefore Colville, however, may be affected significantly by the attraction(s) the county may or may not have for in-migrant persons particularly for specific age groups.

**Colville's age specific concentrations** - in 2010 were somewhat bell jar with a slightly higher proportion in the middle family age groups according to the 2010 Census. In-migration of older, empty nester, and retirement age households is one factor accounting for the growing and significantly higher rates of population growth in Colville due to the area's moderate

climate, recreational amenities, and other attractions for these age and household groups.

If the city continues to attract persons from Stevens County in the specific age groups that the city has in the past, however, the form will be decidedly top heavy in the senior most age groups from 60+ and decidedly from 85+.

### Socioeconomic composition

Demographic characteristics were taken from the US Census Bureau's American Community Survey (ACS) most current compilations for the combined 2012 to 2016 years and compared for Colville, Stevens County, Spokane County, Washington State, and the US.

**Colville has a high median age (42.7)** - due to the age-specific attractions Colville and Stevens County have retained of existing residents and developed for in-migrating empty nester and retired households.

**Colville has a high percent of the population 65 years and older (23%)** - that will increase in the older age groups as life expectancies expand and these households remain resident in Colville. Such older age concentrations, however, will require age-specific health, transportation, and other specialized services compared with other younger communities.

**Colville has a low percent in families (56%)** - likely to be the surviving or remaining members of nuclear families or married couples living alone as individuals in housing units. Smaller single individual or single person households need different housing stock than couples or families.

**Colville has a low average household size (2.31)** - that is a reflection of the higher percent of older age, single individuals who comprise Colville's population, not necessarily of smaller families in middle family age households.

**Colville has a high percent of people who resided in the same house over the age of 1 year the year before (85%)** - that reflects the concentration of older less mobile households attracted to Colville and Stevens County retirement amenities.

**Colville has a low percent of Hispanic or Latino of any race (5%)** - likely because Hispanic in-migrating populations are concentrated in the agriculture, construction, and health care fields and have marginally been drawn to Colville based on the employment opportunities in these industrial sectors.

**Colville has a low percent of the population that speaks a language other than English** - due to the low occurrence of industries and occupations that draw non-English speaking populations to Colville.

**Colville has a low percent civilian employed in the labor force (45%)** - due to the high concentration of older and retired persons in Colville and Stevens County.

**Colville has a high percent employed in base industries (23%)** - in agriculture, forestry, fisheries, mining, construction or manufacturing concerns. Colville's relatively high base employment ratio will likely remain high in Colville so long as the area's primary product is in resource related industries.

**Colville has a low percent employed in service industries (77%)** - in the communication, wholesale and retail trade, finance, professional, and governmental services that may increase the more urbanized the area becomes. The low concentration of employed persons in service sector activities in Colville is a reflection of the city's rural employment and service characteristics. This low service employment ratio may

increase slightly if the area's economic activities diversify into more service-oriented industries, or declines further if the older age populations cannot financially support the services necessary to sustain them.

**Colville has a low mean travel time to work in minutes (23.4)** - as travel times to places of work are shorter in Colville than in the more urbanized and traffic congested areas.

**Colville has a high percent that have no vehicles available in the household (6%)** - likely due to the high concentration in the population of older households.

**Colville has a low median per capita income (\$22,976)** - likely due to the low ratio of employed persons in the population and probably reflects the lower income of older and retired persons from pensions, stocks, bonds, and other income transfer payments as well as the lower pay of military personnel.

**Colville has a low median family income (\$59,531)** - due to Colville's concentrated employment in base sector jobs that pay less than service sector jobs. Regardless of the source, Colville households will be able to pay less for housing than comparable areas.

**Colville has a high percent of the population in poverty (15.3%)** - that may be due to the older population that likely subsists on pensions, benefits, and federal assistance.

**Colville has a low percent of families in poverty (8.8%)** - that may reflect the rural economic lower wages than is typical of the higher wages and job opportunities of more urban areas.

**Colville has a low percent in detached single-family housing units (58%) and a high percent in multifamily units over 20+ units (11%)** - that reflects older age household housing.

**Colville has a low percent owner occupied (55%)** - that may reflect the city's higher proportion of older single individuals who move from owner into renter status in retirement as well as in-migrant households.

**Colville has a high percent renter occupied (45%)** - likely due to the higher proportion of older single individuals who move from owner into renter status in retirement as well as transitioning in-migrant households.

**Colville has a low median house value (\$157,600)** - that reflects lower land costs, construction labor costs, and household buying power typical of rural areas.

**Colville has a comparable median rent (\$679)** - that reflect the same market conditions that affect owner house values - lower land and construction costs, and household buying power typical of more rural areas.

**Colville has a comparable percent of female-headed households (16%)** - that is a concern as this type of household is vulnerable in the housing market particularly if elderly subsisting on fixed or limited incomes or raising children with or without income assistance. Female-headed households also have problems establishing credit particularly if re-entering the workforce after a death or divorce.

**Colville has a low percent of female-headed households with related children (4%)** - which is a concern, nonetheless, as female-headed households with children are the most vulnerable in the housing market typically due to limited or part-time employment, low wage jobs, and child-rearing health, education, and other costs.

**Colville has a high percent of non-family households living alone (87%)** - that is likely a reflection of its high proportion of senior and elderly households.

**Colville has a high percent of non-family households living alone over age 65 (36%)** - that is of concern as they may have lost a partner and the partner's income benefits, and may not have other family members residing within the area who can provide care and other assistance.

## Housing market trends

**Colville had a high number of residential permits approved as a percent of existing housing stock** - that peaked in 2005-2007 during the housing boom compared with the housing bust in 2009. Residential permit activity, however, is not necessarily a reflection of what got actually developed.

**Colville had a high percent multifamily of all residential building permits in 2018 (100%)** - due to the type of older and single individual households resident and being attracted to the area.

**Colville had a low percent of mobile homes and special housing of housing inventory (9%)** - that reflects the urban, infrastructure character of the city.

**The Housing Affordability Index (HAI)** - is based on the ability of a middle income family to acquire a median price home under typical market rate down payment requirements (20%) and mortgage terms (30-year) and interest rates assuming lending institutions will not underwrite a home loan with monthly payments that exceed 25% of the buyer's income. An index of 100 reflects a balance between a family's ability to pay and the cost of housing. An index above 100 indicates housing is more affordable while an index below 100 indicates housing is less affordable.

**Stevens County has a positive Housing Affordability Index (HAI) (132.6)** - that may continue to "improve" as the housing market rebounds increasing the value and thus purchase price

of existing housing and decreasing household income buying or renting power as a relative proportion.

**Stevens County has a slightly negative Housing Affordability Index (HAI) First-Time Buyer (97.2)**

- that reflects the same issues affecting other buyers in Stevens County where home prices have continued to increase out of reach of local first-time buyers in the city.

**Colville has median house values and apartment rents that are likely beyond the financial ability of some critical skill workers** - including a healthcare support worker, retail sales person, food preparation worker, cashier, and restaurant cook workers can afford within 25% of income for purchase and 30% of income for rent. These households must either have 2 or more working members to be able to reasonably afford housing or be paying beyond the 25-30% allowance considered a financially viable percent of income for housing.

**Colville has a significant percent of owner and renter households who are severely cost burdened by income** - where 80% of Colville households with income equal to 30% of HAFMI pay more than 30% for housing compared with 42% who pay more than 50% for housing. 26% of Colville households with income equal to or greater than 100% of HAMFI pay more than 30% compared with 3% who pay more than 50% of income for housing.

**Stevens County's homeless trends reflect the impact of the economic recession** - to the extent that homeless persons may not have migrated into the region in comparatively large numbers during the recession as before and afterwards.

**Stevens County's homeless trends** - indicate homeless composition is shifting from households with children, which state and county shelters shifted to accommodate, to households without children who are increasingly unsheltered.

While emergency shelters and transitional housing meet some homeless requirements a significant population remains unsheltered even as the total number of homeless have somewhat decreased in Stevens County the past couple of years.

**The percent of the national population over age 65** - has increased steadily since 1900 as a factor of the baby boom from 1950 on and of improvements in health and life expectancy. This aging trend will continue nationally, and as shown previously, especially in Colville.

**The percent of households by type household** - has changed significantly where the traditional married couple household declined due to economic conditions such as more women receiving higher education, more active in the workforce and careers, marriage dissolution due to divorce or never married including cohabitation, and a decision by some to never marry or never have children. Married couple households are only 53% of all households in Colville and will decline as a percent of all households for the same reasons.

**One-person households** - has increased steadily due to the same factors affecting household type formations. The housing result is a demand and need for smaller units oriented to one-person household interests. Non-family households are 47% of all households of which 82% live alone in Colville.

**The percent of housing renter occupied** - is increasing due partly to the housing choices available in the marketplace as well as financial capability, and possibly preference nationally and in Colville. Approximately 46% of all households in Colville are renters.

## **Housing policy implications**

### **Aging in Place**

According to the American Association of Retired People (AARP),

nearly 90% of people over age 65 indicate they want to stay in their home as long as possible and 80% in that age bracket believe their current home is where they will always live. However, unsupportive community design, unaffordable and inaccessible housing, and a lack of transportation access to needed services can thwart this desire. A number of models provide services and support so older residents can remain in their homes instead of moving to assisted living or retirement centers including:

**Implications** - an aging population in Colville will create a greater proportion of all households consisting of older empty nester couples and living alone elderly individuals. Aging in Place, however, raises the following policy questions:

- Can medical, transportation, and social services be made economically feasible to provide low-density settlements in Colville single-family residential neighborhoods?
- Can older households be able to keep older housing stock in sound condition so that it will not deteriorate beyond the ability or interest of the market to buy, upgrade, and occupy once the aged household leaves?
- Will the retention of older, affordable housing off the market in the developed and serviceable neighborhoods of Colville not imbalance demand and needs for younger, family-starter households resulting in the development of a greater proportion of new single-family product than the market needs?

### **Aging in Transitional-Age-Appropriate Housing**

Aging in Transitional-Age-Appropriate Housing proposes developing age-appropriate housing, including smaller, denser single-family products such as accessory dwelling units, cottage housing, as well as townhouse and mixed-use housing projects in urban centers where social interactions and services can be more feasibly and desirably provided. The approach assumes older adults will move out of their original houses and into new purchase or rental units if the new units better meet their social, transportation, services, and other desires.

**Implications** - of transitioning an aging population into age-appropriate housing in Colville, however, raises the following policy questions:

- Can the Colville housing market provide suitable age-appropriate new housing stock at an affordable price or rent i.e., accessory dwelling units, cottage housing, and mixed-use infill?
- Can the Colville financial/mortgage markets underwrite housing purchases by older households and of innovative housing products?
- Can older households be encouraged to sell and buy or rent transitional-age-appropriate housing in urban centers?
- Can younger households be enabled to buy, upgrade, and occupy older single-family housing in older urban neighborhoods?

**Housing nonfamily households** - are an increasing population within Colville and include younger individuals (married or cohabitating), childless couples (including never having children), and single individuals (not elderly). Traditional single-family, suburban housing products do not meet the needs or interests of these households yet they constitute a significant and growing proportion of all households in Colville.

Increasingly, these households are being housed and seek housing in mixed-use developments in urban settings that provide social, service, employment, and other needs and interests within the developments or accessible within urban core areas by walking, biking, or taking transit transportation alternatives.

**Implications** - of developing housing for an increasing number and proportion of nonfamily households in Colville, raises the following policy questions:

- Can the Colville housing market provide appropriate new nonfamily oriented housing stock at affordable prices or rents

within the city's downtown?

- Can Colville provide amenities appropriate to this housing market segment - pedestrian/bike/no-car friendly transportation, streetscape activities, live/work housing options, and other services?
- Can Colville financial/mortgage markets underwrite housing purchases by an increasing number of younger households or single individuals?

**Low-income family households** - traditionally, low-income family households, particularly male and female-only headed households and family-starters, procured housing by "driving-to-qualify", meaning driving out from the urban areas until housing costs are low enough for the household to be able to afford to purchase or rent.

A "location efficient" community provides various transportation options, services, and workplaces close by, increasing access and reducing the need to "drive-to-qualify" to obtain housing.

**Implications** - of developing housing for an increasing number and proportion of low-income family households in Colville raises the following policy questions:

- Can the Colville housing market provide appropriate new housing stock within location efficient urban neighborhoods at affordable prices or rents for these households - i.e., traditional stick-built as well as manufactured accessory dwelling units, cottage housing, and townhouses?
- Can Colville location efficient neighborhoods provide services appropriate to this housing market segment including public transportation, childcare, medical services, education, and employment?
- Can Colville financial/mortgage markets underwrite housing purchases by low-income single-headed/single wage-earner family households of innovative housing products?

## Affordable housing inventory

### Rural Resources

Rural Resources Community Action (Rural Resources) has provided education, resources, and support to children, seniors, and families working to create a stronger and more stable community since 1965. Rural Resources is not a government agency but a private nonprofit corporation whose goal is to meet the basic social and economic needs of the rural community.

In recent years, Rural Resources has assumed greater responsibilities for employment programs and job training, opened Head Start schools, added transportation services, and developed housing for low-income families, seniors, and the disabled. Victim Services (formerly Family Support Center) was created to serve victims of domestic violence, child sexual abuse and other crimes.

**Rural Resources housing repair programs** - include energy assistance for low-income families, disabled individuals, seniors on low and fixed incomes, residents in danger of losing their heat source, and utility customers in need. Rural Resources also provides low- to no-cost weatherization help and energy-saving tips and information. Home repair assistance is available for owners or persons in the process of buying a house and/or land who plan on living in the house for at least 1 year.

**Rural Resources homeless programs** - include emergency and transitional housing homeless document recording fees to help prevent evictions, foreclosure prevention and default counseling, tenant based rental assistance, housing and essential needs, consolidated homeless grants, and supportive housing.

**Rural Resources homeless shelters** - include the Stevens

County Emergency Shelter, a 4 unit facility consisting of 12 beds and 1 fully ADA accessible unit to assist clients in becoming stable in housing; and the Gold Star Shelter, a 7-bed facility set up for communal living to assist clients in becoming stable in housing.

**Rural Resources home buying programs** - include programs provided through the Washington State Housing Finance Commission. Some of the down payment and low interest assistance programs include House Key Loan, Key Teacher, Home Choice, House Key Plus, House Key Rural, HomeStart Savings, Rural Guaranteed Housing Loan, and USDA Rural Housing Loan.

**Rural Resources rental programs** - are housing choice voucher (Section 8) rent subsidy programs funded by the Department of Housing and Urban Development (HUD) to assist low-income families, disabled individuals, and the elderly.

**Rural Resources low-income apartment rentals** - for low-income apartment communities in Colville for disabled persons, low-income households, homeless persons, and unemployed and underemployed include:

- **North Hill Apartments** - 10 units located at 955 North Main
- **Valley Breeze Apartments** - 4 units located at 244 West Dominion
- **Central Colville Apartments** - located at 630 South Elm Street with 25 bedroom units funded with Low-Income Housing Tax Credits (LIHTC).

**Other assisted housing programs** - for rent in Colville where tenants typically pay no more than 30% of their income towards rent and utilities and rent subsidized apartments that do not provide direct rental assistance but remain affordable to low-income households include:

- **Colville Park Apartments** - located at 1170 South Elm Street provides 24 one, two, and three bedroom units.
- **Hudesman House** - located at 256 Hudesman Lane provides

13 bedroom units for the elderly.

- **Colville Meadows** - located at 232 Hudesman Lane provides 15 bedroom units for persons with disabilities.
- **Columbia Apartments** - located at 506 South Oak Street provides 12 bedroom units for the elderly.
- **Washington** - located at Wynee and Astor provides 6 bedroom units.
- **The Highlands** - located at 542 South Summit Street provides 36 bedroom units.

**Underdeveloped land** - vacant undeveloped lands are located throughout the city but concentrated primarily in the southeast and northwest areas. Most parcels (539 or 69%) are located in single-family residential zones and more than 0.14 acres or 6,000 square feet in size.

## Public opinions

### **Housing Action Plan (HAP) Advisory Committee**

The HAP Advisory Committee included the Mayor, City Council members, Planning Commission members Rural Resources Community Action, Tri-County Economic Development District (TEDD), Tri-County Community Health Fund Board, Providence Mt Carmel Hospital, Hope Street Rest Stop, HUD World Capacity Building Program, Habitat Colville, Colville School District, Ken Barcus Properties, Koelsch Construction, Avista Utilities Corporation, and individuals.

An emailed written survey with 7 questions was conducted of the individuals participating in the Housing Action Plan Advisory Committee. Following are some of the principal comments provided by members of the Committee (all comments are provided in Appendix D).

#### **1. How are you or your organization involved in the present Colville housing market?**

- We have identified lack of adequate affordable housing as the most important barrier to ending homelessness. It is clear that if we continue business as usual, we will never make any progress toward the goal of providing basic shelter for humans in need. The lack of commitment to and appropriate incentives for building new housing across the spectrum of need has been disastrous up to this point, particularly for those most vulnerable, and the fallout in terms of the health of the community is inevitable.

**2. What is working in the present Colville housing market and for whom - young family starters, middle families, single-headed households, individuals, special populations, etc.?**

- Nothing. The lack of available and affordable housing together with unusual demand has caused a false inflation in the marketplace. An inflation that will crash, the local housing market needs to be mitigated by providing a stable and steady increase in all aspects of housing including single family, multi-family and retirement as well as low income housing options.

**3. What is not working in the present Colville housing market and what groups are most seriously affected?**

- Current strategies are not working for any group. Building costs, city utility costs, permits, and building codes, etc., act as deterrents to property development because once the buildings are completed, no profit can be expected.

**4. What issues and ideas do you have and want this housing action plan to evaluate?**

- Permit costs, building codes, utility hookup costs must be limited, especially for those developing affordable housing. A vision must be developed by the city leadership in collaboration with groups working on housing and in connection with grants which would be used to reduce the costs for building so that housing can remain affordable

**5. How would you and your organization like to be involved in implementing some of the strategies that may evolve from this housing action planning process?**

- We are committed to bringing the community together around the cause of ending homelessness. We will rally volunteer groups such as churches, humanitarian organizations, businesses and individuals who will finish and decorate modest sized cottages so that the costs for building affordable housing remain low.

**6. Given the impacts coronavirus is having on our ability to meet as a group, what is the best way to involve you and your organization - through email and on-line surveys, phone and Zoom audio/video conferencing, PowerPoint presentations on the city website, or other method?**

- I can work with all of the methods listed, but for group discussions Zoom works well enough

**7. Do you have any other comments or suggestions at this time?**

- Make it happen, this has been talked about for decades with no action. If we do not have stable housing, good school and churches we will have no community. We either grow or die. We only have so much rural property and many consumers wish to live in or around town if they could.

**Resident household outreach survey**

An on-line survey was conducted of all residential households in Colville concerning housing needs, trends, policy and project proposals, and financing options. The survey was publicized by a postcard mailing using the US Postal Service's (USPS) Every Door Direct Mail (EDDM) to every mailing address that most closely correspond to city limits. Following is a summary of major findings (the complete survey results are provided in Appendix D).

**Survey resident respondents were self selected** - rather than randomly recruited and were generally long time residents of

Colville and new time residents of surrounding Stevens County, retired or worked Colville, commuted by walking or car, with college degrees, married, with 2 adults and no children households, female, of all income ranges.

Survey respondents included owners and renters, a plurality paying between \$500 and \$999 a month for housing. Of the respondents, 16% had no mortgage, 20% were paying more than 35% of their gross income for rent or mortgage, 44% were paying more than 10% for utilities, 30% paying more than 10% of income for transportation, 89% of all of the respondents would prefer to own housing.

#### **Housing preferences** - survey respondents were generally:

- Satisfied with their housing situation but decidedly dissatisfied with current housing designs and the rental cost, characteristics, and availability of the existing housing market in Colville.
- Preferred single-family detached housing.
- Preferred cottage housing developments somewhat, receptive of cluster but decidedly not of co-housing.
- Preferred development amenities include playgrounds, mixed household composition, and exercise and conditioning facility.
- Would give up access to a transit access but not readily much else if they could not afford all of their preferences.

#### **Housing trends** - survey respondents were:

- Very strongly in agreement that single-headed female households, young adults, and elderly adults including single individuals are unable to afford housing in Colville.
- Strongly in agreement that in-migrant households retired adults to some extent were driving up the cost of housing in the local market.
- Don't generally agree that the above factors have affected their ability to get the housing they need or want.

#### **Policy implications** - survey respondents gave:

- Highest priority to initiating a housing renovation loan program, adopting low impact, smart, and green development guidelines, adopting cash-offset incentives, establishing an affordable housing coalition, encouraging innovative housing products, and allowing innovative land ownership options.
- Average enthusiasm for encouraging innovative housing construction methods.
- Moderate but not negative enthusiasm to waiving or reduction connection fees and exempting property taxes.,

## **Housing requirements and strategies**

The following projections were based on the population forecasts for Colville from 2020 to 2050 in the Colville 2015 Comprehensive Plan and the characteristics of the existing housing inventory identified in the American Community Survey (ACS) of 2014-2019.

The projections assume the housing demand in Colville will gradually reflect the changing demographic characteristics of the city's population including an aging of the population resulting in smaller households, preferences for living alone, reduced child-bearing couples including non-nuclear family household types, and the city's increasing urban lifestyles and housing markets. Specifically, the projections assume:

- **Population per household** - will gradually decline from 2.31 persons in 2020 to 2.19 by 2050.
- **Percent vacant** - or the vacancy rate will remain constant at 5% of all housing units in 2020 to 5% by 2050.
- **Housing market requirement** - will include housing demand to meet household requirements plus a vacancy allocation to provide market elasticity.
- **Percent single-family units of total housing inventory** - will remain constant at 58% of all demand in 2020 and 58% by 2050 similar to the demand currently evident in Puget Sound.

- **Percent attached family units of 2-9 units of total housing inventory** - will remain constant at 17% of all demand in 2020 and by 17% by 2050.
- **Percent multifamily units of 10+ units of total housing inventory** - will increase from 16% of all demand in 2020 to 18% by 2050 similar to the demand currently evident in urban areas with aging populations.
- **Percent mobile homes, RVs, and boats of total housing inventory** - will remain constant at 199 units or 8% of all housing stock in 2020 to 6% of all housing stock by 2050.

	2020	2030	2040	2050
Population	4,750	5,093	5,444	5,837
Households	2,056	2,244	2,441	2,665
Vacancy allocation	103	112	122	133
Housing market (w/vacancy)	2,159	2,356	2,563	2,799
Less existing housing units	2,234	2,234	2,234	2,234
<b>Additional housing need</b>	<b>-75</b>	<b>122</b>	<b>329</b>	<b>565</b>
Additional single-family	-42	72	193	329
Additional attached (2-9)	-25	8	44	84
Additional multifamily (10+)	-8	41	93	152
Additional mobile home etc.	0	0	0	0

#### Limitations of the projections

- American Community Survey (ACS) data identifies the number of total vacant units but does not specify whether the units are single-family, attached family, multifamily, or mobile homes, or RVs. The projections assume vacancies are distributed in the inventory in the same proportions as the total types of each housing unit.

- Vacant units include housing on the market for sale or rent, foreclosed, and possibly abandoned. The projections assume all vacant units are or can be made of a condition that can be occupied and thus absorbed by market demand over time.

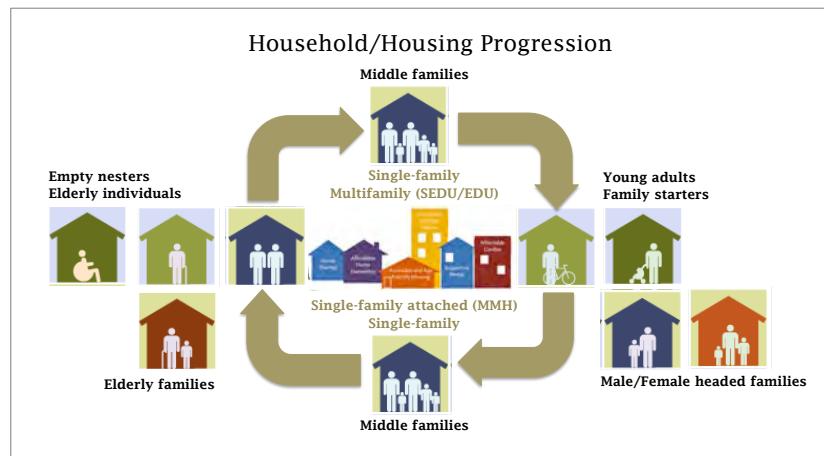
#### Major implications of the projections

- In total, the projections indicate Colville housing market demands will reflect the increasing proportions of older, single

individual, and smaller households who will seek to live in more urban housing types and settings.

## Assisted housing projections

Colville's assisted housing requirements are based on the income and cost burden statistics developed by the Bureau of the Census in the Comprehensive Housing Affordability Statistics (CHAS) data derived from the 2013-2017 ACS (the latest available cross correlation of ACS CHAS data).



CHAS data aggregates by household type including Elderly Family (2 persons with either or both over age 62+), Small Families (2 persons with neither age 62+ with 3 or 4 persons), Large Families (5 or more persons), Elderly Non-Family (single or not related individuals), and Non-Family Non-Elderly (single or not related individuals under age 62) and by income of below 30%, 30-50%, 50-80%, and 100% of Household Average Median Family Income (HAMFI).

For each of these groups, CHAS data identifies housing cost burden including the percent of income paid for housing from under 30%, 30-50%, 50%+, and not computed (typically public or assisted housing occupant households).

The assisted housing projections assume household types closely correlate with housing types such as:

- **Small and Large Families** - in single-family housing of various sizes and constructions
- **Elderly Families** - in attached housing of 2-9 units including duplex, cottage, townhouse, courtyard, and multiplex
- **Non-Family Elderly and Non-Elderly** - in multifamily of 10+ units including Small Efficiency Dwelling Units (SEDU) and Efficiency Dwelling Units (EDU)
- **All household types** - may live in mobile homes, RVs, or boats but given the cost parameters of these housing types are likely not cost burdened

<b>Alleviate cost burden 50%+</b>	<b>2020</b>	<b>2030</b>	<b>2040</b>	<b>2050</b>
Single-family assisted	344	414	498	599
Attached family assisted	12	16	21	25
Multifamily assisted	143	183	231	309
Mobile home assisted	0	0	0	0
<b>Housing requirement</b>	<b>499</b>	<b>612</b>	<b>750</b>	<b>933</b>
<b>Alleviate burden 30-50%+</b>				
Single-family assisted	770	926	1,114	1,340
Attached family assisted	50	65	84	103
Multifamily assisted	298	381	482	643
Mobile home assisted	0	0	0	0
<b>Housing requirement</b>	<b>1,118</b>	<b>1,372</b>	<b>1,680</b>	<b>2,086</b>

Sources: Colville Comprehensive Plan, ACS 2015-2019

ACS 2013-2017 CHAS data

Beckwith Consulting Group

Specifically, the assisted housing projections assume, based on CHAS data, some form of housing assistance, whether public, Section 8, or other form of direct market subsidy, will be necessary for:

**Households paying more than 50%+ of income for housing** - and earning less than 30%, 30-50%, and 50-80% of HAMFI) are:

- 9.5% for Small and Large Families in single-family housing
- 9.1% for Elderly Families in attached housing (2-9 units)
- 18.2% for Non-Family Elderly and Non-Elderly in multifamily housing (10+ units)
- 0.0% for any household living in mobile home, RVs, or boats

**Households paying more than 30-50%+ of income for housing**

- and earning less than 30%, 30-50%, and 50-80% of HAMFI) are:

- 19.7% for Small and Large Families in single-family housing
- 15.1% for Elderly Families in attached housing (2-9 units)
- 44.8% for Non-Family Elderly and Non-Elderly in multifamily housing (10+ units)
- 0.0% for any household living in mobile home, RVs, or boats

#### **Limitations of the projections**

- The projections assume the correlation between household type and housing type are absolute when actual correlations are considerably more fluid, particularly when some households may grow into or out of a housing type but remain in a unit, particularly an owned unit, beyond their household and thus housing requirement transition.
- The projections assume current (CHAS 2013-2017) income and cost burden conditions will remain constant through the 2020-2050 projections period when actual trends are likely to be more variable where housing costs may rise faster than income.
- The projections assume housing assistance requires direct market intervention through public housing or rent assistance when indirect market intervention through the introduction or allowances for more innovative housing types, construction methods, financing terms, renovation programs, and the like may also reduce housing costs and cost burdens.

**Accessory Dwelling Unit**



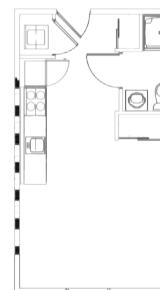
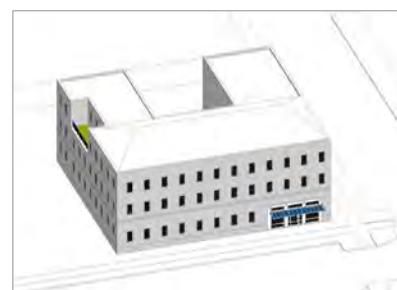
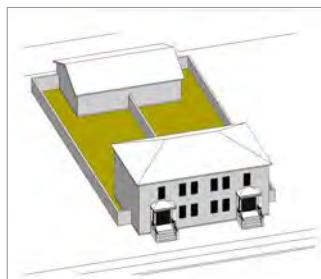
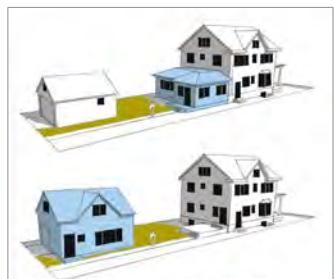
**Duplex**



**Cottage**



**Townhouse**



**Courtyard Building**



**Multiplex**



**Live-Work**



**SEDU**

## Missing Middle Housing (MMH)

**Missing Middle Housing** is a term coined by Dan Parolek of Opticos in 2010 to define a range of multi-unit or clustered housing types compatible in scale with single-family homes. The term refers to housing types that were often built, and still exist in most towns and cities, such as courtyard apartments or bungalow courts.



They are “missing” because they are prohibited by many modern zoning codes and parking requirements. Many of these “old,” pre-suburban housing types filled in the gap between apartments and detached single dwellings.

Missing middle housing includes the following housing adaptations as well as other innovations of interest to Poulsbo’s Housing Action Planning.

**Accessory Dwelling Units (ADUs)** - or backyard cottages or granny pods are a second, small dwelling located on the same lot as a single-family house. An ADU may be an internal conversion of a portion of an existing house, basement, or garage, or an addition to an existing house, or a separate detached structure but are not separately owned. ADUs may be stick-built wood structures, modular or manufactured, shipping

container houses, or tiny houses with separate entries, utilities, and parking.

**Duplex, Triplex, Fourplex** - include a duplex that is a small to medium-sized structure that consists of 2 side-by-side or stacked dwelling units, both facing the street, and within a single building massing. Multiplex (including a Triplex or Fourplex) is a medium-sized structure that consists of 3-6 side-by-side and/or stacked dwelling units, typically with one shared entry or individual entries along the front. The Duplex and Multiplex Type has the appearance of a medium-sized family home and is appropriately scaled to fit sparingly within primarily single-family neighborhoods or into medium-density neighborhoods.

**Cottage or Bungalow Court** - is a group of 4 or more single dwellings arranged around a shared courtyard or passageway with pedestrian access to the building entrances from the courtyard and/or fronting street. The courtyard may be open to the street or surrounded by single dwellings with parking placed in the rear of the lot or behind each unit.

**Town or Rowhouse** - is a small- to medium-sized building comprised of attached dwelling units arrayed side by side usually with the ground floor raised above grade in order to provide privacy for a ground floor room. The primary building sits at the front of the property with the garage at the rear separated from the primary building by a rear yard. Dwelling units are accessed from the front yard/street with parking in the rear.

**Courtyard Buildings** - are a group of dwelling units oriented around a courtyard or series of courtyards. The courtyard replaces the rear yard and is more open to the street in low intensity neighborhoods and less open in more urban settings. Each unit is accessed from the courtyard.

**Multiplex** - are detached structures that consist of multiple dwelling units arranged side-by-side and/or stacked with a shared entry from the street that may have retail, service, and/or office uses on the ground floor. The primary shared common space is the rear or side yard designed as a courtyard or outdoor space. Courtyards can be located on the ground, or on a podium, or on a parking deck or roof open to the sky.

**Live-Work** - is an attached or detached structure that consists of single dwelling unit above and/or behind a flexible ground floor space that can be used for a range of non-residential uses such as personal and general service, small-scale craft production or retail uses. The flex space and residential unit typically have separate entrances. Parking areas are located and accessed from the rear of the lot.

**Small Efficiency (SEDU) or Efficiency Dwelling Units (EDU)** - are small dwelling units that have gained popularity in areas like Seattle, Bellevue, Redmond, as well as across the country. Typical occupants include service, education, health, and tech workers as well as seniors who commute by transit or bicycle with very low vehicle ownership and thus parking requirements. SEDUs and EDUs include individual dwelling units such as Accessory Dwelling Units (ADUs) or Tiny Houses but also structures that include a number of small units in buildings that resemble apartments or multiple family structures.

Type	Sq ft
<b>Congregate</b> - a type of housing in which each individual has a private bedroom or living quarters, but shares with other residents a common dining room, recreational room, or other facilities.	140-200
<b>Micro housing</b> - units contain a kitchenette and private bathroom and share a common kitchen, group gathering place, and recreational area.	140-200
<b>Small Efficiency Dwelling Unit (SEDU)</b> - slightly undersized conventional studio apartment with a	220-300

complete kitchen, bathroom, and closet space.

<b>Efficiency Dwelling Unit (EDU)</b> - a conventional studio apartment that is less than 400 square feet.	300-370
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## Current zoning analysis

Colville's existing zoning regulations determine what affect the regulations encourage or constrain the use of innovative "missing middle housing". Zoning regulations currently include 4 residential zones (R-1S Suburban, R-1 Single-Family Residential, and R-2 Multifamily Residential) from low to high density and 3 commercial zones (R-3 General Commercial, C-2 Central Business District, and C-3 General Commercial) that allow housing.

### Existing zoning code allowances

	R-1S	R-1	R-2	R-3	C-2	C-3
Accessory Dwelling Unit	P	P	P	P	P	P
Duplex	P	P	P	X		
Triplex, Fourplex			P	P		
Cottage, Bungalow Court			?	?		
Townhome, Rowhouse			P	X		
Courtyard Building			P	?	?	?
Multiplex		P	P	P	P	P
Live-Work						
Small Efficiency Dwelling (SEDU)						

### Evaluation criteria of the zoning districts

The zoning districts were analyzed to determine if the zoning districts:

- Allow non-conforming missing middle housing (MMH) structures - duplexes, etc.?
- Regulate the maximum lot size allowance (to increase density) and retain single-family compatibility?

- Regulate the maximum building width (no more than 45-60 and no more than 75 feet) and depth (no more than 80-100 feet) to keep the building scale small - or use Form-Based Code (FBC)?
- Allow sufficient density (at least 16 and preferably up to 35-45 units/acre or reduce minimum required square footage of lot per unit) to achieve missing middle feasibility?
- Restrict maximum height (2.5 stories) to keep scale compatible with single-family neighborhoods?
- Reduce parking requirements for missing middle housing (1 off-street space per unit)?
- Consolidate open space into common areas and reduce open space requirements on lots?
- Does the zoning map indicate which districts allow missing middle products?

### **Zoning district analysis findings**

- Cottage and Bungalow Courts, and Small Efficiency Dwelling Units (SEDU) and Efficiency Dwelling Units (EDU) are not permitted in any of Colville's zoning districts preventing this type of housing from being available for elderly, couple, and single individual households. These types of unit are smaller and thus less expensive to construct, own, or rent and should be allowed in Colville districts.
- Live-Work are also not permitted in any of Colville's zoning districts preventing this type of mixed-use structure from being developed within the downtown districts and from being available for elder, couple, and single individual households.
- Allowable density in Colville's Residential Suburban (R-1S) district is generally too low to allow feasible infill or new development of missing middle housing, particularly to be affordable.
- Parking requirements are higher than necessary for the type of households who will reside in most missing middle housing and should be reduced for appropriate housing types.
- Open spaces are not consolidated in Colville's zoning districts resulting in fragmented and likely ineffective in creating significant enhanced public areas.

### **Modular construction**

Modular units are built to the International Residential Code (IRC) and must conform to the same state and local building codes as site-built homes. Modular homes must be structurally approved by inspectors, can be of any size, although the block sections from which the homes are assembled are uniformly sized. Modular homes are treated the same by banks as homes built on-site and can be easily refinanced.

Modular homes are not manufactured homes. Like manufactured homes, modular homes are factory-built and then transported. However, modular homes follow state, local or regional building codes rather than federal requirements. Modular homes are built "on-frame" (on a permanent chassis) or "off-frame" (removed from the chassis and assembled on the site).

Modular homes are transported on flatbed trucks rather than being towed, and lack axles and an automotive-type frame. However, some modular homes are towed behind a semi-truck or toter on a frame similar to that of a trailer. The home is usually in 2 pieces and is hauled by 2 separate trucks. Each frame has 5 or more axles, depending on the size of the home. Once the home has reached a location, the axles and the tongue of the frame are then removed, and the home is set on a concrete foundation by a large crane.

Most modern single-family modular homes, once fully assembled, are indistinguishable from site-built homes. Their roofs are usually transported as separate units. Newer modular homes also come with roofs that can be raised during the setting process with cranes and can be up to 2 to 4 stories.

When FEMA studied the destruction wrought by Hurricane Andrew in Dade County Florida, FEMA concluded that modular and masonry homes fared best compared to other construction.

**The Blokable Building System (BBS)** - is an example of a comprehensive building system designed, engineered, and

manufactured to consistently produce high-quality, low-cost, connected housing. Each Blok in the system is a standardized, modular housing component assembled entirely in a manufacturing facility and designed to be stacked, combined, and connected to create a variety of housing communities. By vertically integrating the entire prefabricated building stack under a factory roof, the process drastically cuts overall project time, slashes project costs, and delivers lower operating costs over time.

The modular approach can typically produce a higher quality finished housing product for 15-20% less than an on-site stick-built product. The resulting homes are much cheaper than traditional apartments — about \$125,000 a door instead of \$300,000 or \$350,000 for conventional stick-built.

### **Mobile/manufactured homes and parks**

**Mobile homes** - are movable or portable dwellings built on a chassis, connected to utilities, designed without a permanent foundation, and intended for year-round living. "Mobile homes" refers to homes built before 1976 and "manufactured homes" refers to those built after 1976 under a higher set of building standards.

Mobile homes are single-wide of 8-12 in width and 90 feet or less in length and can be towed to a site as a single unit. Double-wide mobile homes are 20 feet or more wide and are 90 feet in length or less and are towed to a site in 2 separate units that are then joined together.

Early mobile homes weren't built to high-quality standards because the new mobile home industry didn't have the experience or materials – resulting in a bad reputation. As a result, the US Department of Housing and Urban Development (HUD) under the Federal National Manufactured Housing Construction and Safety Standards Act of 1974 began regulating the construction of mobile homes that allowed mobile home

manufacturers to distribute nationwide and to be immune to the jurisdiction of local building authorities.

**Manufactured homes** - are units built after 1976 subject to the Department of Housing and Urban Development (HUD) Code, Federal Housing Administration (FHA) certification requirements including attached metal certification tags, and a requirement that manufactured homes be built on a permanent chassis. Mobile homes permanently installed on owned land are difficult to mortgage, whereas FHA code manufactured homes can be mortgaged through VA, FHA, and Fannie Mae.

Usually, the quality of manufactured homes is as good as or even better than traditionally or site-built built homes because the homes are built in a factory setting under very intense control according to the HUD code. When installed properly, a manufactured home can last as long as a regular home built directly on a construction site anywhere from 30 to 55 years or longer if properly maintained and are more eco-friendly than the average American home.

**Mobile or manufactured home parks** - are often sited in land lease communities known as trailer parks (also 'trailer courts', 'mobile home parks', 'mobile home communities', 'manufactured home communities', 'factory-built home communities' etc.); that allow homeowners to rent space on which to place a home. In addition to providing space, the site often provides basic utilities such as water, sewer, electricity, or natural gas and other amenities such as mowing, garbage removal, community rooms, pools, and playgrounds.

A recent trend includes parks in which the owner of the mobile or manufactured home owns the lot on which the unit is located. Some of these communities simply provide land in a homogeneous neighborhood, but others are operated more like condominiums with club homes complete with swimming pools and meeting rooms that are shared by all of the residents, who are required to pay membership fees and dues.

**Colville mobile/manufactured home parks** - provide 103 manufactured home sites in 2 parks including:

- **Mobile Ranch Park** - located at 1060 South Main Street for all age groups. The 58-unit park was developed in 1970 with gravel streets and off-street parking. The park includes 20% multi-section manufactured homes 30% of which have peaked roofs and 10% with lap siding. The park includes 10% of the sites for RVs.
- **Mountain View Avenue Park** - located at Mountain View Avenue and South Elm. The 28-unit park was built with asphalt roads.

New mobile homes parks are generally not being developed because they are not profitable as a commercial or profit real estate venture, especially in urban areas. Buying an existing mobile home park, however, to be retained as affordable housing is of a different business model and a means of retaining and providing affordable housing.



## Chapter 3: Housing action plan

Following is a summary description of the major action plan strategies to implement a housing action plan in Colville developed from the market analysis, survey, and workshops. The strategies are grouped according to subject matter and not necessarily priority.

Objectives/Tasks	Project leads	Rural Resources Habitat for Humanity <b>Profit</b> Local Builders Local Realtors
<p><b><u>Task 1: Implement differential taxing rates for affordable housing purposes</u></b></p> <ul style="list-style-type: none"><li>▪ <b>Maintain property tax exemptions</b> - for multifamily projects that include affordable housing components within designated areas for up to 12 years for all improvements to new or rehabilitated building elements - but not land in accordance with RCW 84.14.</li><li>▪ <b>Validate differential property tax rates and exemptions</b> - following appropriate hearings and public comment in accordance with the provisions of the Growth Management Act (GMA) for a differential property tax rate assessment schedule that reflects actual land use and that will favor and tend to prime the use of land leases under community land trusts and affordable housing projects.</li></ul>	<p><b>Colville</b> Planning Department Finance Department City Attorney Planning Commission City Council <b>Nonprofit</b> Rural Resources</p>	<p>or above the minimum lot size. Lot size averaging is similar to cluster development in that it makes efficient use of the developable portions of a site building to the allowable density while protecting environmental and other features, and providing housing type developments that are compatible with the surrounding neighborhood.</p> <ul style="list-style-type: none"><li>▪ <b>Implement Missing Middle Housing (MMH)</b> - that allows housing developers to construct these types of housing products in feasible and appropriate neighborhoods including R-1S, R-1, R-2, R-3, C-2, and C-3 zones where the added density will benefit from walkable distances to existing transit, school, employment, community facility, and other supporting services.</li></ul>
<p><b><u>Task 2: Allow and encourage the use of innovative housing products and designs</u></b></p> <ul style="list-style-type: none"><li>▪ <b>Maintain lot size averaging</b> - subdividing land into parcels that may be smaller than the minimum lot specified in the zoning district so long as the average of all of the lot sizes created remains equal to</li></ul>	<p><b>Colville</b> Planning Department Planning Commission City Council <b>Nonprofit</b></p>	<p><b>Task 3: Implement incentive zoning – noncash density off-sets</b></p> <ul style="list-style-type: none"><li>▪ <b>Establish incentive zoning allowance</b> - providing additional (height) floor, reduced parking ratios, and increased site coverage for mixed-use projects that provide on or off-site affordable housing units.</li><li>▪ <b>Design for ground floor retail</b> - but allow interim or temporary non-retail uses until the market can sustain retail tenants in all commercial and mixed-use zones including R-3, C-1, and C-2.</li><li>▪ <b>Allow fee-in-lieu</b> - where developer pays into the Colville Affordable Housing Fund (AHF) the equivalent amount for the development of an affordable housing unit</li></ul>

<p>when the affordable housing units will not be provided on-site.</p>		<p>market rate and affordable - and the equity allowances for sale of property if retained as affordable for the demonstration property.</p>	
<p><b>Task 4: Implement incentive zoning - cash off-sets</b></p> <ul style="list-style-type: none"> <li>▪ <b>Defer permit and planning review fees for affordable units</b> - until such time as the affordable units, if ever, are sold or rented in the marketplace as market rate housing at which time the deferred fees will be repaid to the Colville Affordable Housing Fund (AHF).</li> <li>▪ <b>Defer utility connection charges for affordable units</b> - until such time as the affordable units, if ever, are sold or rented in the marketplace as market rate housing at which time the deferred utility connection charges will be repaid to the Colville Affordable Housing Fund (AHF).</li> <li>▪ <b>Defer park, traffic, and school impact fees</b> - if adopted, until such time as the affordable units, if ever, are sold or rented in the marketplace as market rate housing at which time the deferred impact fees will be repaid to the Colville Affordable Housing Fund (AHF).</li> </ul>	<p><b>Colville</b> Planning Department Finance Department City Attorney Planning Commission City Council School Board <b>Public agency</b> TEDD</p>	<p><b>Task 6: Initiate a catalytic mixed-use project with affordable units</b></p> <ul style="list-style-type: none"> <li>▪ <b>Create development solutions for the property</b> - that develop the property under alternative scenarios using the noncash density incentives provided for additional height, reduced parking ratio, and increased site coverage allowances.</li> <li>▪ <b>Assess the economic feasibility of the preferred concepts</b> - to determine land value, construction cost, indirect development cost - and the impact of noncash and cash off-set incentives,</li> <li>▪ <b>Assess partnership opportunities</b> - including purchase of the land for a land trust by a nonprofit entity, and the purchase of some affordable units by Rural Resources for very low-income households.</li> <li>▪ <b>Assess and mitigate environmental impacts</b> - to assess on and off-site stormwater run-off, design aesthetics, and urban amenities.</li> <li>▪ <b>Conduct public hearings and approve a pre-packaged plan solution</b> - including appropriate property-specific development agreements, design guidelines, and SEPA MDNS or EIS mitigation documents.</li> <li>▪ <b>Develop a competitive process</b> - governing the sale or long-term lease and development of the property for the preferred and pre-approved design/develop solution.</li> </ul>	
<p><b>Task 5: Package a demonstration project site</b></p> <ul style="list-style-type: none"> <li>▪ <b>Package a demonstration project site</b> - to create a prototype mixed-use project for market rate and affordable units in the downtown and/or high-density residential neighborhood.</li> <li>▪ <b>Utilize a Land Trust</b> - including the management organization, bylaws, lease rates, and other provisions for all units -</li> </ul>	<p><b>Colville</b> Planning Department City Council <b>Public agency</b> TEDD <b>Nonprofit</b> Rural Resources</p>	<p><b>Colville</b> Planning Department City Council <b>Public agency</b> TEDD <b>Nonprofit</b> Rural Resources Habitat for Humanity <b>Profit</b> Property Owner Developers</p>	

<ul style="list-style-type: none"> <li><b>Judge proposals</b> - by fixing the asking price for the property and ranking proposals on design merits and beneficial impacts on the city's affordable housing objectives.</li> <li><b>Award project</b> - following public hearings and review procedures, award the project to the proposal ranked to have the most design merit and beneficial affordable housing development impacts on the property, downtown, and city.</li> </ul>		<p>actions appropriate to the proposed pro-active housing programs and projects.</p> <ul style="list-style-type: none"> <li><b>Partner with a management entity</b> - for implementation to a new or existing nonprofit housing agency such as Rural Resources.</li> </ul>	
<p><b>Task 7: Establish a Colville Affordable Housing Fund (AHF)</b></p> <ul style="list-style-type: none"> <li><b>Conduct a public survey of voter households to determine public support</b> - for the use of an allocation from General Funds (GF), an allocation from the Real Estate Excise Tax (REET), a special Property Tax Levy (PTL) or limited levy lid lift dedicated to affordable housing and/or a countywide Local Option Sales Tax (LOST) dedicated to affordable housing to provide affordable housing cash off-sets and match fee-in-lieu payments, public and non-profit donations, grants, loans, and other funding measures with which to implement pro-active housing programs and projects.</li> <li><b>Submit and approve a financing mechanism(s)</b> - based on the results of the survey, submit referendums necessary to create a revolving capital fund necessary for implementing pro-active housing programs and projects.</li> <li><b>Capitalize the revenues</b> - with which to initiate acquisitions, prime infrastructure development, conduct RFP design/develop competitions, and other implementing</li> </ul>	<p><b>Colville</b> Planning Department Housing Task Force City Council <b>Nonprofit</b> Rural Resources Habitat for Humanity</p>	<p><b>Task 8: Retain mobile home parks</b> Where feasible and practical, retain and maintain existing mobile home parks as low cost housing communities.</p> <ul style="list-style-type: none"> <li><b>Identify parks</b> - that have sound site planning concepts, usable and capacity water, sewer, and power infrastructure, and community amenities that have the potential to provide long-term residential communities.</li> <li><b>Identify income and financial capability</b> - of the mobile home park owner and home home occupants in order to create feasible and appropriate financing terms using grants, low and no-interest loans, and shared or deferred equity approaches if necessary to remain park owners and occupants.</li> <li><b>Create performance criteria governing financing packages</b> - necessary to guarantee mobile home ownership and homeowner equity and financial solvency, while repaying the Poulsbo Affordable Housing Fund (AHF) when the park or mobile home unit is ultimately sold or inherited <b>and/or</b> retaining the park and mobile home unit in the affordable housing supply to be resold in the future to eligible low-income households.</li> <li><b>Assign a management entity</b> - capable of monitoring compliance with the financed</li> </ul>	<p><b>Colville</b> Planning Department City Council <b>Nonprofit</b> Rural Resources Habitat for Humanity <b>Profit</b> Local developers</p>

<p>mortgage terms and the eventual sale and repayment, <b><i>or</i></b> sale and resale of the park and an affordable mobile home unit in the market.</p> <ul style="list-style-type: none"> <li>▪ <b><u>Create a housing loan trust</u></b> - able to fund financing packages and hold the loan or equity or land title in trust until such time as the park or mobile home is sold and the loan is redeemed in full <b><i>or</i></b> the park or mobile home is resold under a limited or shared equity approach.</li> </ul>		<p>create feasible and appropriate refinancing terms using grants, low and no-interest loans, land trusts, and shared or deferred equity approaches.</p> <ul style="list-style-type: none"> <li>▪ <b><u>Create performance criteria governing refinancing packages</u></b> - necessary to guarantee homeowner equity and financial solvency, while repaying the Colville Affordable Housing Fund (AHF) when the house is ultimately sold or inherited <b><i>and/or</i></b> retaining the housing unit in the affordable housing supply to be resold in the future to eligible low-income households.</li> </ul>
<p><b><u>Task 9: Refinance overextended households</u></b></p> <p>Using the Colville Affordable Housing Fund (AHF) and the Housing Rehabilitation Fund, establish an affordable housing deferred loan or shared equity program where the eligible homeowner's house is acquired then sold back to the homeowner under terms that the homeowner can afford remaining within the 30% of gross income devoted to housing occupancy costs. Where necessary and appropriate, utilize grants, loans, limited and land trusts, reverse mortgages, and other refinancing terms that will allow the homeowner to remain resident in the house, keep the house in viable shape, and where appropriate, retain an affordable price or terms so that the unit can be resold at a future time as an affordable housing unit.</p> <ul style="list-style-type: none"> <li>▪ <b><u>Identify homeowners</u></b> - who would be eligible and capable of participating in the shared or deferred equity-refinancing program.</li> <li>▪ <b><u>Identify income and financial capability</u></b> - of the occupants in order to</li> </ul>	<p><b><u>Colville</u></b>  <b>Planning</b>  <b>Department</b>  <b>City Council</b>  <b><u>Nonprofit</u></b>  <b>Rural Resources</b>  <b>Habitat for Humanity</b>  <b><u>Profit</u></b>  <b>First Federal</b>  <b>Local Contractors</b></p>	<ul style="list-style-type: none"> <li>▪ <b><u>Assign a management entity</u></b> - capable of monitoring compliance with the refinanced mortgage terms and the eventual sale and repayment, <b><i>or</i></b> sale and resale of an affordable unit in the market.</li> <li>▪ <b><u>Create a housing loan trust</u></b> - able to fund refinancing packages and hold the loan or equity or land title in trust until such time as the house is sold and the loan is redeemed in full <b><i>or</i></b> the house is resold under a limited or shared equity approach.</li> </ul> <p><b><u>Task 10: Renovate (and possibly acquire) eligible housing with shared and limited equity loan programs</u></b></p> <p>Using the Colville Affordable Housing Fund (AHF) and the Housing Rehabilitation Fund, as well as FHA 203(k) and HomeStyle Fannie Mae loans establish a home acquisition, rehabilitation, and deferred loan or shared or limited equity program including where the qualifying household and eligible house is refurbished (and potentially acquired) and the cost or loan is deferred for payment to when the house is sold or resold to the</p> <p><b><u>Colville</u></b>  <b>Planning</b>  <b>Department</b>  <b>City Council</b>  <b><u>Nonprofit</u></b>  <b>Rural Resources</b>  <b>Habitat for Humanity</b>  <b>Hope Street</b>  <b><u>Profit</u></b>  <b>First Federal</b>  <b>Local Contractors</b></p>

occupant with land leases and the land equity is deferred or used to reduce payment terms to allow the current (or new) occupant to continue to reside in the house with current home payments.

- **Identify homeowners** - who would be eligible and capable of participating in the rehabilitation and shared or deferred equity program.
- **Identify rehabilitation program requirements** - including the potential number of housing projects, deferred or limited equity program participants, and required number and skill of renovation contractors or agents including occupants (and buyers) capable of performing self-help improvements or “sweat equity”.
- **Create performance criteria governing contractor selection and oversight** - necessary to warrant quality work, timely work schedules, bonded workers and project sites, and other rehabilitation program particulars including by home owner/buyer self-help participants.
- **Create a management entity** - capable of overseeing rehabilitation work, contract compliance, and the shared or deferred or limited equity program.
- **Create a housing loan trust** - using the Colville Affordable Housing Fund (AHF) to fund rehabilitation and hold the loan or equity in trust until such time as the house is sold and the loan is redeemed in full ***or*** the house is resold under a limited or shared equity approach.

**Task 11: Issue periodic reports and update the Housing Action Plan on a frequent basis**

Conduct implementation progress assessments to review action on projects and policies identified in this Housing Action Plan and measure the following:

- **Accomplishment of the strategies** - listed in the action plan and the impact the strategies are having on housing costs.
- **Number of affordable units built** - by public, nonprofit, and private sponsors over the measuring time period.
- **Turnover rates realized in the housing market** - for all value of housing including affordable value ranges during the measuring time period.
- **Comparison with housing census statistics** - for percent of income required for housing costs, number, and percent of households in poverty and housing status.
- **Public satisfaction** - with housing conditions in general and perception of their ability to buy or rent a quality affordable housing unit.
- **Make revisions or adjustments necessary** - to improve methods, assign responsibilities, or take other measures necessary to be effective in the market based on the progress assessment findings.

**Colville**  
Planning Department  
Housing Task Force  
City Council  
**Nonprofit**  
Rural Resources Habitat for Humanity  
**Profit**  
Local Builders Local Realtors



## Appendix A: Demographics

Following is a summary of the major findings concerning Washington State affordable housing initiatives, Colville demographic trends, nonprofit housing inventories, critical unmet housing need extrapolations, housing cost analysis, prototypical projects of interest, federal and state housing programs, and market participant opinions that resulted from this housing needs assessment.

The findings are indexed to the detailed information and evaluations included in the appropriate appendix of this document.

### Population trends

**Colville and Stevens County population** - Stevens County increased from 10,543 persons in 1900 to 45,920 persons by the year 2020 with the lowest annual average growth rate occurring 1910-1930 at -1.6% and 1.5% during the Depression and the highest annual average growth rate between 1970-1980 of 5.2% during economic expansion.

The Washington State Office of Financial Management (OFM) projects Stevens County's population will increase to 54,437 persons by 2050 or an increase of 8,571 persons or by 19% from 2020.

Colville's population increased from 594 persons in 1900 to 4,750 persons by the year 2020 with the lowest annual average growth rate between 2000-2010 of -0.7% due to the Recession and the highest average annual growth rate between 1930-1940 of 3.0% during the Depression and before World War II.

Colville Building & Planning projects the city's population will increase to 5,837 persons by 2050 or an increase of 1,087 or 23% from 2020.

Colville's annual average growth rate of 0.2% was lower between 2010-2020 than Stevens County at 0.5%, Spokane County at 1.0%, Washington State at 1.3%, and the US at 0.5%.

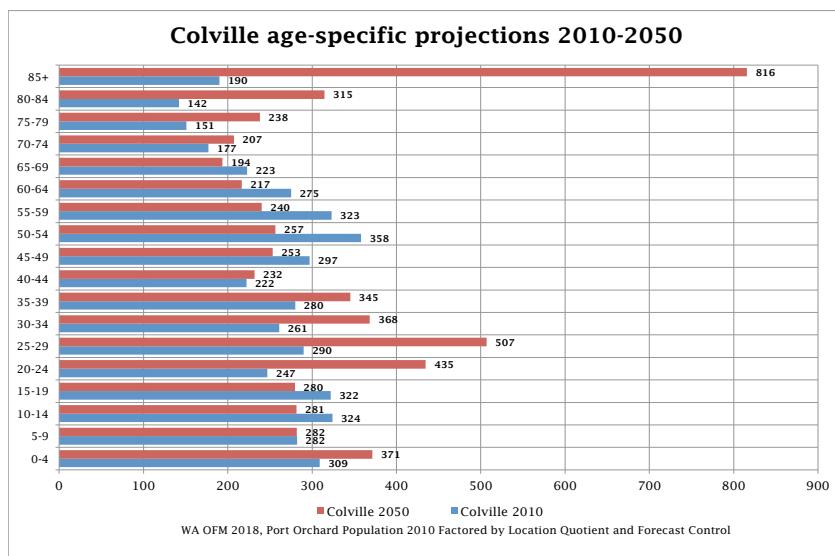
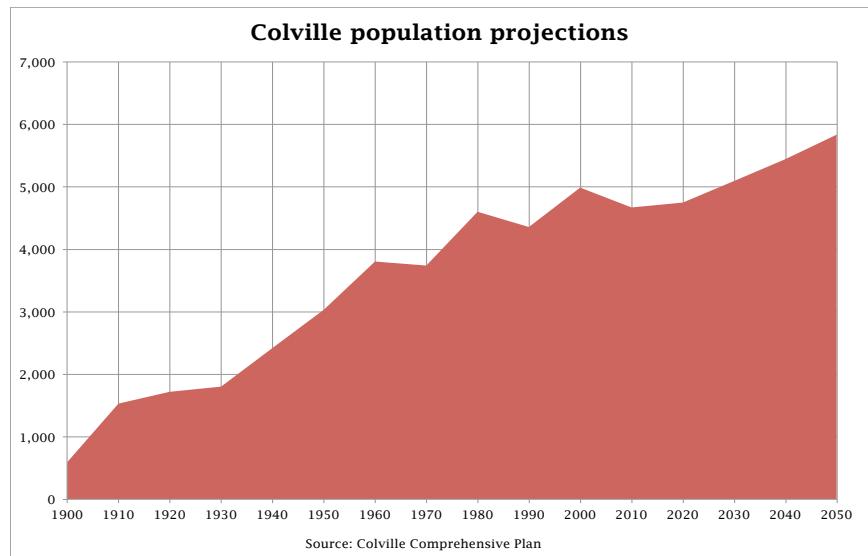
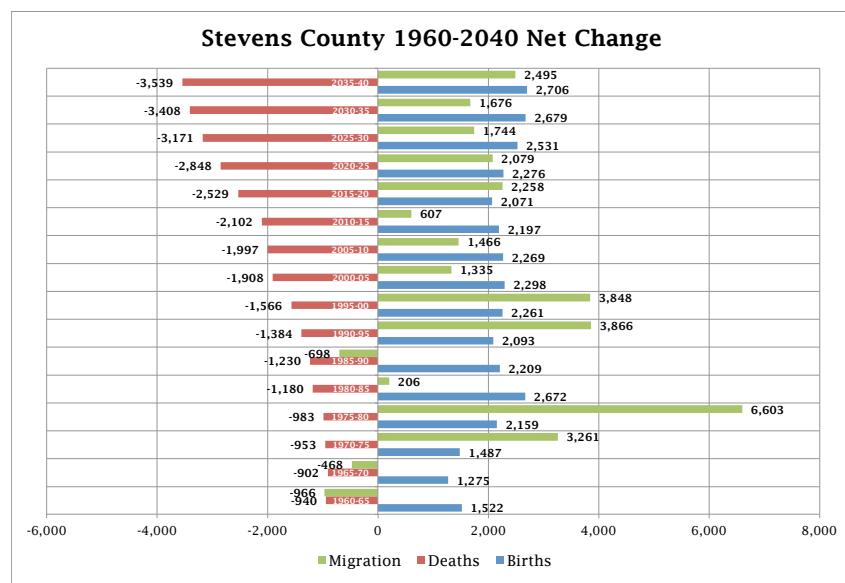
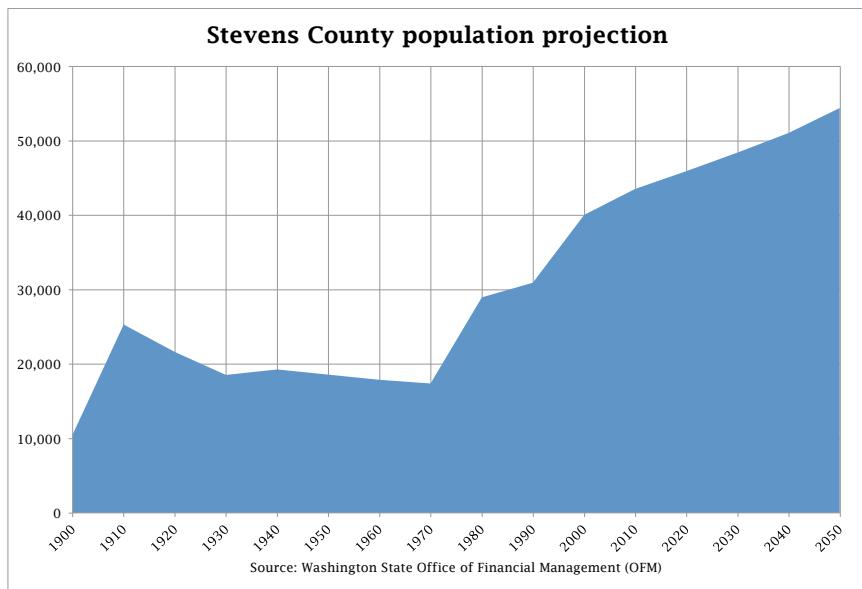
Colville's projected annual average growth rate by 2050 will be 0.7% or higher than Stevens County at 0.6%, Spokane County at 0.5%, Washington State at 0.6%, and the US at 0.5%.

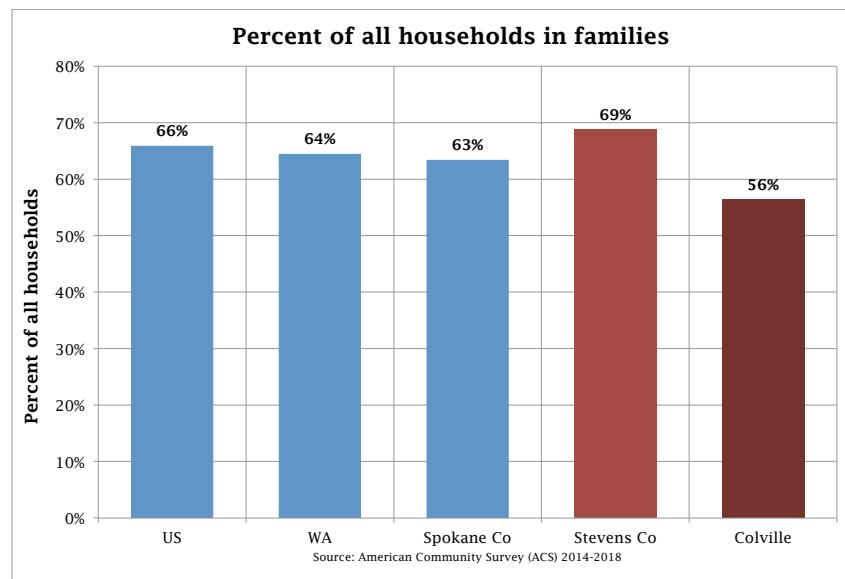
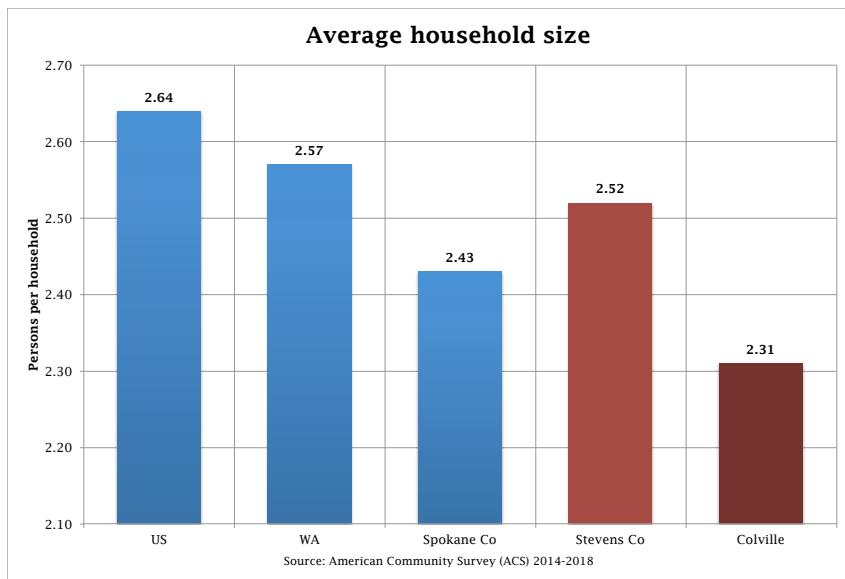
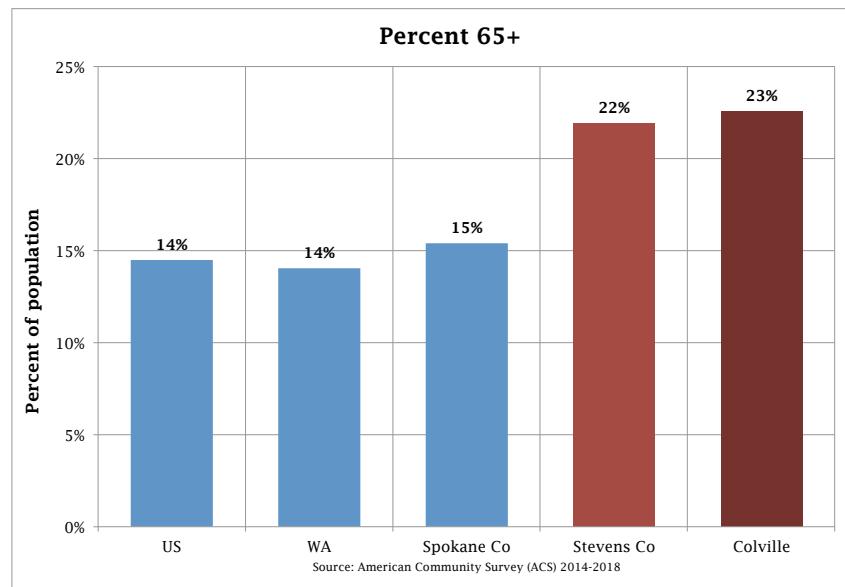
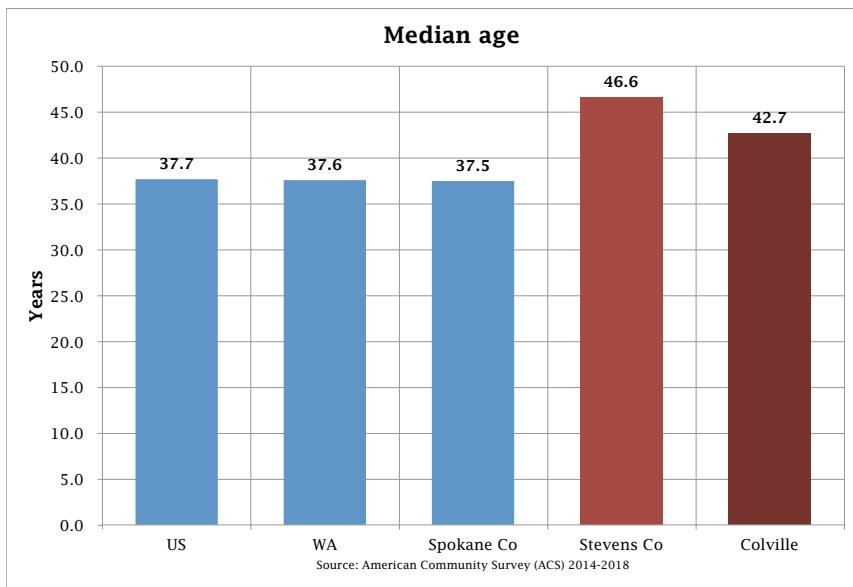
**Net population change** - a significant portion of Stevens County's population increase has and is expected to be due to net migration or the difference between people moving out and people moving into the county.

For example, the number of deaths in Stevens County in 5-year increments were lowest in 1960-1970 at 940 but is expected to be 3,539 deaths by 2035-2040 due the aging of the county population. The number of births were 1,275 in 1965-1970 but is expected to slightly increase to 2,706 births by 2035-2040 as the number of women in the child-bearing ages remain relatively constant. Net migration was negative in 1985-1990 at -698 persons due to the economic recession but is expected to increase to 2,495 persons by 2035-2040 as the area attracts more in-bound households.

OFM's estimate of the slight population rate of increase in Stevens County in future years will be due primarily to the aging of the county population and the number of deaths related to aging compared to a stable birth rate but expanding in-migration.

Stevens County's actual future population trends, however, may be affected significantly by the attraction(s) the county may or may not have for in-migrant persons particularly for specific age groups.





## Age distribution

Before World War II, the nation's population was distributed within a triangle (pyramid if male and female are arrayed side by side) where the greatest proportion of the population was in the youngest age group (0-5 years) that gradually declined in proportion into the older years due to age-related attrition until it reached zero or no living persons.

The war, however, displaced men from the home front putting off normal family rearing and fertility. When the war ended, and men returned, births were concentrated in the post-war years creating a "baby boom" or bulge in the age distribution.

Births, or the birth rate, declined after the "baby boom", however, due to a number of post-war factors including an increasing divorce and marriage dissolution rate, a higher percentage of working mothers, and a desire for smaller families including an increasing proportion who do not desire having children. Health advances also increased life expectancies extending the proportion of the population that lives into advanced years.

Consequently, age distribution charts tend to reflect bulges rather than a triangle as the "baby boom" ages into the upper age brackets and the following population is proportionally smaller. An area's unique age-specific in-migration attractions or dis-attractions, however, can skew the bell-jar affect.

Washington State OFM makes age-specific projections for every county in the state using recent detailed trends in county births, deaths, and in-migration.

**Stevens County's 2010-2050 age distribution** - reflects these factors as well as the unique attractions the county has for select age-related populations. According to the 2010 Census, Stevens County had a typical bell-jar form in 2010 reflecting the

trends described above. By 2040, however, OFM expects Stevens County will have an almost equal proportion of all people in each age group from 0-4 to 80-84 with a slightly higher proportion in the senior most age groups from 75+.

**Colville 2010-2050** - age specific concentrations in 2010 were somewhat bell jar with a slightly higher proportion in the middle family age groups according to the 2010 Census. In-migration of older, empty nester, and retirement age households is one factor accounting for the growing and significantly higher rates of population growth in Colville due to the area's moderate climate, recreational amenities, and other attractions for these age and household groups.

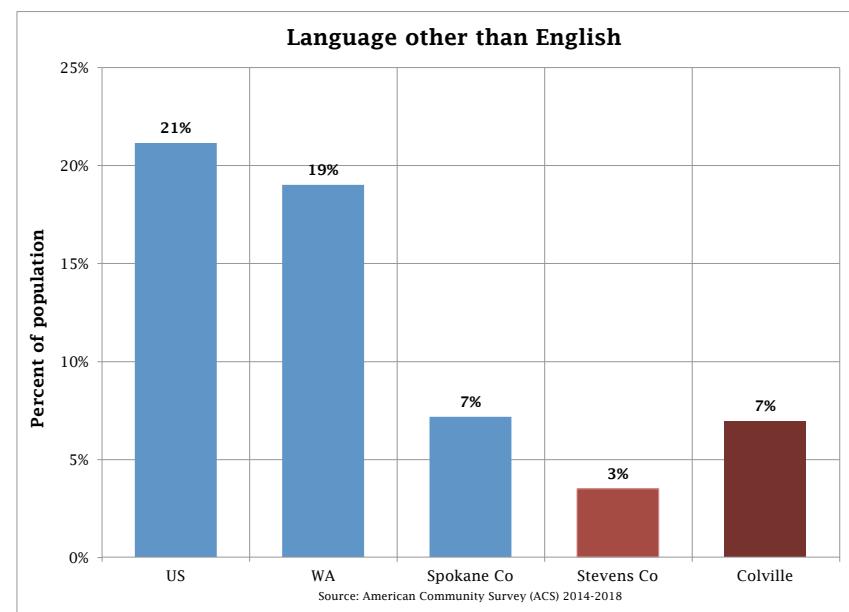
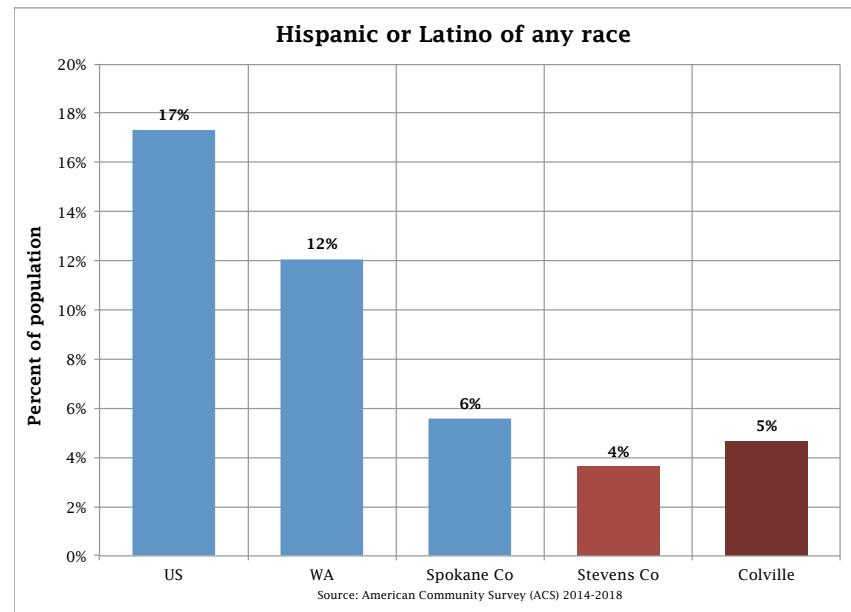
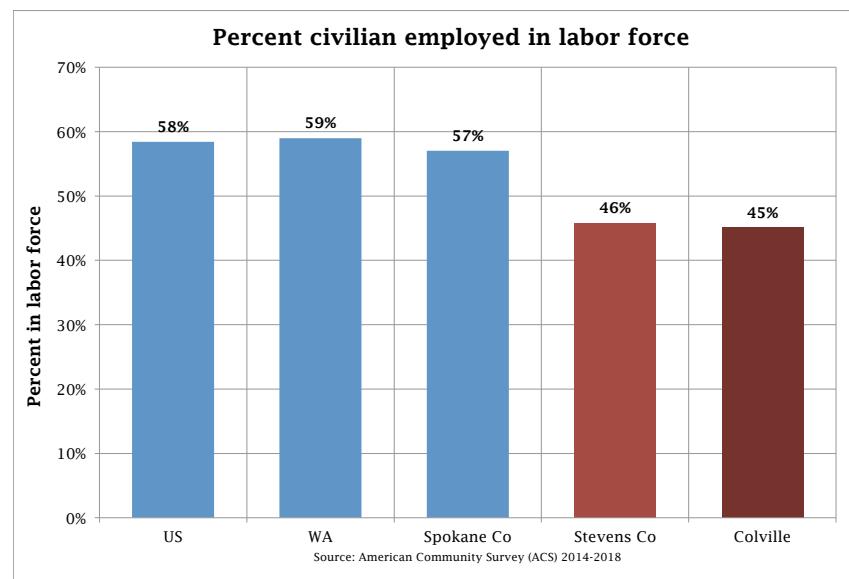
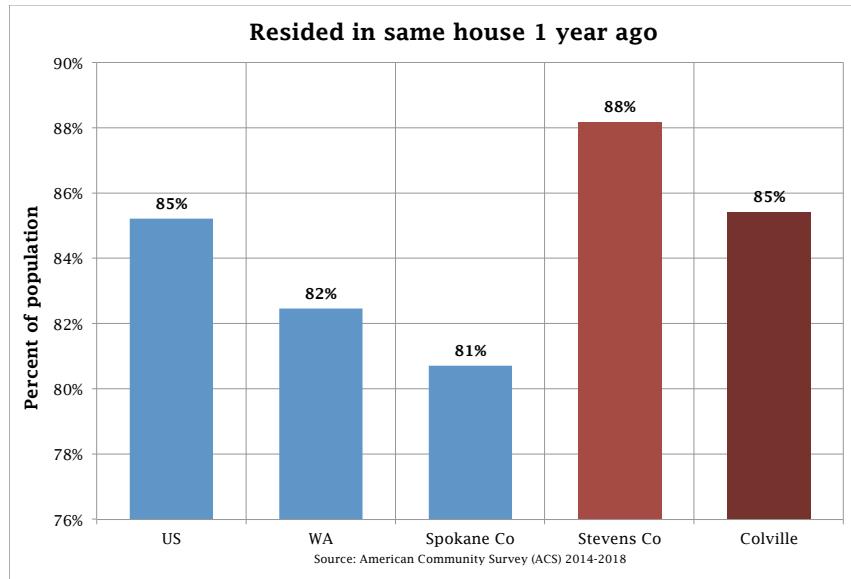
If the city continues to attract persons from Stevens County in the specific age groups that the city has in the past, however, the form will be decidedly top heavy in the senior most age groups from 60+ and decidedly from 85+.

## Socioeconomic composition

**The American Community Survey (ACS)** - is an ongoing statistical survey by the US Census Bureau, sent to approximately 250,000 addresses monthly (or 3,000,000 per year). The ACS regularly gathers information previously contained only in the long form of the decennial census. It is the largest survey other than the decennial census that the Census Bureau administers.

The following demographic characteristics are taken from the ACS's most current compilations for the combined 2012 to 2016 years for Colville, Stevens County, Spokane County, Washington State, and the US.

**Median age** - in Colville is 42.7 slightly lower than Stevens County at 46.6 but higher than Spokane County at 37.5, Washington State at 37.6, and the US at 37.7.



The higher median age is due to the age-specific attractions Colville and Stevens County have retained of existing residents and developed for in-migrating empty nester and retired households.

**Percent of the population 65 years and older** - in Colville is 23% slightly higher than Stevens County at 22%, and significantly higher than Spokane County at 15%, Washington State at 14%, and the US at 14%. This statistic will increase in the older age groups as life expectancies expand and these households remain resident in Colville. Such older age concentrations, however, will require age-specific health, transportation, and other specialized services compared with other younger communities.

**Percent in families** - in Colville is 56% that is slightly lower than Stevens County at 69%, Spokane County at 63%, Washington State at 64%, and the US at 66%. A significant percent of the older households are likely to be the surviving or remaining members of nuclear families or married couples living alone as individuals in housing units. Smaller single individual or single person households need different housing stock than couples or families.

**Average household size** - is in Colville is 2.31 significantly lower than Stevens County at 2.52, Spokane County at 2.43, Washington State at 2.57 and the US at 2.64. The smaller household size is a reflection of the higher percent of older age, single individuals who comprise Colville's population, not necessarily of smaller families in middle family age households.

**Percent resided in same house** - over the age of 1 year the year before in Colville is 85% that is lower than Stevens County at 88%, but higher than Spokane County at 82%, Washington State at 82%, and equal to the US at 85%. The high same house residency reflects the concentration of older less mobile

households attracted to Colville and Stevens County retirement amenities.

## Ethnicity

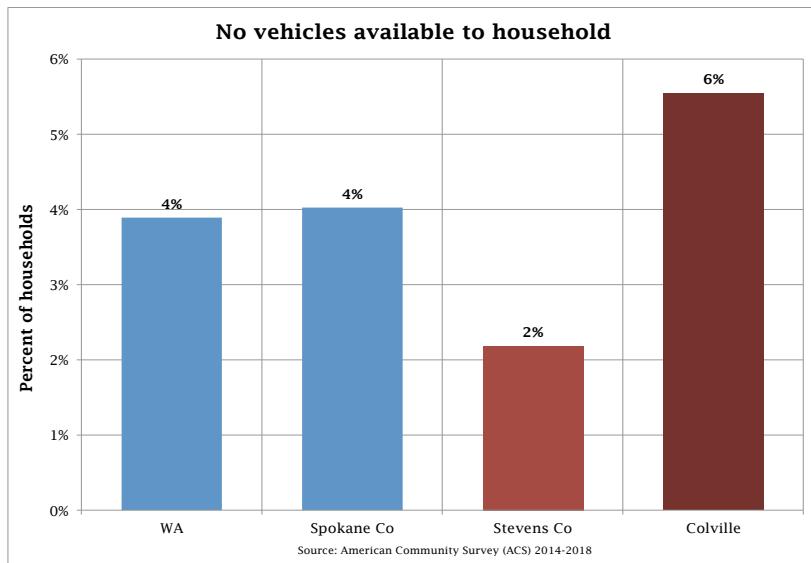
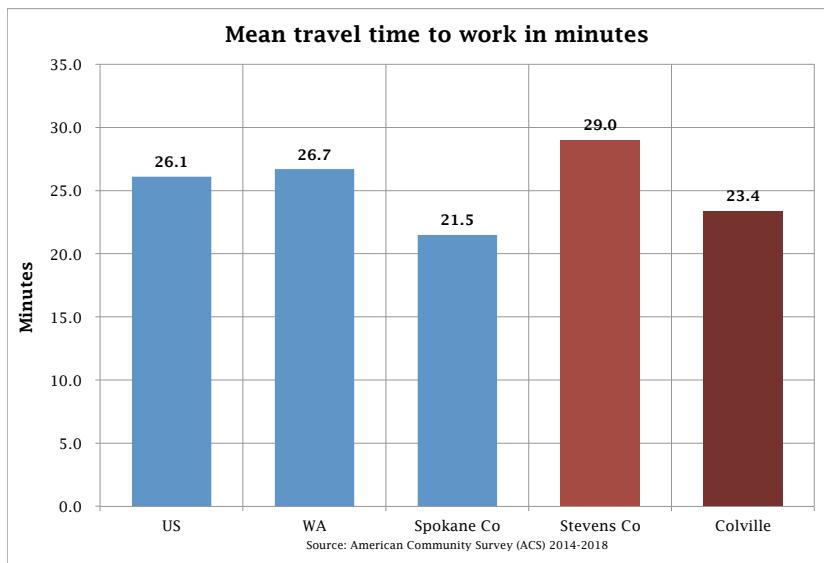
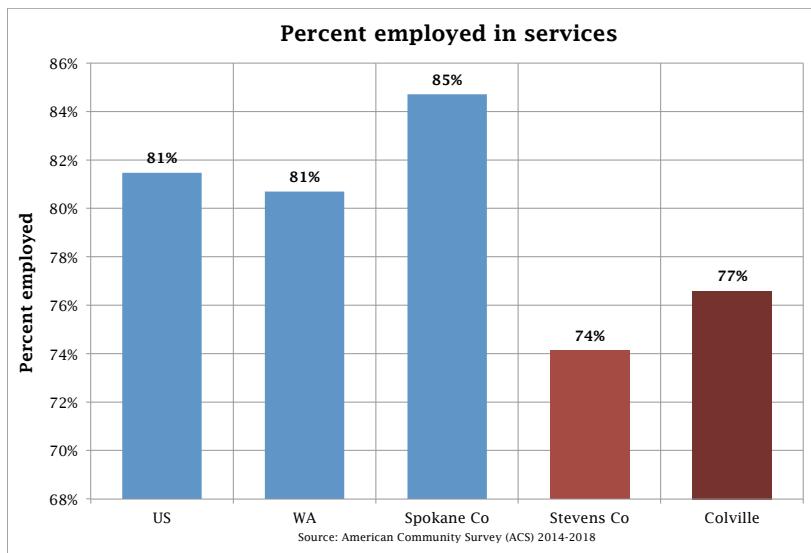
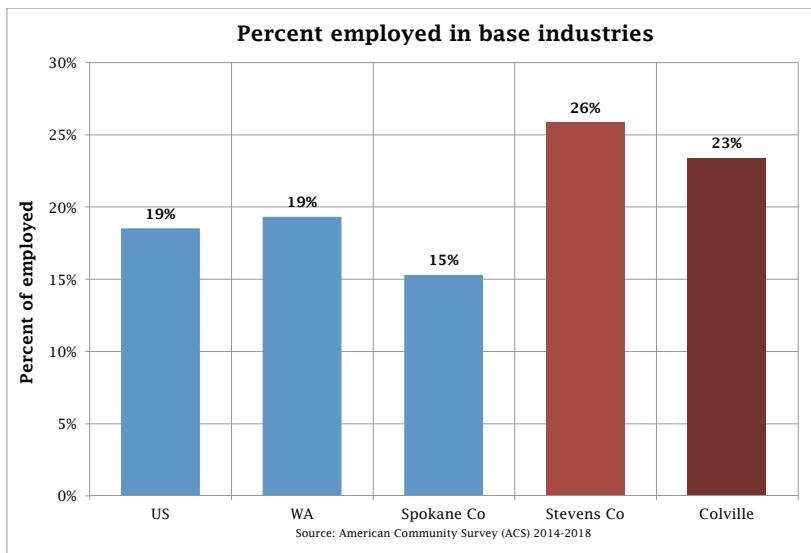
**Hispanic or Latino of any race** - in Colville is 5% that is higher than Stevens County at 4% and Spokane County at 6% but lower than Washington State at 12% and the US at 17%. Hispanic in-migrating populations are concentrated in the agriculture, construction, and health care fields and have marginally been drawn to Colville based on the employment opportunities in these industrial sectors.

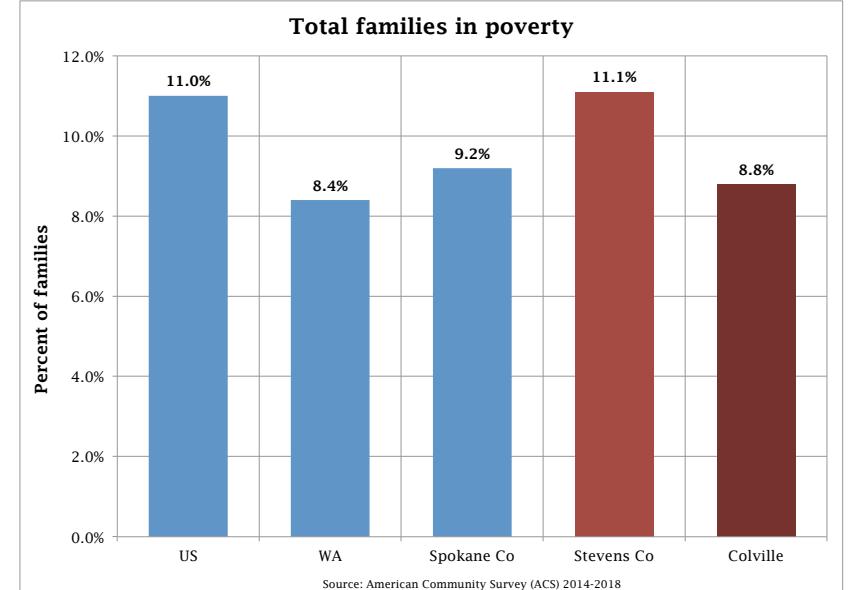
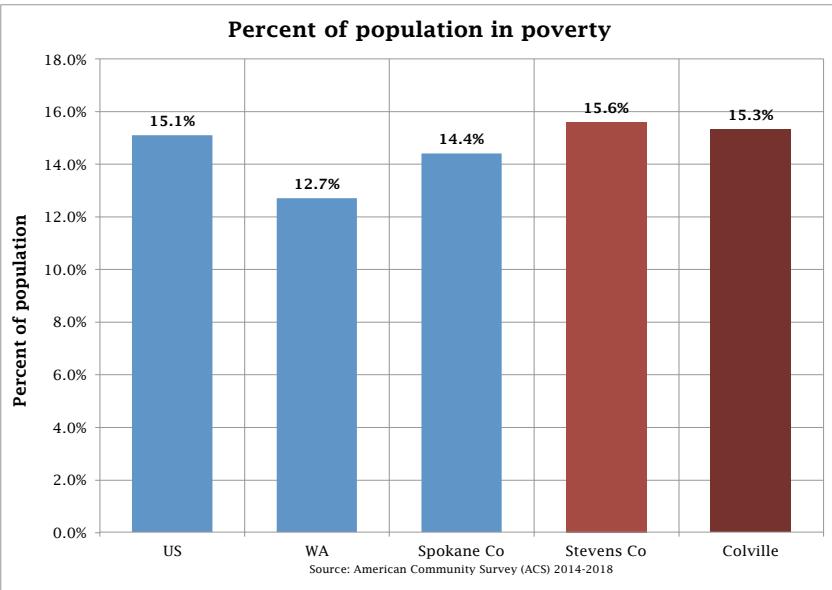
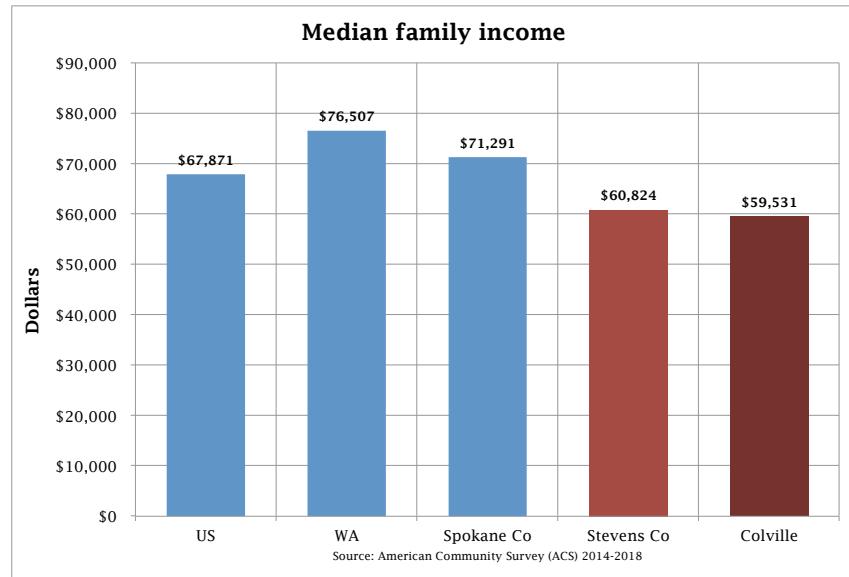
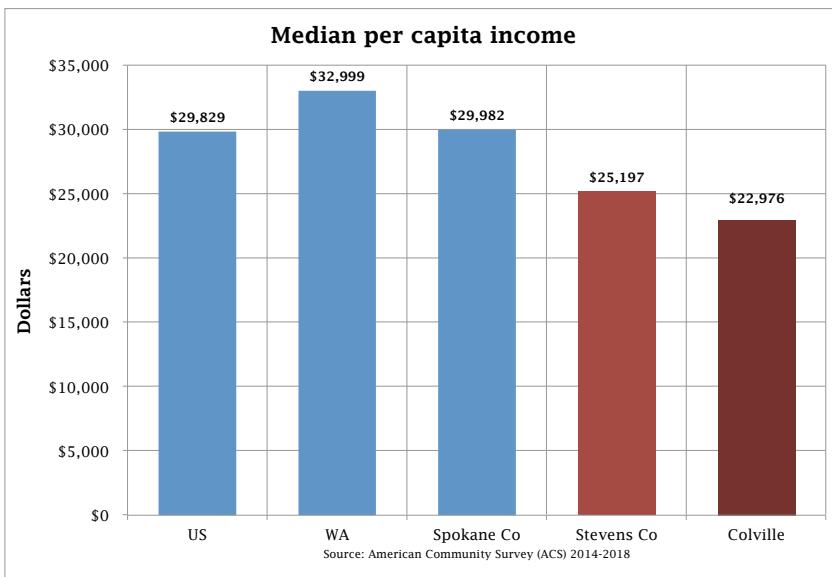
**Language other than English** - in Colville is 7% that is higher than Stevens County at 3% and equal to Spokane County at 7% but significantly lower than Washington State at 19%, and the US at 21%. The industries and occupations that draw non-English speaking populations to Colville may require English skills more than typical of the county.

## Employment

**Percent civilian employed in labor force** - in Colville is 45% that is equal to Stevens County at 46% but lower than Spokane County at 57%, Washington State at 59%, and the US at 58%. Colville and Stevens County's relatively low civilian labor force participation rates are due to the high concentration of older and retired persons in Colville and Stevens County.

**Percent employed in base industries** - in agriculture, forestry, fisheries, mining, construction or manufacturing concerns in Colville is 23% that is comparable to Stevens County at 26% but significantly higher than Spokane County at 15%, Washington State at 19%, and the US at 19%.





The percent of employment in base industries declined in recent years in the national economy as base industries automated, increased productivity, and procured or out-source more finished products from overseas market sources. Colville's relatively high base employment ratio will likely remain high in Colville so long as the area's primary product is in resource related industries.

**Percent employed in service industries** - in the communication, wholesale and retail trade, finance, professional, and governmental services in Colville is 77% that is slightly higher than Stevens County at 74% but significantly lower than Spokane County at 85%, Washington State at 81%, and the US at 81%. The percent of the workforce employed in service industries increases the more urbanized the area becomes. The low concentration of employed persons in service sector activities in Colville is a reflection of the city's rural employment and service characteristics. This low service employment ratio may increase slightly if the area's economic activities diversify into more service oriented industries, or declines further if the older age populations cannot financially support the services necessary to sustain them.

**Mean travel time to work in minutes** - in Colville is 23.4 minutes that is slightly lower than Stevens County at 29.0 minutes, but higher than Spokane County at 21.5 minutes, and lower than Washington State at 26.7 minutes, and the US at 26.1 minutes. Travel times to places of work are shorter in Colville than in the more urbanized and traffic congested areas in Washington State and the US.

**No vehicles available in the household** - in Colville is 6% that is slightly higher than Stevens County at 2%, Spokane County at 4%, and Washington State at 4% (US statistic not available). The low vehicle statistic for Colville is likely due to the high concentration in the population of older households.

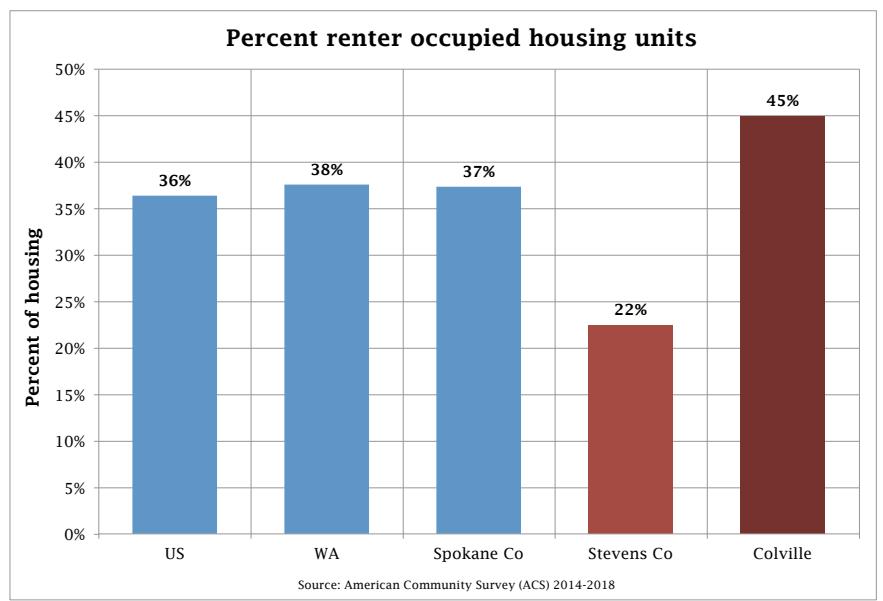
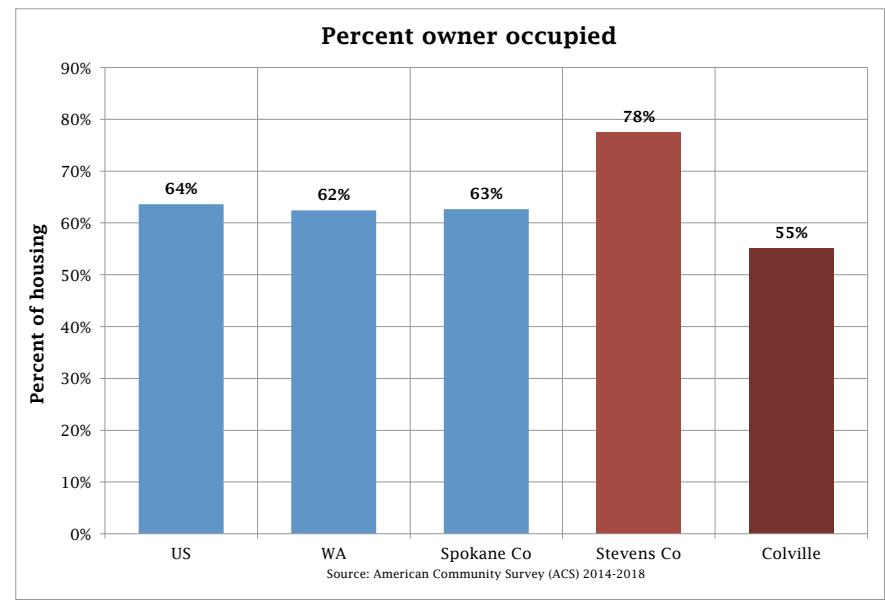
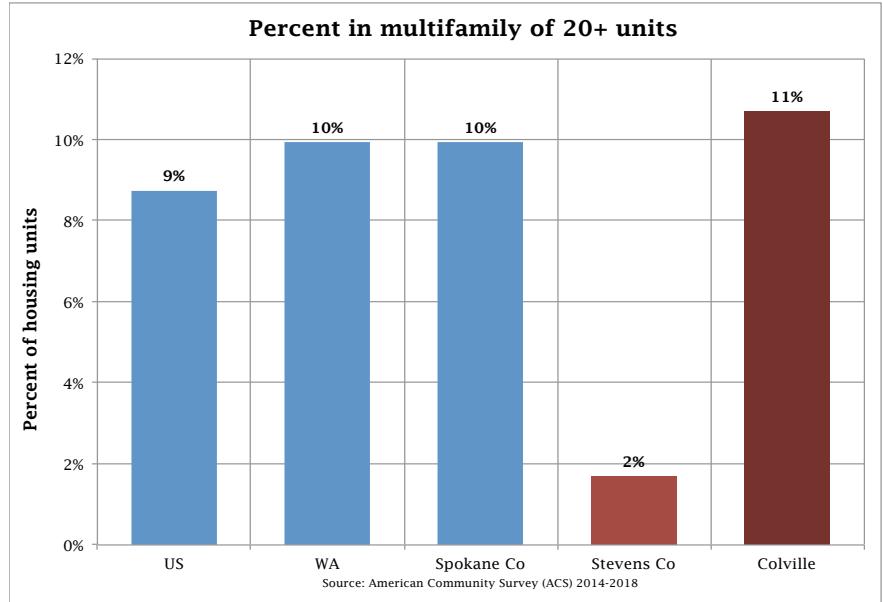
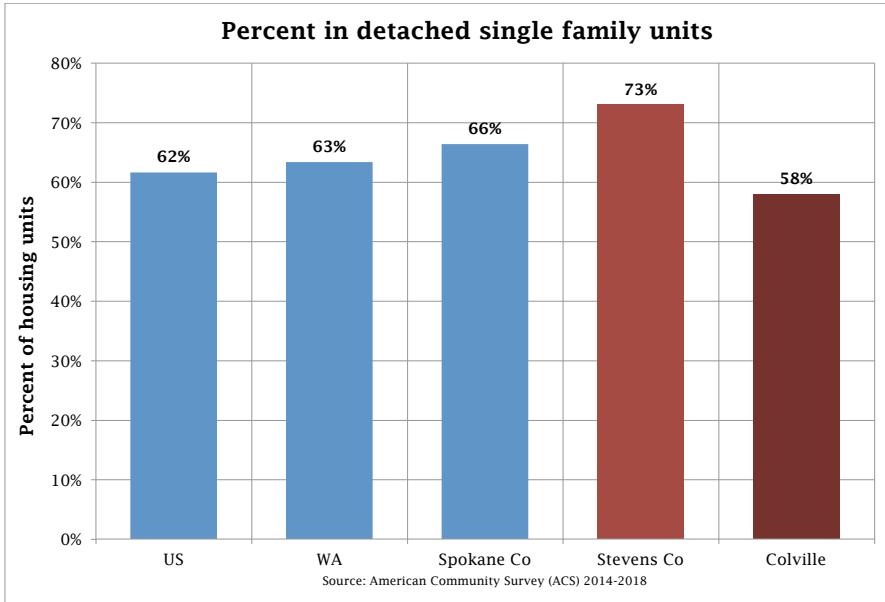
## Income

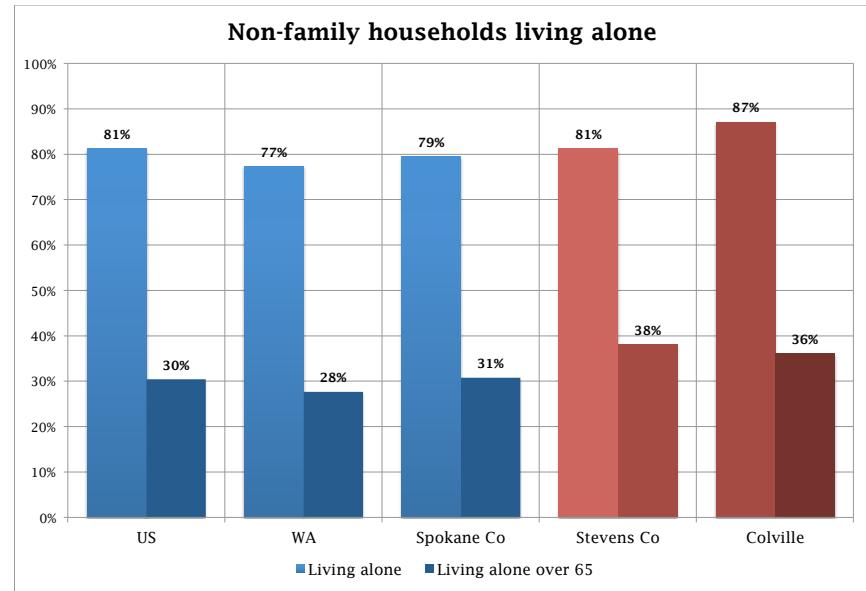
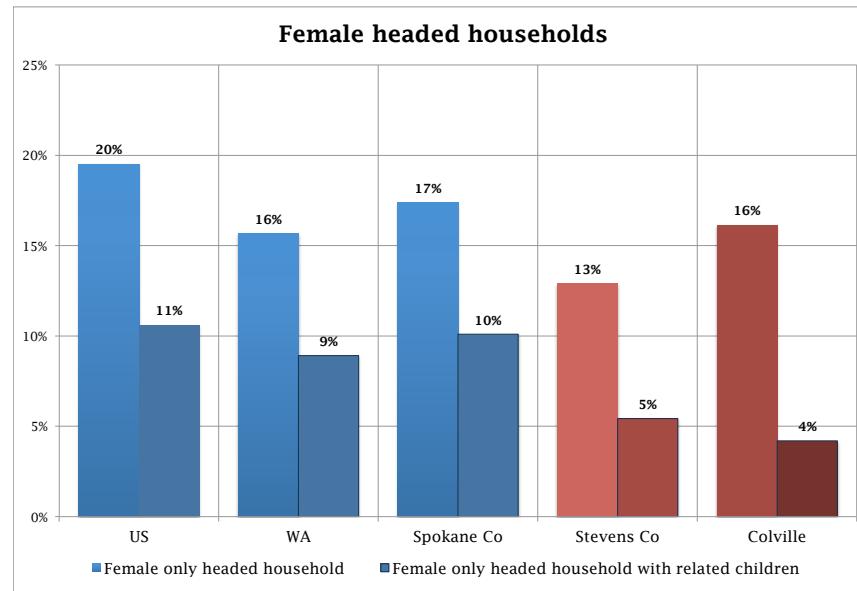
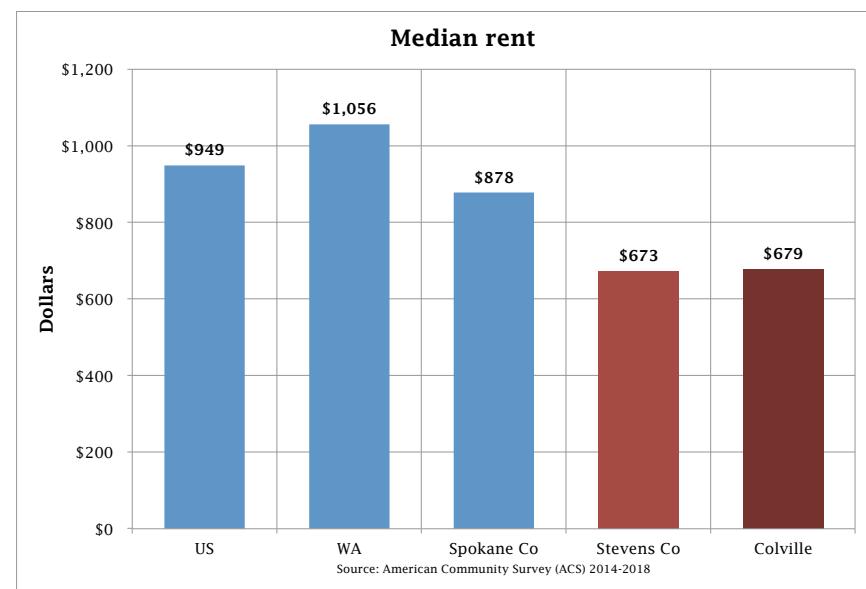
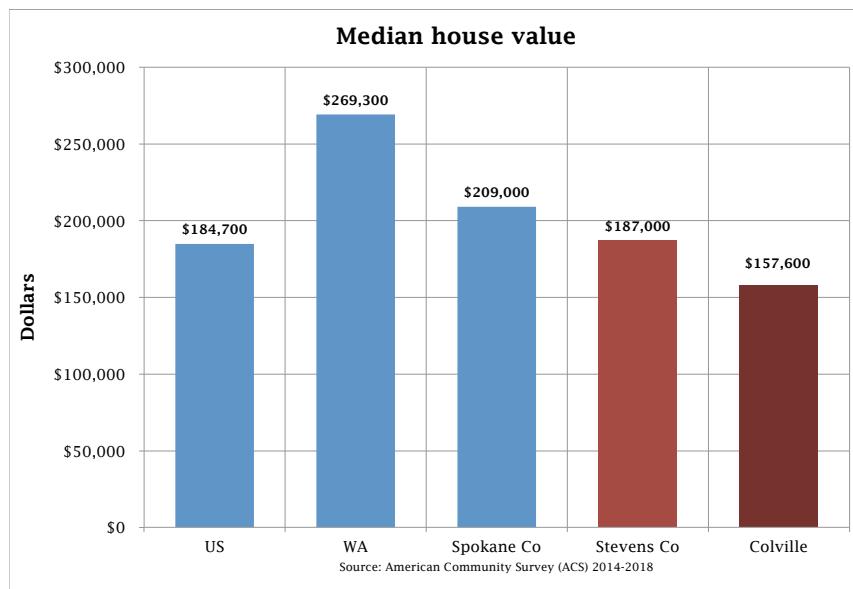
**Median per capita income** - in Colville is \$22,976 that is slightly lower than Stevens County at \$25,197, Spokane County at \$29,982, Washington State at \$32,999, and the US at \$29,829.. Colville's median per capita income is likely to be lower considering the low ratio of employed persons in the population and probably reflects the lower income of older and retired persons from pensions, stocks, bonds, and other income transfer payments as well as the lower pay of military personnel.

**Median family income** - in Colville is \$59,531 that is comparable to Stevens County at \$60,824, but lower than Spokane County at \$71,291, Washington State at \$76,507, and the US at \$67,871. Colville and Stevens County are being paid rural rather than urban wages in more base and resource oriented industries. Colville's concentrated employment in these base sector jobs, which pay less than service sector jobs, is also a likely factor. Regardless of the source, Colville households will be able to pay less for housing than the comparable areas.

**Percent of the population in poverty** - in Colville is 15.3% that is comparable to Stevens County at 15.6%, but higher than Spokane County at 14.4%, Washington State at 12.7%, but comparable to the US at 15.1%. Colville's relatively high poverty percentages may be due to the older population that likely includes pensions, benefits, and federal assistance.

**Total families in poverty** - in Colville is 8.8% that is significantly lower than Stevens County at 11.1%, Spokane County at 9.2%, but slightly higher than Washington State at 8.4%, and lower than the US at 11.0%. Colville's family poverty statistics may reflect the rural economic lower wages than is





typical of the higher wages and job opportunities of the more urban Washington State comparable areas.

## Housing

**Percent in detached single-family housing units** - in Colville is 58% that is lower than Stevens County at 73%, Spokane County at 66%, Washington State at 63%, and the US at 62%.

**Percent in multifamily of 20+ units** - in Colville is 11% that is significantly higher than Stevens County at 2% but comparable to Spokane County at 10%, Washington State at 10%, and higher than the US at 9%.

**Percent owner occupied** - in Colville is 55% that is lower than Stevens County at 78%, Spokane County at 63%, Washington State at 62%, and the US at 64%. The relatively lower owner percentage in Colville may reflect the city's higher proportion of older single individuals who move from owner into renter status in retirement as well as in-migrant households.

**Percent renter occupied** - in Colville is 45% that is significantly higher than Stevens County at 22%, Spokane County at 37%, Washington State at 38%, and the US at 36%. Colville's high renter percentage is likely due to the higher proportion of older single individuals who move from owner into renter status in retirement as well as transitioning in-migrant households.

**Median house values** - in Colville is \$157,600 that is lower than Stevens County at \$187,000, Spokane County at \$209,000, Washington State at \$269,300, and the US at \$184,700. Colville housing values will be lower than the more urban areas reflecting lower land costs, construction labor costs, and household buying power typical of rural areas.

**Median rent** - in Colville is \$679 that is comparable to Stevens County at \$673, but lower than Spokane County at \$878,

Washington State at \$1,056, and the US at \$949. Generally, rents in Colville reflect the same market conditions that affect owner house values - lower land and construction costs, and household buying power typical of more rural areas.

## Households

**Percent of female-headed households** - in Colville is 16% that is higher than Stevens County at 13%, comparable to Spokane County at 17%, Washington State at 16%, but significantly lower than the US at 20%. The high rate of female-headed households is a concern as this type of household is vulnerable in the housing market particularly if elderly subsisting on fixed or limited incomes or raising children with or without income assistance. Female-headed households also have problems establishing credit particularly if re-entering the workforce after a death or divorce.

**Percent of female-headed households with related children** - in Colville is 4% that is comparable to Stevens County at 5%, but lower than Spokane County at 10%, Washington State at 9%, and the US at 11%. Female-headed households with children are the most vulnerable in the housing market typically due to limited or part-time employment, low wage jobs, and child-rearing health, education, and other costs.

**Percent of non-family households living alone** - in Colville is 87% that is higher than Stevens County at 81%, Spokane County at 79%, Washington State at 77%, and the US at 81%. Colville's high rate of non-family households living alone is likely a reflection of its high proportion of senior and elderly households.

**Percent of non-family households living alone over age 65** - in Colville is 36% that is comparable to Stevens County at 38%, but higher than Spokane County at 31%, Washington State at 28%, and the US at 30%. Individuals over age 65 living alone are

of concern as they may have lost a partner and the partner's income benefits, and may not have other family members residing within the area who can provide care and other assistance.



## Appendix B: Housing market trends

**Washington Center for Real Estate Research (WCRER)** - is an industry-focused unit within the Runstad Center for Real Estate Studies housed within the College of Built Environments at the University of Washington (UW). The Board of Regents at Washington State University (WSU) initially established the WCRER to provide a bridge between academic study and research on real estate topics and the professional real estate industries. It served that mission at WSU until merging with the Runstad Center at the beginning of 2012.

Much of the work at WCRER is driven by the legislation (RCW 18.85.741) that created the real estate research fund surcharge on new real estate licensees and renewals. The purpose of a real estate research center in Washington State is to provide credible research, value-added information, education services and project-oriented research to real estate licensees, real estate consumers, real estate service providers, institutional customers, public agencies, and communities in Washington State and the Pacific Northwest region. The center may:

- Conduct studies and research on affordable housing and strategies to meet the affordable housing needs of the state;
- Conduct studies in all areas directly or indirectly related to real estate and urban or rural economics and economically isolated communities;
- Disseminate finding and results of real estate research conducted at or by the center or elsewhere, using a variety of dissemination media;
- Supply research results and educational expertise to the Washington state real estate commission to support its regulatory functions, as requested;
- Prepare information of interest to real estate consumers and make the information available to the general public, universities, or colleges, and appropriate state agencies;

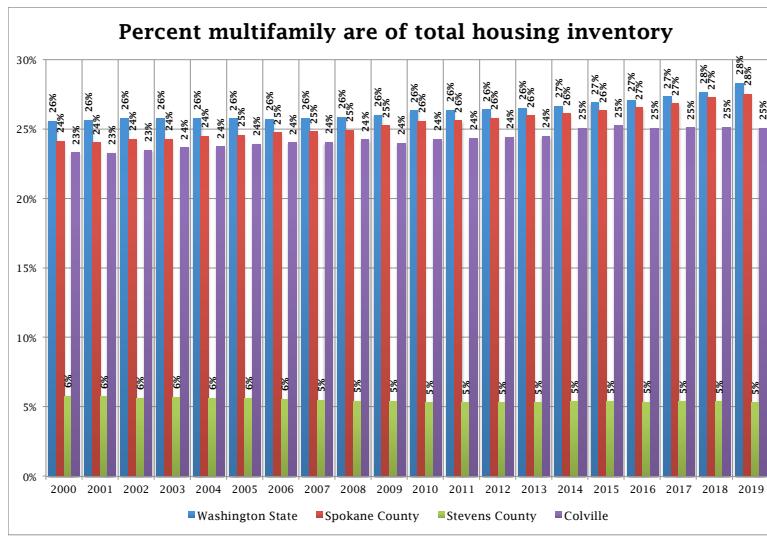
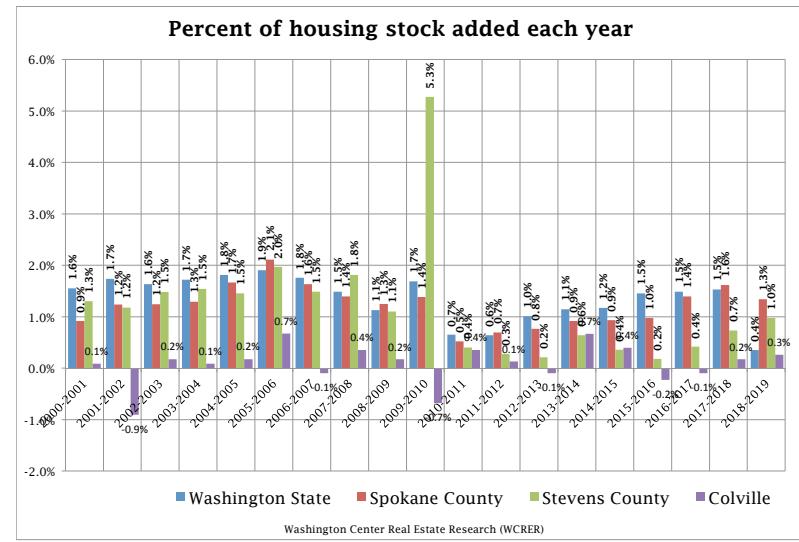
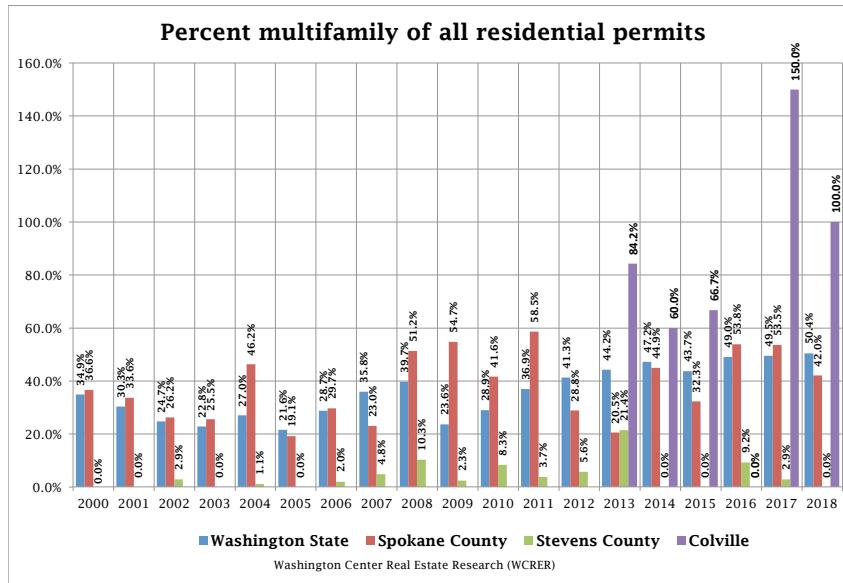
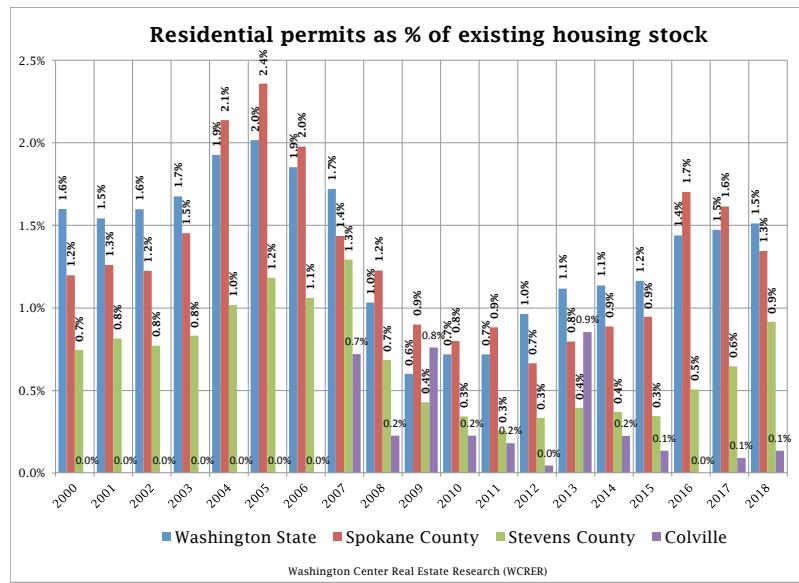
- Encourage economic growth and development within the state of Washington;
- Prepare information of interest to real estate consumers and make the information available to the general public, universities, or colleges, and appropriate state agencies;
- Encourage economic growth and development within the state of Washington;
- Support the professional development and continuing education of real estate licensees in Washington;
- Study and recommend changes in state statutes relating to real estate; and
- Develop a vacancy rate standard for low-income housing in the state.

WCRER collates real estate data and trends including building permits, construction, sales, and vacancies on a county and statewide basis. The most recent data available from WCRER is for the 2000-2018 years.

### **Residential permits approved as a percent of existing**

**housing stock** - in Colville were a low of 0.0% in 2017 and a high of 0.9% in 2013 compared with Stevens County's low of 0.3% in 2011 and a high of 0.9% in 2018, Spokane County's low of 0.7% in 2012 and high of 1.7% in 2016, Washington State's low of 0.6% in 2009 and high of 1.5% in 2018. Past peak housing permitting or speculating years for all areas was 2005-2007 during the housing boom compared with the housing bust in 2009. Residential permit activity, however, is not necessarily a reflection of what got actually developed.

**Percent multifamily of all residential building permits** - in Colville was 100.0% in 2018 compared with Stevens County at 0.0%, Spokane County at 42.0%, and Washington State at 50.4%.



Residential permit activity reflects the demand for multifamily housing in urban areas where most of the city, county, region, and state population growth is occurring. The trend is particularly pronounced in Colville due to the type of older and single individual households resident and being attracted to the area.

**Percent of housing stock added each year** - in Colville was 0.3% in 2018-2019 compared with Stevens County at 1.0%, Spokane County at 1.3%, and Washington State at 0.4%. Peak housing construction years for all areas except Colville was 2009-2011 during the housing boom compared with Colville's housing bust in the same period.

**Percent multifamily of housing inventory** - in Colville was 25% in 2019 compared with Stevens County at 5%, Spokane County at 28%, and Washington State at 28%. The high percentages of total housing stock in multifamily in Colville reflects the area's level of urbanization compared with the rural low-density low population concentration in Stevens County.

**Percent mobile homes and special housing are of housing inventory** - in Colville was 9% in 2019 compared with Stevens County at 25%, Spokane County at 6%, and Washington State at 8%. The low percentages in Colville, Spokane County, and Washington State reflect the housing developments of these more urban, infrastructure areas than the developments of rural Stevens County.

## Housing sales

**Percent of existing housing stock sold per year** - in Stevens County was 4.0% in 2019 compared with 4.0% in Spokane County and 3.5% in Washington State. The turnover rate is rebounding somewhat after the meltdown in 2008-2012, but remains relatively modest.

**Median housing sales prices** - in Stevens County was \$206,900 in 2019 compared with Spokane County at \$276,600, and Washington State at \$396,900. Sales prices have recovered from the housing bust in 2008-2014 and are lower on average due to the more rural market compared with Washington State..

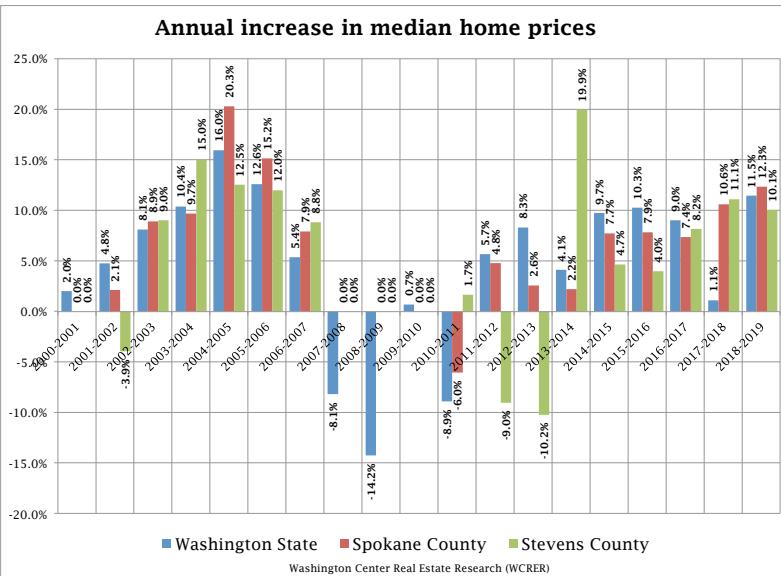
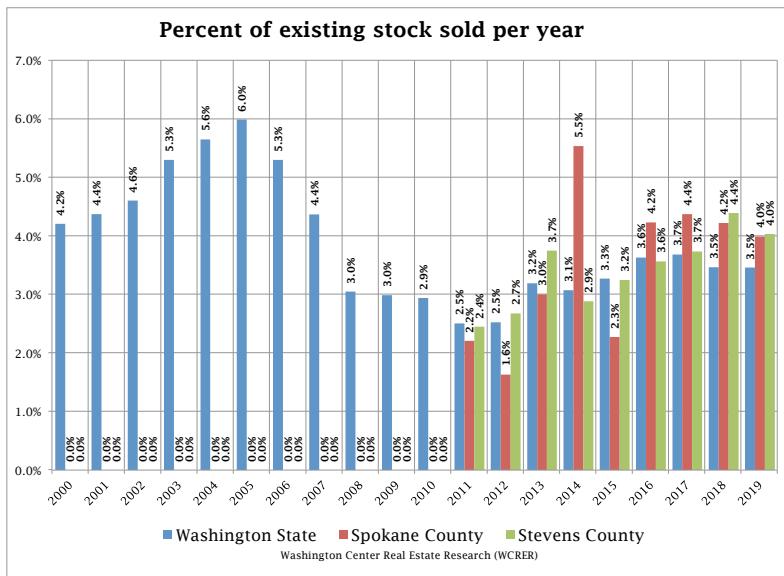
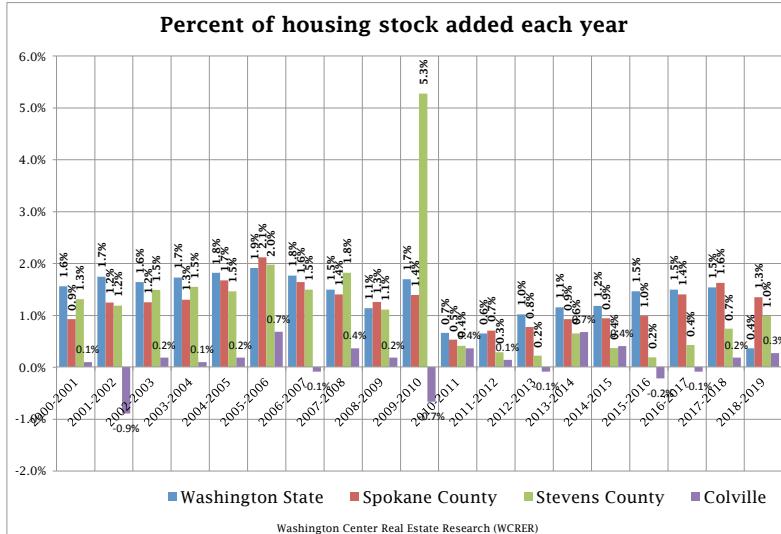
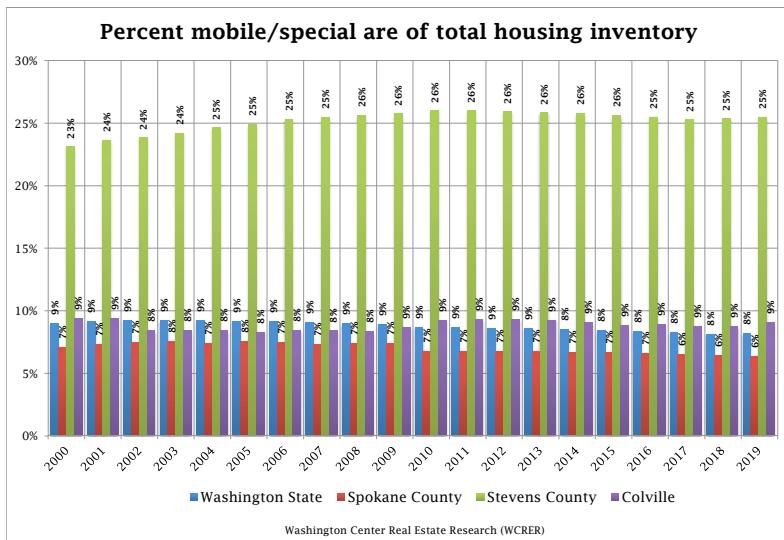
**The annual increase in median home prices** - in Stevens County fluctuated from a low of -10.2% in 2012-2013 during the housing bust to 10.1% increase in 2018-2019 compared with Spokane County's increase of 12.3% in 2018-2019 and Washington State's increase of 11.5% in 2018-2019. Stevens County's 2008-2009 meltdown of -10.2% was not as pronounced as Washington State at -14.2% in 2008-2009 though all areas have recovered in the years since.

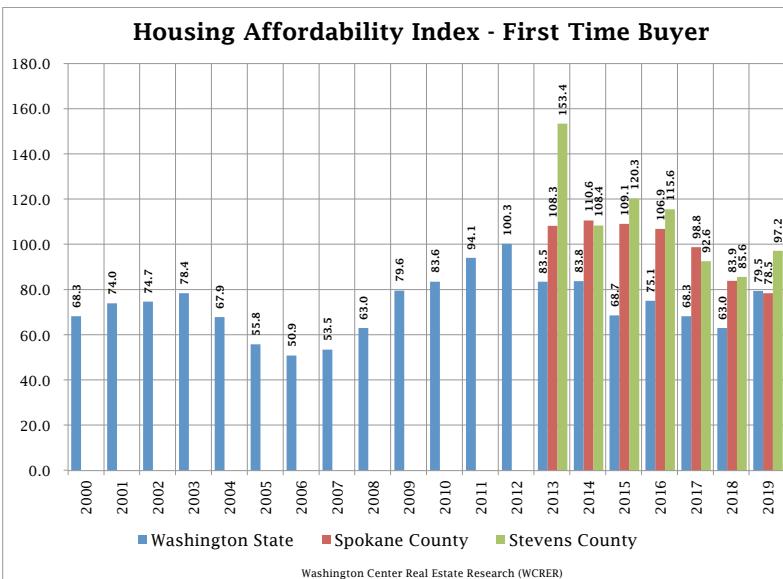
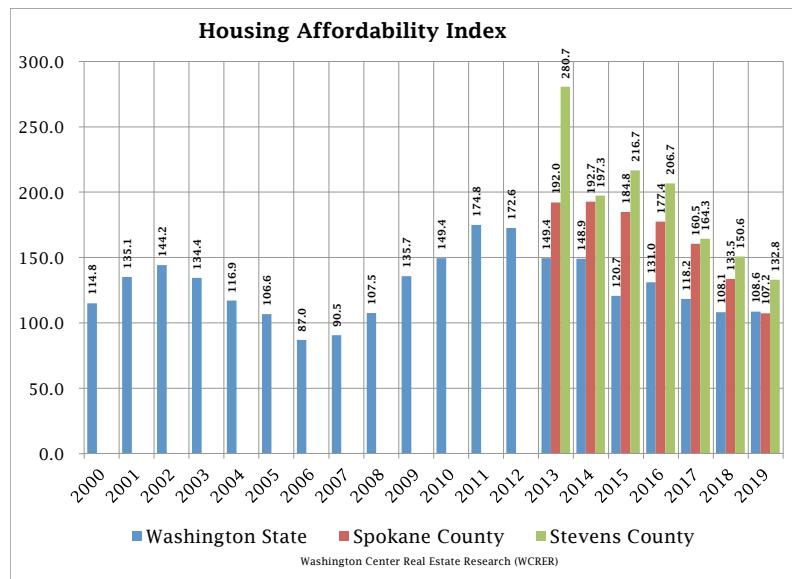
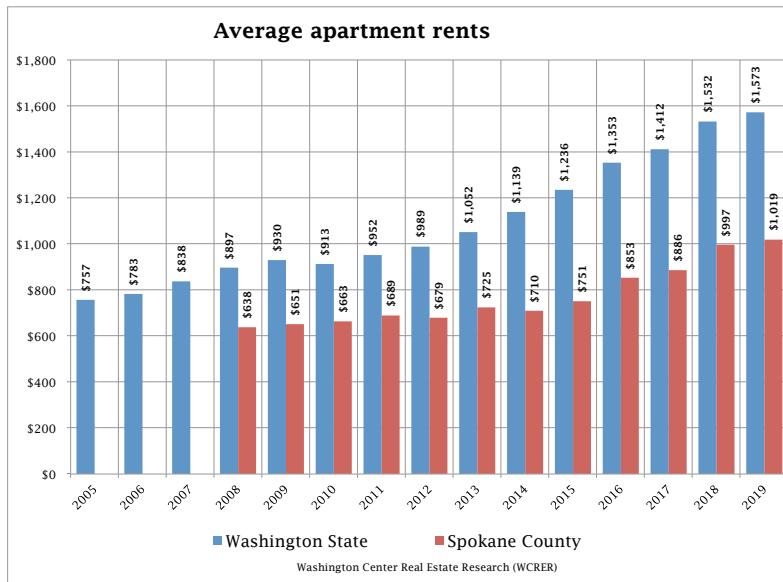
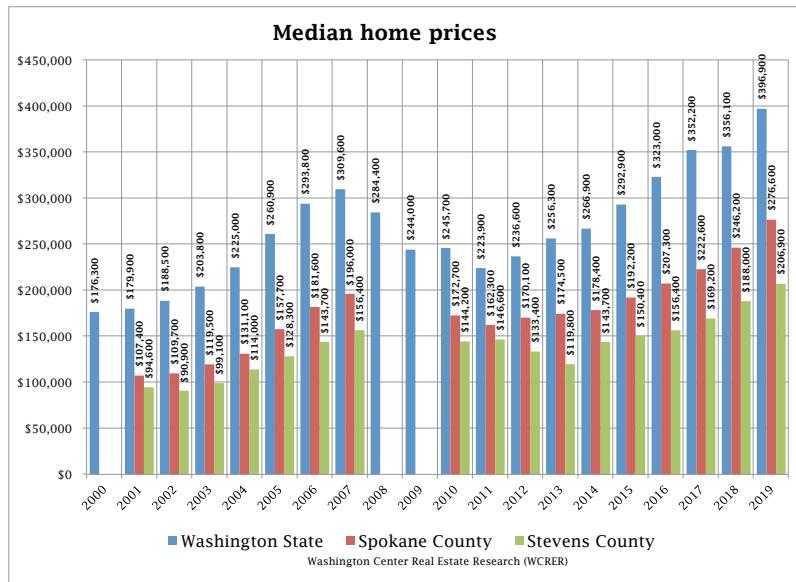
## Housing affordability

Housing Affordability Index (HAI) is based on the ability of a middle income family to acquire a median price home under typical market rate down payment requirements (20%) and mortgage terms (30-year) and interest rates assuming lending institutions will not underwrite a home loan with monthly payments that exceed 25% of the buyer's income. An index of 100 reflects a balance between a family's ability to pay and the cost of housing. An index above 100 indicates housing is more affordable while an index below 100 indicates housing is less affordable.

**Housing Affordability Index (HAI)** - fell on a statewide basis to 87.0 in 2006 during the housing bust then improved to 174.8 in 2011 as the economy recovered then declined to 108.6 in 2019.

Likewise, Stevens County's HAI declined to 280.7 in 2009 then improved to 132.6 in 2019. The HAI may continue to "decline" as the housing market rebounds increasing the value and thus purchase price of existing housing and decreasing household income buying or renting power as a relative proportion.





**Housing Affordability Index (HAI) First-Time Buyer** - measures first-time buyers purchasing ability assuming a first-time buyer has an income 70% of the median household income, buying a house that is 85% of the area's median price, with a 30 year loan, 10% down payment, with principal and interest payments of up to 25% of household income. Statewide the First-Time Buyer HAI declined to 50.9 in 2006 then improved to 100.3 in 2012 to decline again to 79.5 in 2019. Likewise, Stevens County's First-Time buyer HAI declined from 153.4 in 2013 to 85.6 in 2018 then improved to 97.2 in 2019. First-time buyers ability to purchase housing reflects the same issues affecting other buyers in Stevens County where home prices have continued to increase out of reach of local first-time buyers in the city.

**Federal Housing Finance Agency (FHA) House Price Index (HPI)** - is a broad measure of the movement of single-family house prices. The HPI is a weighted, repeat-sales index, meaning that it measures average price changes in repeat sales or refinancings on the same properties. This information is obtained by reviewing repeat mortgage transactions on single-family properties whose mortgages have been purchased or securitized by Fannie Mae or Freddie Mac since January 1975. The HPI serves as a timely, accurate indicator of house price trends at various geographic levels. Because of the breadth of the sample, it provides more information than is available in other house price indexes. It also provides housing economists with an improved analytical tool that is useful for estimating changes in the rates of mortgage defaults, prepayments and housing affordability in specific geographic areas.

**Housing Price Index (HPI)** - monthly price change estimates  
**Housing capabilities** - were calculated for each skill assuming buyers could spend 25% of household income for mortgage payment exclusive of utilities, taxes, insurance, and maintenance for a 30-year loan with 10% down and an interest rate of 4.00%, and renters 30% of household income for rent exclusive of utilities.

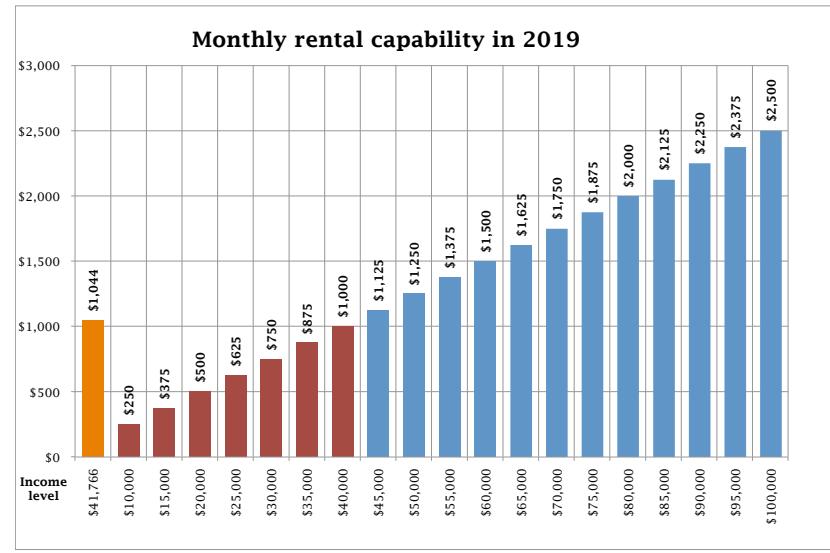
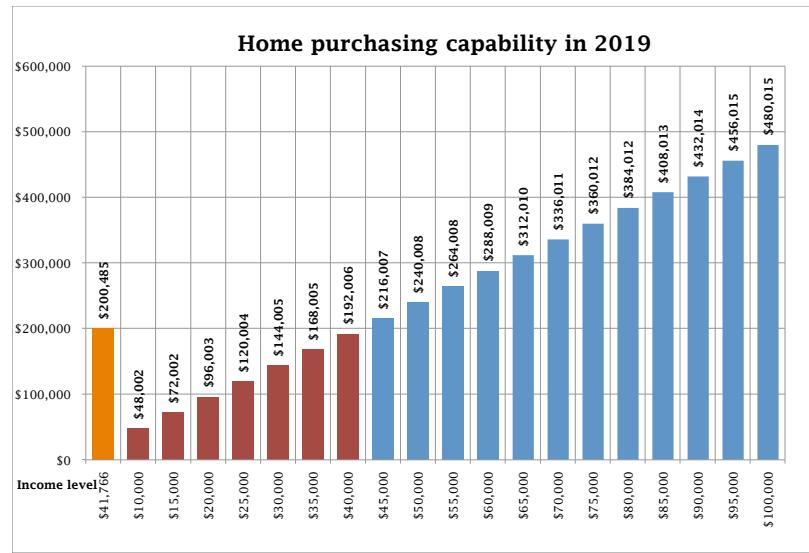
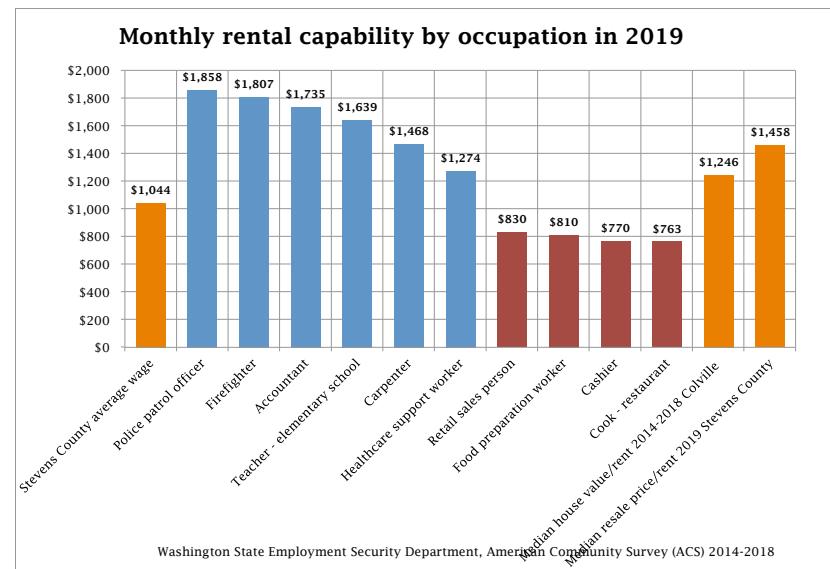
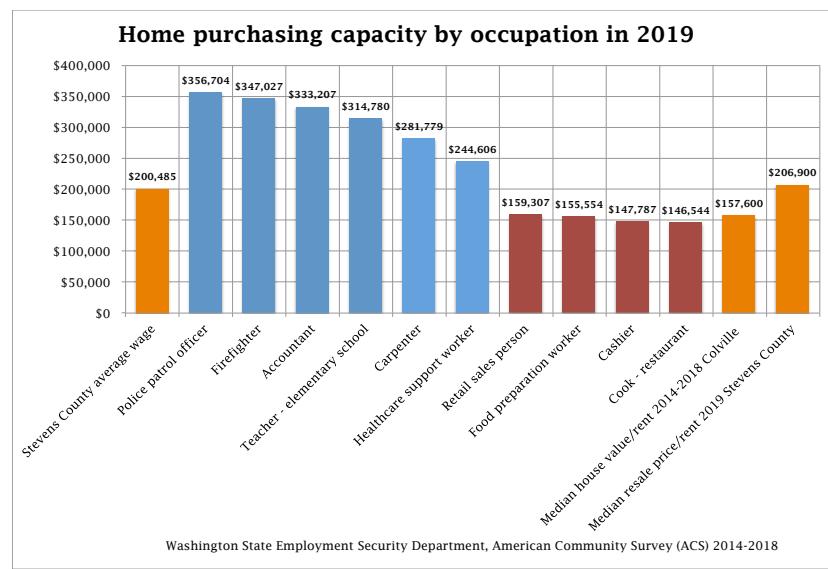
The HPI increased by 6.4% over the 12-month period from May 2017 to May 2018 across the US and 7.6% in the Seattle-Tacoma-Bellevue Metropolitan Statistical Area (MSA). The monthly purchase only index value for the US in May 2018 was 263.3 compared with 306.7 in the Pacific region where 100.0 is indexed to house purchase prices in January 1991. HPI increases indicate that incomes have not kept pace with housing prices.

## Critical skill housing capabilities

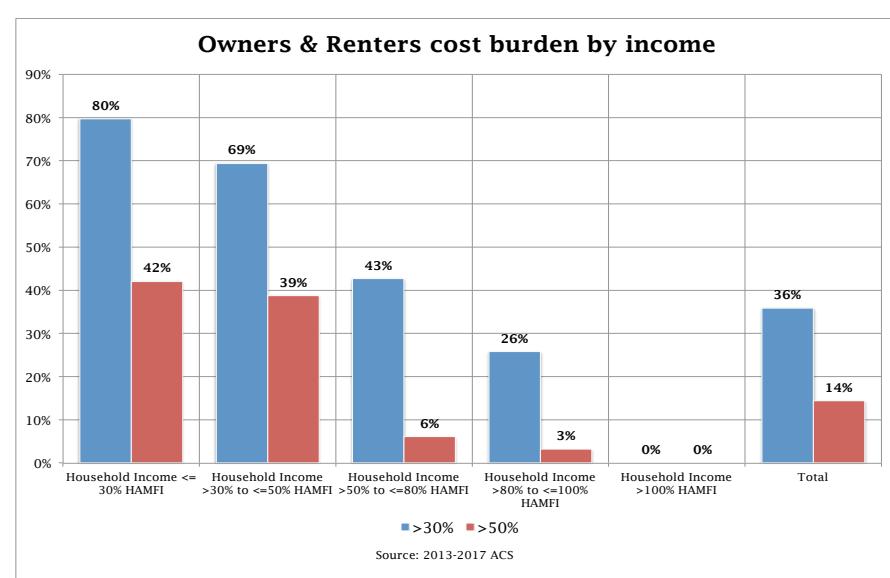
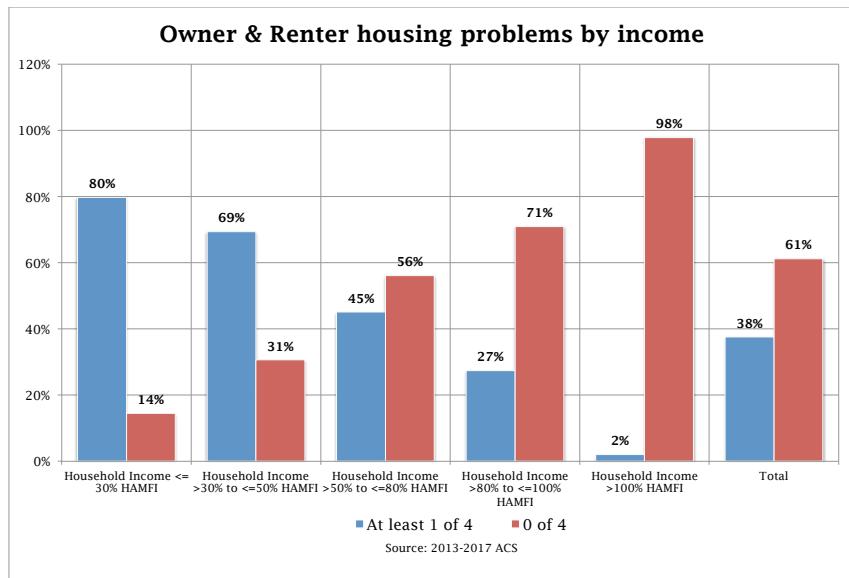
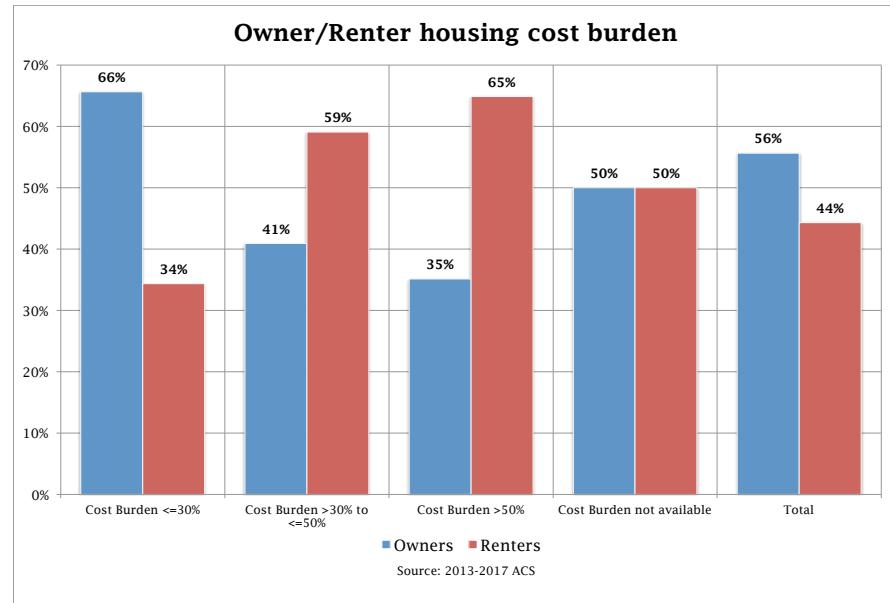
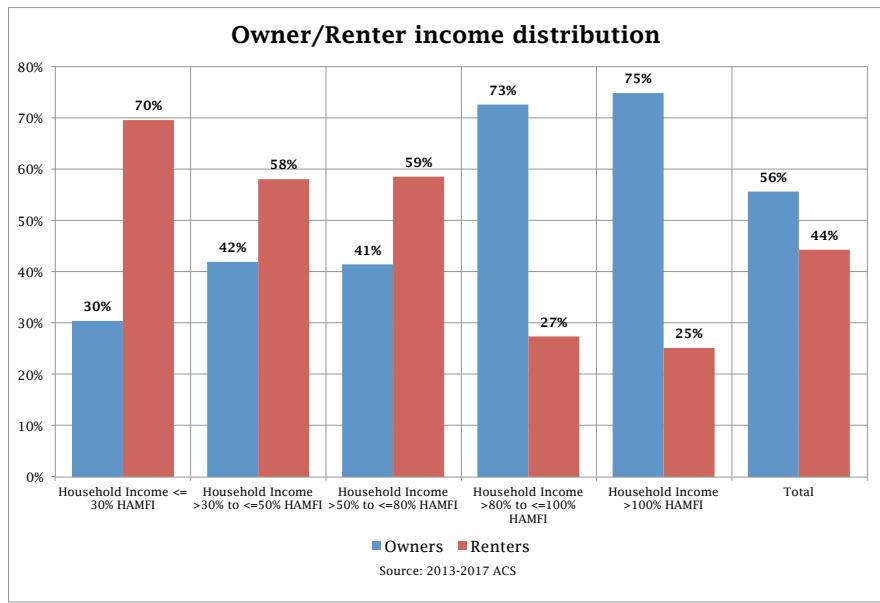
**Average inflation adjusted hourly wages** - increased in Stevens County from \$17.90 per hour in 1990 to \$20.08 in 2018 or by 112% compared to Washington State that increased from \$23.61 in 1990 to \$38.70 in 2018 or by 164%. Stevens County's principal industries are forestry, fishing, and agriculture while Washington State has a more balanced economy that includes higher paying manufacturing and service industries in the more urban areas.

**Occupational Employment & Wage Estimates** - are published by the Washington State Employment Security Department (ESD) for occupations in Washington State and for major metropolitan statistical areas (MSAs) like the Spokane MSA that includes all of Stevens County and for Stevens County. A sample of critical public and private skill occupations was taken from the 2019 ESD to compare their ability to pay for housing.

**Critical skills comparisons** - Stevens County's average annual income for all workers in 2019 was \$41,766 compared with \$74,311 for police patrol officers, \$72,295 for firefighters, \$69,416 for accountants, \$65,577 for elementary teachers, \$58,702 for carpenters, \$50,958 for healthcare support workers, \$33,188 for retail sales persons, and \$32,406 for food preparation worker, \$30,788 for cashier, and \$30,529 for restaurant cook.



an existing house in Colville in 2019 was significantly above



**Critical skills buying capability** – the median sales price for a house in Stevens County of \$206,900 is beyond what could be financed with 25% of income exclusive of utilities, taxes, insurance, and maintenance by a retail sales person at \$159,307, food preparation worker at \$155,554, cashier at \$147,787, and restaurant cook at \$146,544.

**Critical skills renting capability** – the \$1,458 median rent of an existing apartment in Colville in 2019 is above what could be financed with 30% of income by a healthcare support worker at \$1,274, retail sales person at \$830, food preparation worker at \$810, cashier at \$770, and restaurant cook at \$763.

**Implications** - median house values and apartment rents in Colville are likely beyond the ability of what a healthcare support worker, retail sales person, food preparation worker, cashier, and restaurant cook workers can afford within 25% of income for purchase and 30% of income for rent. These households must either have 2 or more working members to be able to reasonably afford housing or be paying beyond the 25-30% allowance considered a financially viable percent of income for housing.

## CHAS housing cost burden

The US Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the US Census Bureau each year. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households.

The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance that is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30%, 50%, and 80% percent of median

income). CHAS also considers the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types. The CHAS data provide counts of the numbers of households that fit these HUD-specified characteristics in HUD-specified geographic areas.

The 4 housing problems are 1) incomplete kitchen facilities, 2) incomplete plumbing facilities, 3) more than 1 person per room, and 4) a cost burden greater than 30%.

Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost includes mortgage payments, utilities, association fees, insurance, and real estate taxes.

CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.

**Owner/renter income distribution** – is an inverse ratio between income and ownership where ownership increases as income increases. For example, 30% of Colville households with income below or equal to 30% of HUD Area Median Family Income (HAMFI) own homes compared with 75% where income is greater than 100% of HAMFI. Conversely, 70% of Colville households with income below or equal to 30% of HAMFI rent compared with 25% with incomes greater than 100% of HAMFI.

**Owner/renter housing cost burden** – is also an inverse ratio between ownership and cost burden where 66% of Colville home owners pay less or equal to 30% of their income for housing compared with 35% who pay more than 50%. Conversely, 34% of Colville renters pay less or equal to 30% of their household income for rent compared with 65% who pay more than 50%.

**Owner and renter housing problems by income** – is an inverse ratio between income and housing problems where Colville

housing problems decline with income from 80% where there is at least 1 of the 4 housing problems where income is below or equal to 30% of HAMFI compared with 2% where household income is equal or greater than 100% of HAMFI.

**Owners and renters cost burden by income** - is an inverse ratio between income and cost burden where 80% of Colville households with income more than or equal to 30% of HAFMI pay more than 30% for housing compared with 42% who pay more than 50% for housing. 26% of Colville households with income equal to or greater than 100% of HAMFI pay more than 30% compared with 3% who pay more than 50% of income for housing.

## Publicly assisted housing income ranges

Publicly assisted housing income ranges are established by the US Housing & Urban Development Department (HUD) for each community in the nation based on the income and housing cost factors within each community. HUD income range classifications include:

- **Extremely Low Income** - a family's annual income does not exceed approximately 30% of the Area Median Income (note - this limit is often higher than 30% of the AMI because the limit must be greater than state poverty guidelines).
- **Very Low Income** - a family's annual income must not exceed approximately 50% of the Area Median Income (AMI).
- **Low Income** - a family's annual income must not exceed approximately 80% of the Area Median Income (AMI).

**Area Median Income (AMI)** - affordable housing program eligibility is always determined by one's income. Each household's income is compared to the incomes of all other households in the area through a statistic established by the government called the Area Median Income (AMI). The AMI is calculated and published each year by HUD.

HUD often uses an area larger than a city to determine the AMI because HUD anticipates those searching for housing will look beyond individual cities during their housing search. For Colville, the AMI is calculated from all households within Stevens County for which HUD calculates the Area Median Income (AMI) for a family of four as \$63,500.

Most affordable housing programs determine eligibility based on the percent a household's income is of AMI. Among the programs that determine eligibility based on the MFI are HUD's Housing Choice Vouchers, project-based Section 8 contracts, public housing, USDA Rental Assistance (in Section 515 properties) as well as HUD Section 202 and 811 properties for elderly and disabled households.

**Rental assistance** - is a type of housing subsidy that pays for a portion of a renter's monthly housing costs, including rent and tenant paid utilities. The percentages HUD publishes to qualify for rental assistance are approximations and vary by family size for Stevens County:

Household size	Extremely Low Income	Very Low Income	Low Income
	30% AMI	50% AMI	80% AMI
1 person	\$14,150	\$23,600	\$37,700
2 persons	\$17,240	\$26,950	\$43,100
3 persons	\$21,720	\$30,300	\$48,500
4 persons	\$26,200	\$33,650	\$53,850
5 persons	\$30,680	\$36,350	\$58,200
6 persons	\$35,160	\$39,050	\$62,500
7 persons	\$39,640	\$41,750	\$66,800
8 persons	\$44,120	\$44,450	\$71,100

Source: HUD, Income Eligibility Limits by Household Size, Stevens County 2020

**Low Income Housing Tax Credits (LIHTC)** - aims to create affordable rental housing for low and very low-income

families. Rent limits for the LIHTC Program are determined so that a household making the maximum income for the expected household size of the unit would only pay 30% of their income for rent.

For example, the maximum income for a 3 person household at 50% of the AMI in Stevens County is \$30,300 a year or \$2,525 a month to afford a maximum rent of 30% of income or \$757.50 a month. Rent for units in the LIHTC Program include a utility allowance that is determined by the average monthly cost of utilities paid directly by residents that are set on a property-specific basis.

<b>Household size</b>	<b>Low Income 60% AMI</b>	<b>Very Low Income 50% AMI</b>	<b>Extremely Low Income 30% AMI</b>
1 Person	\$28,320	\$23,600	\$14,140
2 Person	\$32,340	\$26,950	\$16,160
3 Person	\$36,360	\$30,300	\$18,180
4 Person	\$40,380	\$33,650	\$20,200
5 Person	\$43,620	\$36,350	\$21,816
6 Person	\$46,860	\$39,050	
7 Person	\$50,100	\$41,750	
8 Person	\$53,340	\$44,450	

Source: HUD, Income Eligibility Limits by Household Size, Stevens County 2020

**Fair Market Rents (FMR)** - are used to establish the payment standards for the Housing Choice Voucher Program, maximum rents in HOME financed rental projects and initial rents for Section 8 project based assistance.

#### **Fair Market Rent (FMR) based on bedrooms**

<b>Studio</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
\$570	\$637	\$836	\$1,196	\$1,447

Source: Affordable Housing Online, Stevens County 2021

## **Homelessness in Stevens County**

### **The 2010-2019 Point in Time (PIT) Counts for Washington**

**State Population: Sheltered and Unsheltered Counts** - is sponsored by the Washington State Department of Commerce (DOC) and all participating counties. DOC has conducted an annual PIT count since 2010. The annual homeless count is conducted in January of each year to gather information on homeless persons, homeless youth, public school students and their families, and coordinated homeless housing services.

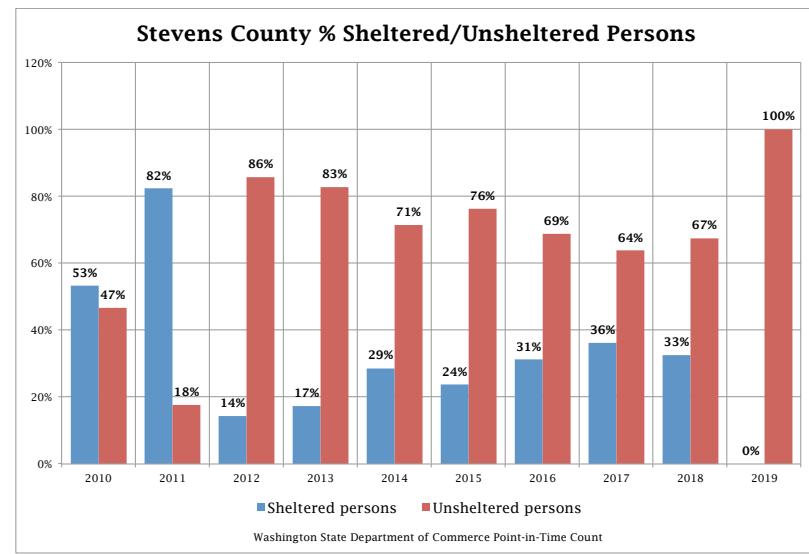
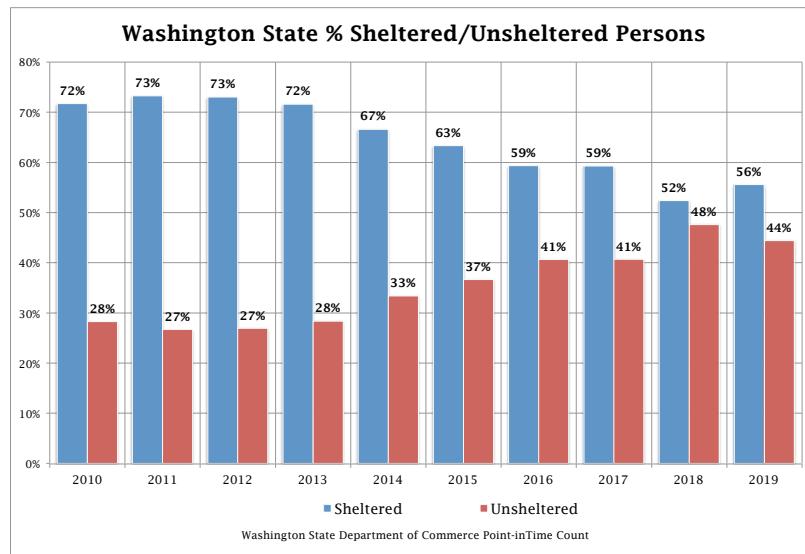
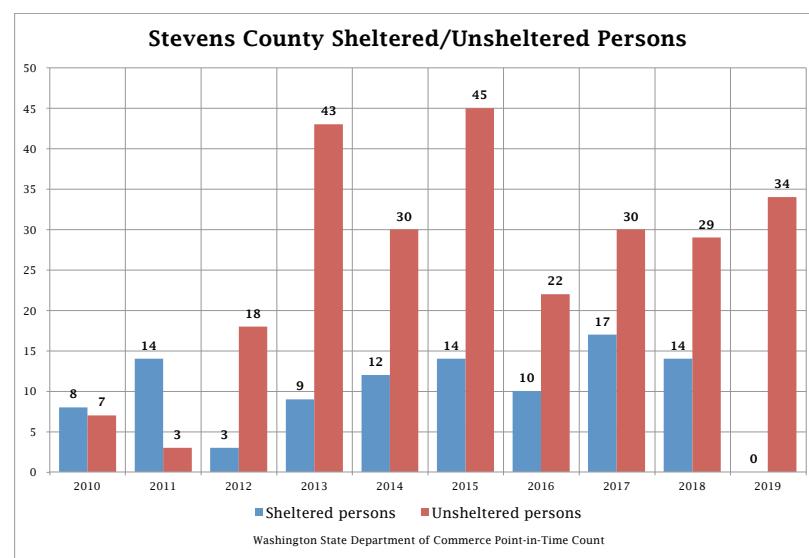
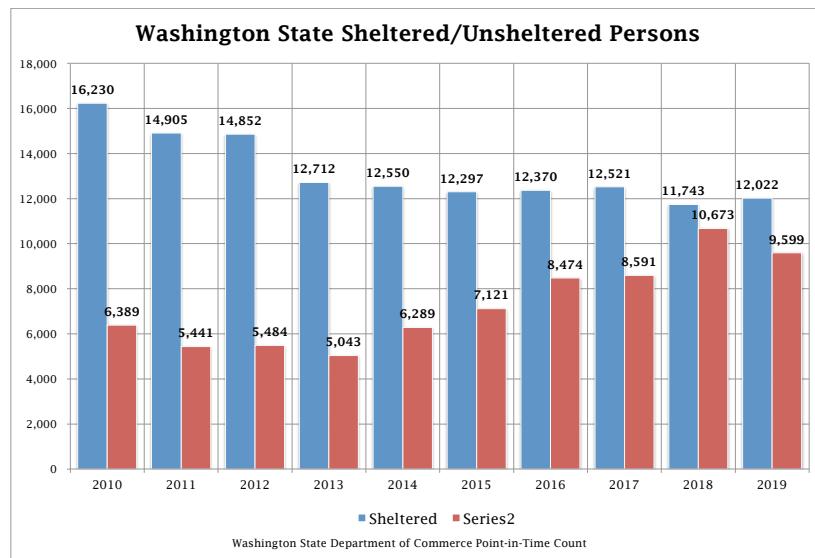
The “Point-in-Time” counts are a snapshot and may not capture all who cycle in and out of homelessness over the course of a year. The counts are approximate as it is difficult to find where all unsheltered people may reside in unconventional shelter including tents, abandoned cars, and other means for the night of the count.

**Washington State homeless persons** - included 22,619 persons in 2010 that declined to 17,755 persons in 2013 that increased to 21,621 persons in 2019. Approximately 72% of homeless persons were sheltered in 2010 compared to 72% in 2013 compared to 56% in 2019 indicating homeless population requirements increased from 2013 while homeless shelter inventory declined.

**Stevens County homeless persons** - included 15 persons in 2010 that increased to 59 persons in 2015 that decreased to 34 persons in 2019. Approximately 53% of homeless persons were sheltered in 2010 compared to 82% in 2011 compared to 0% in 2019 indicating homeless population requirements increased while homeless shelter inventory declined.

### **Washington State homeless household (those that live together as a social unit) composition**

- included 11,390 households with children in 2010 that declined to 5,622 persons in 2019 compared with 10,817 persons in households without children in 2010 that increased to 15,752 persons in 2019 compared to 412 households with only children in 2010 that without children, and .01% children in 2019.



**Stevens County homeless household composition** - included 2 households with children in 2010 that declined to 0 persons in 2019 compared with 10 persons in households without children in 2010 that increased to 34 persons in 2019 compared to 3 households with only children in 2010 that declined to 0 households in 2019. The percent composition of households changed dramatically from 13% with children, 67% without children, and 20% with only children in 2010 to 0% with children, 100% without children, and 0% children in 2019.

**Percent of all Stevens County unsheltered persons that were in households** - with children increased from 0% in 2010 to 21% in 2018 to 0% in 2019 compared to the percent that were without children fluctuated from 100% in 2010 to 91% in 2016 to back to 100% in 2019 while households of only children was 33% of all sheltered in 2011 but 0% in all other years indicating shelters adapted to housing all families and children as the overflow of individuals in households without children constitute the unsheltered.

**Percent of all Stevens County sheltered persons that were in households** - with children increased from 25% in 2010 to 57% in 2018 compared to the percent that were without children increased from 38% in 2010 to 43% in 2018 compared with households with only children declined from 38% in 2010 to 0% in 2018 indicating shelters absorbed persons in households of all types to meet needs. (Note - 2019 statistics are not available for Stevens County.)

**Implications** - there are multiple reasons for homelessness that are not likely to be ameliorated by a single program or housing focus. Washington State and Stevens County homeless trends reflect the impact of the economic recession to the extent that homeless persons may not have migrated into the region in comparatively large numbers during the recession as before and afterwards. Recent trends indicate homeless composition is

shifting from households with children, which state and county shelters shifted to accommodate, to households without children who are increasingly unsheltered.

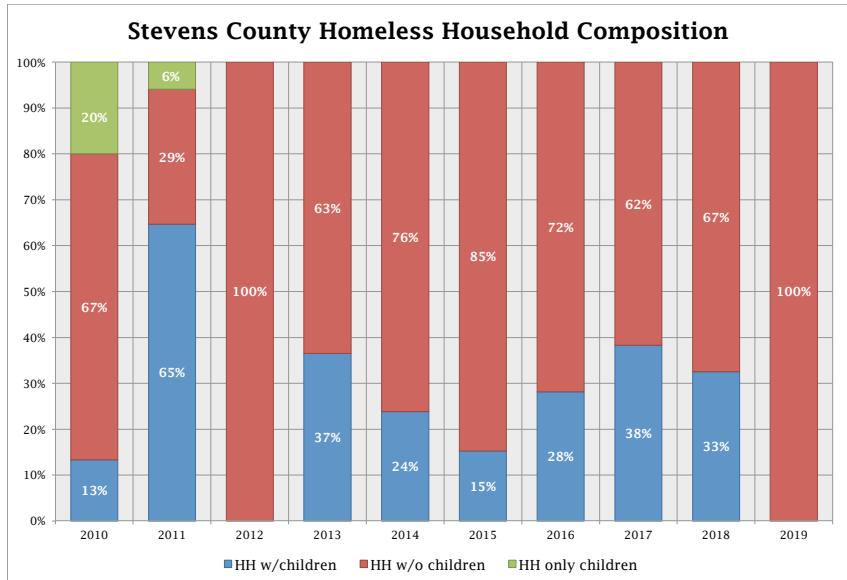
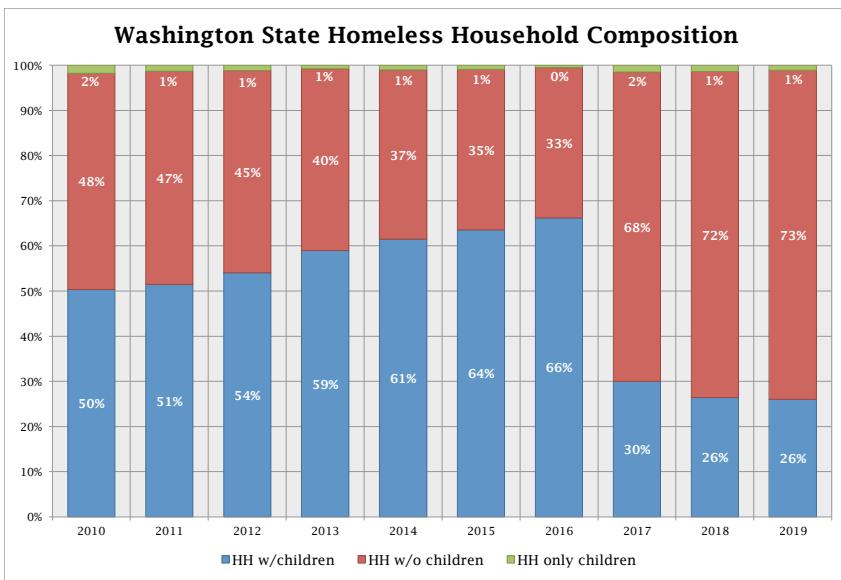
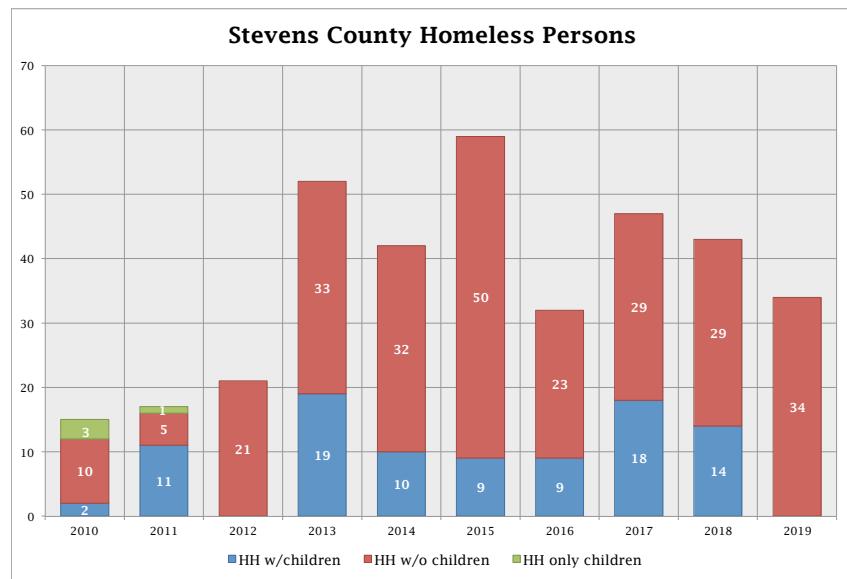
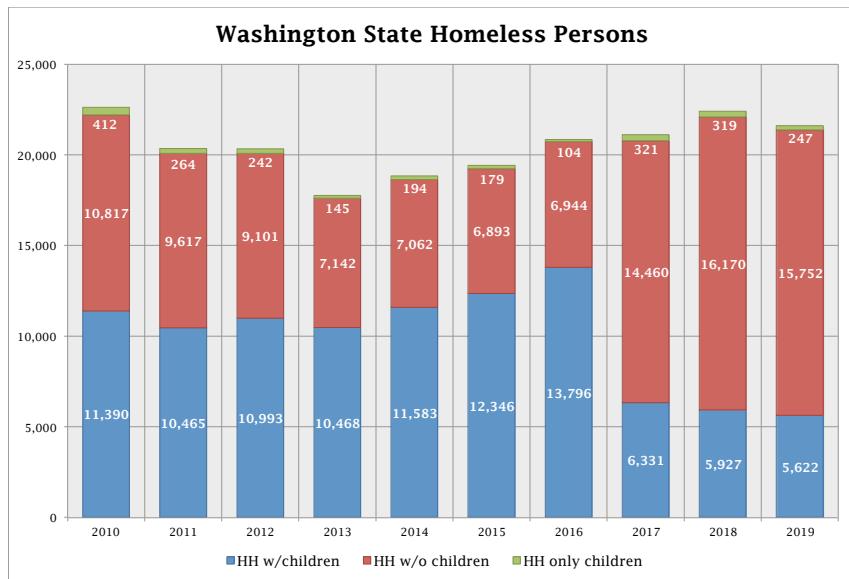
While emergency shelters and transitional housing meet some homeless requirements a significant population remains unsheltered even as the total number of homeless have somewhat decreased in Stevens County the past couple of years.

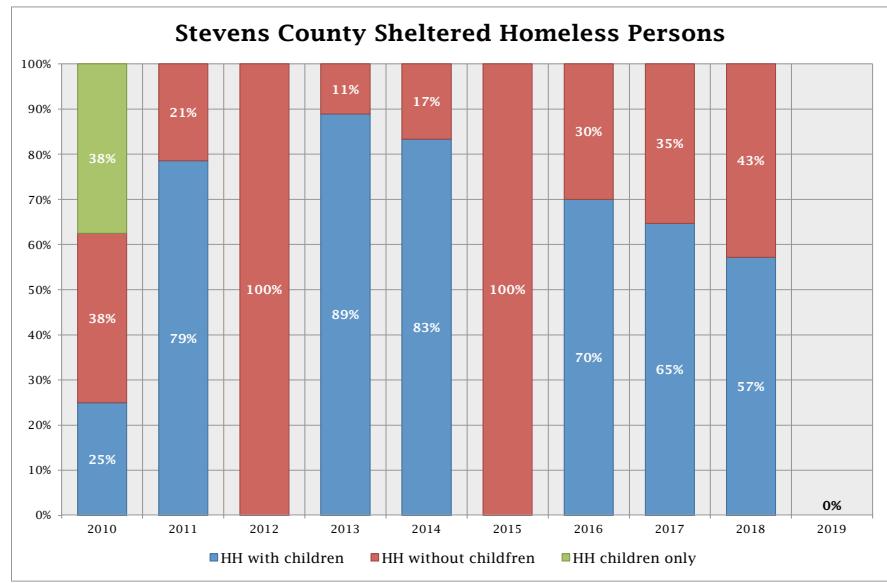
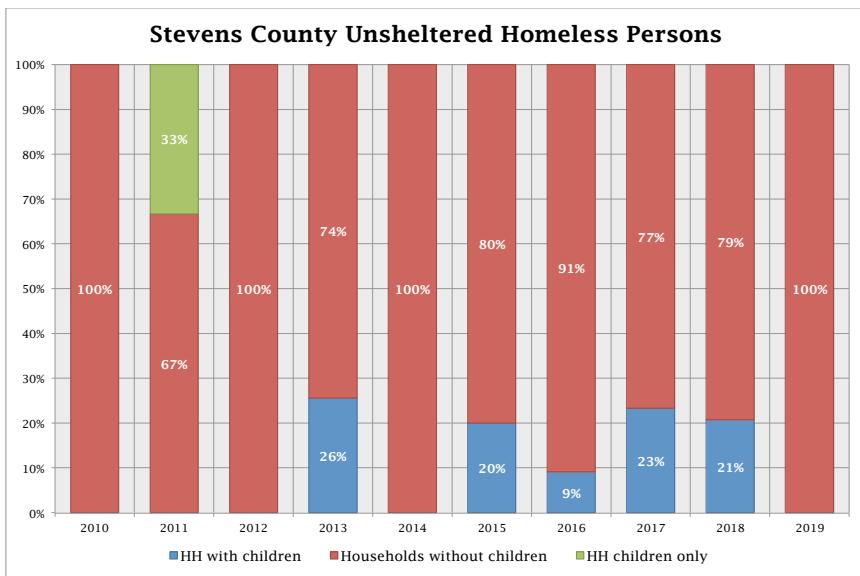
## National/local housing trends

**US Bureau of the Census Demographic Trends in the 20th Century** - compiled data on age distribution, household type, 1-person household, and percent of households renter occupied that has implications for the nation and Colville housing expectations and policies.

**Percent of the national population over age 65** - has increased steadily since 1900 as a factor of the baby boom from 1950 on and of improvements in health and life expectancy. By 2010 13% of the national population was over age 65 and 1.7% over age 85+. This aging trend will continue nationally, and as shown previously, especially in Colville.

**Percent of national households by type household** - has changed significantly since 1950 where the traditional married couple household declined from 78.1% of all households to 48.4% in 2010 due to economic conditions such as more women receiving higher education, more active in the workforce and careers, marriage dissolution due to divorce or never married including cohabitation, and a decision by some to never marry or never have children. Married couple households are 53% of all households in Colville.





**One-person households** – has increased steadily from 7.7% in 1950 to 26.7% in 2010 (26.7%) due to the same factors affecting household type formations. The housing result is a demand and need for smaller units oriented to one-person household interests. Non-family households are 47% of all households of which 82% live alone in Colville.

**Percent of households renter occupied** – peaked at 56.4% in 1940 due partly to the effects of World War II then declined significantly from 1950 to 2000 as housing and investment policies promoted homeownership. The percent of households renting stabilized somewhat in 2010 likely due to the effects of the economic recession and housing mortgage crisis. Approximately 46% of all households in Colville are renters.

Millennials, however, are more likely to rent as are one-person households due partly to the housing choices available in the marketplace as well as financial capability, and possibly preference nationally and in Colville.

## Housing policy implications

**Aging in Place** – according to the American Association of Retired People (AARP), nearly 90% of people over age 65 indicate they want to stay in their home as long as possible and 80% in that age bracket believe their current home is where they will always live. However, unsupportive community design, unaffordable and inaccessible housing, and a lack of transportation access to needed services can thwart this desire. A number of models provide services and support so older residents can remain in their homes instead of moving to assisted living or retirement centers including:

- **Naturally Occurring Retirement Community (NORC)** - are housing complexes or neighborhoods that were not planned specifically for older people, but have organically evolved to house a population of older residents.

- **Communities for a Lifetime** - helps create neighborhoods that support aging in place and more rigorously involves older adults in social and community life.

**Implications** - an aging population in Colville will create a greater proportion of all households consisting of older empty nester couples and living alone elderly individuals. Aging in Place, however, raises the following policy questions:

- How can medical, transportation, and social services be made economically feasible to provide low-density settlements in Colville single-family residential neighborhoods?
- How can older households be able to keep older housing stock in sound condition so that it will not deteriorate beyond the ability or interest of the market to buy, upgrade, and occupy once the aged household leaves?
- How will the retention of older, affordable housing off the market in the developed and serviceable neighborhoods of Colville not imbalance demand and needs for younger, family-starter households resulting in the development of a greater proportion of new single-family product than the market needs?

**Aging in Transitional-Age-Appropriate Housing** - proposes developing age-appropriate housing, including smaller, denser single-family products such as accessory dwelling units, cottage housing, as well as townhouse and mixed-use housing projects in urban centers where social interactions and services can be more feasibly and desirably provided. The approach assumes older adults will move out of their original houses and into new purchase or rental units if the new units better meet their social, transportation, services, and other desires.

**Implications** - of transitioning an aging population into age-appropriate housing in Colville, however, raises the following policy questions:

- How can the Colville housing market provide suitable age-appropriate new housing stock at an affordable price or rent i.e.,

accessory dwelling units, cottage housing, and mixed-use infill?

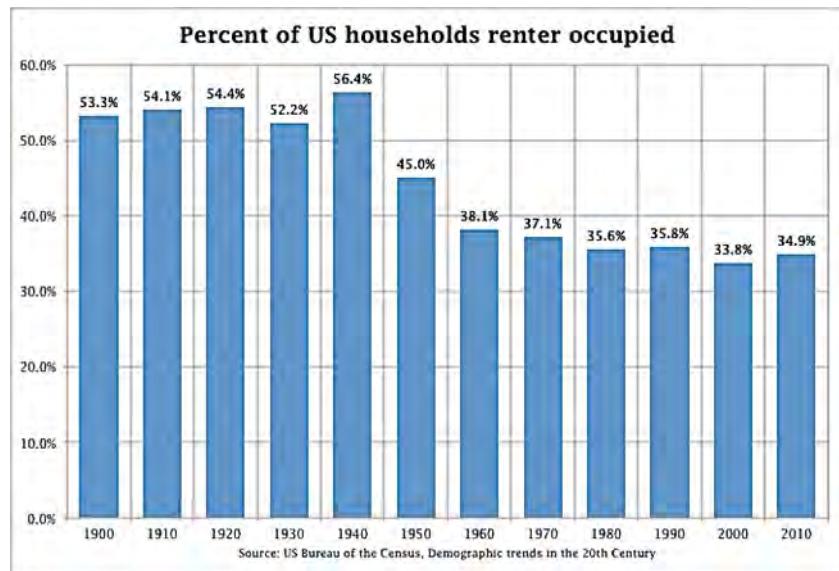
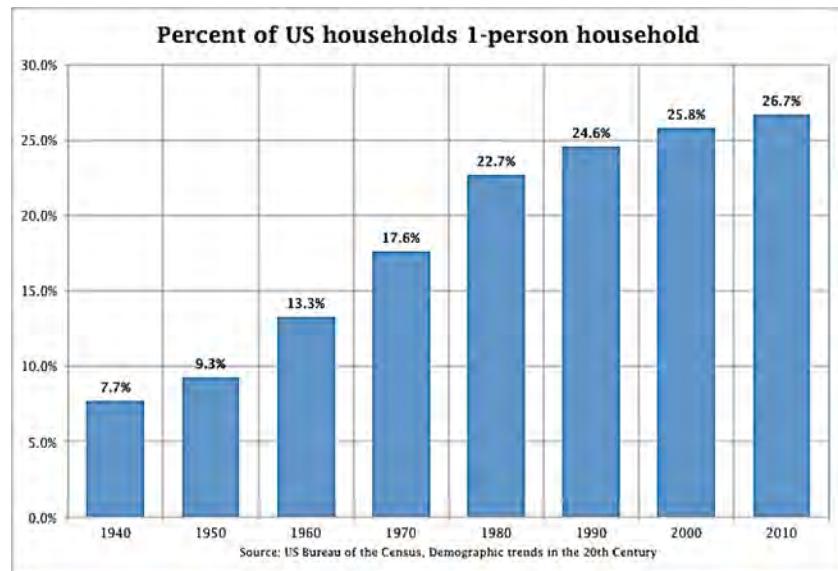
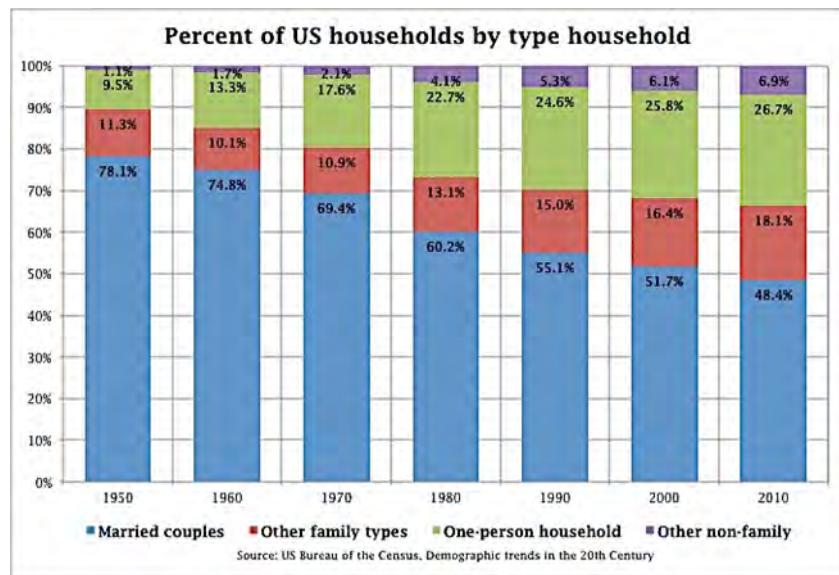
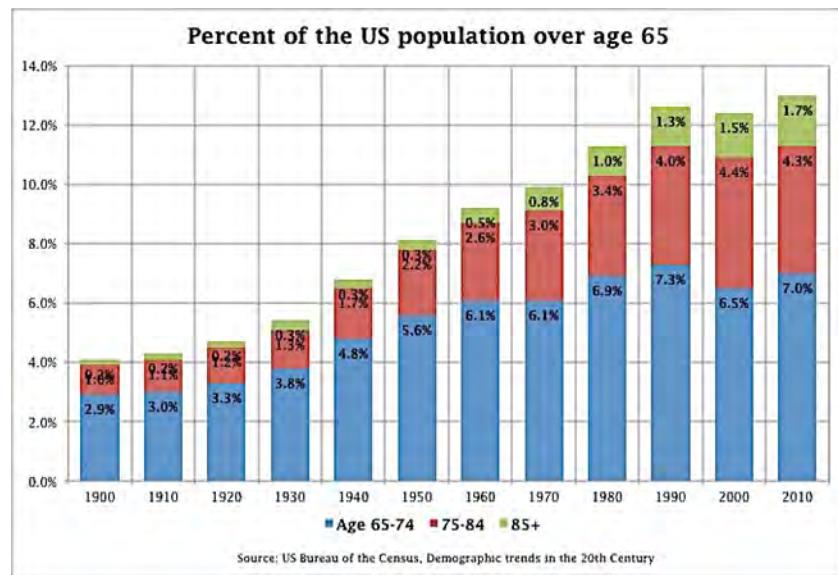
- How can the Colville financial/mortgage markets underwrite housing purchases by older households and of innovative housing products?
- How can older households be encouraged to sell and buy or rent transitional-age-appropriate housing in urban centers?
- How can younger households be enabled to buy, upgrade, and occupy older single-family housing in older urban neighborhoods?

**Housing nonfamily households** - are an increasing population within Colville and include younger individuals (married or cohabitating), childless couples (including never having children), and single individuals (not elderly). Traditional single-family, suburban housing products do not meet the needs or interests of these households yet they constitute a significant and growing proportion of all households in Colville.

Increasingly, these households are being housed and seek housing in mixed-use developments in urban settings that provide social, service, employment, and other needs and interests within the developments or accessible within urban core areas by walking, biking, or taking transit transportation alternatives.

**Implications** - of developing housing for an increasing number and proportion of nonfamily households in Colville, raises the following policy questions:

- How can the Colville housing market provide appropriate new nonfamily oriented housing stock at affordable prices or rents within the city's downtown?
- How can Colville provide amenities appropriate to this housing market segment - pedestrian/bike/no-car friendly transportation, streetscape activities, live/work housing options, and other services?



- How can Colville financial/mortgage markets underwrite housing purchases by an increasing number of younger households or single individuals?
- How can Colville financial/mortgage markets underwrite housing purchases by low-income single-headed/single wage-earner family households of innovative housing products.

**Low-income family households** - traditionally, low-income family households, particularly male and female-only headed households and family-starters, procured housing by “driving-to-qualify”, meaning driving out from the urban areas until housing costs are low enough for the household to be able to afford to purchase or rent.

Transportation costs are the second largest expense for the typical household – almost \$9,000 a year or about 18% of household budgets and continuing to increase. Driving-to-qualify becomes an increasingly difficult proposition during an economic recession where employment is cutback or curtailed and other household budget items increase including transportation. Some of the nation’s highest foreclosures occur in the outer urban/suburban edges.

A “location efficient” community provides various transportation options, services, and workplaces close by, increasing access and reducing the need to “drive-to-qualify” to obtain housing.

**Implications** - of developing housing for an increasing number and proportion of low-income family households in Colville raises the following policy questions:

- How can the Colville housing market provide appropriate new housing stock within location efficient urban neighborhoods at affordable prices or rents for these households - i.e., traditional stick-built as well as manufactured accessory dwelling units, cottage housing, and townhouses?
- How can Colville location efficient neighborhoods provide services appropriate to this housing market segment including public transportation, childcare, medical services, education, and employment?



## Appendix C: Affordable housing inventory

### Rural Resources Community Action

Since 1965, Rural Resources Community Action (Rural Resources) has provided education, resources, and support to children, seniors, and families working to create a stronger and more stable community. Each year, 14,000 people in Ferry, Lincoln, Pend Oreille, Whitman, and Stevens Counties turn to Rural Resources for short-term assistance and long-term solutions to help them take control of their lives and their futures.

Rural Resources is not a government agency but a private nonprofit corporation whose goal is to meet the basic social and economic needs of the rural community. Rural Resources is part of a nationwide network of more than 1,000 Community Action Agencies who are a primary source of direct support for the more than 37,000,000 people who live in poverty in the United States. Rural Resources Community Action has spent the last 54 years helping residents of Northeastern Washington help themselves and each other.

In recent years, Rural Resources has assumed greater responsibilities for employment programs and job training, opened Head Start schools, added transportation services, and developed housing for low-income families, seniors, and the disabled. Victim Services (formerly Family Support Center) was created to serve victims of domestic violence, child sexual abuse and other crimes.

**Social programs** - in Stevens County, Rural Resources provides an extensive number of programs including the following social programs:

- State health insurance benefits (SHIBA) consultation

- Dial-a-Ride
- Caregiver support program
- Domestic violence
- Training and support
- Commuter bus
- Americorps
- Home care referral registry
- Senior nutrition
- Paid work experience
- Senior legal assistance
- Volunteer program
- On the job training
- Stevens County Emergency
- Community engagement
- Access to baby and child dentistry (ABCD)
- Health home program
- Sexual assault
- Basic food outreach
- Early childhood education and assistance program (ECEAP)
- Victims of crime
- Head Start
- Tailored support for older adults
- Senior prevention connection
- Kinship care

### Rural Resources housing repair programs

In Stevens County, Rural Resources also provides an extensive number of programs including the following housing assistance programs:

**Energy assistance** - Rural Resources, in cooperation with other agencies and with local utilities, offers a number of different programs to assist low-income families, disabled individuals,

seniors on low and fixed incomes, residents in danger of losing their heat source, utility customers in need. Rural Resources also provides low- to no-cost weatherization help and energy-saving tips and information.

**Weatherization assistance program (WAP)** - enables low-income homeowner and renter families to reduce energy costs by increasing the energy efficiency of their homes while ensuring health and safety.

**Home repair** - assistance is available for owners or persons in the process of buying a house and/or land who plan on living in the house for at least 1 year. The applicant must have hazard insurance, comply with city and county building codes, and been unable to qualify for a loan because of income. To qualify, the applicant must:

- Be the homeowner and occupy the house
- Be unable to obtain affordable credit elsewhere
- Live in a rural area with income at or below 200% of the federal poverty level
- Have repairs that affect the health and safety of occupants

## Rural Resources homeless programs

**Emergency and transitional housing homeless document recording fees** - HB2163 is primarily used to help prevent homelessness for individuals and families facing eviction and rapid rehousing for individuals and families who do not meet CHG requirements. These funds can be utilized to assist with first, last and/or security and rental assistance on a month-to-month basis. Households that qualify are literally homeless, victims fleeing or attempting to flee domestic violence and households at risk of becoming homeless. There are additional requirements for eligibility on a case-by-case basis.

**Foreclosure prevention and default counseling** - program is for persons having trouble making mortgage payments or have

already fallen behind. Homeowners work with a counselor to prepare documents needed for a loan modification. Counselors assess financial situation and hardship, explain different workout options, provide budget counseling, assist in submitting loan modification applications, and facilitate communication with the mortgage lender.

**Tenant based rental assistance (TBRA)** - program provides very low-income households with rent costs for up to 24 months - if funding allows. TBRA is a referral program by a caseworker or an outreach worker who are currently assisting the applicant. Since TBRA is only up to 24 months the objective is to have the applicant transitioned over to Section 8. Qualifying households must be homeless or at imminent risk of homelessness. Verification of homelessness includes persons:

- Living on the street or in short-term emergency shelter
- Coming from transitional housing for homeless persons
- Being evicted from a private dwelling
- Being discharged from a longer stay in an institution
- Fleeing domestic violence

**Housing and essential needs (HEN)** - is a referral-based program focused on assisting single adults who are temporarily or permanently disabled and unable to work. The program can provide a hygiene bag, homeless prevention, and rapid rehousing assistance for as long as DSHS determines them to be eligible. Qualifying households must receive a referral from DSHS.

**Consolidated homeless grant (CHG)** - is an emergency rental assistance program primarily used to rapidly rehouse homeless individuals and families and victims fleeing domestic violence into units that meet Stevens County Fair Market rent. The funds can be utilized to assist with first, last and/or security and rental assistance on a month-to-month basis. It may also be used for homeless prevention by paying past due rent. Qualifying applicants are households who are literally homeless and victims fleeing or attempting to flee domestic violence.

**Foundational community supports, supportive housing** - provides targeted case management for clients experiencing issues either obtaining or maintaining housing and qualify for the service by having issues with substance abuse, mental health disorders, or chronic illness. Case management addresses both housing and other social supports to assist long term housing stability.

**Stevens County Emergency Shelter** - is a 4 unit facility consisting of 12 beds and 1 fully ADA accessible unit to assist clients in becoming stable in housing. The shelter serves women with children and female domestic violence victims above all other situations, but can also serve general homeless females, provided space is available. Qualifying applications include women with children, females fleeing or attempting to flee domestic violence, and single homeless females.

**Gold Star Shelter** - is a 7-bed facility set up for communal living. The primary objective of the shelter is to assist clients in becoming stable in housing. The shelter serves homeless veterans above all other situations, but can also serve general homeless males, provided space is available. Eligible applicants include single homeless males and homeless male with children.

## Rural Resources home buying programs

**Homebuyers program** - provides education and counseling to connect homebuyers of all income levels to information and resources including linking first-time homebuyers and previous homeowners to a variety of different down-payment assistance programs and home loans, including programs through the Washington State Housing Finance Commission. Some of the down-payment assistance programs include:

- **Washington State Housing Finance Commission's House Key Loan:** A below-market interest rate mortgage loan program for people who have not owned and occupied a

primary residence at any time in the past three years. Borrowers must meet the program income and acquisition cost limit and attend and complete a commission-certified homebuyer education seminar. This loan program can be used with FHA, VA, conventional and Rural Housing Services loan programs.

- **House Key Teacher:** For K-12 classroom teachers or administrators, including principals, vice principals, librarians, counselors, nurses, etc.
- **Home Choice:** This program offers up to \$15,000 in down payment assistance for people with disabilities or who have a family member with a disability living with them; one-on-one housing counseling is required.
- **House Key Plus:** A down payment assistance program that provides funds for closing costs, pre-paid expenses and down payment up to \$5,000, based upon need.
- **House Key Rural:** A down payment assistance program for borrowers living in rural communities who earn 80% or less of the county's area median income based on family size. Down payment assistance is up to \$10,000 or 6% of the purchase price, whichever is greater.
- **HomeStart Savings Program:** Offered through a partnership between local financial institutions and the Federal Home Loan Bank of Seattle to help first time homebuyers accumulate funds for down payment and closing costs. Savings are matched three to one up to \$5,000.
- **Rural Guaranteed Housing Loans:** Loans are up to 100% of market value and may include closing costs.
- **USDA Rural Housing Loans:** Federal funds to finance homes purchased in small towns for low-income borrowers.

## Rural Resources rental programs

**Housing choice voucher (Section 8)** – is a rent subsidy program funded by the Department of Housing and Urban Development (HUD) designed to assist low-income families, disabled individuals, and the elderly to find safe, decent and sanitary housing they can afford. This is a ‘portable’ voucher that can be used with any property that meets HUD Housing Quality Standards. After the initial 12-month lease, the tenant may be able move to another location. Voucher preferences are for:

- A family whose head, co-head, spouse, or sole member is a person with disabilities; 2 or more persons with disabilities living together; or 1 or more persons with disabilities living with one or more live-in aides.
- A family whose head, co-head, spouse, or sole member is a person who is at least 62 years of age; 2 or more persons who are at least 62 years of age living together; or 1 or more persons who are at least 62 years of age living with one or more live-in aides.

**Low-income apartment rentals** - include 3 low-income apartment communities in Colville for disabled persons, low-income households, homeless persons, and unemployed and underemployed. Colville apartments include:

- **North Hill Apartments** – 10 units located at 955 North Main
- **Valley Breeze Apartments** – 4 units located at 244 West Dominion
- **Central Colville Apartments** – located at 630 South Elm Street with 25 bedroom units funded with Low-Income Housing Tax Credits (LIHTC). Since this property has received funding in part through the Low Income Housing Tax Credit (LIHTC) program, a certain number of units are set-aside for lower income households. Households must earn either less than 50%

or 60% of the area median income (depending on the set-aside option chosen by the property owner) to qualify for these units. Rents in these units are capped at a maximum of 30% of the set-aside area median income (adjusted for unit size). Some rental units in this property may not be subject to LIHTC and therefore have higher rents and no maximum household income requirement.

### **Rural Resources housing assisted household characteristics**

The following picture of Rural Resources’ Stevens County Subsidized Households does not cover other housing subsidy programs, such as those of the US Department of Agriculture’s Rural Housing Service, unless they also receive subsidies referenced above. Other programs such as Indian Housing, HOME, and Community Development Block Grants (CDBG) are also excluded.

	811	202	Sec 8	Vcher	Total*
Total units	14	13	56	234	317
Total persons	15	14	61	449	539
Persons/unit	1.2	1.1	1.1	1.9	1.7
Months from move-in	78	39	58	89	81
<b>Subsidy</b>					
Rent/month	\$343	\$274	\$299	\$355	\$342
Spending/month	\$468	\$581	\$413	\$530	\$509
Utility allowance	100%	100%	65%	95%	91%
Average utility	\$40	\$43	\$53	\$118	\$103
<b>Income</b>					
Household income	\$14,460	\$12,261	\$13,288	\$12,423	\$12,639
Per capital income	\$12,532	\$11,386	\$11,927	\$6,557	\$7,457
<b>Characteristics</b>					
Female head	46%	77%	65%	73%	70%
Female w/child				22%	16%
Disabled	93%	14%	44%	46%	46%
Age 25-50	54%		15%	29%	26%
Age 51-61	31%		18%	31%	27%
Age 62+	8%	100%	65%	40%	45%
Age 85+			9%	1%	3%

Minority	23%	0%	13%	9%	10%
Native American	15%		9%	3%	4%
Hispanic	0%5	0%	2%	5%	4%
<b>Housing</b>					
1 bedroom	100%	100%	85%	38%	51%
2 bedroom			15%	40%	32%
3 bedroom				22%	17%

**Source:** HUD Office of Policy Development & Research (PD&R), Picture of Subsidized Households 2020, Stevens County

\* Total of all HUD programs only

## Other assisted housing programs

There are other low-income housing apartment communities offering affordable apartments for rent in Colville that includes income-based apartments where tenants typically pay no more than 30% of their income towards rent and utilities and rent subsidized apartments that do not provide direct rental assistance but remain affordable to low-income households. The housing assistance programs include:

**HUD's Section 202 Supportive Housing for the Elderly program** - residency is usually restricted to households earning 50% of the Area Median Income (AMI) or less with at least one member age 62 years or older. Tenants pay rent based on household income. This rent is usually the highest of the following 3 amounts: either 30% adjusted monthly income, or 10% unadjusted monthly income, or, if receiving welfare assistance, the housing costs portion of this assistance.

**USDA's Section 515 Rural Rental Housing** - for very low, low, and moderate income families, elderly persons, and persons with disabilities are eligible to live at this property. Persons or families living in substandard housing have priority for tenancy.

**USDA's Section 521 USDA Rural Development Rental Assistance program** - available only to USDA Section 514, 515 and 516 properties, ensures renters only pay 30% of their

adjusted income towards rent. USDA Rural Development Rental Assistance may not be available for all units at a property.

**HUD's current Section 811 Supportive Housing for Persons with Disabilities program or legacy Section 202 program** - residency is usually restricted to households earning 50% of the Area Median Income (AMI) or less with at least one adult member with a disability. Tenants pay rent based on household income. This rent is usually the highest of the following 3 amounts: either 30% adjusted monthly income, or 10% unadjusted monthly income, or, if receiving welfare assistance, the housing costs portion of this assistance.

**HUD's HOME Investments Partnerships Program (HOME)** - with some funding from a participating jurisdiction (local or state government agency) with projects with 5 or more HOME-assisted units, at least 20% of these units must be occupied by families earning 50% or less of area median income (AMI). All other HOME-assisted units must be occupied by families earning 80% or less of AMI, but in practice most are reserved for families earning 60% or less AMI. Maximum monthly rent is capped with a Low HOME Rent for <50% AMI units and a High HOME Rent for the remaining HOME-assisted units.

## Other assisted housing projects

**Colville Park Apartments** - located at 1170 South Elm Street is an affordable apartment community for individuals and families with 24 one, two, and three bedroom units, cable TV hookup, playground, and laundry room funded with Section 515 Rural Rental Housing and Section 521 USDA Rental Assistance.

**Hudesman House** - located at 256 Hudesman Lane is an elderly housing development with 13 bedroom units funded with Section 202 Supportive Housing for the Elderly.

**Colville Meadows** - located at 232 Hudesman Lane with 15 bedroom units funded with Section 811 Supportive Housing for Persons with Disabilities.

**Columbia Apartments** - located at 506 South Oak Street with 12 bedroom units funded with Section 202 Supportive Housing for the Elderly.

**Washington** - located at Wynee and Astor with 6 bedroom units funded with HOME Investment Partnerships Program.

**The Highlands** - located at 542 South Summit Street with 36 bedroom units funded with Low-Income Housing Tax Credit (LIHTC), Section 515 Rural Rental Housing, and Section 521 USDA Rental Assistance.

## Other housing assistance and resources

A number of organizations provide emergency shelter, transitional housing, or supportive services that benefit Colville residents including:

### Shelter

- 

### Assistance

- 

## Underdeveloped land

Colville's Department of Community & Economic Development Planning Division and GIS Technicians identified vacant developable land that incorporated existing GIS layers for buildings, parcels, zoning, and 2-foot topographical contours. The methodology identified developable vacant land as: property not having an existing building, not located within an environmentally sensitive or constrained area such as a steep

slope, but within a zoning district that allowed residential rather than industrial, right of way, or recreational parkland.

The analysis indicates the city has 779 parcels of 0.14 acres or 6,000 square feet and above. Of this total, 604 or 78% are parcels of 0.14 acres; 133 or 17% are parcels of 0.5 acres or 21,000 square feet and above; 28 or 4% are parcels of 3 acres and above; and 14 or 1% are parcels of 5 acres and above.

Vacant undeveloped lands are located throughout the city but concentrated primarily in the southeast and northwest areas. Most parcels (539 or 69%) are located in single-family residential zones and more than 0.14 acres or 6,000 square feet in size.

Undeveloped property in acres	0.14+	0.5+	3.0+	5.0+
Central business district	8	1	0	0
Commercial neighborhood	8	0	0	0
Commercial office	9	0	0	0
Commercial shop district	20	5	1	0
Commercial arterial	33	2	0	0
Planned residential district (PRD)	14	6	3	1
Public buildings/parks	30	20	4	1
Residential high density	30	9	1	1
Residential medium density	14	11	5	3
Residential single family	438	79	14	8
Residential trailer park	0	0	0	0
<b>Subtotals</b>	<b>604</b>	<b>133</b>	<b>28</b>	<b>14</b>
<b>Distribution (779 total parcels)</b>	<b>78%</b>	<b>17%</b>	<b>4%</b>	<b>1%</b>

Source: Colville Community & Economic Development Department, Planning Division and GIS Technicians

## Appendix D: Public opinion

### Housing Advisory Committee

The Colville Planning Department conducted an emailed written survey with 7 questions of the individuals participating in the Housing Action Plan Advisory Committee that included the Mayor, City Council members, Planning Commission members Rural Resources Community Action, Tri-County Economic Development District (TEDD), Tri-County Community Health Fund Board, Providence Mt Carmel Hospital, Hope Street Rest Stop, HUD World Capacity Building Program, Habitat Colville, Colville School District, Ken Barcus Properties, Koelsch Construction, Avista Utilities Corporation, and individuals. Following are some of the principal comments provided by members of the Committee.

#### 1. How are you or your organization involved in the present Colville housing market?

- The same problem we have had the last 20 years in Colville. Both Kettle and Chewelah have been able to stay ahead of the problem but now they are facing the same situation; a severe lack of affordable & available ground to develop together with a lack of service providers: Contractors, plumbers, electricians, dirt contractors etc.
- We have identified lack of adequate affordable housing as the most important barrier to ending homelessness. It is clear that if we continue business as usual, we will never make any progress toward the goal of providing basic shelter for humans in need. The lack of commitment to and appropriate incentives for building new housing across the spectrum of need has been disastrous up to this point, particularly for those most vulnerable, and the fallout in terms of the health of the community is inevitable.

#### 2. What is working in the present Colville housing market and for whom - young family starters, middle families, single-headed households, individuals, special populations, etc.?

- Nothing. The lack of available and affordable housing together with unusual demand has caused a false inflation in the marketplace. An inflation that will crash, the local housing market needs to be mitigated by providing a stable and steady increase in all aspects of housing including single family, multi-family and retirement as well as low income housing options.
- There is a real shortage of rental units.
- Families are losing housing as rentals are being sold - homeowners selling the houses they have in this sellers' market. Families thus need to move out but cannot find any remaining available housing. Hope Street is resuscitating dormant buildings that were previously used as housing and restoring those buildings to create affordable housing again.
- House sales are exceeding most past years however many of the sales are at price points above where those categories of folks listed above can access.

#### 3. What is not working in the present Colville housing market and what groups are most seriously affected?

- There is nothing working; all groups are affected. One thing I will mention is the cost of city services; it is the nail in the coffin for any prospective developer who looks to build multi-family units. The month cost of water, sewer and hookup fees is cost prohibitive.

- First time homebuyers are hard pressed to find affordable units to purchase. On the rental side, there are not anywhere near enough units available to rent.
- There are needs for all categories (young family starters, middle families, single-headed households, individuals, elderly, mentally or physically disabled). I don't know which are most affected.
- At personal level it has been a challenge to find housing for me and my family. Little availability, high pricing, and many are requesting cash only transaction for buying. Not much renting availability.
- Current strategies are not working for any group. Building costs, city utility costs, permits, and building codes, etc., act as deterrents to property development because once the buildings are completed, no profit can be expected.
- Very hard to find affordable housing NO RENTALS available. Lower & Middle Income & Elderly Groups are most affected by this.
- A lack of understanding of housing needs. This hampers the city as there is not enough information to provide to developers or use in grant writing. Rentals are almost non-existent and impact the recruitment of employees or young people wanting to return to the area. Not enough diversity in housing options for the population listed in question #2.

#### **4. What issues and ideas do you have and want this housing action plan to evaluate?**

- We need services brought to the UGA, the city needs to cooperate to develop the UGA. Under current market conditions I think ground could be developed and the cost be absorbed by

the market with all the conditions and costs the contractor has to burden. The problem is by the time we get something rolling and done the market will be different. Regardless this needs done for the future.

- Pretty much see what the city can do to remove obstacles to developers. I saw some of that in the department fee chart requests. Every little bit helps. I do not want to see the housing issue conflated with the homeless issue. These as two distinct issues, the latter having very little to do with lack of housing.
- Quantification of the perceived housing impacts on the local economy/businesses. Quantification should/could be in dollars, job numbers, or other measurable metrics. If proposed actions do not improve these metrics in a positive direction, then I would propose that they are either not warranted or may not be appropriately defined. Bottom line let the desired outcome define the new or revised actions.
- I would want the action plan to:
  - 1) Include a housing needs assessment, including barriers and discrimination to access housing.
  - 2) Be affordable to buyers and renters, and accessible to individuals and families of all incomes and abilities. Address incentives for in-filling development and re-modeling building green and sustainable.
  - 3) Evaluate building and zoning regulations or processes that increase housing costs.
- Permit costs, building codes, utility hookup costs must be limited, especially for those developing affordable housing. A vision must be developed by the city leadership in collaboration with groups working on housing and in connection with grants which would be used to reduce the costs for building so that housing can remain affordable

- Some Cities to help bring more housing & rentals in area have rezoned their City from 1 home per lot to 2. This gives extra housing thru updated garage to living quarters or finishing a basement for separate living. We see this in Colville but not zoned for it. Also Cities have opened up more zoning for multifamily units and waved or reduced hook up fees for builder doing multifamily units to make building profitable to do. City needs to attract Builders of more senior citizen units for development as this is also lacking in our area.
- Find ways to entice developers to build here in Colville and find a way to free up some land to develop.
- Many categories of folks could fit into "special populations" and they should be specifically identified - developmentally disabled, physically handicapped, seniors etc. The plan needs to start with a well-planned needs assessment which should be used to identify possible areas of potential success. Land use issues should be considered and not restricted to only the city limits.

**5. How would you and your organization like to be involved in implementing some of the strategies that may evolve from this housing action planning process?**

- We are committed to bringing the community together around the cause of ending homelessness. We will rally volunteer groups such as churches, humanitarian organizations, businesses and individuals who will finish and decorate modest sized cottages so that the costs for building affordable housing remain low.
- Being in the Real Estate Field we need to be involved. We see the lack of housing here a real problem.
- We would like to develop some more low-income housing. It would free up other housing for people that do not qualify for the low-income units

**6. Given the impacts coronavirus is having on our ability to meet as a group, what is the best way to involve you and your organization - through email and on-line surveys, phone and Zoom audio/video conferencing, PowerPoint presentations on the city website, or other method?**

- Zoom
- I am all for in person meetings, but since I am probably the only one, email/online surveys similar to this or phone conference calls would be fine.
- Zoom meetings work fine, but schedule only when required. There are a lot of them these days. I would rather see a small group tackle the plan and put up the PowerPoint for review. Try and pick one or two things to implement in the short term (1-3 years?) that might help, rather than try to solve the whole problem at once.
- Zoom
- I can work with all of the methods listed, but for group discussions Zoom works well enough
- Emails, and Zoom
- We have used each of these methods and we are willing to communicate in any of these ways.
- Zoom
- Zoom meetings are working in our field.
- Emails, surveys and Zoom calls will work for us..
- Zoom with assistance of other methods listed as necessary

**7. Do you have any other comments or suggestions at this time?**

- Make it happen, this has been talked about for decades with no action. If we do not have stable housing, good school and churches we will have no community. We either grow or die.

We only have so much rural property and many consumers wish to live in or around town if they could.

- While I realize that the development of adequate and modern water and sewer systems costs a significant amount of money, I believe that one of the main deterrents to new development is the cost of the fees to hook up. Anything that can be done to keep these hook-up fees as low as possible should be considered.
- I guess contractors build for a market, and to some extent it makes sense to follow up on what is already working. By that we might seek out some examples of success in the "#3 What is Not working" block, and see if those individual examples of success that buck the trend can be exploited.
- Re-evaluate the development process. Water/sewer are very expensive.
- Let's step out of our siloes and commit to collaboration with like-minded organizations.
- In doing research there are a lot of other cities who have affordable housing issues and lack of rental properties issues. Using Google I have found numerous ideas that have been put into play. Cities are posing their ideas on line. Checking out what other rural areas have done would help in our Housing Action Plan.
- I believe that collaboration between government, citizens and local businesses is the best way to get things done in the most efficient manner.
- Additional comments:
  1. Committee should be provided a copy of the application that obtained grant funding for this project so objectives can be understood.

2. Materials from the Department of Commerce that outline HAP's should also be provided to give a sense of what is needed.
3. Samples of other well-done HAP's would also be good to review for the same reason.

## Resident household outreach survey

The Colville Planning Department conducted an on-line survey of all residential households concerning housing needs, trends, policy and project proposals, and financing options. The survey was publicized by a postcard mailing using the US Postal Service's (USPS) Every Door Direct Mail (EDDM) to every mailing address that most closely correspond to city limits.

56 respondents or \_\_\_% of all households completed the survey. The survey is accurate within +/-7% of the opinions of the households who choose to respond or participate and are not necessarily typical of the population at large but based on experience would likely participate in a voter referendum.

## Survey respondent characteristics

Respondents were asked **how many years they have lived in Colville or elsewhere in Stevens County.**

Answered: 56 Skipped: 0

	0-1	2-5	6-10	11-15	16-20	21+
Colville	6%	17%	19%	13%	13%	33%
Stevens County	51%	11%	11%	9%	11%	9%

Resident respondents were asked **where they worked.**

Answered: 55 Skipped: 1

Retired	27%	Other Stevens	4%	Other area	4%
In-home	11%	Spokane	2%		
Colville	53%	Other Spokane	0%		

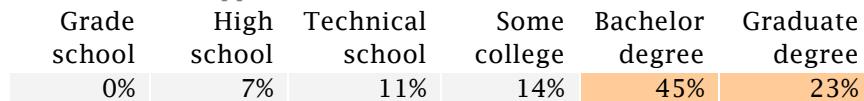
Resident respondents were asked **how they get to work.**

Answered: 51 Skipped: 5



Resident respondents were asked **their education level.**

Answered: 55 Skipped: 1



Resident respondents were asked **what age group they were in.**

Answered: 56 Skipped: 0



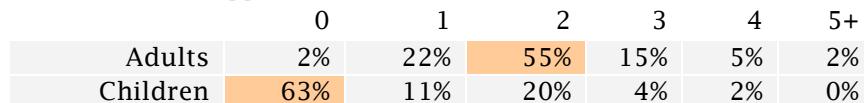
Resident respondents were asked **their marital status.**

Answered: 56 Skipped: 0



Resident respondents were asked **the number of adults over age 18 and children under age 18 in their household.**

Answered: 55 Skipped: 1



Resident respondents were asked **their gender.**

Answered: 54 Skipped: 2



Resident respondents were asked **their annual income range (in thousands).**

Answered: 54 Skipped: 2



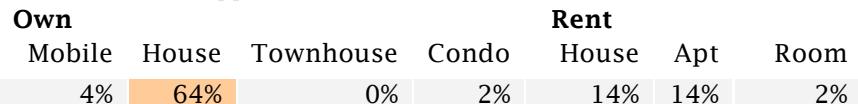
## **Survey respondent characteristics generalized**

Resident respondents were self selected rather than randomly recruited and were generally long time residents of Colville and new time residents of surrounding Stevens County, retired or worked Colville, commuted by walking or car, with college degrees, married, with 2 adults and no children households, female, of all income ranges.

## **Housing characteristics**

Resident respondents were asked **their current residence.**

Answered: 56 Skipped: 0



Resident respondents were asked **how much they pay for rent or mortgage each month.**

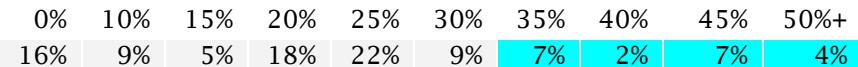
Answered: 55 Skipped: 1



Note: \$0 - own home.

Resident respondents were asked **what percent of their household's gross monthly income they pay for rent or mortgage.**

Answered: 55 Skipped: 1



Note: HUD guidelines are households should not pay more than 30% of gross income per month for all housing costs.

Resident respondents were asked **what percent of their household's gross monthly income they pay for sewer, water, power, natural or propane gas, and other utilities.**

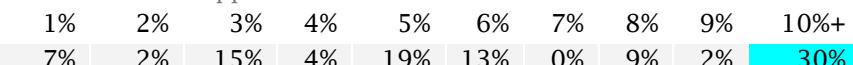
Answered: 54 Skipped: 2



Note: HUD guidelines are households should not pay more than 30% of gross income per month for all housing costs.

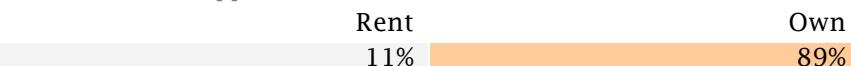
Resident respondents were asked **what percent of their household's gross monthly income they pay for transportation including gas or transit costs.**

Answered: 54 Skipped: 2



Resident respondents were asked **whether they would like to own or rent.**

Answered: 55 Skipped: 1

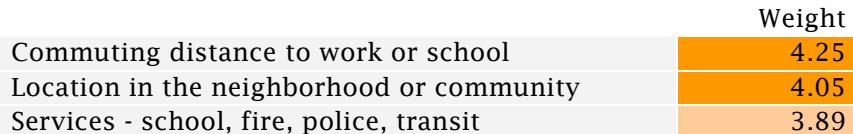


**Generalized findings** - survey respondents included owners and renters, a plurality paying between \$500 and \$999 a month for housing. Of the respondents, 16% had no mortgage, 20% were paying more than 35% of their gross income for rent or mortgage, 44% were paying more than 10% for utilities, 30% paying more than 10% of income for transportation, 89% of all of the respondents would prefer to own housing.

## Housing preferences

Resident respondents were asked **how they rated their current housing situation on a scale of lowest to highest (1 to 5) satisfaction.** Following is the rank order response where the scores were totaled and divided by the number of responses.

Answered: 56 Skipped: 0



Overall satisfaction with housing choice	3.79
Amenities - parks, playgrounds	3.73
Cost of rent/mortgage payments	3.54
Features - kitchen, family room, fireplace, etc.	3.48
Number of bedrooms, bathrooms	3.46
Cost of utilities, property taxes	3.07

**Note** - Weight is average where the lowest is given a 1 score and highest is given a 5 score and the numbers in each rating are divided by the total number of respondents.

Resident respondents were asked **how they rated the existing housing market in Colville.**

Answered: 56 Skipped: 0

	Weight
Neighborhood selection - quality and location	2.54
Owner housing characteristics	2.43
Owner housing prices	2.16
Owner housing availability	2.13
Rental rent cost	1.98
Current housing type and design	1.88
Rental housing characteristics	1.82
Rental housing availability	1.54

Resident respondents were asked **what type of housing they would be willing to own or rent given the following possible choices that meet cost, location, floor plan, bedrooms, bathrooms, parking requirements.**

Answered: 56 Skipped: 0

	Weight
Single-family detached	4.57
Single-family attached	3.13
Townhouse	3.02
Apartment or condominium	2.65
Accessory unit - cottage behind the main house	2.39
Mobile or modular housing	2.28
Mixed-use - ground floor retail	2.25

Resident respondents were asked **what type of housing development they would be willing to own or rent given the following possible choices that meet cost, location, floor plan, bedrooms, bathrooms, parking requirements.**

Answered: 56 Skipped: 0

Weight	
Cottage - arranged in formal style focused on a town square	3.64
Cluster - grouped around commonly-owned open space	3.15
Retirement - for age 55+	2.65
Accessory - built behind a main house or over a garage	2.52
Extended care - assisting living with meals, health services	2.09
Co-housing - owners share kitchen, meeting facility	1.46

Resident respondents were asked **what amenities they would like in their housing development whether in a single-family neighborhood or a mixed-use structure.**

Answered: 56 Skipped: 0

	No	Nice	Required
Playground, sport court, BBQ	5%	66%	29%
Mixed households composition	26%	57%	17%
Exercise, conditioning facility	16%	70%	14%
Mixed-income development	40%	49%	11%
Ground floor plaza	18%	75%	7%
Party or conference room	42%	53%	5%

Mixed household includes occupants that are single, couples, family with children, and empty nesters.

Resident respondents were asked to **assume they could not afford all of their preferences, what priority they would place on the following housing characteristics.**

Answered: 56 Skipped: 0

Weight	
Laundry within unit	4.38
Type housing unit - single-family, townhouse, condo, mixed-use	3.96
Number bedrooms	3.80
Parking type - on-street, lot, garage	3.60
Number bathrooms	3.59
Number of parking spaces	3.33
House floor plan - number of floors	3.20
Type development - accessory, cluster, cottage, co-housing, retirement, extended care	3.02
Access to transit stop	1.91

**Generalized findings** – survey respondents were generally:

- Satisfied with their housing situation but decidedly dissatisfied with current housing designs and the rental cost, characteristics, and availability of the existing housing market in Colville.
- Preferred single-family detached housing.
- Preferred cottage housing developments somewhat, receptive of cluster but decidedly not of co-housing.
- Preferred development amenities include playgrounds, mixed household composition, and exercise and conditioning facility.
- Would give up access to a transit access but not readily much else if they could not afford all of their preferences.

## Housing trends

Resident respondents were asked to **what extent they disagreed (lowest) or agreed (highest) with the following statements concerning housing conditions in Colville.**

Answered: 56 Skipped: 0

Weight
<b>Single-headed families, especially female</b> – are unable to rent or buy affordable living units and pay for daycare, health costs, and other family expenses.

<b>Young adults</b> - are increasingly unable to rent or buy and affordable living unit that is manageable with local entry level job incomes.	4.40
<b>Elderly adults, including single individuals</b> - are increasingly unable to find affordable housing that fits their changing lifestyle needs and as a consequence continue to lie in and keep older lower priced housing units out of the market.	4.13
<b>In-migrant households</b> - move to Colville from higher priced housing markets and with more cash from higher market housing sales buy available houses at high prices driving up the price of houses that remain for local residents.	3.93
<b>Special populations including the mentally ill, victims of domestic abuse, and the temporary homeless</b> - are unable to be economically housed to the extent current sponsors are unable to develop and operate necessary housing.	3.91
<b>Service workers</b> - in manufacturing, retail, health, and other services cannot afford rising housing costs and are not accepting jobs affecting Colville's economic development.	3.75
<b>Public workers</b> - teachers, police officers, firefighters, and other critical public service workers cannot pay rising housing costs and are not accepting local job offers affecting Colville's economic development.	3.55
<b>Older or retired adults</b> - move in to live full-time and buy available houses at high prices driving up the price of houses that remain for local residents.	3.54
<b>My available housing choices</b> - as a results of the above as well as other market factors, is not what I really need or want.	3.50

**Generalized findings** - survey respondents were:

- Very strongly in agreement that single-headed female households, young adults, and elderly adults including single individuals are unable to afford housing in Colville.

- Strongly in agreement that in-migrant households retired adults to some extent were driving up the cost of housing in the local market.
- Don't generally agree that the above factors have affected their ability to get the housing they need or want.

## Housing policy priorities

Resident respondents were asked **what priority they would place on the following possible policies as a means of creating affordable housing in Colville**.

Answered: 56 Skipped: 0

	Weight
<b>Initiate a housing renovation loan program</b> - where the eligible house is rehabilitated and the loan is deferred for payment until the house is sold.	3.74
<b>Adopt low impact, smart, and green development guidelines</b> - for solar energy, passive heating, increased insulation, energy efficient appliances, stormwater treatment, pervious pavement, recycled materials, and other innovations that may increase initial construction costs but reduce long-term operating and utility costs.	3.73
<b>Adopt cash-offset housing incentives</b> - possibly including reduced building permit fees, utility connection charges, parks and traffic impact fees for housing projects that provide a minimum number of affordable housing units.	3.65
<b>Establish an affordable housing coalition</b> - of public, nonprofit, and for-profit representatives to monitor housing conditions in Colville and advise public officials on actions that can be taken over time to resolve quality and affordability concerns.	3.62
<b>Encourage innovative housing products</b> - possibly including single room occupancy (SRO) units, small efficiency dwelling units (SEDU), cottage housing, cluster housing, live/work, and mixed-use structures in	3.62

appropriate areas of Colville all with universal design (UD) features.		
<b><u>Allow innovative land ownership options</u></b> - including land trust where a nonprofit organization owns and leases the land at a low lease rate to a qualified affordable household who buys the house and agrees that when they eventually sell the house it will be at a reduced cost increase to allow purchase by another qualified affordable household.	3.61	<ul style="list-style-type: none"> <li>▪ Average enthusiasm for encouraging innovative housing construction methods.</li> <li>▪ Moderate but not negative enthusiasm to waiving or reduction connection fees and exempting property taxes.,.</li> </ul> <p>Detailed comments were given by 31 or 55% of the respondents and are provided in the appendices.</p> <p>Answered: 31 Skipped: 25</p>
<b><u>Encourage innovative housing construction methods</u></b> - possibly including pre-manufactured, modular, and container methods.	3.56	
<b><u>Waive or reduce</u></b> - water, sewer connection fees for infill affordable housing.	3.29	
<b><u>Exempt property taxes</u></b> - for multifamily projects that include affordable housing components within designated areas of Colville for up to 12 years in accordance with Washington State affordable housing policies and legislation.	3.18	
<b><u>Adopt non-cash housing incentives</u></b> - possibly allowing additional height, reduced parking ratios, or increased lot coverage for housing projects that provide a minimum number of affordable housing units.	3.00	
<b><u>Voter-approve a 7-year special property tax levy</u></b> - to provide funds to finance the development of a mixed-use, mixed-income demonstration project for innovative housing products and methods in Colville.	3.11	

**Policy implications** - survey respondents gave:

- Highest priority to initiating a housing renovation loan program, adopting low impact, smart, and green development guidelines, adopting cash-offset incentives, establishing an affordable housing coalition, encouraging innovative housing products, and allowing innovative land ownership options.



## Appendix E: Housing requirements and strategies

### Housing demand projections 2020-2050

The following projections were based on the population forecasts for Colville from 2020 to 2050 in the Colville 2015 Comprehensive Plan and the characteristics of the existing housing inventory identified in the American Community Survey (ACS) of 2014-2019.

The projections assume the housing demand in Colville will gradually reflect the changing demographic characteristics of the city's population including an aging of the population resulting in smaller households, preferences for living alone, reduced child-bearing couples including non-nuclear family household types, and the city's increasing urban lifestyles and housing markets. Specifically, the projections assume:

- **Population per household** - will gradually decline from 2.31 persons in 2020 to 2.19 by 2050.
- **Percent vacant** - or the vacancy rate will remain constant at 5% of all housing units in 2020 to 5% by 2050.
- **Housing market requirement** - will include housing demand to meet household requirements plus a vacancy allocation to provide market elasticity.
- **Percent single-family units of total housing inventory** - will remain constant at 58% of all demand in 2020 and 58% by 2050 similar to the demand currently evident in Puget Sound.
- **Percent attached family units of 2-9 units of total housing inventory** - will remain constant at 17% of all demand in 2020 and by 17% by 2050.
- **Percent multifamily units of 10+ units of total housing inventory** - will increase from 16% of all demand in 2020 to 18% by 2050 similar to the demand currently evident in urban areas with aging populations.

- **Percent mobile homes, RVs, and boats of total housing inventory** - will remain constant at 199 units or 8% of all housing stock in 2020 to 6% of all housing stock by 2050.

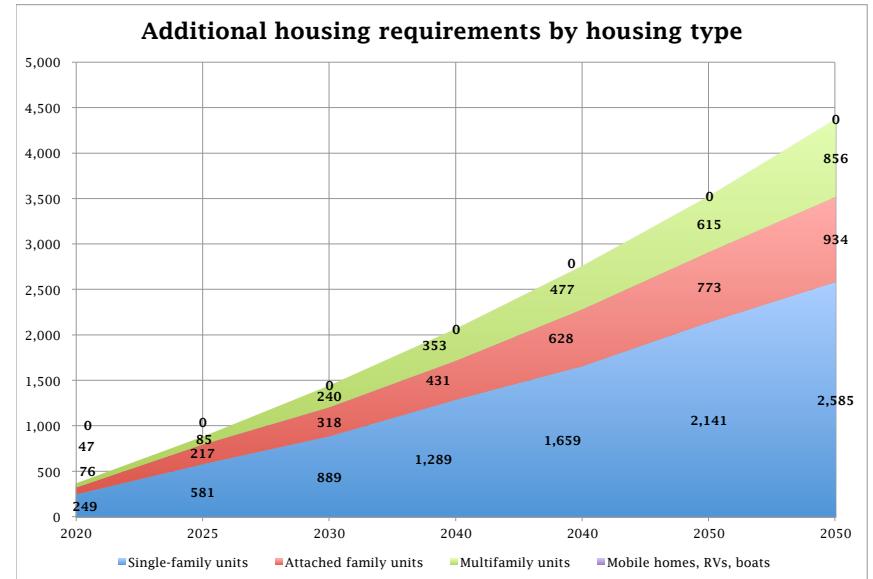
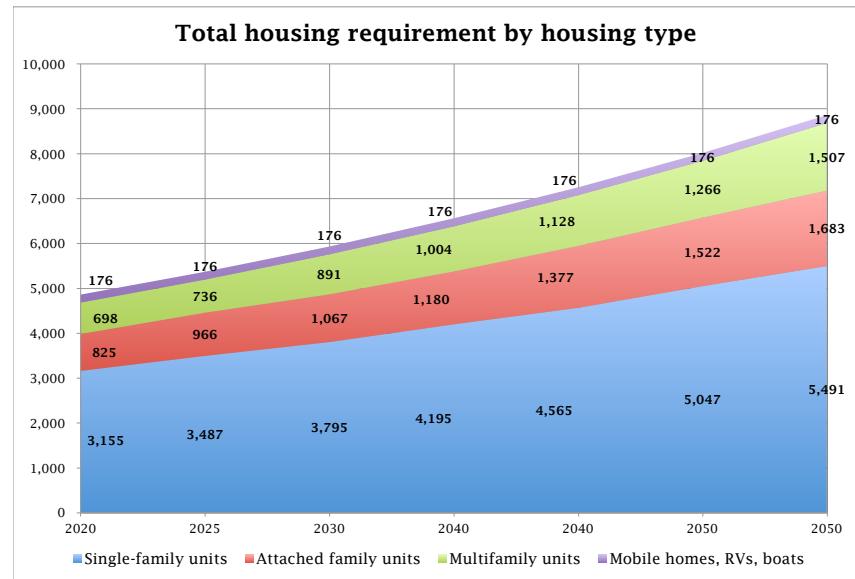
	2020	2030	2040	2050
Population	4,750	5,093	5,444	5,837
Households	2,056	2,244	2,441	2,665
Vacancy allocation	103	112	122	133
Housing market (w/vacancy)	2,159	2,356	2,563	2,799
Less existing housing units	2,234	2,234	2,234	2,234
<b>Additional housing need</b>	<b>-75</b>	<b>122</b>	<b>329</b>	<b>565</b>
Additional single-family	-42	72	193	329
Additional attached (2-9)	-25	8	44	84
Additional multifamily (10+)	-8	41	93	152
Additional mobile home etc.	0	0	0	0

#### Limitations of the projections

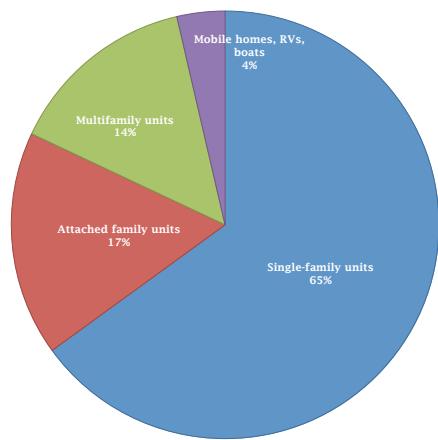
- American Community Survey (ACS) data identifies the number of total vacant units but does not specify whether the units are single-family, attached family, multifamily, or mobile homes, or RVs. The projections assume vacancies are distributed in the inventory in the same proportions as the total types of each housing unit.
- Vacant units include housing on the market for sale or rent, foreclosed, and possibly abandoned. The projections assume all vacant units are or can be made of a condition that can be occupied and thus absorbed by market demand over time.

#### Major implications of the projections

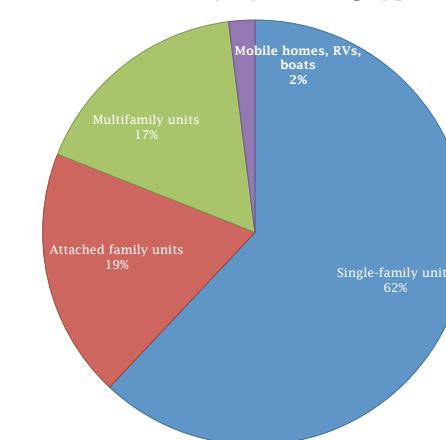
- The requirement or need for additional housing units is -75 in 2020 since 75 or 3% of the inventory is vacant or not occupied but will increase to 122 housing units by 2030 and 329 housing units by 2040 and 565 by 2050 as population and thus



**Percent inventory by housing type - 2020**



**Percent inventory by housing type 2050**



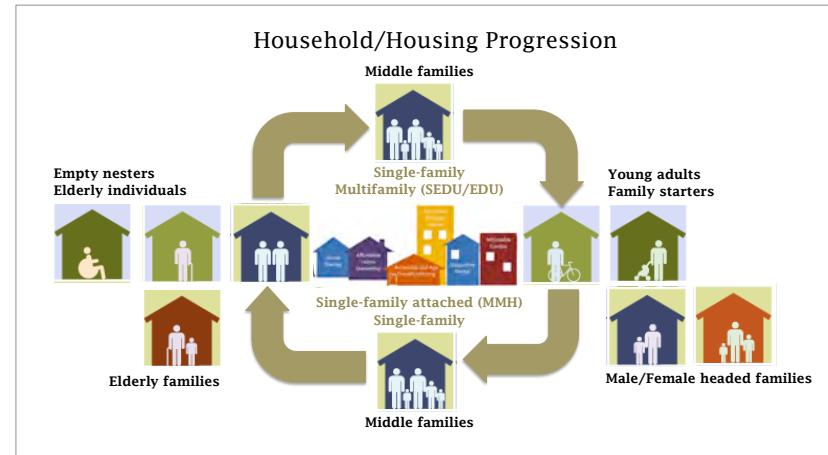
- households increase and the vacancy rate remains a reasonable market allocation of 5%.
- The requirement or need for additional single-family housing units is -42 in 2020 due to the presumed large number of vacant units but will increase to 72 in 2030 and 193 single-family by 2040 and 329 single-family by 2050.
- The requirement or need for additional attached family housing units of between 2-9 units per structure is -25 in 202 due to the presumed large number of vacant units but will increase to 8 attached units by 2030 and 44 attached units by 2040 and 84 attached units by 2050.
- The requirement or need for additional multifamily housing units of over 10+ units per structure is -8 in 2020 due to the presumed large number of vacant units but will increase to 41 multifamily units by 2030 and 93 multifamily units by 2040 and 152 multifamily units by 2050.
- The requirement or need for additional mobile homes and RVs is 0 in 2020 due to the limited zones that this type of housing can be provided and will remain 0 in 2030 and 0 by 2040 and 0 by 2050.
- In total, the projections indicate Colville housing market demands will reflect the increasing proportions of older, single individual, and smaller households who will seek to live in more urban housing types and settings.

## Assisted housing projections

Colville's assisted housing requirements are based on the income and cost burden statistics developed by the Bureau of the Census in the Comprehensive Housing Affordability Statistics (CHAS) data derived from the 2013-2017 ACS (the latest available cross correlation of ACS CHAS data).

CHAS data aggregates by household type including Elderly Family (2 persons with either or both over age 62+), Small Families (2 persons with neither age 62+ with 3 or 4 persons), Large Families (5 or more persons), Elderly Non-Family (single or

not related individuals), and Non-Family Non-Elderly (single or not related individuals under age 62) and by income of below 30%, 30-50%, 50-80%, and 100% of Household Average Median Family Income (HAMFI).



For each of these groups, CHAS data identifies housing cost burden including the percent of income paid for housing from under 30%, 30-50%, 50%+, and not computed (typically public or assisted housing occupant households).

The assisted housing projections assume household types closely correlate with housing types such as:

- **Small and Large Families** - in single-family housing of various sizes and constructions
- **Elderly Families** - in attached housing of 2-9 units including duplex, cottage, townhouse, courtyard, and multiplex
- **Non-Family Elderly and Non-Elderly** - in multifamily of 10+ units including Small Efficiency Dwelling Units (SEDU) and Efficiency Dwelling Units (EDU)
- **All household types** - may live in mobile homes, RVs, or boats but given the cost parameters of these housing types are likely not cost burdened

<b>Alleviate cost burden 50%+</b>	<b>2020</b>	<b>2030</b>	<b>2040</b>	<b>2050</b>
Single-family assisted	344	414	498	599
Attached family assisted	12	16	21	25
Multifamily assisted	143	183	231	309
Mobile home assisted	0	0	0	0
<b>Housing requirement</b>	<b>499</b>	<b>612</b>	<b>750</b>	<b>933</b>
<b>Alleviate burden 30-50%+</b>				
Single-family assisted	770	926	1,114	1,340
Attached family assisted	50	65	84	103
Multifamily assisted	298	381	482	643
Mobile home assisted	0	0	0	0
<b>Housing requirement</b>	<b>1,118</b>	<b>1,372</b>	<b>1,680</b>	<b>2,086</b>

Sources: Colville Comprehensive Plan, ACS 2015-2019

ACS 2013-2017 CHAS data

Beckwith Consulting Group

Specifically, the assisted housing projections assume, based on CHAS data, some form of housing assistance, whether public, Section 8, or other form of direct market subsidy, will be necessary for:

#### **Households paying more than 50%+ of income for housing**

- and earning less than 30%, 30-50%, and 50-80% of HAMFI) are:

- 9.5% for Small and Large Families in single-family housing
- 9.1% for Elderly Families in attached housing (2-9 units)
- 18.2% for Non-Family Elderly and Non-Elderly in multifamily housing (10+ units)
- 0.0% for any household living in mobile home, RVs, or boats

#### **Households paying more than 30-50%+ of income for housing**

- and earning less than 30%, 30-50%, and 50-80% of HAMFI) are:

- 19.7% for Small and Large Families in single-family housing
- 15.1% for Elderly Families in attached housing (2-9 units)
- 44.8% for Non-Family Elderly and Non-Elderly in multifamily housing (10+ units)
- 0.0% for any household living in mobile home, RVs, or boats

#### **Limitations of the projections**

- The projections assume the correlation between household type and housing type are absolute when actual correlations are considerably more fluid, particularly when some households may grow into or out of a housing type but remain in a unit, particularly an owned unit, beyond their household and thus housing requirement transition.
- The projections assume current (CHAS 2013-2017) income and cost burden conditions will remain constant through the 2020-2050 projections period when actual trends are likely to be more variable where housing costs may rise faster than income.
- The projections assume housing assistance requires direct market intervention through public housing or rent assistance when indirect market intervention through the introduction or allowances for more innovative housing types, construction methods, financing terms, renovation programs, and the like may also reduce housing costs and cost burdens.

#### **Missing Middle Housing (MMH)**

**Missing Middle Housing** is a term coined by Dan Parolek of Opticos in 2010 to define a range of multi-unit or clustered housing types compatible in scale with single-family homes. The term refers to housing types that were often built, and still exist in most towns and cities, such as courtyard apartments or bungalow courts.



**Accessory Dwelling Unit**



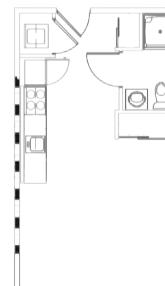
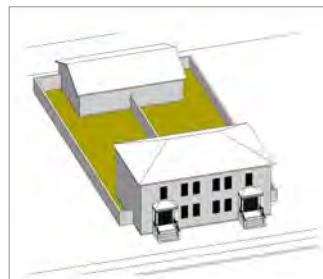
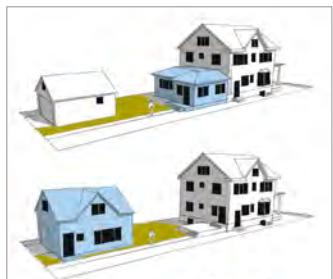
**Duplex**



**Cottage**



**Townhouse**



**Courtyard Building**

**Multiplex**

**Live-Work**

**SEDU**  
**Colville Housing Action Plan** | 5

They are “missing” because they are prohibited by many modern zoning codes and parking requirements. Many of these “old,” pre-suburban housing types filled in the gap between apartments and detached single dwellings.

Missing middle housing includes the following housing adaptations as well as other innovations of interest to Poulsbo’s Housing Action Planning.

**Accessory Dwelling Units (ADUs)** - or backyard cottages or granny pods are a second, small dwelling located on the same lot as a single-family house. An ADU may be an internal conversion of a portion of an existing house, basement, or garage, or an addition to an existing house, or a separate detached structure but are not separately owned.

ADUs may be stick-built wood structures, modular or manufactured, shipping container houses, or tiny houses with separate entries, utilities, and parking.

**Duplex, Triplex, Fourplex** - include a duplex that is a small to medium-sized structure that consists of 2 side-by-side or stacked dwelling units, both facing the street, and within a single building massing. Multiplex (including a Triplex or Fourplex) is a medium-sized structure that consists of 3-6 side-by-side and/or stacked dwelling units, typically with one shared entry or individual entries along the front.

The Duplex and Multiplex Type has the appearance of a medium-sized family home and is appropriately scaled to fit sparingly within primarily single-family neighborhoods or into medium-density neighborhoods.

**Cottage or Bungalow Court** - is a group of 4 or more single dwellings arranged around a shared courtyard or passageway with pedestrian access to the building entrances from the courtyard and/or fronting street. The courtyard may be open to

the street or surrounded by single dwellings with parking placed in the rear of the lot or behind each unit.

**Town or Rowhouse** - is a small- to medium-sized building comprised of attached dwelling units arrayed side by side usually with the ground floor raised above grade in order to provide privacy for a ground floor room. The primary building sits at the front of the property with the garage at the rear separated from the primary building by a rear yard. Dwelling units are accessed from the front yard/street with parking in the rear.

**Courtyard Buildings** - are a group of dwelling units oriented around a courtyard or series of courtyards. The courtyard replaces the rear yard and is more open to the street in low intensity neighborhoods and less open in more urban settings. Each unit is accessed from the courtyard.

**Multiplex** - are detached structures that consist of multiple dwelling units arranged side-by-side and/or stacked with a shared entry from the street that may have retail, service, and/or office uses on the ground floor.

The primary shared common space is the rear or side yard designed as a courtyard or outdoor space. Courtyards can be located on the ground, or on a podium, or on a parking deck or roof open to the sky.

**Live-Work** - is an attached or detached structure that consists of single dwelling unit above and/or behind a flexible ground floor space that can be used for a range of non-residential uses such as personal and general service, small-scale craft production or retail uses.

The flex space and residential unit typically have separate entrances. Parking areas are located and accessed from the rear of the lot.

**Small Efficiency (SEDU) or Efficiency Dwelling Units (EDU)** - are small dwelling units that have gained popularity in areas like Seattle, Bellevue, Redmond, as well as across the country. Typical occupants include service, education, health, and tech workers as well as seniors who commute by transit or bicycle with very low vehicle ownership and thus parking requirements.

SEDUs and EDUs include individual dwelling units such as Accessory Dwelling Units (ADUs) or Tiny Houses but also structures that include a number of small units in buildings that resemble apartments or multiple family structures.

Type	Sq ft
<b>Congregate</b> - a type of housing in which each individual has a private bedroom or living quarters, but shares with other residents a common dining room, recreational room, or other facilities.	140-200
<b>Micro housing</b> - units contain a kitchenette and private bathroom and share a common kitchen, group gathering place, and recreational area.	140-200
<b>Small Efficiency Dwelling Unit (SEDU)</b> - slightly undersized conventional studio apartment with a complete kitchen, bathroom, and closet space.	220-300
<b>Efficiency Dwelling Unit (EDU)</b> - a conventional studio apartment that is less than 400 square feet.	300-370

## Current zoning analysis

Colville's existing zoning regulations determine to what affect the regulations encourage or constrain the use of innovative "missing middle housing". Zoning regulations currently include 4 residential zones (R-1S Suburban, R-1 Single-Family Residential, and R-2 Multifamily Residential) from low to high density and 3 commercial zones (R-3 General Commercial, C-2 Central Business District, and C-3 General Commercial) that allow housing.

## Existing zoning code allowances

	R-1S	R-1	R-2	R-3	C-2	C-3
Accessory Dwelling Unit	?	?	?	?		
Duplex	P	P	P	X		
Triplex, Fourplex			P	P		
Cottage, Bungalow Court				?	?	
Townhome, Rowhouse			P	X		
Courtyard Building			P	?	?	?
Multiplex			P	P	P	P
Live-Work						
Small Efficiency Dwelling (SEDU)						

## Evaluation criteria of the zoning districts

The zoning districts were analyzed to determine if the zoning districts:

- Allow non-conforming missing middle housing (MMH) structures – ADUs, granny houses, duplexes, etc.?
- Regulate the maximum lot size allowance (to increase density) and retain single-family compatibility?
- Regulate the maximum building width (no more than 45-60 and no more than 75 feet) and depth (no more than 80-100 feet) to keep the building scale small – or use Form-Based Code (FBC)?
- Allow sufficient density (at least 16 and preferably up to 35-45 units/acre or reduce minimum required square footage of lot per unit) to achieve missing middle feasibility?
- Restrict maximum height (2.5 stories) to keep scale compatible with single-family neighborhoods?
- Reduce parking requirements for missing middle housing (1 off-street space per unit)?
- Consolidate open space into common areas and reduce open space requirements on lots?
- Does the zoning map indicate which districts allow missing middle products?

## Zoning district analysis

<b>R-1S SF Suburban - 4.5 du/acre</b> <ul style="list-style-type: none"> <li>▪ <b>Allows</b> - Duplex, ADUs not mentioned</li> <li>▪ <b>Lot size</b> - 9,650 minimum, no maximum mentioned; 14,400 for duplex</li> <li>▪ <b>Lot dimension</b> - 70 foot width minimum, 100 foot for duplex</li> <li>▪ <b>Density</b> - Average 4.5 units/acre</li> <li>▪ <b>Height</b> - 3 stories or 42 feet (lesser one).</li> <li>▪ <b>Parking</b> - 2/du</li> <li>▪ <b>Open space</b> - No requirements found</li> </ul>	<b>MMH Standards</b> <ul style="list-style-type: none"> <li>▪ <b>Missing middle allowed?</b> Only duplexes, no other missing middle housing types are allowed in this zoning district</li> <li>▪ <b>Appropriate lot size and dimension?</b> Lot size, width, and height are adequate for duplex, triplex, and fourplex.</li> <li>▪ <b>Density favorable to MMH?</b> Current low density will not allow missing middle housing</li> <li>▪ <b>Consolidation of open space into common areas to reduce open space requirements?</b> No requirements found</li> <li>▪ <b>Walking distance from amenities?</b> No</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Consolidation of open space into common areas to reduce open space requirements?</b> No requirements found.</li> <li>▪ <b>Walking distance from amenities?</b> Some areas are close to park and school.</li> </ul>
<b>R-1 SF Residential - 4.5 du/acre</b> <ul style="list-style-type: none"> <li>▪ <b>Allows</b> - Duplex, ADUs not mentioned.</li> <li>▪ <b>Lot size</b> - 7,200 minimum for single-family, 10,800 for duplex</li> <li>▪ <b>Lot width</b> - 60 feet</li> <li>▪ <b>Depth</b> - no depth mentioned</li> <li>▪ <b>Density</b> - Average 4.5 units/acre</li> <li>▪ <b>Height</b> - Three stories or 42 feet (lesser one)</li> <li>▪ <b>Parking</b> - 2/du</li> <li>▪ <b>Open space</b> - No requirements found</li> </ul>	<b>MMH Standards</b> <ul style="list-style-type: none"> <li>▪ <b>Missing middle allowed?</b> <b>Missing middle allowed?</b> Only duplexes, no other missing middle housing types are allowed in this zoning district</li> <li>▪ <b>Appropriate lot size and dimension?</b> Lot size, width, and height are adequate for duplex, triplex, and fourplex</li> <li>▪ <b>Density favorable to MMH?</b> Current density will not allow missing middle housing</li> <li>▪ <b>Are parking requirements comparable?</b> Can require less number of parking.</li> </ul>	<b>R-2 Multifamily Residential - 22 du/acre</b> <b>MMH Standards</b> <ul style="list-style-type: none"> <li>▪ <b>Missing middle allowed?</b> Assumed to be allowed but no specific references; no specific references to courtyard buildings, SEDUs</li> <li>▪ <b>Appropriate lot size and dimension?</b> Minimum lot size requirement seem to be appropriate for lot size, width, and height are adequate for duplex, triplex, and fourplex.</li> <li>▪ <b>Lot size</b> - 6,000 minimum, for greater than 5 units, 1,300 square feet to be added for each unit</li> <li>▪ <b>Lot width</b> - 60 feet minimum</li> <li>▪ <b>Depth</b> - No depth mentioned</li> <li>▪ <b>Density</b> - Average 22 units/acre</li> <li>▪ <b>Height</b> - 3 stories or 42 feet (lesser one)</li> <li>▪ <b>Parking</b> - 2/du, 1 guest per 5 units</li> <li>▪ <b>Open space</b> - No requirements found</li> </ul>

	<p><b>comparable?</b> Can require less number of parking.</p> <ul style="list-style-type: none"> <li>▪ <b>Consolidation of open space into common areas to reduce open space requirements?</b> No requirements found.</li> <li>▪ <b>Walking distance from amenities?</b> Some areas are close to park, school and central business district.</li> </ul>	
<b>R-3 General Commercial - 22 du/acre</b>	<p><b>MMH Standards</b></p> <ul style="list-style-type: none"> <li>▪ <b>Missing middle allowed?</b> Assumed to be allowed but no specific references; no specific references to courtyard buildings, SEDUs.</li> <li>▪ <b>Appropriate lot size and dimension?</b> Minimum lot size requirement seem to be appropriate for lot size, width, and height are adequate for duplex, triplex, and fourplex. MMH standards for townhomes or row houses (1,530-3,000 square feet). Lot width requirement - will prevent keeping building scale small. Height is appropriate for all MMH with 42 feet currently in place.</li> <li>▪ <b>Density favorable to MMH?</b> Current density will allow: duplex, triplex, fourplex, multiplexes, cottage or Bungalow court, town houses, row houses, live/work. Will limit density: courtyard building, as these require higher density than</li> </ul>	<p>maximum allowed in the zoning code.</p> <ul style="list-style-type: none"> <li>▪ <b>Are parking requirements comparable?</b> Can require less number of parking.</li> <li>▪ <b>Consolidation of open space into common areas to reduce open space requirements?</b> No requirements found.</li> <li>▪ <b>Walking distance from amenities?</b> Some areas are close to park, school and central business district.</li> </ul>
<b>C-2 Central Business District</b>	<p><b>MMH Standards</b></p> <ul style="list-style-type: none"> <li>▪ <b>Missing middle allowed?</b> Mixed use apartment, condominiums, multiplex, courtyard buildings. No mention of live/work.</li> <li>▪ <b>Appropriate lot size and dimension?</b> No limits on lot size, width and depth. Height is appropriate for all MMH with 42 feet currently in place.</li> <li>▪ <b>Density favorable to MMH?</b> No density mentioned.</li> <li>▪ <b>Are parking requirements comparable?</b> Can require less number of parking for multiplexes (1.25 per unit).</li> <li>▪ <b>Consolidation of open space into common areas to reduce open space requirements?</b> No requirements found.</li> <li>▪ <b>Walking distance from amenities?</b> Some areas within walking distance to retail.</li> </ul>	

## Existing and proposed Missing Middle Housing (MMH) measures

Housing type	R-1S	R-1	R-2	R-3	C-2	C-3
Existing MMH	ADU? Duplex	ADU? Duplex	ADU? Duplex, triplex, cottage, townhouse, multiplex, Courtyard building	ADU? Duplex, triplex, cottage, townhouse, multiplex, Courtyard building	Mixed use (court-yard, multiplex)	Mixed use (court-yard, multiplex)
Proposed additional MMH	Duplex, triplex, cottage	Triplex, cottage, townhouse, multiplex, live/work Courtyard building	live/work, SEDU	Live/work, SEDU	Live/work, SEDU	Live/work, SEDU
<b>Lot sizes</b>						
Existing minimum	9,650 square feet 14,400 square feet for duplex	7,200 square feet single-family, 10,800 square feet for duplex	6,000 square feet, 1,300 square feet for each additional unit	6,000 square feet, 1,300 square feet for each additional unit	None	None
Existing maximum	None	None	None	None	None	None
Proposed minimum	7,200 square feet	1,530 square feet	1,530 square feet			
<b>Buildings</b>						
Minimum building width		18 - 24 feet	18 - 24 feet			
Maximum building width	28-55 feet	50 - 100 feet	50 - 100 feet	50 - 100 feet	50 - 100 feet	50 - 100 feet
Maximum height	3 stories or 42 feet	3 stories or 42 feet	3 stories or 42 feet	3 stories or 42 feet	No limit	No limit
Maximum height	42 feet	42 feet	42 feet	42 feet	42 feet	42 feet
<b>Density</b>						
Allowable for MMH only	7-10 du/ acre	7-20 du/ acre	10-56 du/ acre	10-56 du/ acre	21-56 du/ acre	21-56 du/ acre
<b>Parking</b>						
Maximum	1/du	1/du	1/du	1/du	1/du	1/du
<b>Open space</b>						
Existing open space	None found	None found	None found	None found	None found	None found
Consolidate open space	Required	Required	Required	Required	Required	Required

Note - compliance with MMH standards is required except for all bulk standards mentioned in this table.

C-3 General Commercial	MMH Standards
<ul style="list-style-type: none"> <li>▪ <b>Allows</b> - Duplex outside the airport overlay district. ADUs not mentioned. Triplex, multiplex, apartment, townhouse, attached or detached condominiums are allowed on second story and above only.</li> <li>▪ <b>Lot size</b> - No limitation</li> <li>▪ <b>Lot width</b> - No limitation</li> <li>▪ <b>Depth</b> - No depth mentioned</li> <li>▪ <b>Density</b> - 22 units/acre</li> <li>▪ <b>Height</b> - No limitation</li> <li>▪ <b>Parking</b> - Not mentioned</li> <li>▪ <b>Open space</b> - No requirements found</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Missing middle allowed?</b> Mixed use apartment, condominiums, multiplex, courtyard buildings. No mention of live/work.</li> <li>▪ <b>Appropriate lot size and dimension?</b> No limits on lot size, width and depth. Height is appropriate for all MMH with 42 feet currently in place.</li> <li>▪ <b>Density favorable to MMH?</b> No density mentioned.</li> <li>▪ <b>Are parking requirements comparable?</b> Can require less number of parking for multiplexes (1.25 per unit).</li> <li>▪ <b>Consolidation of open space into common areas to reduce open space requirements?</b> No requirements found.</li> <li>▪ <b>Walking distance from amenities?</b> Some areas within walking distance to retail.</li> </ul>

## Modular construction

Modular units are built to the International Residential Code (IRC) and must conform to the same state and local building codes as site-built homes. Modular homes must be structurally approved by inspectors, can be of any size, although the block sections from which the homes are assembled are uniformly sized. Modular homes are treated the same by banks as homes built on-site and can be easily refinanced.

Modular homes are not manufactured homes. Like manufactured homes, modular homes are factory-built and then transported.

However, modular homes follow state, local or regional building codes rather than federal requirements. Modular homes are built "on-frame" (on a permanent chassis) or "off-frame" (removed from the chassis and assembled on the site).

Modular homes are transported on flatbed trucks rather than being towed, and lack axles and an automotive-type frame. However, some modular homes are towed behind a semi-truck or toter on a frame similar to that of a trailer. The home is usually in 2 pieces and is hauled by 2 separate trucks. Each frame has 5 or more axles, depending on the size of the home. Once the home has reached a location, the axles and the tongue of the frame are then removed, and the home is set on a concrete foundation by a large crane.

Most modern single-family modular homes, once fully assembled, are indistinguishable from site-built homes. Their roofs are usually transported as separate units. Newer modular homes also come with roofs that can be raised during the setting process with cranes and can be up to 2 to 4 stories.

When FEMA studied the destruction wrought by Hurricane Andrew in Dade County Florida, FEMA concluded that modular and masonry homes fared best compared to other construction.

**The Blokable Building System (BBS)** - is an example of a comprehensive building system designed, engineered, and manufactured to consistently produce high-quality, low-cost, connected housing. Each Blok in the system is a standardized, modular housing component assembled entirely in a manufacturing facility and designed to be stacked, combined, and connected to create a variety of housing communities.

By vertically integrating the entire prefabricated building stack under a factory roof, the process drastically cuts overall project time, slashes project costs, and delivers lower operating costs over time. The modular approach can typically produce a higher



quality finished housing product for 15-20% less than an on-site stick-built product.

Blokable's steel-framed stackable apartments, fabricated at the company's factory are standardized 35 feet by 9 feet on the outside creating 260 square feet inside. Blokable units are easy to truck to a site, stack, and connect to the electrical and water grids. Blokable replicates largely identical units in its factory and pops the completed units into place on-site. The resulting homes are much cheaper than traditional apartments — about \$125,000 a door instead of \$300,000 or \$350,000 for conventional stick-built.

The units are made of steel frames instead of the wood frames typically found in many modular projects. That makes it easier to rapidly transport and install Bloks on site and arrange them into larger units or create multi-unit housing complexes. The bones of Blokable units are standardized but everything else — like doors, windows and fixtures — is customizable.

Blokks are currently designed to be assembled into 1-3 story structures and can be configured in a variety of ways, from standalone homes to multi-unit developments with retail and community spaces on the ground floor. The BBS structural steel frame and shear-wall system creates wide open spaces for studio, 1, 2, and 3 bedroom homes and to attach decks, railings, stairs, architectural features, a wide range of cladding options, and a variety of roof types to create unique and beautiful building designs and to match climate and community design requirements.

Built into every unit is a smart monitoring system called BlokSense meant to reduce operating, maintenance and insurance costs by keeping tabs on air quality, humidity and alerting owners when something needs fixing.

Blokable provides "turnkey" service for market-rate and non-profit developers, as well as housing trusts and other

organizations that build housing. Blokable handles the entire process, teaming up with architect and general contractor partners that work from a standardized baseline created by the company. Blokable's formula can be easily repeated from project to project rather than having to build from scratch each time, cutting down on design and engineering time and costs.

In real estate terms, Blokable's service includes elements of a modular housing builder, a design-build firm, and a fee developer that builds for others without owning the land. The model has the potential to dramatically lower costs to build housing, specifically affordable housing.

### **Housing cost reductions**

**Housing cost analysis** - was completed for an urban mixed-use structure for the purpose of determining which factors most affect final development costs – and which cash and non-cash offsets affected the final project outcomes.

### **Mobile/manufactured homes and parks**

**Mobile homes** - are movable or portable dwellings built on a chassis, connected to utilities, designed without a permanent foundation, and intended for year-round living. "Mobile homes" refers to homes built before 1976 and "manufactured homes" refers to those built after 1976 under a higher set of building standards.

Mobile homes are single-wide of 8-12 in width and 90 feet or less in length and can be towed to a site as a single unit. Double-wide mobile homes are 20 feet or more wide and are 90 feet in length or less and are towed to a site in 2 separate units that are then joined together.



**Examples of manufactured housing**

Single-wide owners often "trade" or sell the home to a dealer for a reduction of the purchase of a new home. "Used" mobile homes are re-sold to new owners or to park owners for use as inexpensive rental units. Single-wides are more likely to be traded than double-wides because removing single-wides from the site is easier. Only about 5% of all double-wides will ever be moved.

Early mobile homes weren't built to high-quality standards because the new mobile home industry didn't have the experience or materials - resulting in a bad reputation.

In the United States, mobile homes are regulated by the US Department of Housing and Urban Development (HUD), via the Federal National Manufactured Housing Construction and Safety Standards Act of 1974 that allowed mobile home manufacturers to distribute nationwide and to be immune to the jurisdiction of local building authorities.

Households who could not afford a traditional site-built home, or did not want to commit to spending a large sum of money on housing, viewed mobile homes as a viable alternative for long-term housing needs. The units were often marketed as an alternative to apartment rental.

Mobile homes are inexpensive because the home is technically not "real estate" - rather a mobile home is a form of personal property, like an RV. A mobile home does not include the land that is traditionally a part of a conventional single-family dwelling and as a result, mobile homes depreciate quickly because the homes are personal property, not real property.

The tendency of mobile homes to depreciate rapidly in resale value made collateral for loans much riskier than traditional home loans. Terms were usually limited to less than the 30-year term typical of the general home-loan market with considerably higher interest rates. Mobile home loans resembled motor vehicle loans more than traditional home mortgage loans.

Mobile homes were consistently linked to lower-income families, which led to prejudice and zoning restrictions that included limitations on the number and density of homes permitted on any given site, minimum size requirements including single-wide exclusions, limitations on exterior colors and finishes, and foundation mandates. The derogatory concept of a "trailer park" is typically defined as older single-wide mobile homes occupying small, rented lots and remaining on wheels, even if the mobile home stays in place for decades.

Moving and setup costs average between \$2,000 and \$5,000 to move a mobile home less than 100 miles or \$6 to \$15 per mile or up to \$15,000 in transport costs if moving more than 100 miles. Setup costs can run anywhere from \$1,500 for single-wide (\$3,000 for double-wide) to \$20,000 or more, depending on setup complexity.

Formaldehyde was used in older mobile homes to make walls, cabinets, and furniture. Short-term exposure to formaldehyde can cause sickness with the symptoms of a common cold - a sore throat, cough, scratchy eyes, and sometimes nosebleeds and is known to increase the risk of getting cancer even at levels too low to cause symptoms.

**Manufactured homes** - refers to units built after 1976 subject to the Department of Housing and Urban Development (HUD) Code, Federal Housing Administration (FHA) certification requirements including attached metal certification tags, and a requirement that manufactured homes be built on a permanent chassis. Mobile homes permanently installed on owned land are difficult to mortgage, whereas FHA code manufactured homes can be mortgaged through VA, FHA, and Fannie Mae.

Usually, the quality of manufactured homes is as good as or even better than traditionally or site-built homes because the homes are built in a factory setting under very intense control according to the HUD code.

When installed properly, a manufactured home can last as long as a regular home built directly on a construction site anywhere from 30 to 55 years or longer if properly maintained and are more eco-friendly than the average American home.

Manufactured homes are considered “double wide” - no less than 20 feet in width and no less than 600 square feet of living space inside. Double-wides are towed to a site in 2 separate units that are then joined together. Triple-wide and even homes with 4, 5, or more units are also built.

Modern manufactured homes tend to be built from materials similar to those used in site-built homes rather than the inferior, lighter-weight materials of mobile homes and are more likely to physically resemble site-built homes. Often, the primary differentiation in appearance is that factory-built homes tend to have less of a roof slope to allow transporting underneath bridges and overpasses.

The number of double-wide manufactured units sold exceeds the number of single-wide units due in part to the spaciousness of double-wide units that are now comparable to site-built homes and that has reduced the depreciation rate of manufactured units.

Single-wide units are still popular primarily in rural areas, where there are fewer zoning restrictions. Single-wides are frequently used as temporary housing in areas affected by natural disasters when restrictions are temporarily waived.

While manufactured homes are considered to be affordable housing, older models can be some of the most expensive in the nation to heat due to energy inefficiency. High-performance manufactured housing uses less energy and therefore increases life-cycle affordability by decreasing operating costs. High-performance manufactured housing is energy efficient, attractive, functional, water-efficient, resilient to wind, seismic forces, and moisture penetration, with healthy indoor environmental quality.

Manufactured homes represented about 10% of new single-family home starts as of 2018, according to the Manufactured Housing Institute (MHI). Industry experts believe the demand for manufactured homes will increase as the lack of affordable housing persists. The **pros** of owning a manufactured home include:

- Affordability - manufactured homes are made with the same standard building materials as site-built homes but are more affordable because of efficiencies in the factory-building process and not because of inferior materials.
- Flexibility if the home may be moved
- Construction process not affected by weather or other factors that affect site-built homes
- Multiple financing options

The **cons** of owning a manufactured home include:

- Social stigma
- In some cases, dealing with a landlord even though owning the home
- Home value depreciates rather than appreciates over time for site-built homes
- Manufactured homes are not easy to resell
- Manufactured home loans typically come with higher interest rates than other loan types

According to the Manufactured Housing Institute, owners of manufactured homes have a median household income of slightly under \$30,000.

- The average new manufactured home sales price is \$70,600
- 22 million Americans live in manufactured homes
- Manufactured homes account for close to 10% of the entire housing inventory in America
- Manufactured homes account for 9% of new single-family home starts
- Square foot costs \$49, compared to \$107 for site-built homes (more than double!)

The average cost of a new manufactured home in the United States as of August 2019 was \$84,100 according to data from the US Census Bureau. However, manufactured home costs vary by location and size of the home, resulting in a broad range in prices. A single-wide manufactured home in the Northeast costs \$45,700 on average, while a single-wide in the West costs \$48,200 according to Census reports. These prices are significantly less than the average cost of a site-built home without purchasing land — \$297,747, according to 2018 Census data.

While upfront costs are higher, buying a mobile or manufactured home is often less expensive than renting an apartment. Overall, owners of mobile or manufactured homes spend about 40% less on housing than renters.

**Financing** - options vary for private as well as public lenders including:

- **Personal loans** - generally for up to \$50,000 or up to \$100,000 with fixed rates and terms for up to 144 months with some lenders. However, personal loans typically have higher interest rates than mortgages and auto loans. Exact qualifications vary by lender, but most will usually review credit score, income, and other financial details.
- **Chattel loans** - which are like a mortgage for higher-priced personal property such as manufactured homes, boats, and planes. Chattel loans for manufactured homes typically have higher interest rates than mortgages and don't include land. A chattel loans can be used for a manufactured home on private property or in a manufactured home community.
- **Fannie Mae MH Advantage** - finances a manufactured home as an MH Advantage home that has construction, design, and features that are placed in traditional communities similar to site-built homes. The manufactured homes are built on a permanent chassis, installed on a permanent foundation on land the borrower owns and are titled as real estate. Loans include

fixed- and adjustable-rate mortgages with 3% down payment and terms up to 30 years.

- **Fannie Mae Standard MH** - loan option is for homes that don't meet the eligibility requirements of the MH Advantage program, including traditional single- and double-wide manufactured homes. The manufactured home must be built on a permanent chassis, installed on a permanent foundation on land the borrower owns (with or without a mortgage) and titled as real estate with fixed- or adjustable-rate loans with 5% down payment and terms up to 30-years.
- **Freddie Mac Manufactured Home Mortgages** - are available in most states for fixed- and adjustable-rate mortgages for homes on a permanent foundation and on private property owned by the borrower with 5% down payment.
- **FHA manufactured home loans** - insured by the Federal Housing Administration (FHA) finance a manufactured home only to be placed on a developed lot or on leased lot with 3.5% down payment and terms ranging from 15 to 25 years for a maximum of \$69,678 for the home and \$23,226 for the lot or \$92,904 for both.
- **The Department of Veterans Affairs (VA)** - provides financing options to military service members, veterans, and surviving spouses for homes attached to a permanent foundation on land owned by the borrower or a manufactured home and land together. The home must qualify as real property with 5% down payment and fixed- or adjustable-rate mortgages.

**Mobile or manufactured home parks** - are often sited in land lease communities known as trailer parks (also 'trailer courts', 'mobile home parks', 'mobile home communities', 'manufactured home communities', 'factory-built home communities' etc.); that allow homeowners to rent space on which to place a home. In addition to providing space, the site often provides basic utilities such as water, sewer, electricity, or natural gas and other amenities such as mowing, garbage removal, community rooms, pools, and playgrounds.

There are over 38,000 trailer parks in the United States ranging in size from 5 to over 1,000 home sites. Although most parks meet basic housing needs, some communities specialize towards certain segments of the market. One subset of mobile home parks, retirement communities, limits residents to those age 55 and older. Another subset of mobile home parks, seasonal communities, are located in popular vacation destinations or used as a location for summer homes.

A recent trend includes parks in which the owner of the mobile or manufactured home owns the lot on which the unit is located. Some of these communities simply provide land in a homogeneous neighborhood, but others are operated more like condominiums with club homes complete with swimming pools and meeting rooms that are shared by all of the residents, who are required to pay membership fees and dues.

**Colville mobile/manufactured home parks** - provide 103 manufactured home sites in 2 parks including:

- **Mobile Ranch Park** - located at 1060 South Main Street for all age groups. The 58-unit park was developed in 1970 with gravel streets and off-street parking. The park includes 20% multi-section manufactured homes 30% of which have peaked roofs and 10% with lap siding. The park includes 10% of the sites for RVs.
- **Mountain View Avenue Park** - located at Mountain View Avenue and South Elm. The 28-unit park was built with asphalt roads.

New mobile homes parks are generally not being developed because they are not profitable as a commercial or profit real estate venture, especially in urban areas. Buying an existing mobile home park, however, to be retained as affordable housing is of a different business model.

## Appendix F: GMA requirements and a glossary of census definitions

### State housing requirements and goals

Under the Washington State Growth Management Act (GMA), RCW 36.70A.070, Poulsbo is required to create comprehensive plans that include mandatory elements dealing with housing and economic development, allowing innovative techniques, requiring coordination with the cities in the county, and allowing for affordable housing incentives. Following are abstracts of the act of most relevance to this housing needs assessment:

#### Comprehensive plans-- Mandatory elements - RCW

##### 36.70A.070

**(2) A housing element** - ensuring the vitality and character of established residential neighborhoods that:

- (a) Includes an inventory and analysis of existing and projected housing needs that identifies the number of housing units necessary to manage projected growth;
- (b) Includes a statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including single-family residences;
- (c) Identifies sufficient land for housing, including, but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, and group homes and foster care facilities; and
- (d) Makes adequate provisions for existing and projected needs of all economic segments of the community...."

#### Comprehensive plans - Innovative techniques - RCW

##### 36.70A.090

A comprehensive plan should provide for innovative land use management techniques, including, but not limited to, density bonuses, cluster housing, planned unit developments, and the transfer of development rights.

#### Comprehensive plans--Must be coordinated - RCW

##### 36.70A.100

The comprehensive plan of each county or city that is adopted pursuant to RCW 36.70A.040 shall be coordinated with, and consistent with, the comprehensive plans adopted pursuant to RCW 36.70A.040 of other counties or cities with which the county or city has, in part, common borders or related regional issues.

#### Countywide planning policies - RCW 36.70A.210

(3) A countywide planning policy shall at a minimum, address the following...

- (e) Policies that consider the need for affordable housing, such as housing for all economic segments of the population and parameters for its distribution;

#### Affordable housing incentive programs -- Low-income housing units - RCW 36.70A.540

(1)(a) Any city or county planning under RCW 36.70A.040 may enact or expand affordable housing incentive programs providing for the development of low-income housing units through development regulations. An affordable housing incentive program may include, but is not limited to:

- (i) Density bonuses within the urban growth area;
- (ii) Height and bulk bonuses;
- (iii) Fee waivers or exemptions;
- (iv) Parking reductions;
- (v) Expedited permitting, conditioned on provision of low-income housing units; or
- (vi) Mixed-use projects.

(b) The city or county may enact or expand such programs whether or not the programs may impose a tax, fee, or charge on the development or construction of property.

As described in the RCW sections listed above, Poulsbo has a

requirement to create and implement affordable housing action plans, strategies, projects, and programs.

#### **Ability to speak English**

For a respondent who speaks a language other than English at home, refers to his/her assessment of his ability to speak English, from "very well" to "not at all."

Related term: [Language spoken at home](#)

#### **Accuracy and Coverage Evaluation (A.C.E.)**

A survey designed to measure the undercount/overcount of the census.

#### **Adopted child**

A child legally taken into a family to be raised by that family.

Related terms: [Foster children](#), [Own children](#), [Related children](#)

#### **Advanced query**

A planned capability in American FactFinder that will enable users to construct tabulations from the full microdata files from Census 2000. The tabulations must pass confidentiality filters based on rules for electronic disclosure limitation developed by the Census Bureau.

Related term: [Microdata files](#)

#### **Age**

Age is generally derived from date of birth information, and is based on the age of the person in complete years.

#### **Alaska Native Regional Corporation (ANRC)**

A corporate entity organized to conduct both business and nonprofit affairs of Alaska Natives pursuant to the Alaska Native Claims Settlement Act.

#### **Alaska Native village statistical area (ANVSA)**

A statistical entity that represents the densely settled extent of an Alaska Native village, which is a local governmental unit in Alaska. An ANVSA is delineated for the Census Bureau by

officials of the Alaska Native village or Alaska Native Regional Corporation in which the ANVSA is located for the purpose of presenting decennial census data.

#### **American Community Survey (ACS)**

The American Community Survey is a large, continuous demographic survey conducted by the Census Bureau that will eventually provide accurate and up-to-date profiles of America's communities every year. Questionnaires are mailed to a sample of addresses to obtain information about households -- that is, about each person and the housing unit itself. The survey produces annual and multi-year estimates of population and housing characteristics and produces data for small areas, including tracts and population subgroups.

Questions asked are similar to those on the decennial census long form.

Related term: [Continuous Measurement System](#)

#### **American FactFinder (AFF)**

An electronic system for access and dissemination of Census Bureau data on the internet. The system offers prepackaged data products and user-selected data tables and maps from Census 2000, the 1990 Census of Population and Housing, the 1997 Economic Census, and the American Community Survey. The system was formerly known as the Data Access and Dissemination System (DADS).

#### **American Indian Area, Alaska Native Area, Hawaiian Home Land (AIANAHH)**

A Census Bureau term referring to these types of geographic areas: federal and state American Indian reservations, American Indian off-reservation trust land (individual or tribal), Oklahoma tribal statistical area (in 1990 tribal jurisdictional statistical area), tribal designated statistical area, state designated American Indian statistical area, Alaska Native Regional Corporation, Alaska Native village statistical area, and Hawaiian home lands.

### **American Indian off-reservation trust land**

Lands held in trust by the federal government for either a tribe or an individual member of that tribe. They may be located on or outside of the reservation; the Census Bureau recognizes and tabulates data only for the off-reservation trust lands because the tribe has primary governmental authority over these lands.

### **American Indian reservation**

Land that has been set aside for the use of the tribe. There are two types of American Indian reservations, federal and state. These entities are designated as colonies, communities, pueblos, ranches, rancherias, reservations, reserves, tribal towns, and villages.

### **American Indian Reservation - federal**

Areas with boundaries established by treaty, statute, and/or executive or court order recognized by the federal government as territory in which American Indian tribes have primary governmental authority. The U.S. Census Bureau contacts representatives of American Indian tribal governments to identify the boundaries. The Bureau of Indian Affairs (BIA) maintains a list of federally recognized tribal governments.

### **American Indian Reservation - state**

Lands held in trust by state governments for the use and benefit of a given tribe. A governor-appointed state liaison provides the names and boundaries for state reservations. The names of the American Indian reservations recognized by state governments, but not by the federal government, are followed by "(state)" in the data presentations.

### **American Indian Tribal Subdivision**

Administrative subdivisions of federally recognized American Indian reservations, off-reservations trust lands, and Oklahoma tribal statistical areas (OTSAs), known as an area, chapter, community, or district. Internal units of self-government or administration that serve social, cultural, and/or economic purposes for American Indians. Provided in 1980 as "American

Indian subreservation areas." These areas were not available in 1990.

### **American Indian tribe**

Self-identification among people of American Indian descent. Many American Indians are members of a principal tribe or group empowered to negotiate and make decisions on behalf of the individual members. Data are available in American FactFinder for more than 35 tribes.

### **Ancestry**

Refers to a person's self-identification of heritage, ethnic origin, descent, or close identification to an ethnic group.

Related terms: [Nationality](#), [Place of birth](#)

### **Annual payroll (in thousands of dollars)**

Payroll includes all forms of compensation, such as salaries, wages, commissions, dismissal pay, bonuses, vacation allowances, sick-leave pay, and employee contributions, to qualified pension plans paid during the year to all employees. For corporations, payroll includes amounts paid to officers and executives; for unincorporated businesses, it does not include profit or other compensation of proprietors or partners. Payroll is reported before deductions for social security, income tax, insurance, union dues, etc. This definition of payroll is the same as that used by the Internal Revenue Service (IRS) on Form 941.

### **Apportionment**

The process of dividing up the 435 memberships, or seats, in the U. S. House of Representatives among the 50 states. The Census Bureau's role in apportionment is to conduct the census every 10 years as mandated by the Constitution. Apportionment does not affect Puerto Rico.

Related terms: [Decennial census](#), [Reapportionment](#), [Redistricting](#)

### **Apportionment population**

A state's apportionment population is the sum of its resident

population and a count of overseas U.S. military and federal civilian employees (and their dependents living with them) allocated to the state, as reported by the employing federal agencies.

Related term: [Resident population](#)

#### **Area**

The size, in square miles or square meters, recorded for each geographic entity.

#### **Average**

The number found by dividing the sum of all quantities by the total number of quantities.

Related terms: [Mean](#), [Median](#)

#### **Average family size**

A measure obtained by dividing the number of members of families by the total number of families.

Related term: [Family](#)

#### **Average household size**

A measure obtained by dividing the number of people in households by the total number of households.

Related term: [Household](#)

#### **Average household size of owner-occupied units**

A measure obtained by dividing the number of people living in owner-occupied housing units by the number of owner-occupied housing units.

Related term: [Owner-occupied housing unit](#)

#### **Average household size of renter-occupied units**

A measure obtained by dividing the number of people living in renter-occupied housing units by the number of renter-occupied housing units.

Related term: [Renter-occupied housing unit](#)

#### **Barrio**

Along with Barrio-Pueblo, the primary legal subdivision of municipios in Puerto Rico. Similar to the minor civil divisions (MCDs) used for reporting census data in 28 states of the United States.

Related term: [Municipio](#), [Subbarrio](#)

#### **Barrio-Pueblo**

Along with Barrio, the primary legal subdivision of municipios in Puerto Rico. Similar to the minor civil divisions (MCDs) used for reporting census data in 28 states of the United States.

Related term: [Municipio](#), [Subbarrio](#)

#### **Base map**

Map content including geographic, physical, cultural, political, and statistical features for locational reference.

#### **Basic Facts**

A pre-defined presentation of the most frequently requested data in American FactFinder from the decennial and economic censuses relative to a particular geographic area.

#### **Block**

A subdivision of a census tract (or, prior to 2000, a block numbering area), a block is the smallest geographic unit for which the Census Bureau tabulates 100-percent data. Many blocks correspond to individual city blocks bounded by streets, but blocks - especially in rural areas - may include many square miles and may have some boundaries that are not streets. The Census Bureau established blocks covering the entire nation for the first time in 1990. Previous censuses back to 1940 had blocks established only for part of the nation. Over 8 million blocks are identified for Census 2000.

Related terms: [100-percent data](#), [Census block](#), [Census geography](#), [Census tract](#),

#### **Block group (BG)**

A subdivision of a census tract (or, prior to 2000, a block

numbering area), a block group is the smallest geographic unit for which the Census Bureau tabulates sample data. A block group consists of all the blocks within a census tract with the same beginning number.

Example: block group 3 consists of all blocks within a 2000 census tract numbering from 3000 to 3999. In 1990, block group 3 consisted of all blocks numbered from 301 to 399Z.  
Related terms: [Census block](#), [Census geography](#), [Census tract](#), [Sample data](#)

#### **Block numbering area (BNA)**

Prior to Census 2000, a statistical subdivision created for grouping and numbering blocks within a county for which census tracts had not been established. Beginning with Census 2000, all counties have census tracts, making block numbering areas unnecessary.

Related term: [Census tract](#)

#### **Borough**

A county equivalent in Alaska, a minor civil division in New York, and an incorporated place in Connecticut, New Jersey, and Pennsylvania.

Related term: [County and equivalent entity](#)

#### **Boundary**

The extent or limit of a geographic area such as a block, census tract, county, or place. A boundary may or may not follow a visible geographic physical feature.

#### **Bureau of Indian Affairs**

The federal government agency, located in the Department of the Interior, responsible for the historic and legal relationships between the federal government and American Indian communities.

#### **Censo 2000 Puerto Rico en Español**

Census 2000 Puerto Rico in Spanish. The data for Census 2000

Puerto Rico in Spanish are accessed in FactFinder from a button in the lower left corner of the Main Page. The same data in English are included in the Census 2000 of the United States dataset. FactFinder does not present data from the 1990 Census of Population and Housing for Puerto Rico.

#### **Census**

A complete enumeration, usually of a population, but also of businesses and commercial establishments, farms, governments, and so forth.

#### **Census (decennial)**

The census of population and housing, taken by the Census Bureau in years ending in 0 (zero). Article I of the Constitution requires that a census be taken every ten years for the purpose of reapportioning the U.S. House of Representatives.

Related terms: [Apportionment](#), [Reapportionment](#), [Redistricting](#)

#### **Census (economic)**

Collective name for the censuses of construction, manufactures, minerals, minority- and women-owned businesses, retail trade, service industries, transportation, and wholesale trade, conducted by the Census Bureau every five years, in years ending in 2 and 7.

#### **Census 2000 Dress Rehearsal**

The Census Bureau used a dress rehearsal to provide for operational testing of procedures and systems in regional census centers, local census offices, and data capture centers planned for use in Census 2000, including the production of prototype data products that comply with the requirements of Public Law 94-171. The exercise was an opportunity for others to comment on the range of standard products and their formats. The dress rehearsal also included some procedures and systems that had not been tested operationally in any prior field or processing activity. It was conducted in three sites: Sacramento, California; 11 counties in South Carolina and the city of Columbia; and Menominee County, Wisconsin, including

the Menominee American Indian Reservation.

#### **Census 2000 Supplementary Survey (C2SS)**

The Census 2000 Supplementary Survey was an operational test conducted as part of the Census 2000, and used the American Community Survey questionnaire to collect demographic, social, economic, and housing data from a national sample. This evaluation study gives the Census Bureau essential information about the operational feasibility of converting from the long form to the American Community Survey. The data are for the nation, states, and most cities and counties above 250,000 population. Researchers will be able to use the Census 2000 Supplementary Survey data as they develop the policy-specific models they will use once the American Community Survey is fully operational later in the decade.

The data will be made available in three releases: 1) core tables for 50 states, the District of Columbia and the nation (Summer 2001); 2) core tables for most counties and cities with populations of 250,000 or more (Fall 2001); 3) the remaining 700 non-core tables, including race iterations for 50 states, the District of Columbia, and the nation (Winter 2001-2002).

Census 2000 Supplementary Survey detailed tables are identified and labeled using established guidelines. Table identification begins with a letter that refers to the type of data in the table, and then a number is assigned sequentially as the tables are produced.

Tables labeled: 'P' are population tables;  
'H' are housing tables;  
'PCT' are population tables that cover geographies to the census tract level.

For example, 'Table P4. Sex by Age' is a population table with the sequential number, '4'.

Related term: [American Community Survey \(ACS\)](#)

#### **Census area**

The statistical equivalent of a county in Alaska. Census areas are delineated cooperatively by the state of Alaska and the Census Bureau for statistical purposes in the portion of Alaska not within an organized borough.

#### **Census block**

A subdivision of a census tract (or, prior to 2000, a block numbering area), a block is the smallest geographic unit for which the Census Bureau tabulates 100-percent data. Many blocks correspond to individual city blocks bounded by streets, but blocks -- especially in rural areas -- may include many square miles and may have some boundaries that are not streets. The Census Bureau established blocks covering the entire nation for the first time in 1990. Previous censuses back to 1940 had blocks established only for part of the nation. Over 8 million blocks are identified for Census 2000.

Related term: [Block](#)

#### **Census county division (CCD)**

A subdivision of a county that is a relatively permanent statistical area established cooperatively by the Census Bureau and state and local government authorities. Used for presenting decennial census statistics in those states that do not have well-defined and stable minor civil divisions that serve as local governments.

#### **Census data information**

Information about the data in the Census Bureau tables in FactFinder is found in the "Help" system. This information is referred to as metadata. Information presented under this heading includes description and data content of surveys and censuses, geographical areas covered, level of geographical detail, dataset descriptions, definitions, and lists of tables and products.

Related term: [Metadata](#)

### **Census Day**

Reference date for the decennial census. For Census 2000, Census Day was April 1, 2000; for the Census 2000 Dress Rehearsal, April 18, 1998; and for the 1990 Census, April 1, 1990.

### **Census designated place (CDP)**

A statistical entity, defined for each decennial census according to Census Bureau guidelines, comprising a densely settled concentration of population that is not within an incorporated place, but is locally identified by a name. CDPs are delineated cooperatively by state and local officials and the Census Bureau, following Census Bureau guidelines. Beginning with Census 2000 there are no size limits.

Related term: [Incorporated place](#)

### **Census geography**

A collective term referring to the types of geographic areas used by the Census Bureau in its data collection and tabulation operations, including their structure, designations, and relationships to one another.

### **Census tract**

A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tract boundaries normally follow visible features, but may follow governmental unit boundaries and other non-visible features in some instances; they always nest within counties. Designed to be relatively homogeneous units with respect to population characteristics, economic status, and living conditions at the time of establishment, census tracts average about 4,000 inhabitants. They may be split by any sub-county geographic entity.

### **Central city**

The largest city of a Metropolitan area (MA). Central cities are a basis for establishment of an MA. Additional cities that meet specific criteria also are identified as central cities. In a number

of instances, only part of a city qualifies as central, because another part of the city extends beyond the MA boundary.

Related term: [Metropolitan area \(MA\)](#)

### **Central place**

The core incorporated place(s) or a census designated place of an urban area, usually consisting of the most populous place(s) in the urban area plus additional places that qualify under Census Bureau criteria. If the central place is also defined as an extended place, only the portion of the central place contained within the urban area is recognized as the central place.

Related terms: [Urban](#), [Urbanized area](#)

### **Child**

A son or a daughter by birth, an adopted child, or a stepchild, regardless of the child's age or marital status.

Related terms: [Own children](#), [Related children](#),

### **Children ever born - fertility**

For data from the 1990 Census of Population and Housing and the American Community Survey for 1996-1998, this refers to the number of children born live to women. The item was asked of all women 15 years old and over regardless of marital status. Stillbirths, stepchildren, and adopted children are excluded from the number of children ever born. Ever-married women were instructed to include all children born to them before and during their most recent marriage, children no longer living, and children living away from home, as well as children who were still living in the home. Never-married women were instructed to include all children born to them.

Beginning in 1999, the item on the number of children ever born was deleted in the American Community Survey and replaced by a question asking if a woman has had a live birth in the 12-month period preceding the survey date. The universe for this item is all women 15 to 50 years of age, regardless of marital status.

Related term: [Universe](#)

## **Citizenship status**

### **Citizen**

People who indicate that they were born in the United States, Puerto Rico, a U.S. Island Area, or abroad of a U.S. citizen parent(s) are citizens.

People who indicate that they are U.S. citizens through naturalization are also citizens.

Naturalized citizens are foreign-born people who identify themselves as naturalized. Naturalization is the conferring, by any means, of citizenship upon a person after birth.

### **Not a citizen**

People who indicate they are not U.S. citizens.

Related terms: Foreign born, Place of birth,

## **City**

A type of incorporated place in 49 states and the District of Columbia. In 23 states and the District of Columbia, some or all cities are not part of any Minor Civil Division (MCD), and the Census Bureau also treats these as county subdivisions, statistically equivalent to MCDs.

Related terms: Incorporated place, Minor civil division (MCD)

## **Class of worker**

All people over the age of 15 who have been employed at any time are asked to designate the type of work normally done or the work performed most regularly. Occupations and types of work are then broken down into the following 5 classes.

Private Wage and Salary Workers--Includes people who worked for wages, salary, commission, tips, pay-in-kind, or piece rates for a private-for-profit employer or a private-not-for-profit, tax-exempt, or charitable organization.

Self-employed people whose business was incorporated are

included with private wage and salary workers because they are paid employees of their own companies. Some tabulations present data separately for these subcategories: "For profit," "Not-for-profit," and "Own business incorporated."

Government Workers--Includes people who are employees of any local, state, or federal governmental unit, regardless of the activity of the particular agency. For some tabulations, the data are presented separately for the three levels of government.

Employees of foreign governments, the United Nations, or other formal international organizations controlled by governments should be classified as "Federal Government employee."

Self-Employed Workers--Includes people who worked for profit or fees in their own unincorporated business, profession, or trade, or who operated a farm.

Unpaid Family Workers--Includes people who worked 15 hours or more without pay in a business or on a farm operated by a relative.

Salaried/Self-Employed--In tabulations that categorize persons as either salaried or self-employed, the salaried category includes private and government wage and salary workers; self-employed includes self-employed people and unpaid family workers.

Related term: Worker

## **Classes**

Classes define the number of groups into which data are assigned using a classing method. American FactFinder allows from 2 to 7 classes for thematic maps. Any of the 3 available classing methods and number of classes (from 2 to 7) can be combined to depict information on a thematic map.

Refer to Classing Method for information about how values are assigned to classes.

Related term: [Thematic map](#)

### **Classing method**

Classing Method refers to the process used to assign values to classes for a thematic map. American FactFinder offers the choice of 3 classing methods: Equal intervals, quantiles, and user-defined. The equal interval method divides data into classes of equal size. In the quantile method, units of measurement are ranked and then divided into an equal number of classes. Users determine how values are assigned to classes in the user-defined method.

Refer to Classes for information about the number of classes available using American FactFinder.

Related term: [Thematic map](#)

### **Commonwealth**

The legal designation for four states (Kentucky, Massachusetts, Pennsylvania, and Virginia), Puerto Rico and the Northern Mariana Islands. The Census Bureau does not use this term in presenting data.

### **Comunidad**

Represents a census designated place that is not the representing governmental center of the municipio in Puerto Rico. There are no incorporated places in Puerto Rico. For Census 2000 there are no minimum population requirements. For 1990 comunidades had to have at least 1,000 people.

Related term: [Municipio](#)

### **Confidence interval (ACS)**

The sample estimate and its standard error permit the construction of a confidence interval which represents the degree of uncertainty about the estimate. Each American Community Survey estimate is accompanied by the upper and lower bounds of the 90 percent confidence interval. A 90 percent confidence interval can be interpreted roughly as

providing 90 percent certainty that the true number falls between the upper and lower bounds.

Related terms: [American Community Survey \(ACS\)](#), [Estimates \(American Community Survey\)](#), [Standard error \(ACS\)](#)

### **Confidentiality**

The guarantee made by law (Title 13, United States Code) to individuals who provide census information regarding nondisclosure of that information to others.

Related term: [Title 13 \(U.S. Code\)](#)

### **Confidentiality edit**

The name for the Census 2000 disclosure avoidance procedure.

Related term: [Disclosure avoidance](#)

### **Congressional district (CD)**

An area established by law for the election of representatives to the United States Congress. Each CD is to be as equal in population to all other CDs in the state as practicable, based on the decennial census counts. The number of CDs in each state may change after each decennial census, and the boundaries may be changed more than once during a decade.

In the District of Columbia and Puerto Rico, a single CD is created consisting of the entire area. The representative is termed a delegate or resident commissioner, respectively and does not have voting rights in Congress.

Related terms: [Apportionment](#), [Reapportionment](#), [Redistricting](#)

### **Consolidated city**

An incorporated place that has combined its governmental functions with a county or sub-county entity but contains one or more other incorporated places that continue to function as local governments within the consolidated government.

Related term: [Incorporated place](#)

### **Consolidated metropolitan statistical area (CMSA)**

A geographic entity defined by the federal Office of

Management and Budget for use by federal statistical agencies. An area becomes a CMSA if it meets the requirements to qualify as a metropolitan statistical area, has a population of 1,000,000 or more, if component parts are recognized as primary metropolitan statistical areas, and local opinion favors the designation.

Related terms: [Metropolitan statistical area \(MSA\)](#), [Primary metropolitan statistical area \(PMSA\)](#)

#### **Continuous Measurement System**

This system is a re-engineering of the method for collecting the housing and socio-economic data traditionally collected in the decennial census. It provides data every year instead of once in ten years. It blends the strength of small area estimation from the census with the quality and timeliness of the continuing surveys. This system includes a large monthly survey, the American Community Survey, and additional estimates through the use of administrative records in statistical models. It is in a developmental period that started in 1996.

Related term: [American Community Survey \(ACS\)](#)

#### **Contract rent**

The monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included. For vacant units, it is the monthly rent asked for the rental unit at the time of interview.

Related term: [Gross rent](#)

#### **County and equivalent entity**

The primary legal subdivision of most states. In Louisiana, these subdivisions are known as parishes. In Alaska, which has no counties, the county equivalents are boroughs, a legal subdivision, and census areas, a statistical subdivision. In four states (Maryland, Missouri, Nevada and Virginia), there are one or more cities that are independent of any county and thus constitute primary subdivisions of their states. The District of Columbia has no primary divisions, and the entire area is considered equivalent to a county for statistical purposes. In

Puerto Rico, municipios are treated as county equivalents.  
Related terms: [Borough](#), [Municipio](#)

#### **County subdivision**

A legal or statistical division of a county recognized by the Census Bureau for data presentation. The two major types of county subdivisions are census county divisions and minor civil divisions.

County subdivision not defined- The name assigned to an area of unpopulated coastal water within a county that belongs to no county subdivision.

Related terms: [Minor civil division \(MCD\)](#), [Unorganized territory](#),

#### **Data Access and Dissemination System (DADS)**

An electronic system for access and dissemination of Census Bureau data, now called the American FactFinder.

Related term: [American FactFinder \(AFF\)](#)

#### **Decennial**

Occurring or being done every 10 years.

#### **Decennial census**

The census of population and housing, taken by the Census Bureau in years ending in 0 (zero). Article I of the Constitution requires that a census be taken every ten years for the purpose of reapportioning the U.S. House of Representatives. Title 13 of the U. S. Code provides the authorization for conducting the census in Puerto Rico and the Island Areas.

Related terms: [Apportionment](#), [Reapportionment](#), [Redistricting](#), [Title 13 \(U.S. Code\)](#)

#### **Demographic profile**

A profile includes tables that provide various demographic, social, economic, and housing characteristics for the U.S., regions, divisions, states, counties, minor civil divisions in selected states, places, metropolitan areas, American Indian and Alaska Native areas, Hawaiian home lands and congressional

districts. It includes 100-percent and sample data from the decennial censuses. It also is available on CD-ROM.

There are five tables in the Demographic Profile, labeled (DP-1 thru DP-5). For Census 2000 data, the DP-1 table will be available as part of the Summary File 1, and the other four tables will be available as part of the Summary File 3 data set. Related terms: [Geographic comparison tables \(GCT\)](#), [Quick tables \(QT\)](#)

#### **Derived measures**

Census data products include various derived measures, such as medians, means, and percentages, as well as certain rates and ratios. Derived measures that round to less than 0.1 are not shown but indicated as zero.

Related terms: [Mean](#), [Median](#), [Percentage](#)

#### **Detailed Tables (DT)**

Tables from summary files that provide the most detailed data on all topics and geographic areas from the decennial censuses and the American Community Survey. Tables include totals and subtotals. Users may choose more than one geographic area and more than one table that display in a scrolling list, but only what displays on the width of the screen will print.

Census 2000 detailed tables are identified and labeled using established guidelines. Table identification begins with a letter that refers to the type of data in the table, and then a number is assigned sequentially as the tables are produced.

Tables labeled: 'P' are population tables;  
'H' are housing tables;  
'PCT' are population tables that cover geographies to the census tract level;  
'PL' are tables derived from the Redistricting Data (P.L. 94-171) Summary File.

For example, 'Table P12. Sex by Age' is a population table with

the sequential number, '12'.

Related terms: [American Community Survey \(ACS\)](#), [Summary file \(SF\)](#)

#### **Disability**

A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

#### **Disclosure avoidance**

Statistical methods used in the tabulation of data prior to releasing data products to ensure the confidentiality of responses.

Related term: [Confidentiality edit](#)

#### **Division**

A grouping of states within a census geographic region, established by the Census Bureau for the presentation of census data. The current nine divisions are intended to represent relatively homogeneous areas that are subdivisions of the four census geographic regions.

New England Division: Maine, Vermont, New Hampshire, Massachusetts, Connecticut, Rhode Island

Middle Atlantic Division: New Jersey, New York, Pennsylvania

South Atlantic Division: Maryland, Delaware, West Virginia, Virginia, North Carolina, South Carolina, Georgia, Florida

East South Central Division: Kentucky, Tennessee, Alabama, Mississippi

West South Central Division: Oklahoma, Arkansas, Texas, Louisiana

East North Central Division: Wisconsin, Michigan, Ohio, Indiana, Illinois

West North Central Division: North Dakota, South Dakota, Nebraska, Kansas, Missouri, Iowa, Minnesota

Mountain Division: Idaho, Montana, Wyoming, Colorado, Utah, Nevada, Arizona, New Mexico

Pacific Division: Washington, Oregon, California, Alaska, Hawaii

Puerto Rico and the Island Areas do not belong to any division.

Related Term: Region

#### **Earnings**

Earnings is defined as the algebraic sum of wage or salary income and net income from self-employment. Earnings represent the amount of income received regularly before deductions for personal income taxes, Social Security, bond purchases, union dues, Medicare deductions, etc.

Related term: Income

#### **Economic census**

Collective name for the censuses of construction, manufactures, minerals, minority- and women-owned businesses, retail trade, service industries, transportation, and wholesale trade, conducted by the Census Bureau every five years, in years ending in 2 and 7.

#### **Economic place**

A statistical subdivision of a state delineated according to Census Bureau guidelines for the purpose of presenting economic census data. Economic places include incorporated places of 2,500 or more people, county subdivisions of 10,000 or more people in 12 designated states, and census designated places in Hawaii. Any residual area within a state is delineated into Economic places so as not to cross the boundaries of any

consolidated city, county subdivision in 12 designated states, metropolitan area in New England, or county.

#### **Educational attainment**

Refers to the highest level of education completed in terms of the highest degree or the highest level of schooling completed.

#### **Embedded housing unit (EHU)**

An EHU is a housing unit within a group quarters where the occupants live separately from others living in the group quarters. An example of an EHU is a house parent's room in a dormitory. Embedded means located within the building and not free-standing.

#### **Employed**

Employed includes all civilians 16 years old and over who were either (1) "at work" -- those who did any work at all during the reference week as paid employees, worked in their own business or profession, worked on their own farm, or worked 15 hours or more as unpaid workers on a family farm or in a family business; or (2) were "with a job but not at work" -- those who did not work during the reference week but had jobs or businesses from which they were temporarily absent due to illness, bad weather, industrial dispute, vacation, or other personal reasons. Excluded from the employed are people whose only activity consisted of work around the house or unpaid volunteer work for religious, charitable, and similar organizations; also excluded are people on active duty in the United States Armed Forces. The reference week is the calendar week preceding the date on which the respondents completed their questionnaires or were interviewed. This week may not be the same for all respondents.

Related terms: Labor force, Unemployed, Worker,

#### **Employment status reference week**

The data on employment status and journey to work relate to the calendar week preceding the date on which the respondents completed their questionnaires or were interviewed. This week

may not be the same for all respondents.

#### **Establishment**

A business or industrial unit at a single location that distributes goods or performs services.

#### **Estimates (American Community Survey)**

Data for the American Community Survey are collected from a sample of housing units and used to produce estimates of the actual figures that would have been obtained by interviewing the entire population using the same methodology.

Related terms: [American Community Survey \(ACS\)](#), [Confidence interval \(ACS\)](#), [Standard error \(ACS\)](#)

#### **Experienced civilian labor force**

Consists of the employed and the experienced unemployed.

Related term: [Unemployed](#)

#### **Experienced unemployed**

These are unemployed people who have worked at any time in the past.

Related term: [Unemployed](#)

#### **Family**

A group of two or more people who reside together and who are related by birth, marriage, or adoption.

#### **Family household (Family)**

A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes

of census tabulations. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.

Related terms: Household, Householder

#### **Family size**

Refers to the number of people in a family.

#### **Family type**

Refers to how the members of a family are related to one another and the householder. Families may be a "Married Couple Family," "Single Parent Family," "Stepfamily," or "Subfamily."

#### **Farm residence**

Dwelling or household located in a rural farm area and concerned with growing crops or raising livestock.

#### **Feature**

Any part of the landscape, whether natural (such as a stream or ridge), man-made (such as a road or power line), that can be shown on a map.

Related term: [Reference map](#)

#### **Federal home heating and cooling assistance program**

The data on this topic are designed to measure the number of households receiving benefits from the federal home heating and cooling assistance program. The Low-income Home Energy Assistance Act (Title XXVI of P.L. 97- 35 as amended) provides 100 percent federal funding for the Low-Income Home Energy Assistance Program through annual block grants to states, the District of Columbia, more than 100 eligible Indian tribes, 2 commonwealths, and 4 territories. In addition, these funds may be supplemented with money from court-ordered oil-price overcharge settlements (distributed by the Department of Energy), state and local appropriations, and agreements with energy providers. The Department of Health and Human Services distributes annual federal appropriations to states, eligible Indian tribes, and the Island Areas (grantees) using an

allocation formula established in law.

**Federal Information Processing Standards (FIPS)**

Standardized system of numeric and/or alphabetic coding issued by the National Institute of Standards and Technology (NIST), an agency of the US Department of Commerce. FIPS codes are assigned for a variety of geographic entities including American Indian and Alaska Native Areas, Hawaiian home lands, congressional districts, counties, county subdivisions, metropolitan areas, places and states. The purpose in using FIPS codes is to improve the use of data and avoid unnecessary duplication and incompatibility in the collection, processing and dissemination of data.

**Female householder, no husband present**

A female maintaining a household with no husband of the householder present.

**Fertility**

See [Children ever born - fertility](#)

**File Transfer Protocol (FTP)**

A process that allows a user to download large files and datasets from American FactFinder.

**Food stamp receipt**

The data on participation in the Food Stamp Program are designed to identify households in which one or more of the current members received food stamps during the past 12 months. Once a food stamp household was identified, a question was asked about the total value of all food stamps received by the household during that 12 month period. The Food Stamp Act of 1977 defines this federally funded program as one intended to "permit low-income households to obtain a more nutritious diet." (From title XIII of P.L. 95-113, The Food Stamp Act of 1977, declaration of policy.) Providing eligible households with coupons that can be used to purchase food increases food purchasing power. The Food and Nutrition

Service (FNS) of the U.S. Department of Agriculture (USDA) administers the Food Stamp program through state and local welfare offices. The Food Stamp program is the major national income support program to which all low-income and low-resource households, regardless of household characteristics, are eligible.

**Foreign born**

**Foreign-born population**

People who are not U.S. citizens at birth.

**Native population**

People born in either the United States, Puerto Rico, or a U.S. Island Area such as Guam or the U.S. Virgin Islands, or people born in a foreign country to a U.S. citizen parent(s).

Related terms: [Citizenship status](#), [Immigrants](#), [Native population](#), [Place of birth](#)

**Foster children**

Children receiving parental care and guidance although not related through blood or legal ties; placed in care by a government agency.

When a foster child is also a relative, such as a nephew or niece, the child is counted as a related individual rather than a foster child.

Related term: [Nonrelatives](#)

**Free or reduced-price meals programs**

The data on this topic are designed to measure the number of households where at least one member of the household received free or reduced-price lunches. The National School Lunch Program is designed "to help safeguard the health and well-being of the Nation's children by assisting the states in providing an adequate supply of foods" (P.L. 79-396, the National School Lunch Act of 1946) for all children at moderate cost. Additional assistance is provided for children determined by local school officials to be unable to pay the "full established" price for lunches. Like the Food Stamp program, the

National School Lunch Program is administered by the Food and Nutrition Service of the U.S. Department of Agriculture through state educational agencies or through regional USDA nutrition services for some nonprofit private schools.

**Full-time, year-round workers (in designated calendar year)**

All people 16 years old and over who usually worked 35 hours or more per week for 50 to 52 weeks in the designated calendar year.

Related terms: [Employed](#), [Worker](#)

**Full-time, year-round workers (in the past 12 months)**

All people 16 years old and over who usually worked 35 hours or more per week for 50 to 52 weeks in the past 12 months.

Related terms: [Employed](#), [Worker](#)

**Geographic Comparison Tables (GCT)**

These tables provide basic measures for decennial census 100-percent and sample population and housing subjects. Users can compare data across geographic areas in the same table (e.g., all counties in a state).

Related terms: [Demographic Profile](#), [Quick Tables \(QT\)](#)

**Geographic Component**

A geographic component is the portion of a geographic area (e.g., Alabama) that meets a location-based test such as "in a metropolitan area" or "in a rural place". For example, a geographic component of "in metropolitan area" for Texas combines the land area of El Paso, TX MSA, San Antonio, TX MSA and all other metropolitan areas in Texas into a single collective identity.

The Census Bureau recognizes about 100 different geographic components, with most focusing on urban/rural or metropolitan/non-metropolitan distinctions. Geographic components are only available for some types of geographic areas (e.g., State, Region). And the specific geographic components available for one geographic type may be different

from those available for another geographic type.

**Geographic entity**

A geographic unit of any type, legal or statistical, such as a state, county, place, county subdivision, census tract, or census block.

**Geographic Identifiers**

These are also called geocodes and include codes, names and data relevant to the geography chosen, such as land area, water area, the center point longitude and latitude, etc. The G001. Geographic identifiers table listed in AFF typically includes the 100-percent population and housing counts as well as the geocodes and other data mentioned above.

**Geography (census)**

A collective term referring to the types of geographic areas used by the Census Bureau in its data collection and tabulation operations, including their structure, designations, and relationships to one another.

**Geography Quick Report (GQR)**

Data for this report are collected by the Economic Census. The report displays all industries for a geographic area.

Related term: [Economic census](#)

**Grade in which enrolled**

The level of enrollment in school, nursery school through college and graduate or professional school.

Related term: [Educational attainment](#)

**Grandparents as caregivers**

Grandparent(s) who have assumed full care of their grandchildren on a temporary or permanent live-in basis. A new question/data category for Census 2000.

**Gross rent**

The amount of the contract rent plus the estimated average

monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.

Related term: [Contract rent](#)

#### **Group quarters (GQ)**

The Census Bureau classifies all people not living in households as living in group quarters. There are two types of group quarters: institutional (for example, correctional facilities, nursing homes, and mental hospitals) and non-institutional (for example, college dormitories, military barracks, group homes, missions, and shelters).

Related term: [Household](#)

#### **Group quarters population**

Those people residing in group quarters as of the date on which a particular survey was conducted. The Census Bureau recognizes two general categories of people in group quarters: (1) institutionalized population and (2) non-institutionalized population. The institutionalized population includes people under formally authorized supervised care or custody in institutions at the time of enumeration. Such people are classified as "patients or inmates" of an institution regardless of the availability of nursing or medical care, the length of stay, or the number of people in the institution. Generally, the institutionalized population is restricted to the institutional buildings and grounds (or must have passes or escorts to leave) and thus have limited interaction with the surrounding community. Also, they are generally under the care of trained staff who have responsibility for their safekeeping and supervision. The noninstitutionalized population includes all people who live in group quarters other than institutions.

Related terms: [Institutionalized population](#), [Noninstitutionalized population](#)

#### **Hawaiian home land**

Lands held in trust for Native Hawaiians by the State of Hawaii, pursuant to the Hawaiian Homes Commission Act of 1920, as amended. This is a new geographic entity type for Census 2000.

#### **Heating fuel**

The type of fuel used most often to heat the house, apartment, or mobile home.

#### **Hispanic or Hispanic origin**

See [Spanish/Hispanic/Latino](#).

#### **Homeowner vacancy rate**

The homeowner vacancy rate is the proportion of the homeowner housing inventory which is vacant for sale. It is computed by dividing the number of vacant units for sale only by the sum of owner-occupied units and vacant units that are for sale only, and then multiplying by 100.

Related terms: [Owner-occupied housing unit](#), [Rental vacancy rate](#)

#### **Household**

A household includes all the people who occupy a housing unit as their usual place of residence.

#### **Household size**

The total number of people living in a housing unit.

#### **Household type and relationship**

Households are classified by type according to the sex of the householder and the presence of relatives. Examples include: married-couple family; male householder, no wife present; female householder, no husband present; spouse (husband/wife); child; and other relatives.

#### **Householder**

The person, or one of the people, in whose name the home is owned, being bought, or rented.

If there is no such person present, any household member 15 years old and over can serve as the householder for the purposes of the census.

Two types of householders are distinguished: a family householder and a nonfamily householder. A family householder is a householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him are family members. A nonfamily householder is a householder living alone or with nonrelatives only.

#### **Housing unit**

A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

#### **IC**

See Independent City (below)

#### **Immigrants**

Aliens admitted for legal permanent residence in the United States. Immigration statistics are prepared by the Immigration and Naturalization Service, Department of Justice, from entry visas and change of immigration forms.

Related term: [Foreign born](#)

#### **Imputation**

When information is missing or inconsistent, the Census Bureau uses a method called imputation to assign values. Imputation relies on the statistical principle of "homogeneity," or the

tendency of households within a small geographic area to be similar in most characteristics. For example, the value of "rented" is likely to be imputed for a housing unit not reported on owner/renter status in a neighborhood with multi-units or apartments where other respondents reported "rented" on the census questionnaire.

#### **Income**

"Total income" is the sum of the amounts reported separately for wages, salary, commissions, bonuses, or tips; self-employment income from own nonfarm or farm businesses, including proprietorships and partnerships; interest, dividends, net rental income, royalty income, or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); any public assistance or welfare payments from the state or local welfare office; retirement, survivor, or disability pensions; and any other sources of income received regularly such as Veterans' (VA) payments, unemployment compensation, child support, or alimony.

Related term: [Earnings](#)

#### **Incorporated place**

A type of governmental unit incorporated under state law as a city, town (except the New England states, New York, and Wisconsin), borough (except in Alaska and New York), or village and having legally prescribed limits, powers, and functions.

Related terms: [Census designated place \(CDP\)](#), [Place](#)

#### **Independent City (IC)**

An incorporated place that is a primary division of a state and legally not part of any county. The Census Bureau treats an independent city as both a county equivalent and county subdivision for data tabulation purposes.

Related term: [County and equivalent entity](#)

#### **Industrial Classification**

The Economic Census classifies establishments according to the

new North American Industry Classification System (NAICS). NAICS codes replace the Standard Industrial Classification (SIC) codes used in previous censuses. NAICS classifies industries using 2-, 3-, 4-, 5-, and 6-digit levels of detail. 2-digit codes represent sectors, the broadest classifications. 6-digit codes represent individual industries in the U.S.

Related terms: [Economic census](#), [North American Industry Classification System \(NAICS\)](#)

#### **Industry (economic)**

In the 1997 economic census data, U.S. industries are classified using a 5- or 6-digit NAICS code. Industry groups are represented by classification using a 4 digit NAICS code.

Related term: [North American Industry Classification System \(NAICS\)](#)

#### **Industry (population data)**

Information on industry relates to the kind of business conducted by a person's employing organization. For employed people the data refer to the person's job during the reference week. For those who worked at two or more jobs, the data refer to the job at which the person worked the greatest number of hours. Some examples of industrial groups shown in products include agriculture, forestry, and fisheries; construction; manufacturing; wholesale or retail trade; transportation and communication; personal, professional and entertainment services; and public administration.

Related terms: [Economic census](#), [Employed](#)

#### **Industry Quick Report (IQR)**

Data for this report are collected by the Economic Census. The report displays industry statistics for the United States by state. Related term: [Economic census](#)

#### **Institutionalized population**

People under formally authorized, supervised care or custody in institutions at the time of enumeration. Generally, restricted to the institution, under the care or supervision of trained staff,

and classified as "patients" or "inmates."

Related terms: [Group quarters \(GQ\)](#), [Group quarters population](#), [Noninstitutionalized population](#)

#### **Integrated Coverage Measurement (ICM)**

The Integrated Coverage Measurement program was designed to permit statistically valid estimates of the proportion of the population missed using traditional census procedures and to identify persons incorrectly included in the initial phase of the Census 2000 Dress Rehearsal. The ICM program was designed to address irrefutable evidence produced from studies of previous censuses indicating that traditional census methods result in difficulties in counting people in certain demographic groups, specifically minorities and renters. ICM estimates were obtained using a three-step procedure: Dual System Estimation, Iterative Proportional Fitting, and Synthetic Estimation.

Related term: [Without Correction for ICM](#)

#### **Interpolation**

Interpolation frequently is used in calculating medians or quartiles based on interval data and in approximating standard errors from tables. Linear interpolation is used to estimate values of a function between two known values. Pareto interpolation is an alternative to linear interpolation. In Pareto interpolation, the median is derived by interpolating between the logarithms of the upper and lower income limits of the median category. It is used by the Census Bureau in calculating median income within intervals wider than \$2,500.

#### **Island Areas**

Islands included in Census 2000 are: U.S. Virgin Islands, Guam, the Commonwealth of the Northern Mariana Islands, and American Samoa. These were formerly called outlying areas.

#### **Journey to work**

Includes data on where people work, how they get to work, how long it takes to get from their home to their usual workplace, when they leave home to go to their usual workplace, and

carpooling.

Related terms: [Employed](#), [Worker](#)

#### **Keyword**

Word or words used in the Search function of American FactFinder to locate data or geographic areas of interest.

#### **Labor force**

The labor force includes all people classified in the civilian labor force, plus members of the U.S. Armed Forces (people on active duty with the United States Army, Air Force, Navy, Marine Corps, or Coast Guard). The Civilian Labor Force consists of people classified as employed or unemployed

Related terms: [Employed](#), [Unemployed](#)

#### **Language spoken at home**

The language currently used by respondents at home, either "English only" or a non-English language which is used in addition to English or in place of English.

#### **Latino**

See [Spanish/Hispanic/Latino](#)

#### **Legend**

The part of a map that lists and explains the colors, symbols, line patterns, shadings, and annotations used on the map.

Related terms: [Reference map](#), [Thematic map](#)

#### **Living quarters**

A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms or a single room occupied as separate living quarters or, if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any people in the building and which have direct access from outside the building or through a common hall.

Related term: [Housing unit](#)

#### **Long form**

The decennial census questionnaire, sent to approximately one in six households for the 1980, 1990, and 2000 censuses, contains all of the questions on the short form, as well as additional detailed questions relating to the social, economic, and housing characteristics of each individual and household. Information derived from the long form is referred to as sample data, and is tabulated for geographic entities as small as the block group level in 1980, 1990, and 2000 census data products.

Related terms: [Census \(decennial\)](#), [Sample data](#), [Short form](#),

#### **Marital status**

Adults are generally classified by marital status as being married, never married, separated, divorced or widowed.

#### **Mean**

This measure represents an arithmetic average of a set of numbers. It is derived by dividing the sum of a group of numerical items by the total number of items in that group. For example, mean family income is obtained by dividing the total of all income reported by people 15 years and over in families by the total number of families.

Related term: [Derived measures](#)

#### **Mean income**

Mean income is the amount obtained by dividing the total income of a particular statistical universe by the number of units in that universe. Thus, mean household income is obtained by dividing total household income by the total number of households. For the various types of income, the means are based on households having those types of income.

Related term: [Income](#)

#### **Median**

This measure represents the middle value (if n is odd) or the average of the two middle values (if n is even) in an ordered list of data values. The median divides the total frequency distribution into two equal parts: one-half of the cases fall

below the median and one-half of the cases exceed the median.  
Related term: [Derived measures](#)

#### **Median age**

This measure divides the age distribution in a stated area into two equal parts: one-half of the population falling below the median value and one-half above the median value.

Related term: [Age](#)

#### **Median income**

The median income divides the income distribution into two equal groups, one having incomes above the median, and other having incomes below the median.

Related term: [Income](#)

#### **Metadata**

Information about the content, quality, condition, and other characteristics of data.

Metadata related to tables presented in American FactFinder can be found by clicking on column headings or by clicking "Help" and then "Census Data Information."

#### **Metropolitan**

Refers to those areas surrounding large and densely populated cities or towns.

#### **Metropolitan area (MA)**

A collective term, established by the federal Office of Management and Budget, to refer to metropolitan statistical areas, consolidated metropolitan statistical areas, and primary metropolitan statistical areas.

#### **Metropolitan statistical area (MSA)**

A geographic entity defined by the federal Office of Management and Budget for use by federal statistical agencies, based on the concept of a core area with a large population nucleus, plus adjacent communities having a high degree of

economic and social integration with that core. Qualification of an MSA requires the presence of a city with 50,000 or more inhabitants, or the presence of an Urbanized Area (UA) and a total population of at least 100,000 (75,000 in New England). The county or counties containing the largest city and surrounding densely settled territory are central counties of the MSA. Additional outlying counties qualify to be included in the MSA by meeting certain other criteria of metropolitan character, such as a specified minimum population density or percentage of the population that is urban. MSAs in New England are defined in terms of minor civil divisions, following rules concerning commuting and population density.

Related terms: [Consolidated metropolitan statistical area \(CMSA\)](#), [Primary metropolitan statistical area \(PMSA\)](#)

#### **Microdata files**

Files with non-aggregated data about the units sampled. For surveys of individuals, microdata files contain records for each individual interviewed; for surveys of organizations, the microdata contain records for each organization.

To ensure confidentiality, the Census Bureau publishes microdata only after it is stripped of all identifying information.

#### **Migration**

Migration includes all changes of residence including moving into, out of, or within a given area. Foreign country, or state, county and city of previous residence is collected and coded. In 12 states, minor civil division (MCD) is also coded.

#### **International Migration**

Movement of people across international borders.  
Related terms: [Immigrants](#), [Residence 5 years ago](#)

#### **Mining areas**

A set of boundaries available in Reference Map that focus on geographies relevant to the census of mineral industries within the Economic census.

Related term: [Reference map](#)

#### **Minor civil division (MCD)**

A primary governmental and/or administrative subdivision of a county, such as a township, precinct, or magisterial district.

MCDs exist in 28 states and the District of Columbia.

In 20 states, all or many MCD's are general-purpose governmental units: Connecticut, Illinois, Indiana, Kansas, Maine, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, South Dakota, Vermont, and Wisconsin. Most of these MCD's are legally designated as towns or townships.

Related Terms: [Census county division \(CCD\)](#), [County subdivision](#), [Unorganized territory](#)

#### **Mortgage status**

"Mortgage" refers to all forms of debt where the property is pledged as security for repayment of the debt, including deeds of trust, trust deed, contracts to purchase, land contracts, junior mortgages, and home equity loans.

#### **Multi-unit structure**

A building that contains more than one housing unit (for example, an apartment building).

#### **Municipio**

Primary legal divisions of Puerto Rico. These are treated as county equivalents.

Related term: [County and equivalent entity](#)

#### **Nationality**

The status of belonging to a particular nation by birth, origin or naturalization.

Related terms: [Ancestry](#), [Place of birth](#)

#### **Native population**

The native population includes people born in the United States,

Puerto Rico, or U.S. Island Areas; as well as those born in a foreign country who had at least one parent who was a U.S. citizen.

Related term: [Foreign born](#)

#### **New England County Metropolitan Area (NECMA)**

A county-based alternative to the city-and-town-based metropolitan statistical areas (MSAs) and consolidated metropolitan statistical areas (CMSAs) of New England. (Outside of New England, all MSAs and CMSAs are county-based.)

#### **Noninstitutionalized population**

Includes all people who live in group quarters other than institutions. Examples: college dormitories, rooming houses, religious group homes, communes, and halfway houses.

Related terms: [Group quarters \(GQ\)](#), [Group quarters population](#), [Institutionalized population](#)

#### **Nonmetropolitan**

The area and population not located in any Metropolitan area (MA).

Related term: [Metropolitan area \(MA\)](#)

#### **Nonrelatives**

Any household member, including foster children, living in the housing unit but not related to the householder by birth, marriage, or adoption.

Related terms: [Family](#), [Foster children](#), [Household](#),

#### **Nonsampling error**

Errors that occur during the measuring or data collection process. Nonsampling errors can yield biased results when most of the errors distort the results in the same direction.

Unfortunately, the full extent of nonsampling error is unknown. Decennial censuses traditionally have experienced nonsampling errors, most notable undercount, resulting from people being missed in the enumeration processes.

### **North American Industry Classification System (NAICS)**

NAICS classifies industries using 2-, 3-, 4-, 5-, and 6- digit levels of detail. Two-digit codes represent sectors, the broadest classifications. Six-digit codes represent individual industries in the U.S. The North American Industry Classification System was developed by representatives from the United States, Canada, and Mexico, and replaces each country's separate classification system with one uniform system for classifying industries. In the United States, NAICS replaces the Standard Industrial Classification, a system that federal, state, and local governments, the business community, and the general public have used since the 1930s.

Related term: [Economic census](#)

### **Not in labor force**

Not in labor force includes all people 16 years old and over who are not classified as members of the labor force. This category consists mainly of students, housewives, retired workers, seasonal workers interviewed in an off season who were not looking for work, institutionalized people, and people doing only incidental unpaid family work (less than 15 hours during the reference week).

Related term: [Labor force](#)

### **Number of employees**

Equivalent to the number of paid employees for census purposes. Paid employees consists of full-time and part-time employees, including salaried officers and executives of corporations. Included are employees on paid sick leave, paid holidays, and paid vacations; not included are proprietors and partners of unincorporated businesses. The definition of paid employees is the same as that used on IRS Form 941.

Related term: [Economic census](#)

### **Number of establishments**

An establishment is a single physical location at which business is conducted and/or services are provided. It is not necessarily identical with a company or enterprise, which may consist of

one establishment or more. Economic census figures represent a summary of reports for individual establishments rather than companies. For cases where a census report was received, separate information was obtained for each location where business was conducted. When administrative records of other federal agencies were used instead of a census report, no information was available on the number of locations operated. Each economic census establishment was tabulated according to the physical location at which the business was conducted. For the 1997 Economic Census data displayed in American FactFinder, the count of establishments represents those in business at any time during 1997.

When two activities or more were carried on at a single location under a single ownership, all activities generally were grouped together as a single establishment. The entire establishment was classified on the basis of its major activity and all data for it were included in that classification. However, when distinct and separate economic activities (for which different industry classification codes were appropriate) were conducted at a single location under a single ownership, separate establishment reports for each of the different activities were obtained in the census.

Related terms: [Economic census](#), [Establishment](#)

### **Number of workers in family in (designated calendar year)**

The term "worker" as used for these data is defined based on the criteria for [Worked in \(designated calendar year\)](#).

### **Number of workers in family in the past 12 months**

The term "worker" as used for these data is defined based on the criteria for [Worked in the Past 12 Months](#).

### **Occupation**

Occupation describes the kind of work the person does on the job. For employed people, the data refer to the person's job during the reference week. For those who worked at two or more jobs, the data refer to the job at which the person worked the

greatest number of hours. Some examples of occupational groups shown in this product include managerial occupations; business and financial specialists; scientists and technicians; entertainment; healthcare; food service; personal services; sales; office and administrative support; farming; maintenance and repair; and production workers.

Related term: [Employed](#)

#### **Occupied housing unit**

A housing unit is classified as occupied if it is the usual place of residence of the person or group of people living in it at the time of enumeration.

Related terms: [Housing unit](#), [Vacancy status](#)

#### **Offshore Areas**

Areas that are seaward of the coastal line for the United States. Within the 1997 Economic census, the census of mineral industries presents some statistics on petroleum and natural gas industries for selected offshore areas (as well as by State).

Related term: [Economic census](#)

#### **Oklahoma Tribal Statistical Area (OTSA)**

Statistical entities identified and delineated by federally recognized American Indian tribes in Oklahoma that formerly had a reservation but do not now have a reservation in that state. The boundary of an OTSA will be that of the former reservation in Oklahoma, except where modified by agreements with neighboring tribes for statistical data presentation purposes. They may cross the boundary of Oklahoma and include territory in a neighboring state but not territory in any reservation. Replaces the Tribal Jurisdiction Statistical Areas (TJSAs) of 1990.

#### **Other relative**

Any household member related to the householder by birth, marriage, or adoption, but not specifically included in any other relationship category. Can include grandchildren, parents, in-

laws, cousins, etc.

#### **Outlying areas**

See [Island Areas](#)

#### **Own children**

A child under 18 years old who is a son or daughter by birth, marriage (a stepchild), or adoption. For 100-percent tabulations, own children consist of all sons/daughters of householders who are under 18 years of age. For sample data, own children consist of sons/daughters of householders who are under 18 years of age and who have never been married, therefore, numbers of own children of householders may be different in these two tabulations.

Related terms: [Child](#), [Related children](#)

#### **Owner-occupied housing unit**

A housing unit is owner occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.

Related term: [Housing unit](#), [Renter-occupied housing unit](#)

#### **Parish**

A type of governmental unit that is the primary legal subdivision of Louisiana, similar to a county in other states.

Related term: [County and equivalent entity](#)

#### **Part**

When appearing in parenthesis after a geographic name, such as "Houston city (part)", this term indicates that only a portion of the named geography is represented. The full name reveals the geographic context which produced the part, such as "Houston city (part), Harris County, Texas", indicating that the only the portion of Houston city within Harris County is represented.

Parts can result when two or more geographic types that do not have a hierarchical relationship (e.g., county and place) are crossed against each other to produce a new geographic type. That new geographic type contains the phrase "(or part)" to

indicate the crossing of hierarchies (e.g., State-County-Place (or part))

#### **People in family**

Total number of people living in one household and related to the householder.

Related terms: [Family](#), [Household](#)

#### **People in household**

Total number of people living in one housing unit.

Related terms: [Household](#), [Housing unit](#)

#### **Per capita income**

Average obtained by dividing aggregate income by total population of an area.

#### **Percentage**

This measure is calculated by taking the number of items in a group possessing a characteristic of interest and dividing by the total number of items in that group, and then multiplying by 100.

Related term: [Derived measures](#)

#### **Period of military service**

These periods represent officially recognized time divisions relating to wars or to legally-relevant peacetime eras. The data pertain to active-duty military service. In most tabulations of these data, people serving in combinations of wartime and peacetime periods are classified in their most recent wartime period.

Related term: [Veteran status](#)

#### **Place**

A concentration of population either legally bounded as an incorporated place, or identified as a Census Designated Place (CDP) including comunidades and zonas urbanas in Puerto Rico. Incorporated places have legal descriptions of borough (except in Alaska and New York), city, town (except in New England, New

York, and Wisconsin), or village.

Related terms: [Census designated place \(CDP\)](#), [City](#), [Comunidad](#), [Incorporated place](#), [Town](#), [Zona urbana](#)

#### **Place of birth**

The U. S. state or foreign country where a person was born. Used in determining citizenship.

Related terms: [Citizenship status](#), [Foreign born](#), [Native population](#),

#### **Plumbing facilities**

The data on plumbing facilities were obtained from both occupied and vacant housing units. Complete plumbing facilities include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

#### **Population**

All people, male and female, child and adult, living in a given geographic area.

#### **Population density**

Total population within a geographic entity divided by the number of square miles of land area of that entity measured in square kilometers or square miles.

#### **Population Estimates**

The Census Bureau's Population Estimates Program publishes population numbers between censuses. Estimates usually are for the past, while projections are estimates of the population for future dates. July 1 estimates are published for years after the last decennial census (2000), as well as those for past decades. Data for births, deaths, and domestic and international migration are used to update the decennial census base counts. These estimates are used in federal funding allocations; as inputs to other federal agencies' statistics and per capita time series; as survey controls; and in monitoring recent demographic changes. With each new issue of July 1 estimates,

the estimates for the years since the last census are revised.

Additional population estimates that include components of change and rankings, are available at <http://www.census.gov/popest/>.

#### **Portable Document File (PDF)**

A type of computer file that looks the same on the screen and in print, regardless of what kind of computer or printer is being used, and what kind of software package was originally used to create it. Most American FactFinder technical documentation is available in PDF format.

#### **Poverty**

Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family or unrelated individual is classified as being "below the poverty level."

Related term: [Income](#)

#### **Primary metropolitan statistical area (PMSA)**

A geographic entity defined by the federal Office of Management and Budget for use by federal statistical agencies. If an area meets the requirements to qualify as a metropolitan statistical area and has a population of one million or more, two or more PMSAs may be defined within it if statistical criteria are met and local opinion is in favor. A PMSA consists of one or more counties (county subdivisions in New England) that have substantial commuting interchange. When two or more PMSAs have been recognized, the larger area of which they are components then is designated a consolidated metropolitan statistical area.

Related terms: [Consolidated metropolitan statistical area \(CMSA\)](#), [Metropolitan statistical area \(MSA\)](#)

#### **Privacy Act**

A 1974 act that places restrictions on the collection, use, maintenance, and release of information about individuals. It gives individuals the right to see records about themselves, to obtain copies of their records, to have records corrected or amended with Census Bureau approval, and to have a statement of disagreement filed in their records if the Census Bureau does not approve the correction or amendment.

#### **Products**

This term is used in two ways in FactFinder:

- to refer to data products produced by the Census Bureau which present statistics and/or maps about the subjects covered in the various censuses and surveys conducted by the Bureau. These products can be in a variety of media: printed reports, CD-ROM, DVD, or on the internet;
- to refer to the products produced by manufacturing or mining, as well as retail and wholesale trade industries in the context of the 1997 economic census.

#### **Public Law 103-430 (P.L. 103-430)**

The public law that amends Title 13, U.S. Code, to allow designated local and tribal officials access to the address information in the master address file to verify its accuracy and completeness. This law also requires the U.S. Postal Service to provide its address information to the Census Bureau to improve the master address file.

Related term: [Census \(decennial\)](#)

#### **Public Law 105-119 (P.L. 105-119)**

A law enacted in 1997 which requires the Census Bureau to make publicly available a second version of decennial census data that does not include statistical correction for overcounts and undercounts measured in the Accuracy and Coverage Evaluation.

Related terms: [Apportionment](#), [Census \(decennial\)](#), [Reapportionment](#), [Redistricting](#)

#### **Public Law 94-171 (P.L. 94-171)**

Public Law (P.L.) 94-171, enacted in 1975, directs the Census Bureau to make special preparations to provide redistricting data needed by the fifty states. Within a year following Census Day, the Census Bureau must send the data agreed upon to redraw districts for the state legislature to each state's governor and majority and minority legislative leaders.

To meet this legal requirement, the Census Bureau set up a voluntary program that enables participating states to receive data for voting districts (e.g., election precincts, wards, state house and senate districts) in addition to standard census geographic areas such as counties, cities, census tracts, and blocks.

Related terms: [Apportionment](#), [Census \(decennial\)](#), [Census day](#), [Reapportionment](#), [Redistricting](#)

#### **Public Use Microdata Area (PUMA)**

An area that defines the extent of territory for which the Census Bureau tabulates public use microdata sample (PUMS) data.

#### **Public Use Microdata Sample (PUMS) files**

Computerized files containing a small sample of individual records, with identifying information removed, from the census long form and from the American Community Survey showing the population and housing characteristics of the people included on those forms.

#### **Puerto Rico**

The U.S. Census Bureau treats the Commonwealth of Puerto Rico as the equivalent of a state for data presentation purposes. Puerto Rico is divided into legal government municipios, which are statistically equivalent to counties.

Related term: [Censo 2000 Puerto Rico en Español](#)

#### **Query**

A request for information; inquiry.

#### **Questionnaire**

The census or survey form on which a respondent or enumerator records information requested by the Census Bureau for a specific census or special survey.

#### **Quick Tables (QT)**

Predefined tables with frequently requested information for a single geographic area. The information includes numerical data and derived measures (e.g., percent distributions, medians). Users may choose more than one geographic area and more than one table that display and print in a scrolling list.

Related terms: [Basic Facts](#), [Demographic profile](#), [Geographic comparison tables \(GCT\)](#)

#### **Race**

Race is a self-identification data item in which respondents choose the race or races with which they most closely identify.

#### **Rate**

This is a measure of occurrences in a given period of time divided by the possible number of occurrences during that period.

#### **Ratio**

This is a measure of the relative size of one number to a second number expressed as the quotient of the first number divided by the second.

#### **Reapportionment**

The redistribution of seats in the U.S. House of Representatives among the several states on the basis of the most recent decennial census as required by Article 1, section 2 of the Constitution. Reapportionment does not affect Puerto Rico.

Related term: [Apportionment](#)

**Redistricting**

The process of revising the geographic boundaries of areas from which people elect representatives to the U.S. Congress, a state legislature, a county or city council, a school board, and the like, to meet the legal requirement that such areas be as equal in population as possible following a census.

Related terms: [Apportionment](#), [Voting District \(VTD\)](#)

**Redistricting Data Program**

A decennial census program that permits state officials to identify selected map features they want as block boundaries and specific areas, such as voting districts, for which they need census data.

Related term: [Voting district \(VTD\)](#)

**Reference map**

A map that shows selected geographic boundaries with identifiers along with selected features of a geographic area.

**Region**

Four groupings of states (Northeast, South, Midwest, and West) established by the Census Bureau in 1942 for the presentation of census data.

Northeast Region: Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, New Jersey, New York, Pennsylvania

South Region: Maryland, Delaware, West Virginia, Virginia, Kentucky, Tennessee, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Arkansas, Louisiana, Oklahoma, Texas

Midwest Region: North Dakota, South Dakota, Nebraska, Kansas, Missouri, Iowa, Minnesota, Wisconsin, Illinois, Michigan, Indiana, Ohio

West Region: Washington, Idaho, Montana, Wyoming, Oregon,

California, Nevada, Utah, Colorado, Arizona, New Mexico, Alaska, Hawaii

Puerto Rico and the Island areas are not part of any region.  
Related term: [Division](#)

**Related children**

Includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. Does not include householder's spouse or foster children, regardless of age.

Related terms: [Child](#), [Own children](#)

**Remainder**

The portion of a geographic area of one geographic type (e.g., a county subdivision) which is not covered by any geographic area of a second geographic type (e.g., place). For example, the two places of Oak Ridge town and Old Appleton town exist within the county subdivision of Apple Creek township in Cape Girardeau County, Missouri. That portion of Adair township that is not covered by either place is called "Remainder of Adair township".

**Rental vacancy rate**

The proportion of the rental inventory which is vacant for rent. It is computed by dividing the number of vacant units for rent by the sum of the renter-occupied units and the number of vacant units for rent, and then multiplying by 100.

Related term: [Homeowner vacancy rate](#), [Renter-occupied housing unit](#)

**Renter-occupied housing unit**

All occupied units which are not owner occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied.

Related term: [Owner-occupied housing unit](#)

**Residence 5 years ago**

Indicates the area of residence 5 years prior to the reference date for those who reported that they lived in a different housing unit.

Related term: [Migration](#)

**Resident population**

An area's resident population consists of those persons "usually resident" in that particular area (where they live and sleep most of the time).

Related term: [Apportionment population](#)

**Respondent**

The person supplying survey or census information about his or her living quarters and its occupants.

**Rural**

Territory, population and housing units not classified as urban. "Rural" classification cuts across other hierarchies and can be in metropolitan or non-metropolitan areas.

Related terms: [Metropolitan](#), [Urban](#)

**Sample data**

Population and housing information collected from the census long form for a one in six sample of households in the United States and Puerto Rico, and on a continuous basis for selected areas in the American Community Survey.

Related terms: [American Community Survey \(ACS\)](#), [Census \(decennial\)](#), [Long form](#)

**Sampling error**

Errors that occur because only part of the population is directly contacted. With any sample, differences are likely to exist between the characteristics of the sampled population and the larger group from which the sample was chosen. Sampling error, unlike nonsampling error, is measurable.

**School District**

Geographic entities within which state, county, or local officials provide public educational services for the area's residents. The boundaries and names are provided by state officials.

**School enrollment**

Enrollment in regular school, either public or private, which includes nursery school, kindergarten, elementary school, and schooling which leads to a high school diploma or college degree.

Related terms: [Educational attainment](#), [Grade in which enrolled](#)

**Sector (economic)**

In the 1997 economic census data are classified into 20 NAICS sectors, using a 2 digit code. These sectors are subdivided into 96 sub-sectors, using a 3 digit code.

Related term: [North American Industry Classification System \(NAICS\)](#)

**Sex**

An individual's gender classification - male or female.

**Sex ratio**

A measure derived by dividing the total number of males by the total number of females, and then multiplying by 100.

**Short form**

The decennial census questionnaire, sent to approximately five of six households for the 1980, 1990, and 2000 censuses. For Census 2000, the questionnaire asked population questions related to household relationship, sex, race, age and Hispanic or Latino origin and housing questions related to tenure, occupancy, and vacancy status. The 1990 short form contained a question on marital status. The questions contained on the short form also are asked on the long form, along with additional questions.

Related terms: [Census \(decennial\)](#), [Long form](#)

**Spanish/Hispanic/Latino**

A self-designated classification for people whose origins are from Spain, the Spanish-speaking countries of Central or South America, the Caribbean, or those identifying themselves generally as Spanish, Spanish-American, etc. Origin can be viewed as ancestry, nationality, or country of birth of the person or person's parents or ancestors prior to their arrival in the United States. Spanish/Hispanic/Latino people may be of any race.

Related terms: [Ancestry](#), [Race](#)

**Spouse**

A person legally married to another person.

**Standard deviation**

A measure which shows the average variability in population from the mean. It is defined as the square root of the variance.

**Standard error (ACS)**

The standard error is a measure of the deviation of a sample estimate from the average of all possible samples.

Related terms: [American Community Survey \(ACS\)](#), [Confidence interval \(ACS\)](#), [Estimates \(American Community Survey\)](#)

**Standard Industrial Classification (SIC)**

Industry classification system that was used in Economic Censuses prior to 1997. This system identifies establishments by the principal activity in which they are engaged. SIC has been replaced by North American Industry Classification System (NAICS) in the 1997 Economic Census.

Related terms: [Economic census](#), [North American Industry Classification System \(NAICS\)](#)

**State and equivalent entity**

The primary legal subdivision of the United States. The District of Columbia, Puerto Rico and the Island Areas (the U.S. Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands) are each treated as the statistical equivalent of a state

for census purposes.

**State data center (SDC)**

A state agency or university facility identified by the governor of each state and state equivalent to participate in the Census Bureau's cooperative network for the dissemination of census data. A SDC also may provide demographic data to local agencies participating in our statistical areas.

**State Designated American Indian Statistical Area (SDAISA)**

A statistical entity for state recognized American Indian tribes that do not have a state recognized reservation. SDAISAs are identified and delineated for the Census Bureau by a designated state official. They generally encompass a compact and contiguous area that contains a concentration of individuals who identify with a state recognized American Indian tribe and in which there is structured or organized tribal activity. New for the 2000 Census.

**State legislative district (SLD)**

An area from which members are elected to state legislatures. The SLDs embody the upper (senate) and lower (house) chambers of the state legislature. (Nebraska has a unicameral legislature that is represented as an upper chamber legislative entity.)

State Senate District not defined- The name assigned to an area of unpopulated coastal water within a state that belongs to no state senate district.

State House District not defined- The name assigned to an area of unpopulated coastal water within a state that belongs to no state house district.

**Stepfamily**

A "married couple" family in which there is at least one stepchild of the householder present. If the child has been adopted by the householder, that child is classified as an

adopted child and the family is not classified as a stepfamily, unless another non-adopted stepchild is present.

Related terms: [Adopted child](#), [Family](#)

### **Subbarrio**

The primary legal subdivision of the barrios-pueblo and some barrios in Puerto Rico. There is no United States equivalent.

Related terms: [Barrio](#), [Barrio-Pueblo](#)

### **Subfamily**

A married couple (with or without children) or a single parent with one or more never-married children under the age of 18, residing with and related to the householder, but not including the householder or the householder's spouse. When grown children move back to the parental home with their own children or spouse, they are considered a subfamily.

Related terms: [Family](#), [Householder](#)

### **Sub-sector (economic)**

In the 1997 economic census data are classified into 96 sub-sectors using a 3-digit NAICS code.

Related term: [North American Industry Classification System \(NAICS\)](#)

### **Summary file (SF)**

Statistics for a large number of geographic areas that are designed to show great subject matter detail presented in tabular form. There are four main summary files produced from the data collected during Census 2000. See the individual definitions for Summary Files 1, 2, 3, and 4 for a more in-depth explanation of each.

Related term: [Census \(decennial\)](#)

### **Summary File 1 (SF 1)**

This file presents 100-percent population and housing figures for the total population, for 63 race categories, and for many other race and Hispanic or Latino categories. This includes age, sex, households, household relationship, housing units, and

tenure (whether the residence is owned or rented). Also included are selected characteristics for a limited number of race and Hispanic or Latino categories. The data are available for the U.S., regions, divisions, states, counties, county subdivisions, places, census tracts, block groups, blocks, metropolitan areas, American Indian and Alaska Native areas, tribal subdivisions, Hawaiian home lands, congressional districts, and ZIP Code Tabulation Areas. Data are available down to the block level for many tabulations, but only to the census-tract level for others. Available on CD-ROM, DVD, and American FactFinder.

The Census 2000 Summary File 1 data are released in three stages. Individual state files and two national files are released. The state-level data are released first, followed by the Advance National File, which covers the same data subjects, but includes national level summary data such as ZCTAs, whole metropolitan areas, whole American Indian areas, etc. The Final National File contains the same data subjects and geographic areas as the Advance National File, but adds the first available urban/rural and urbanized area data. For the most current release dates for these files, see the "Census 2000 Release Schedule" link on the AFF Main Page.

Related term: [Census \(decennial\)](#)

### **Summary File 2 (SF 2)**

This file presents data similar to the information included in Summary File 1. These data are shown down to the census tract level for 250 race, Hispanic or Latino, and American Indian and Alaska Native tribe categories. For data to be shown in SF 2, a population category must meet a population size threshold of 100 or more people of that specific population category in a specific geographic area. Available on CD-ROM, DVD, and American FactFinder.

Related term: [Census \(decennial\)](#)

### **Summary File 3 (SF 3)**

This file presents data on the population and housing long form

subjects such as income and education. It includes population totals for ancestry groups. It also includes selected characteristics for a limited number of race and Hispanic or Latino categories. The data are available for the U.S., regions, divisions, states, counties, county subdivisions, places, census tracts, block groups, metropolitan areas, American Indian and Alaska Native areas, tribal subdivisions, Hawaiian home lands, congressional districts, and Zip Code Tabulation Areas.

Available on CD-ROM, DVD, and American FactFinder.

Related terms: [Census \(decennial\)](#), [Long form](#)

#### **Summary File 4 (SF 4)**

This file presents data similar to the information included in Summary File 3. These data are shown down to the census tract level for 336 race, Hispanic or Latino, American Indian and Alaska Native tribe, and ancestry categories. For data to be shown in SF 4, there must be at least 50 unweighted sample cases of a specific population category in a specific geographic area. In addition, the data for the specific population category for the specific geographic area must also have been available in Summary File 2. Available on CD-ROM, DVD, and American FactFinder.

Related terms: [Census \(decennial\)](#), [Long form](#)

#### **Summary table**

A collection of one or more data elements that are classified into some logical structure either as dimensions or data points.

#### **Summary Tape Files 1-4 (STFs 1-4)**

Summary tape files are products of the 1990 Census of Population and Housing. They are summary tabulations of 100-percent and sample population and housing data available for public use on computer tape and CD-ROM. Summary Tape Files 1 and 3 also are available through American FactFinder.

Related terms: [100-Percent data](#), [Products](#)

#### **Tenure**

Refers to the distinction between owner-occupied and renter-

occupied housing units.

Related terms: [Housing unit](#), [Owner-occupied housing unit](#), [Renter-occupied housing unit](#)

#### **Thematic map**

A map that reveals the geographic patterns in statistical data.

#### **Title 13 (U.S. Code)**

The law under which the Census Bureau operates and that guarantees the confidentiality of census information and establishes penalties for disclosing this information. It also provides the authorization for conducting the census in Puerto Rico and the Island Areas.

Related terms: [Confidentiality](#), [Decennial census](#), [Privacy Act](#)

#### **Town**

A type of minor civil division in the New England states, New York, and Wisconsin and a type of incorporated place in 30 states and the Virgin Islands of the United States.

Related term: [County subdivision](#)

#### **Tract**

See [Census tract](#).

#### **Tract number**

Used to uniquely identify a census tract within a county.

#### **Traffic Analysis Zone (TAZ)**

An area delineated by state and/or local transportation officials for tabulating traffic-related data - especially journey-to-work and place-of-work statistics. Usually consists of one or more census blocks, block groups, or census tracts.

Related term: [Journey to work](#)

#### **Tribal Block Group (BG)**

A subdivision of a tribal census tract, a tribal block group is the smallest geographic unit for which the Census Bureau tabulates sample data. Tribal BGs are delineated by American Indian tribal

participants or the Census Bureau, and average about 1,000 people. A tribal BG consists of all the census blocks within a tribal census tract with the same beginning number.

Example: Tribal BG 3 within a tribal census tract consists of all blocks numbered from 3000 to 3999.

In situations where an American Indian reservation or trust land crosses county or state lines, the same tribal BG number (within a tribal census tract) may be assigned on both sides of the county/state line.

#### **Tribal Census Tract**

A small, relatively permanent statistical subdivision of a federally recognized American Indian reservation and/or off-reservation trust land, delineated by American Indian tribal participants or the Census Bureau for the purpose of presenting data. Designed to be relatively homogeneous units with respect to population characteristics, economic status, and living conditions, tribal census tracts average about 2,500 people.

A tribal census tract must consist of territory located on a reservation/trust land. The boundaries of tribal census tracts may cross state and/or county lines, and normally follow visible features, but may follow governmental unit boundaries and other nonvisible features in some instances. The Census Bureau has reserved the numbers 9400 to 9499 for tribal census tracts delineated on reservations/trust lands that are located in more than one county, but tracts numbered in the 9400 range do not necessarily cross county lines.

#### **Tribal Designated Statistical Area (TDSA)**

A statistical entity identified and delineated for the Census Bureau by a federally recognized American Indian tribe that does not currently have a legally established land base. A TDSA encompasses a compact and contiguous area that contains a concentration of individuals who identify with a federally recognized American Indian tribe and which there is structured

or organized tribal activity.

#### **Tribal Jurisdiction Statistical Area (TJSA)**

A statistical area identified and delineated for the 1990 decennial census by American Indian tribal officials in Oklahoma. They encompass the area that includes the American Indian population over which the tribe has jurisdiction. TJSAs replaced the Historic Areas of Oklahoma recognized by the Census Bureau for the 1980 decennial census. Beginning with Census 2000 these areas are called Oklahoma Tribal Statistical Areas (OTSAs).

#### **Tutorial**

An on-line mini-course, part of the American FactFinder Help system, which demonstrates how to accomplish various important tasks using the FactFinder site.

#### **Type of institution**

Institutions are those facilities designed for group quarters living. Institutions may specialize in one specific type of service such as a prison, or may offer varied services such as Veteran's Administration hospitals.

Related terms: [Group quarters \(GQ\)](#), [Institutionalized population](#)

#### **Type of school**

Schools are designated as public or private institutions and are separated by levels of education offered, including: college, pre-primary, elementary or high school.

Related term: [Educational attainment](#), [School enrollment](#)

#### **Unemployed**

All civilians 16 years old and over are classified as unemployed if they (1) were neither "at work" nor "with a job but not at work" during the reference week, and (2) were actively looking for work during the last 4 weeks, and (3) were available to accept a job. Also included as unemployed are civilians who did not work at all during the reference week, were waiting to be called back to a job from which they had been laid off, and were available

for work except for temporary illness.  
Related terms: [Employed](#), [Labor Force](#)

### **United States**

The 50 states and the District of Columbia.

### **Units in structure**

A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. In determining the number of units in a structure, all housing units, both occupied and vacant, are counted.

### **Universe**

The total number of units, e.g., individuals, households, businesses, in the population of interest.

### **Unmarried-partner household**

Household in which the householder and his or her partner are not legally married or participating in a common law marriage.

Related terms: [Household](#), [Householder](#)

### **Unorganized Territory**

Occur in 10 minor civil division (MCD) states where portions of counties are not included in any legally established MCD or independent incorporated place. The pieces are recognized as one or more separate county subdivisions for statistical data presentation purposes.

### **Unrelated individual**

Person, sharing a housing unit, who is not related to the householder by birth, marriage or adoption. Includes foster children.

Related terms: [Foster children](#), [Householder](#), [Nonrelatives](#)

### **Urban**

All territory, population and housing units in urbanized areas and in places of more than 2,500 persons outside of urbanized

areas. "Urban" classification cuts across other hierarchies and can be in metropolitan or non-metropolitan areas.

Related terms: [Metropolitan](#), [Rural](#)

### **Urban Area**

Collective term referring to all areas that are urban. For Census 2000, there are two types of urban areas: urban clusters and urbanized areas.

### **Urban Cluster**

A densely settled territory that has at least 2,500 people but fewer than 50,000. New for Census 2000.

### **Urban Growth Area**

Legally defined entity in Oregon. Defined around incorporated places and used to regulate urban growth. They are delineated cooperatively by state and local officials and then confirmed by state law. New for Census 2000.

### **Urbanized area**

(UA) An area consisting of a central place(s) and adjacent territory with a general population density of at least 1,000 people per square mile of land area that together have a minimum residential population of at least 50,000 people. The Census Bureau uses published criteria to determine the qualification and boundaries of UAs.

### **Usual hours worked per week worked in (designated calendar year)**

The data pertain to the number of hours a person usually worked during the weeks worked in the designated calendar year. The respondent was to report the number of hours worked per week in the majority of the weeks he or she worked in the designated calendar year. If the hours worked per week varied considerably during the designated calendar year, the respondent was asked to report an approximate average of the hours worked per week. People 16 years old and over who reported that they usually worked 35 or more hours each week

during the weeks they worked are classified as "Usually worked full time"; people who reported that they usually worked 1 to 34 hours are classified as "Usually worked part time."

Related term: [Employed](#)

#### **Usual hours worked per week worked in the past 12 months**

The data pertain to the number of hours a person usually worked during the weeks worked in the past 12 months. The respondent was to report the number of hours worked per week in the majority of the weeks he or she worked in the past 12 months. If the hours worked per week varied considerably during the past 12 months, the respondent was asked to report an approximate average of the hours worked per week. People 16 years old and over who reported that they usually worked 35 or more hours each week during the weeks they worked are classified as "Usually worked full time"; people who reported that they usually worked 1 to 34 hours are classified as "Usually worked part time."

Related term: [Employed](#)

#### **Usual residence**

The living quarters where a person spends more nights during a year than any other place.

Related term: [Living quarters](#)

#### **Usual residence elsewhere**

A housing unit temporarily occupied at the time of enumeration entirely by people with a usual residence elsewhere is classified as vacant. The occupants are classified as having a "Usual residence elsewhere" and are counted at the address of their usual place of residence.

Related term: [Housing unit](#)

#### **Vacancy status**

Unoccupied housing units are considered vacant. Vacancy status is determined by the terms under which the unit may be occupied, e.g., for rent, for sale, or for seasonal use only.

Related terms: [Housing unit](#), [Occupied housing unit](#),

#### **Vacant housing unit**

A housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant.

Related terms: [Housing unit](#), [Usual residence elsewhere](#), [Occupied housing unit](#)

#### **Value**

Value is the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale.

#### **Veteran status**

A "civilian veteran" is a person 18 years old or over who has served (even for a short time), but is not now serving, on active duty in the U.S. Army, Navy, Air Force, Marine Corps, or the Coast Guard, or who served in the U.S. Merchant Marine during World War II. People who served in the National Guard or military Reserves are classified as veterans only if they were ever called or ordered to active duty, not counting the 4-6 months for initial training or yearly summer camps. All other civilians 16 years old and over are classified as nonveterans.

Related term: [Years of military service](#)

#### **Village**

A type of incorporated place in 20 states and American Samoa. The Census Bureau treats all villages in New Jersey, South Dakota, and Wisconsin and some villages in Ohio as county subdivisions.

Related term: [County subdivision](#), [Incorporated place](#),

#### **Visible feature**

A feature that can be seen on the ground, such as, a street or road, railroad track, power line, stream, shoreline, fence, ridge, or cliff. A visible feature can be a man-made or natural feature.

Related term: [Feature](#)

**Voting District (VTD)**

Any of a variety of areas, such as election districts, precincts, legislative districts, or wards, established by states and local governments for voting purposes.

Voting Districts not defined- The name assigned to an area within a county for which no voting district information is known by the Census Bureau. This designation is used if the state government chose not to provide the Census Bureau with voting district boundaries (e.g., in California), or if that portion of a county (as reported by the state government) is truly devoid of voting districts (e.g., the coastal waters of Sussex County, DE).

Related terms: [Redistricting](#), [Redistricting Data Program](#)

**Weeks worked in (designated calendar year)**

The data pertain to the number of weeks during the designated calendar year in which a person did any work for pay or profit (including paid vacation, paid sick leave, and military service) or worked without pay on a family farm or in a family business.

Related term: [Employed](#)

**Weeks worked in the past 12 months**

The data pertain to the number of weeks during the past 12 months in which a person did any work for pay or profit (including paid vacation, paid sick leave, and military service) or worked without pay on a family farm or in a family business.

Related term: [Employed](#)

**Without Correction for ICM**

Statistical sampling was addressed in the 1998 appropriations bill (Public Law 105-119) which was passed by the House of Representatives in 1997. According to PL 105-119, the population count produced without using statistical methods, whether for Census 2000, or simulations that prepare for it,

must be publicly available for all levels of census geography. ICM is a quality check survey program designed to produce statistically valid estimates that correct for undercoverage.

Related term: [Integrated Coverage Measurement \(ICM\)](#)

**Worked in (designated calendar year)**

People 16 years old and over who did any work for pay or profit (including paid vacation, paid sick leave, and military service) or worked without pay on a family farm or in a family business at any time from January to December of the designated calendar year are classified as "worked in (designated calendar year)." All other people 16 years old and over are classified as "Did not work in (designated calendar year)."

Related term: [Employed](#)

**Worked in the past 12 months**

People 16 years old and over who did any work for pay or profit (including paid vacation, sick leave, and military service) or worked without pay on a family farm or in a family business at any time during the past 12 months are classified as "worked in the past 12 months." All other people 16 years old and over are classified as "Did not work in the past 12 months."

Related term: [Employed](#)

**Worker**

This term appears in connection with several subjects: journey-to-work items, class of worker, work status in the past 12 months, weeks worked in the past 12 months, and number of workers in family in the past 12 months. Its meaning varies and, therefore, should be determined in each case by referring to the definition of the subject in which it appears.

Related terms: [Class of worker](#), [Employed](#), [Journey to work](#)

**Year of entry**

All people born outside the United States were asked for the year in which they came to live in the U.S. This includes: people born in Puerto Rico and U.S. Island Areas; people born abroad of a U.S. citizen parent(s); and the foreign born.

Related terms: [Foreign born](#), [Immigrants](#), [Place of birth](#)

#### **Year structure built**

The data on year structure built were obtained from both occupied and vacant housing units. Year structure built refers to when the building was first constructed, not when it was remodeled, added to, or converted. The data relate to the number of units built during the specified periods that were still in existence at the time of enumeration.

Related term: [Housing unit](#)

#### **Years of military service**

This is a measure of the total amount of time a person has spent on active duty service in the U.S. Armed Forces. The measure excludes any breaks in active-duty service.

Related term: [Veteran status](#)

#### **ZIP Code**

A ZIP (Zone Improvement Plan) Code is a five-, seven-, nine-, or eleven-digit code assigned by the U.S. Postal Service to a section of a street, a collection of streets, an establishment, structure, or group of post office boxes, for the delivery of mail.

The Census Bureau uses only 5-digit ZIP codes for the addresses and address ranges in most Census 2000 operations.

#### **ZIP Code Tabulation Area (ZCTA)**

A ZIP Code Tabulation Area is a geographic area that approximates the delivery area for a five-digit or a three-digit ZIP Code. ZCTAs do not precisely depict the area within which mail deliveries associated with that ZIP Code occur.

A five-digit ZCTA ending in "HH" (e.g., "006HH") represents the water area within a three-digit ZCTA that is not associated with any mail delivery route.

A five-digit ZCTA ending in "XX" (e.g., "006XX") represents the land area within a three-digit ZCTA that is not associated with any mail delivery route.

#### **Zona Urbana**

Represents a census designated place that is the governmental center of each municipio in Puerto Rico. There are no incorporated places in Puerto Rico.

Related term: [Municipio](#)

## Appendix G: Housing cost reduction analysis

A cost analysis was completed for the purpose of determining which factors most affected final development costs – and the extent to which cash and non-cash cost offsets affected the final project outcomes.

### 202 North Main Street – C-2 zoning

The property is located on the northeast corner of Main Street and East Second Avenue next to Thai-to-Go Takeout and west of a midblock 20-foot alley. The city owned property is approximately 62x117 feet or 7,200 square feet or 0.16 acres in total. The property is undeveloped with no tree cover.

The entire property is within the C-2 Central Business District (CBD) commercial zone with no required setbacks, 100% lot coverage, and no height limits. Parking requirements are 2.0 stalls for 2-bedroom units and 0.5 stalls for senior or efficiency dwelling units (EDU).

**The apartment option** – would construct a daylit parking platform under the entire property to provide 24 parking stalls and, thereby, 24 one-bedroom dwelling units.

The first and second residential floors would be 62x117 feet or 14,400 square feet, the third floor would be 60x82 feet or 4,905 square feet for a building total of 19,305 gross square feet. If the building is 86% efficient, then the net usable residential square footage would be 16,731 net square feet or able to support 24 one-bedroom units of 697 square each with 1 parking stall each.

Based on final development cost estimates, the total development cost of the project would be \$10,869,470 including:

Land	Cost
<b><u>Land cost</u></b> - based on current assessed value	\$45,300
Direct costs	
<b><u>Site improvements</u></b> – including site preparation, utilities, and alley paving	\$283,016
<b><u>Building construction</u></b> – including flexspace, parking platforms, upper floor residential, and change orders	\$7,109,775
<b><u>Developer/contractor</u></b> - management and profit	\$406,604
Indirect costs	
<b><u>Taxes</u></b> - Washington State sales tax	\$221,784
<b><u>Fees</u></b> - architecture, engineering, environmental assessment, geotechnical, building permits, utility connections, testing	\$1,035,927
Contingencies	
<b><u>Contingencies</u></b> - of land, direct, and all other costs	\$1,767,064
<b>Total project cost</b>	<b>\$10,869,470</b>
<b>Cost per 2-bedroom dwelling unit</b>	<b>\$452,895</b>

Four cost and cash offsets were analyzed for their impact on overall development costs:

**Option 1: Cash offsets** - eliminated all building permits, fees, and hook-ups, utility connection fees, and the developer-contractor's fees worth \$\_\_\_\_\_ of indirect development costs as an incentive to develop affordable housing.

These cash offsets reduced the total development cost to \$\_\_\_\_\_ or to \$\_\_\_\_ per unit **equal to a savings of \$\_\_\_\_ or by \_\_\_\_ % per unit.**

However, these cash offsets must still be paid from some other source, if not from the project and developer, as the city, utilities, schools, and developers still incur these costs in support of the development project.

Cash off-sets, when used in other jurisdictions, have usually been repaid from General Funds, special property tax levies, real estate excise taxes, and other special financing. The costs and payments still apply, but are repaid from a source other than the project - in this case an average cash gap-financing amount of \$\_\_\_\_ per unit.

**Option 2: Reduced dwelling unit size** - to accommodate 48 studio efficiency dwelling units (EDU) allowable with 0.5 parking stall per unit decreasing average dwelling unit size from 697 to 349 square feet each.

This reduced size offset retained the total development cost of the building envelope at \$10,869,470 but reduced the cost per unit to \$226,447 equal to a savings of \$226,447 or 50.0% per unit.

**Option 3: Pre-manufactured or modular offset** - would use pre-assembled manufactured units instead of on-site traditional stick-built construction and assumed the same number of units would be erected as option 2.

The average cost savings for the use of modular units would be about 20% for housing due to increased efficiency and quality of building the units in an enclosed facility and due to the reduced amount of time required for interim or construction financing.

Note - the use of modular housing units would not reduce the cost of the building platform, parking, or retail units.

This design/delivery offset reduced total development cost to

\$9,294,836 or to \$193,642 per unit equal to a savings of \$32,805 or 7.2% per unit.

**Option 4: Land lease offset** - used a land trust instead of a fee simple sale of the property occupied by the project's structure.

The costs of the structure, parking, and all other factors remain the same as option 3 except that the \$45,300 in land and title costs is assumed by another entity.

This land offset reduced the total development cost to \$9,095,799 or to \$189,496 per unit equal to a savings of \$4,147 or 0.9% per unit.

#### **Option 1-4: Implications**

Were all options combined, the total development cost would be reduced from \$10,869,47011 or \$452,895 per unit to \$9,095,799 or \$189,496 per unit equal to a combined savings of all options of \$263,199 or 58.2% per unit.

#### **Implications**

All of the variables considered including cash, reduced size, density, modular, and land offsets reduce the total development cost and cost per unit significantly although the extent of cost reduction varies by the type of development.

However, the cash and land offsets must still be paid from some other public monies, whereas the reduced size, density, and modular offsets are of no direct monetary cost in comparison.

When all offsets are applied in combination, however, the overall cost reductions are significant ranging from 0.9% to 50.0%.

Depending on site particulars, further proportional cost

reductions are possible were:

- **Mixed-use structures, particularly up to 5-story or 60-72 feet** - be composed of smaller studio, 1, and some 2-bedroom units to reflect the higher costs associated with this building construction and the type households most suited to live in this type of structure and urban environment.
- **Parking requirements** - be reduced or at least reflect the likelihood that occupants of mixed-use structures in central locations, especially millennial, empty nester, and single individuals, may not require cars and/or use transit more heavily.
- **Design and development regulations** - allow variances from the maximum site height, coverage, and other particulars where the units provide affordable housing using density offsets where the resulting design and development characteristics can be made to fit the surrounding neighborhood.
- **Nonprofit groups** - be encouraged to buy and/or lease affordable units created with offsets in order to achieve even greater cost reduction, and therefore, housing for very low income groups.

## Appendix H: Analysis of Comprehensive Plan Housing Element

### HAP implementation of Comprehensive Plan Housing Element goals and policies

Comprehensive Plan Goals and Policies	HAP Actions
<b>Goal H1. Colville has sufficient land to provide housing for current and future residents.</b>	
<b>Policy H-1.1.</b> Regularly evaluate land availability for residential development to ensure sufficient land area to supply housing for current and prospective residents.	<b>Task 2:</b> Allow and encourage the use of innovative housing products and designs <ul style="list-style-type: none"><li>▪ Maintain lot size averaging</li><li>▪ Implement Missing Middle Housing (MMH)</li></ul>
<b>Policy HS-1.2.</b> Identify opportunities to accommodate population growth through redevelopment of existing sites or by increasing allowable densities within City limits and where infrastructure and service capacity are available.	<b>Task 2:</b> Allow and encourage the use of innovative housing products and designs <ul style="list-style-type: none"><li>▪ Maintain lot size averaging</li><li>▪ Implement Missing Middle Housing (MMH)</li></ul>
<b>Policy HS-1.3.</b> Pursue annexations within the Urban Growth Area when necessary, provided it is fiscally sustainable and the availability of adequate infrastructure.	
<b>Goal H2: The housing development process is predictable, transparent and efficient.</b>	
<b>Policy HS-2.1.</b> Maintain clear expectations through adopted development regulations and provide resources to guide builders and developers through the regulatory process.	<b>Task 2:</b> Allow and encourage the use of innovative housing products and designs <ul style="list-style-type: none"><li>▪ Maintain lot size averaging</li><li>▪ Implement Missing Middle Housing (MMH)</li></ul>
<b>Policy HS-2.2.</b> Provide flexibility and incentives to create housing types and to meet housing needs that the market would not otherwise provide, including affordable housing units.	<b>Task 2:</b> Allow and encourage the use of innovative housing products and designs <ul style="list-style-type: none"><li>▪ Maintain lot size averaging</li><li>▪ Implement Missing Middle Housing (MMH)</li></ul> <b>Task 6:</b> Initiate a catalytic mixed-use project with affordable units <b>Task 7:</b> Establish a Colville Affordable Housing Fund (AHF)
<b>Policy HS-2.3.</b> Encourage creative project designs for the development of walkable, traditional neighborhoods.	<b>Task 2:</b> Allow and encourage the use of innovative housing products and designs.

## Comprehensive Plan Goals and Policies

## HAP Actions

	<ul style="list-style-type: none"><li>▪ Maintain lot size averaging</li><li>▪ Implement Missing Middle Housing (MMH)</li></ul> <p><b>Task 5:</b> Package a demonstration project site</p> <p><b>Task 6:</b> Initiate a catalytic mixed-use project with affordable units</p>
<p><b>Goal H3.</b> Colville allows a wide range of housing types to meet the existing and anticipated needs of all demographic and economic segments of the community.</p> <p><b>Policy H-3.1.</b> Evaluate existing development regulations and identify opportunities to increase the variety of housing options permitted throughout Colville.</p>	<p><b>Task 1:</b> Implement differential taxing rates for affordable housing purposes</p> <p><b>Task 2:</b> Allow and encourage the use of innovative housing products and designs</p> <ul style="list-style-type: none"><li>▪ Maintain lot size averaging</li><li>▪ Implement Missing Middle Housing (MMH)</li></ul> <p><b>Task 3:</b> Implement incentive zoning - noncash density off-sets</p> <p><b>Task 4:</b> Implement incentive zoning - cash off-sets</p>
<p><b>Policy HS-3.2.</b> Work with local builders, tradespeople and businesses to demonstrate innovative development concepts citywide.</p>	<p><b>Task 2:</b> Allow and encourage the use of innovative housing products and designs</p> <ul style="list-style-type: none"><li>▪ Maintain lot size averaging</li><li>▪ Implement Missing Middle Housing (MMH)</li></ul> <p><b>Task 3:</b> Implement incentive zoning - noncash density off-sets</p> <p><b>Task 4:</b> Implement incentive zoning - cash off-sets</p> <p><b>Task 5:</b> Package a demonstration project site</p> <p><b>Task 6:</b> Initiate a catalytic mixed-use project with affordable units</p>
<p><b>Policy HS-3.3.</b> Encourage and support the development of emergency, transitional, and permanent supportive housing for people with special needs and those experiencing homelessness.</p>	<p><b>Task 9:</b> Refinance overextended households</p> <p><b>Task 10:</b> Renovate (and possibly acquire) eligible housing with shared and limited equity loan programs</p> <ul style="list-style-type: none"><li>▪ Identify homeowners</li><li>▪ Identify rehabilitation program requirements</li><li>▪ Create performance criteria governing contractor selection</li></ul>

## Comprehensive Plan Goals and Policies

## HAP Actions

<p><b>Policy HS-3.4.</b> Regularly work with non-governmental organizations that are mission-driven to house low-income and vulnerable populations.</p>	<p>and oversight</p> <ul style="list-style-type: none"> <li>▪ Create a management entity</li> <li>▪ Create a housing loan trust</li> </ul> <p><b>Task 1:</b> Implement differential taxing rates for affordable housing purposes</p> <p><b>Task 7:</b> Establish a Colville Affordable Housing Fund (AHF)</p> <ul style="list-style-type: none"> <li>▪ Partner with a management entity</li> </ul> <p><b>Task 11:</b> Issue periodic reports and update the Housing Action Plan on a frequent basis</p>
<p><b>Policy HS-3.5.</b> Support seniors' ability to age in place by encouraging housing types like townhouses, condominiums, and assisted living in areas with good access to services.</p>	<p><b>Task 2:</b> Allow and encourage the use of innovative housing products and designs</p> <p><b>Task 9:</b> Refinance overextended households</p> <p><b>Task 10:</b> Renovate (and possibly acquire) eligible housing with shared and limited equity loan programs</p>
<p><b>Policy HS-3.6.</b> Regulate all housing types, including manufactured homes, with fair and equitable standards that recognize the need for a variety of housing types.</p>	<p><b>Task 2:</b> Allow and encourage the use of innovative housing products and designs</p> <p><b>Task 3:</b> Implement incentive zoning - noncash density off-sets</p> <p><b>Task 4:</b> Implement incentive zoning - cash off-sets</p> <p><b>Task 8:</b> Retain mobile home parks</p>
<p><b>Goal H4: City staff and housing stakeholders communicate regularly about Colville's housing needs.</b></p> <p><b>Policy H-4.1.</b> Maintain open lines of communication between City staff, real estate professionals, builders and other key stakeholders to monitor and respond to changes in the local and regional housing market.</p> <p><b>Policy H-4.2.</b> Conduct and regularly update a housing needs assessment to ensure that City policies reflect current needs.</p>	<p><b>Task 11:</b> Issue periodic reports and update the Housing Action Plan on a frequent basis</p> <p><b>Task 11:</b> Issue periodic reports and update the Housing Action Plan on a frequent basis</p>
<p><b>Goal H5: Housing policy supports the production of environmentally sustainable housing choices.</b></p> <p><b>Policy H-5.1.</b> Consider the latest green building standards when updating building codes and designing approvals processes.</p>	

Comprehensive Plan Goals and Policies	HAP Actions
<p><b>Policy H-5.2.</b> Encourage the use of new, proven technologies relating to energy efficient and environmentally-friendly construction, in accordance with adopted building codes and development standards.</p>	<p><b>Task 2:</b> Allow and encourage the use of innovative housing products and designs</p>
<p><b>Policy H-5.3.</b> Consider the following in decisions related to housing policy, including applications for rezoning, building permits, and annexations:</p> <ul style="list-style-type: none"> <li>▪ Potential impacts to critical areas</li> <li>▪ Implications for disaster preparedness and safety</li> <li>▪ Potential impacts to existing housing stock</li> <li>▪ Opportunities to encourage infill development and preserve undeveloped areas</li> <li>▪ Access to goods and services</li> <li>▪ Expected fiscal and economic impacts</li> </ul>	