

CHAPTER 3



Housing Element

OF THE COMPREHENSIVE PLAN (2016 to 2036)

HOUSING ELEMENT VISION: *The City of Mount Vernon is a welcoming community, characterized by a home-town atmosphere, with diverse housing options available to a full spectrum of its residents throughout their lives. Mount Vernon strives to meet a high standard of livability with a mix of home ownership and rental opportunities and is committed to protecting and improving existing residential neighborhoods, balancing new development with the rehabilitation of existing housing, and ensuring that residents have opportunities to work near their homes without having to commute long distances.*

Adopted September 14, 2016 with Ordinance 3690



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APPENDIX B – HOUSING ELEMENT CENSUS TRACT DATA

APPENDIX C – SELECTED HOUSING ELEMENT ARTICLES/INFORMATION



ACKNOWLEDGEMENTS

Thank you to the City Councils, Planning Commissions and Citizens from 1960 to the present that have contributed to comprehensive planning efforts of the City. This Housing Element is built upon the foundation of these original plans.

2016 MAYOR & CITY COUNCIL:

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INTRODUCTION

This Housing Element recognizes the vitality and character of established residential neighborhoods and documents the City has sufficient land for housing to accommodate a range of housing types over the next 20-years. Consistent with the Growth Management Act (GMA), the goal is that Mount Vernon contains a diversity of housing types to enable citizens from a wide range of economic levels and age groups to live here, and to ensure an adequate supply of affordable and attainable housing. This Element strives to balance the communities desire to keep their small town character while grappling with the complex issues of housing affordability and the changing trends of how residents wish to live.



1.0

PURPOSE & FRAMEWORK

Consistent with State law, local governments planning under GMA must prepare a Comprehensive Plan Housing Element that:

“[ensures] 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” [RCW 36.70A.070(2)].



To meet the above-referenced GMA requirements this Element is organized into the following Sections:

- 1.0 PURPOSE & FRAMEWORK
- 2.0 POPULATION AND HOUSING DATA
- 3.0 SOCIAL AND DEMOGRAPHIC DATA
- 4.0 INCOME AND POVERTY DATA
- 5.0 SPECIAL POPULATIONS
- 6.0 HOUSING AFFORDABILITY
- 7.0 SUMMARY AND ANALYSIS
- 8.0 RECOMMENDATIONS
- 9.0 GOALS, OBJECTIVES & POLICIES

This document examines the City’s existing housing stock, inventories its conditions, and demonstrates how a range of housing types for different economic segments can be accommodated. The City is not required to build housing units, but to allow and encourage the construction of housing by private and public entities through the City’s plans and regulations.

Historic data has been included throughout this Element because it provides context in which the City’s decision makers can gauge changes over time and to assist in identifying drivers of change.

1.1 SETTING

The City of Mount Vernon is the largest incorporated city in Skagit County in both population and land area. Mount Vernon is the county seat housing nearly a quarter of the county’s total population. Interstate-5 along with State Routes 536 and 538 traverse the City making it an easily accessible location for both people and businesses.

Mount Vernon is the home of the County’s courthouse, jail and administrative buildings as well as the City’s administrative offices, the Skagit Valley Hospital, and the Skagit Valley Community College. The City’s location, its service oriented downtown, and the existing population and density mean that it is the logical place for a myriad of social service providers. As the largest urban center in the County, it provides a variety of urban amenities such as shopping opportunities, public services, and a mixture of housing types that are attractive to current and future residents.

Map 1.0 shows the City’s jurisdictional boundary and its location regionally. **Maps 2.0** and **3.0** identify the City’s Census Tracts that will be discussed and referenced throughout this Element.

1.2 FUTURE GROWTH

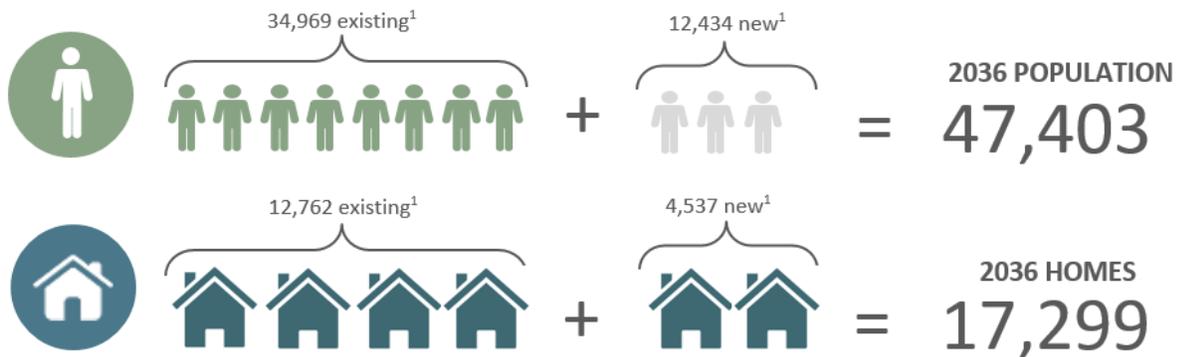
The City has been tasked to accommodate 12,434 new residents which equates to approximately 4,537 new homes. The conversion from future population to future homes is done with an average household size of 2.76 that is taken from the 2010 U.S. Census.

The Land Use Element (Chapter 2) provides further details with regard to the methodology by which the overall growth was determined and the process by which these growth numbers are adopted through a multi-jurisdictional process.

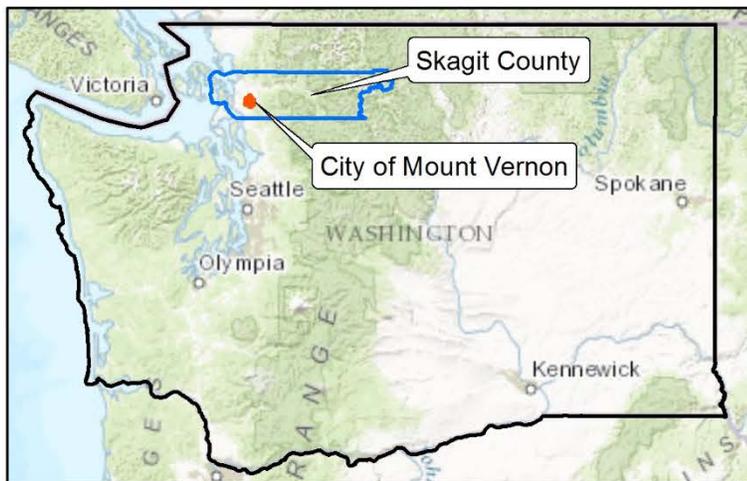
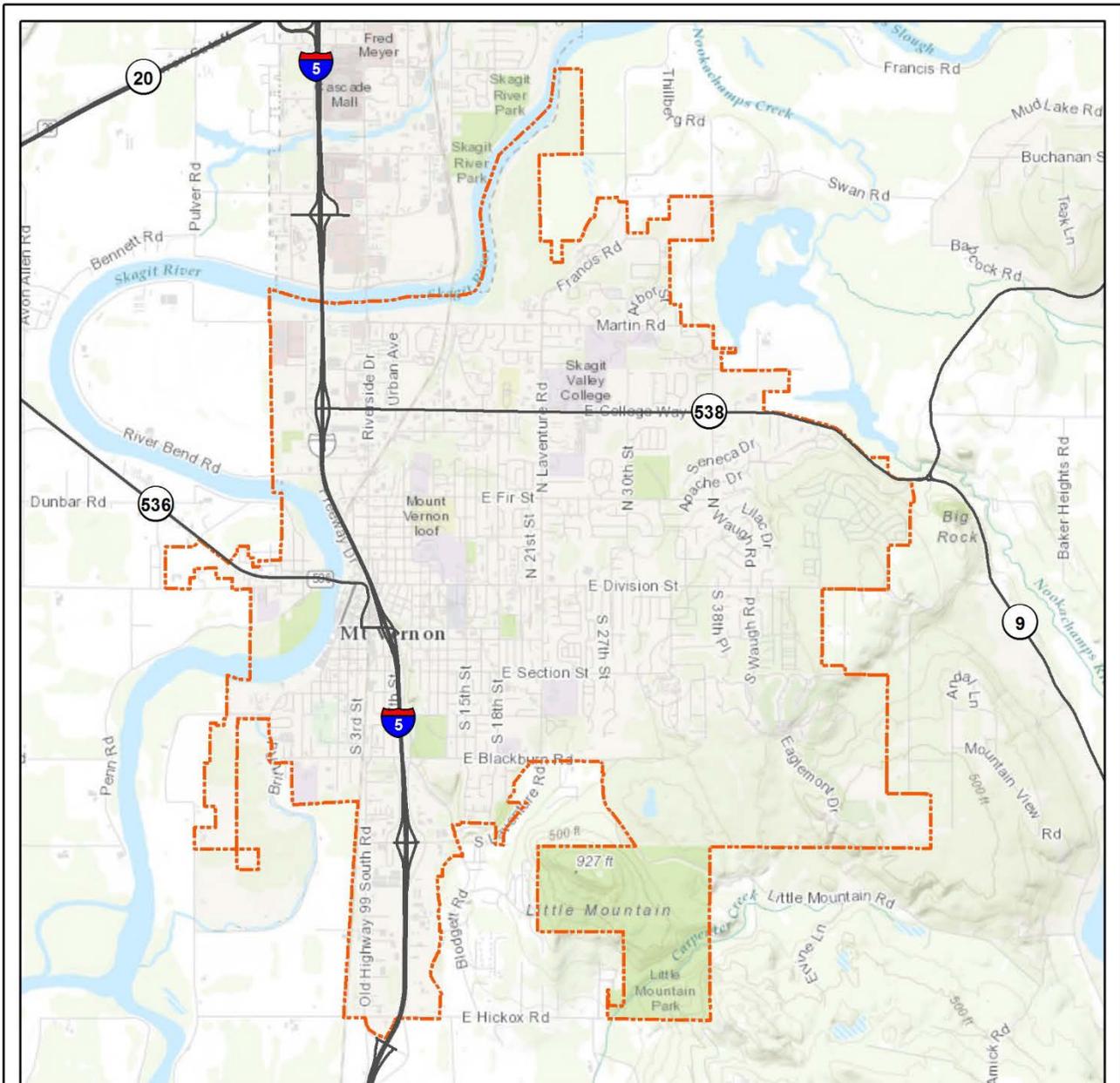
The Land Use Element (Chapter 2) in conjunction with its Buildable Lands & Land Capacity Analysis shows that the City is able to accommodate the projected growth identified in **Table 1.0** over the 20-year planning timeframe without having to up-zone areas or amend the City’s development regulations.

Map 4.0 shows the existing and 20-year forecasted housing units that unincorporated Skagit County and all of the cities and towns are planning to accommodate.

TABLE 1.0: EXISTING AND FUTURE POPULATION & HOUSING¹



¹ BERK Consulting Inc. *Skagit County Growth Projections*. July 2014. p. 4



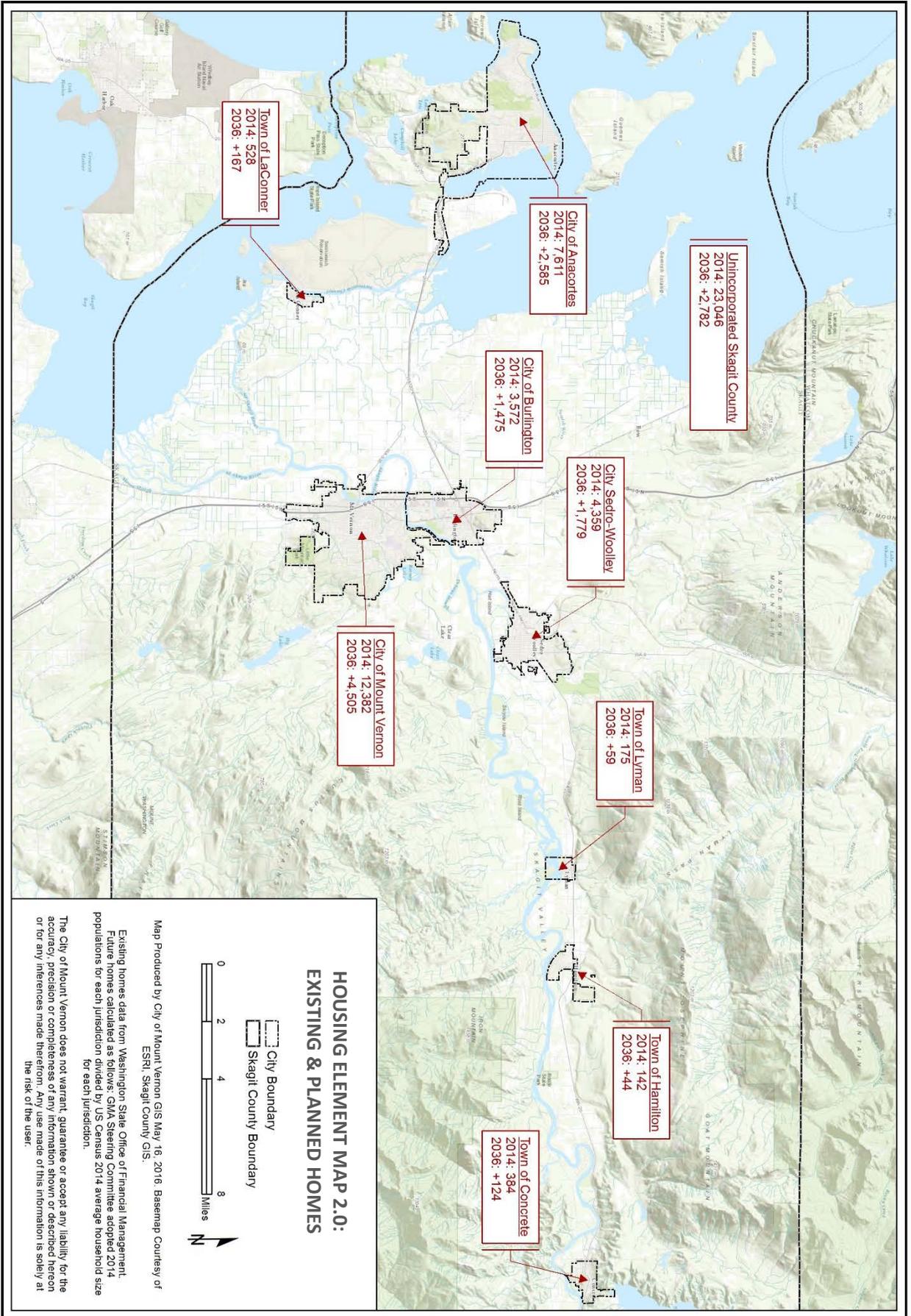
**HOUSING ELEMENT
MAP 1.0: SETTING**

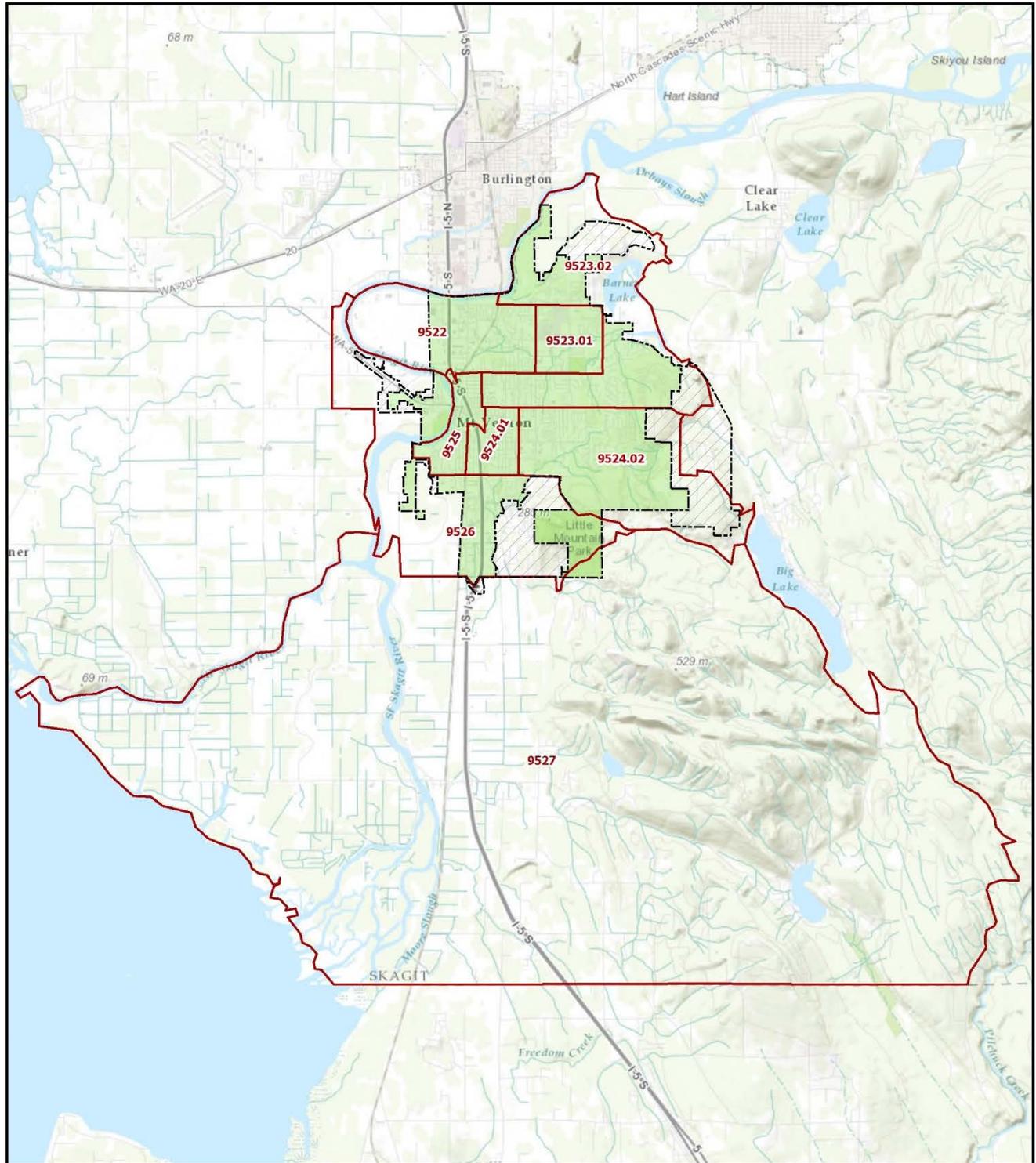
- - - City of Mount Vernon Boundary
- Skagit County Boundary
- State Highway



Basemap and data courtesy of ESRI, Skagit County, WSDOT, City of Mount Vernon

Map by MV GIS 5/16/16

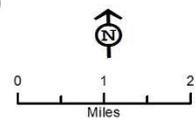




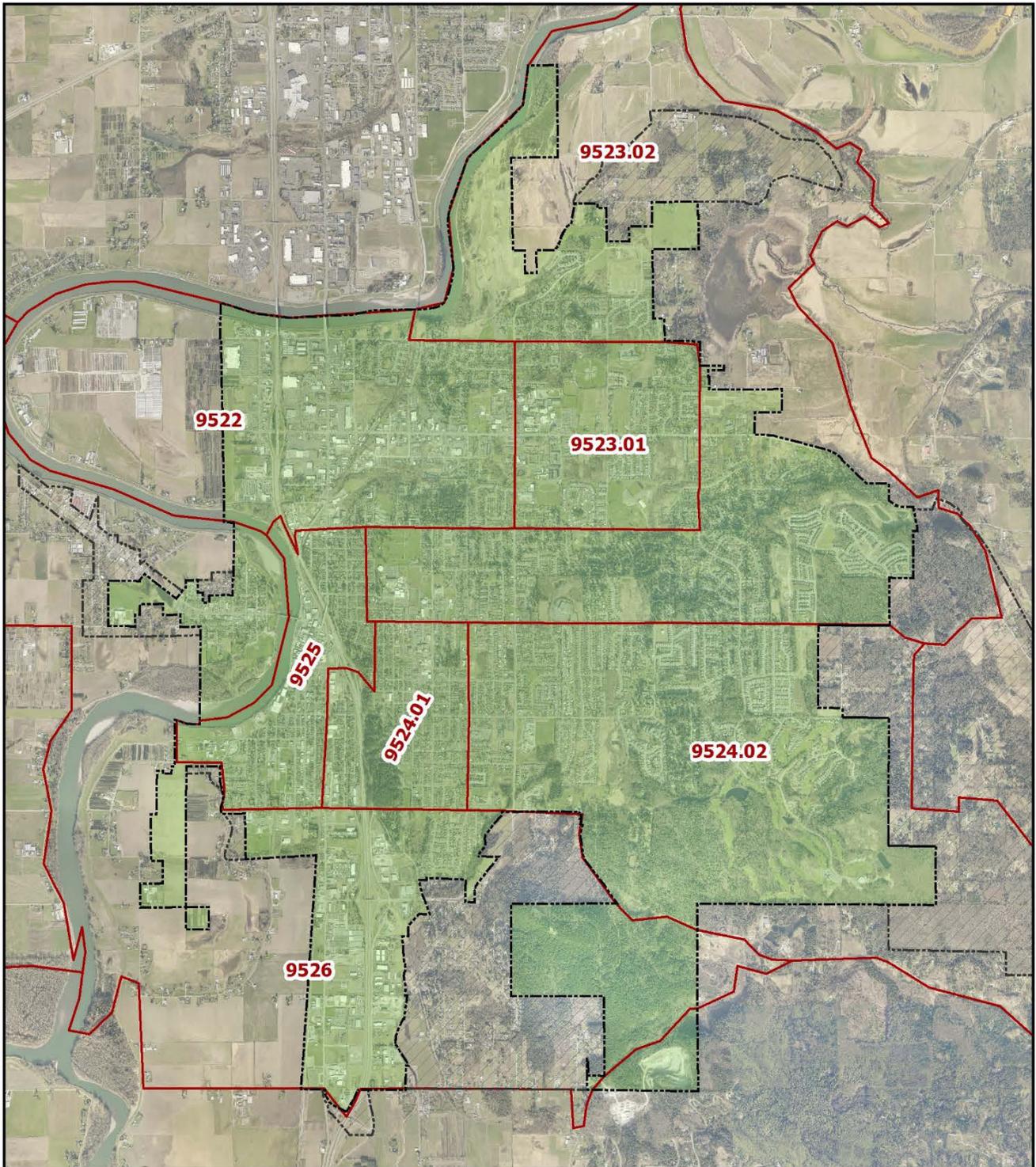
HOUSING ELEMENT MAP 3.0: MOUNT VERNON CENSUS TRACTS (2015)



City of Mount Vernon
 Mount Vernon Urban Growth Area
 Census Tract



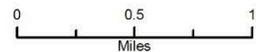
Map by MV GIS 5/16/2016. Basemap courtesy of ESRI, Skagit County GIS



HOUSING ELEMENT MAP 4.0: MOUNT VERNON CITY LIMITS CENSUS TRACTS (2015)



City of Mount Vernon Mount Vernon Urban Growth Area Census Tract



Map by MV GIS 5/16/2016

2.0

POPULATION & HOUSING DATA

The subsections that follow contain information related to population growth and housing in the City. Comparisons to other jurisdictions are included to provide local and regional perspectives. Information provided in this section includes:

- 2.1: GROWTH
- 2.2: AVERAGE HOUSEHOLD SIZE
- 2.3: HOUSING TYPES & COMPOSITION
- 2.4: OWNED VS RENTED HOUSING
- 2.5: VACANCY RATES
- 2.6: SUBSTANDARD HOUSING
- 2.7: OCCUPANTS PER ROOM
- 2.8: AGE OF HOUSING
- 2.9: HOUSING VALUES AND COSTS



2.1 GROWTH

The decade between 1990 and 2000 brought significant growth to Skagit County and the City of Mount Vernon in terms of population and related housing. During this timeframe Mount Vernon had a nearly 50 percent increase in its population compared to Skagit County's 30± percent increase.

The next decade, (between 2000 and 2010) growth occurred at a slower pace, but is still noteworthy. From 2000 to 2010 Skagit County had an almost 14 percent increase in population and Mount Vernon had a 21 percent increase.

As the County and City population grew over these two decades (1990 to 2000 and 2000 to 2010) the number of homes in each jurisdiction grew at slower, but proportional rates. These two growth rates (population and housing) generally do not grow in terms of percentages exactly the same over time as they are influenced by things like vacancy rates, household size, and the like.

Between 1990 and 2000 Skagit County's percentage of home growth was much closer to Mount Vernon's than what was built the following decade. Skagit County had a

27 percent increase in homes between 1990 and 2000 compared to Mount Vernon's 35 percent increase in homes. However, the gap between the percentage increase in the number of homes that the City was producing compared to what Skagit County was producing grew much wider in the following decade of 2000 to 2010 with the City increasing its housing by 24 percent and the County having a mere 7± percent increase.

The table below shows the change in population and housing in the City and Skagit County over time.

TABLE 2.0: POPULATION & HOUSING GROWTH 1990 TO 2010

POPULATION							
	1990 ¹	2000 ¹	% CHANGE 1990-2000	2000 ²	2010 ²	% CHANGE 2000-2010	2015 ³
SKAGIT COUNTY	79,545	102,979	29.5%	102,979	116,901	13.5%	120,620
MOUNT VERNON	17,647	26,232	48.7%	26,232	31,743	21.0%	33,530
HOUSING							
	1990 ¹	2000 ¹	% CHANGE 1990-2000	2000 ²	2010 ²	% CHANGE 2000-2010	2015 ⁴
SKAGIT COUNTY	33,575	42,681	27.1%	42,681	51,473	20.6%	52,717
MOUNT VERNON	7,167	9,686	35.1%	9,686	12,058	24.5%	12,711
BURLINGTON	1,816	2,531	39.4%	2,531	3,419	35.1%	3,453
SEDRO-WOOLLEY	2,530	3,334	31.8%	3,334	4,303	29.1%	4,354
ANACORTES	4,992	6,551	31.2%	6,551	7,680	17.2%	7,875

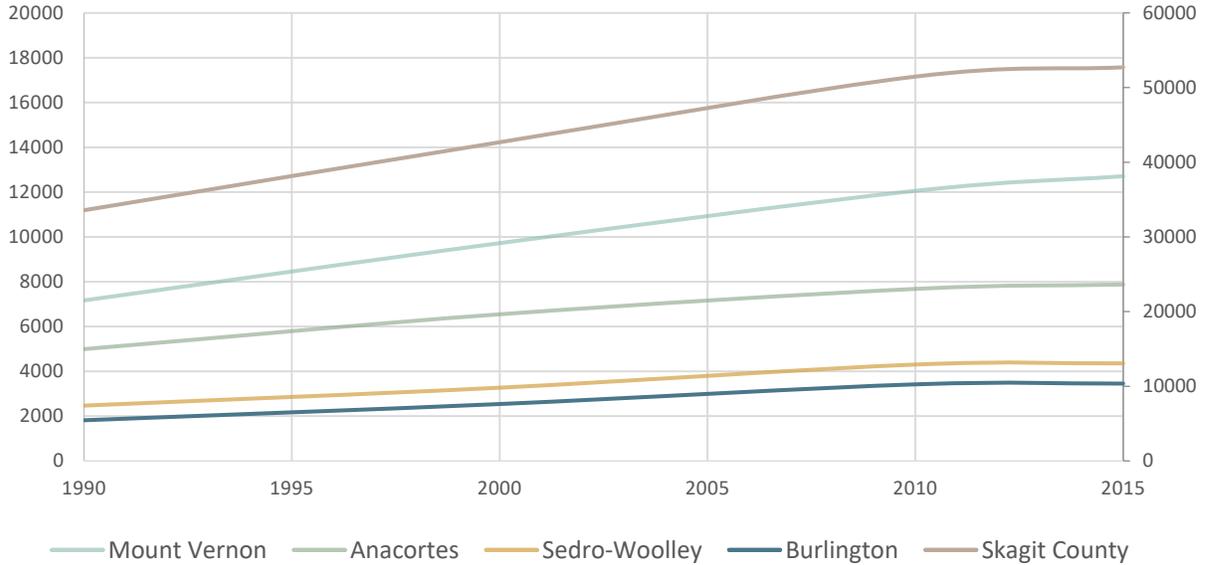
¹ WA State Department of Financial Management. (1990 - 2000). *Intercensal Estimates of April 1 Population and Housing, 1990 – 2000*. Retrieved April 14, 2016, from <http://www.ofm.wa.gov/pop/april1/hseries/default.asp>.

² WA State Department of Financial Management. (2016, June 23). *Intercensal Estimates of April 1 Population and Housing, 2000 – 2010*. Retrieved April 14, 2016, from <http://www.ofm.wa.gov/pop/april1/hseries/default.asp>.

³ WA State Department of Financial Management. (n.d.). *April 1, 2016 Population of Cities, Towns and Counties*. Retrieved April 14, 2016, from <http://www.ofm.wa.gov/pop/april1/default.asp>.

⁴ WA State Department of Financial Management. (2016, June 30). *Postcensal Estimates of Housing Units, April 1, 2010 to April 1, 2016*. Retrieved April 14, 2016, from <http://www.ofm.wa.gov/pop/april1/default.asp>.

GRAPH 2.1: HOUSING GROWTH OVER TIME COMPARED



2.2 AVERAGE HOUSEHOLD SIZE

The overall median occupancy rate (defined as people per occupied household) in the City has steadily increased through the decades. In 1970 this rate was 2.3 versus 2.8 in 2014. In 2014 the City had an overall higher occupancy rate than Skagit County and the other jurisdictions listed in **Table 2.3**.

In the City, census tract 9523.01 has the highest overall occupancy rate at 3.27 persons per unit (See **Appendix B** for detailed Census Tract information).

TABLE 2.2: AVERAGE HOUSEHOLD SIZE

MOUNT VERNON	
1970 ¹	2.30
1980 ¹	2.35
1990 ¹	2.50
2000 ²	2.74
2010 ²	2.76
2014 ³	2.80

¹ U.S. Census Bureau; Census 1970, 1980, and 1990. *Average Household Size of Occupied Housing Units By Tenure*.

² U.S. Census Bureau; Census 2000 and 2010. *Average Household Size of Occupied Housing Units By Tenure, Table B25010*. Retrieved April 14, 2016, from <http://factfinder.census.gov>.

³ U.S. Census Bureau; 2014 American Community Survey. *Average Household Size of Occupied Housing Units By Tenure, Table B25010*. Retrieved April 14, 2016, from <http://factfinder.census.gov>.

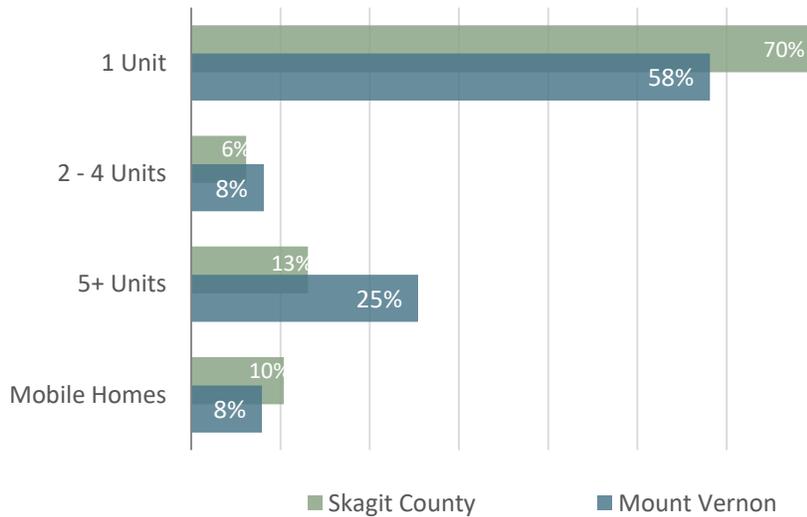
TABLE 2.3: HOUSEHOLD SIZES COMPARED

COMPARED ¹	
Mount Vernon	2.80
Skagit County	2.57
Burlington	2.58
Sedro-Woolley	2.56
Anacortes	2.28
Everett	2.44
Bellingham	2.28
State of WA	2.55
United States	2.63

¹ U.S. Census Bureau; 2014 American Community Survey. *Average Household Size of Occupied Housing Units By Tenure, Table B25010*. Retrieved April 14, 2016, from <http://factfinder.census.gov>.

2.3 HOUSING TYPES (UNIT COMPOSITION)

GRAPH 2.4: CITY AND COUNTY UNITS IN STRUCTURE COMPARISON¹



¹ U.S. Census Bureau; 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the City of Mount Vernon and Skagit County. Retrieved April 14, 2016, from <http://factfinder.census.gov>

Graph 2.4 and its corresponding **Table 2.5** show the composition of housing in Mount Vernon compared to all the housing units in Skagit County as a whole. Mount Vernon is comprised of 58 percent single-family structures (i.e., one-unit homes), 33 percent multi-family (i.e. homes with two or more units in a structure) and eight percent mobile homes and other homes types such as boats, recreational vehicles (RVs) and other similar places commonly labeled as “other” by the U.S. Census.

Mount Vernon has 14 percent more multi-family units and 12 percent fewer single-family units compared to county-wide totals.

TABLE 2.5: CITY AND COUNTY UNITS IN STRUCTURE COMPARISON¹

	TOTAL	1-UNIT DETACHED	2 – 4 ATTACHED UNITS	5+ ATTACHED UNITS	MOBILE HOMES	OTHER
SKAGIT COUNTY	50,393	35,255	3,102	6,590	5,235	211
MOUNT VERNON	12,196	7,089	992	3,101	966	48

¹ U.S. Census Bureau; 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the City of Mount Vernon and Skagit County. Retrieved April 14, 2016, from <http://factfinder.census.gov>

It is noteworthy that the overall composition of single-family (one detached housing unit) to multi-family dwelling units (two or more attached housing units) has fluctuated widely through time in the City.

Table 2.6 and the graphs that follow are a summary of the composition of single family units, multi-family units, and mobile homes plus boats, recreational vehicles (RVs) and other similar places commonly labeled as “other” in the City from 1960 to 2015.

Between 1960 and 2000 the percentage of single-family units steadily decreased while multi-family units steadily increased. Change in this trend is observed beginning in 2000 with the number of single-family units outpacing the number of multi-family units.

Graph 2.8 takes the same data from **Graph 2.7** and displays it in a bar graph to provide a different perspective of this information.

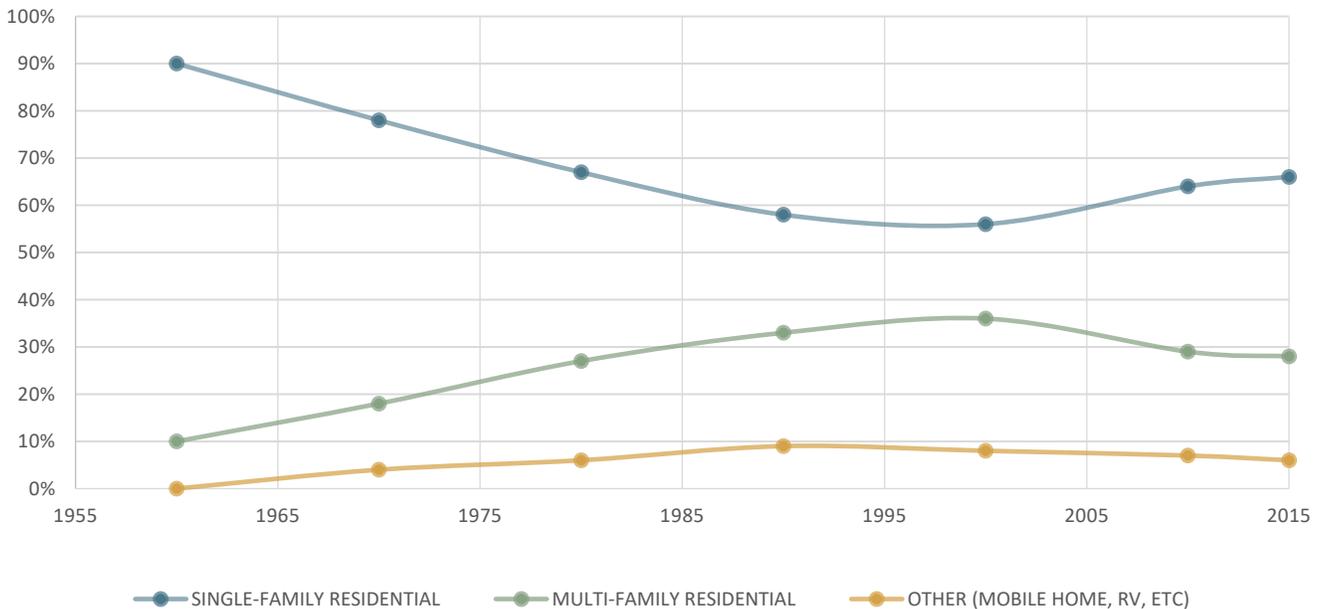
TABLE 2.6: HOUSING TYPES THROUGH TIME

YEAR	# SINGLE-FAMILY	SINGLE-FAMILY	# MULTI-FAMILY	MULTI-FAMILY	# OTHER	OTHER
1960 ¹	2,576	90%	286	10%	0	0%
1970 ¹	2,548	78%	602	18%	103	3%
1980 ¹	3,705	67%	1,491	27%	298	6%
1990 ²	4,292	58%	2,224	33%	651	9%
2000 ²	5,786	56%	3,170	36%	730	8%
2010 ²	7,712	64%	3,510	29%	836	7%
2015 ²	8,335	66%	3,542	28%	834	7%

¹ U.S. Census Bureau; Census 1960, 1970, 1980, and 1990. Units in Structure.

² Washington State Office of Financial Management, Forecasting and Research Division. Postcensal Estimates of Housing Units, 1990 to 2015. Retrieved April 14, 2016, from <https://www.ofm.wa.gov>

GRAPH 2.7: MOUNT VERNON HOUSING TYPES THROUGH TIME ^{1, 2}



¹ Washington State Office of Financial Management, Forecasting and Research Division. Postcensal Estimates of Housing Units, 1990 to 2015. Retrieved April 14, 2016, from <https://www.ofm.wa.gov>

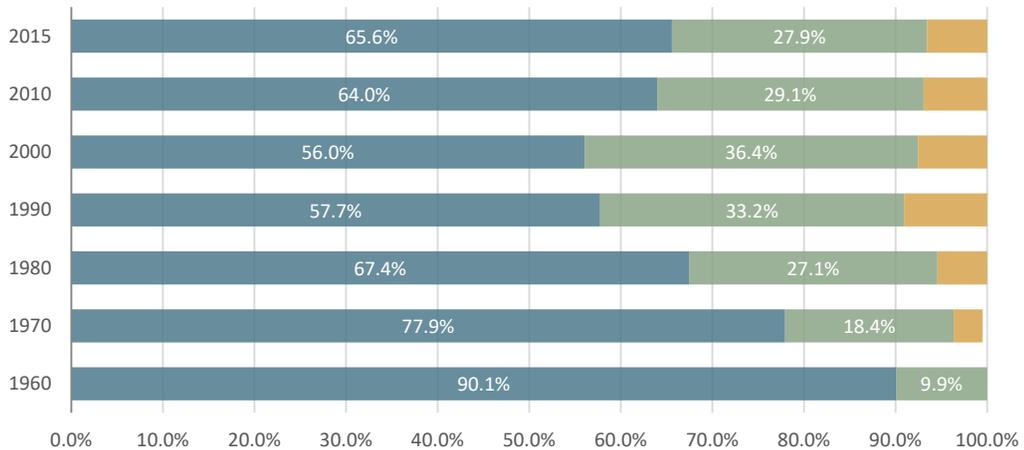
² U.S. Census Bureau; Census 1960, 1970, 1980, and 1990. Units in Structure.

Graph 2.9 shows that Mount Vernon has fewer single-family and more multi-family units (as overall percentages) than unincorporated Skagit County and an average of the incorporated cities in the County.

Compared to an average of all incorporated cities in the State of Washington Mount Vernon has more single-family and fewer multi-family units. However, if the list of incorporated cities is narrowed down to those cities that have a range of population similar to Mount Vernon (this range is explained below) the average unit compositions is strikingly similar to Mount Vernon's.

The shift from 2000 to 2015 in Mount Vernon's unit composition is significant enough that additional data was gathered to compare the City's unit composition to other areas. **Graph 2.10** compares home type categories between Mount Vernon, all of the other incorporated cities in Skagit County, 68 similar Washington State Cities, all of the cities in Washington State, and unincorporated Skagit County.

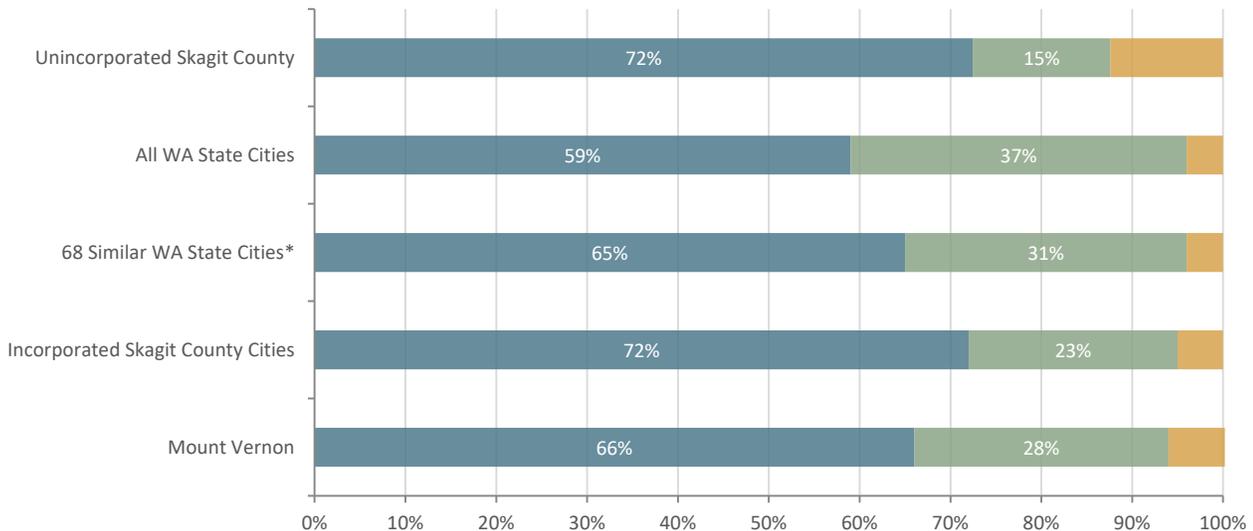
GRAPH 2.8: MOUNT VERNON UNIT TYPES 1990 TO 2015^{1,2}



¹ Washington State Office of Financial Management, Forecasting and Research Division. Postcensal Estimates of Housing Units, 1990 to 2015. Retrieved April 14, 2016, from <https://www.ofm.wa.gov>

² U.S. Census Bureau; Census 1960, 1970, 1980, and 1990. Units in Structure.

GRAPH 2.9: HOUSING TYPES COMPARED REGIONALLY (2015)¹



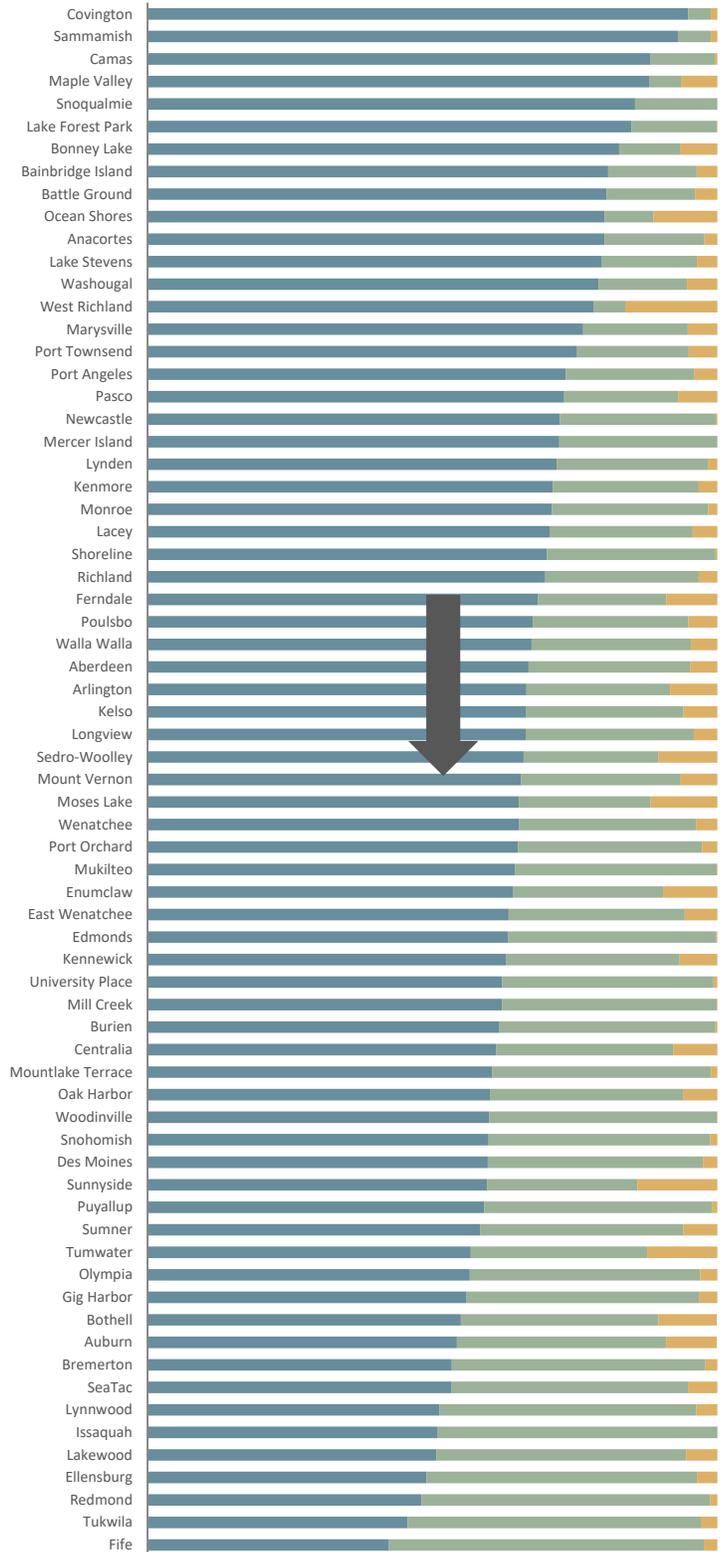
¹ Washington State Office of Financial Management, Forecasting and Research Division. Postcensal Estimates of Housing Units, 1990 to 2015. Retrieved April 14, 2016, from <https://www.ofm.wa.gov>

Graph 2.10 provides a regional perspective of Mount Vernon’s composition of single-to multi-family dwelling unit types by comparing it to 68 other Washington State cities.

The 68 cities shown on **Graph 2.10** were selected by compiling a list of all 292 cities in the State of Washington and comparing the number of homes in each city to the 12,198 homes in Mount Vernon. The list of 292 cities was narrowed down to those cities with a range of homes between 4,000 and 35,000. This range represents cities with approximately 2.5 times more and less the number of homes found in Mount Vernon (i.e. Mount Vernon’s existing number of homes was divided and multiplied by 2.5 to arrive at the range selected). Additionally, Pullman was removed due to its disproportionate number of multi-family units attributable to the student population from Washington State University.

Following the selection of the 68 cities listed in **Graph 2.10** the unit composition in each city was calculated and graphed, as shown. On average the 68 cities listed in Graph 2.10 are comprised of sixty-five percent single-family dwelling units; thirty-one percent multi-family units, and four percent mobile homes, RVs, boats and other similar places. Mount Vernon, being comprised of 66 percent single-family units; 28 percent multi-family units; and 7 percent mobile homes, RVs etc. is within one percentage point of the average number of single-family units and is within three percentage points of the average number of multi-family units.

GRAPH 2.10: UNIT TYPES COMPARED (2015) ¹



¹ Washington State Office of Financial Management, Forecasting and Research Division. Postcensal Estimates of Housing Units, 1990 to 2015. Retrieved April 14, 2016, from <https://www.ofm.wa.gov>

2.4 OWNED VERSUS RENTED HOUSING UNITS

Home ownership in the City has slowly declined through the decades. In 1960 nearly 70 percent of City residents owned their homes compared to 55 percent in 2014, see **Table 2.11** and **Graph 2.13**.

Table 2.12 compares the number of owned versus rented units in Mount Vernon to Skagit County, other cities in Skagit County along with Bellingham and Everett because they are the largest cities in Whatcom and Snohomish Counties, respectively.

Table B in Appendix B compares owned versus rented units across Mount Vernon’s census tracts. Census Tracts 9522, 9523.01, and 9525 all have higher percentages of renters than owners, which is opposite of the overall City-wide trend that shows there are more owners than renters. Census Tract 9526 also stands out because it has a much higher percentage of ownership at 72 percent and a lower rental rate at 28 percent of the City-wide average.

TABLE 2.11: OWNED vs RENTED UNITS

MOUNT VERNON		
	OWNED	RENTED
1960 ¹	68%	32%
1970 ¹	65%	35%
1980 ¹	60%	40%
1990 ²	57%	43%
2000 ²	57%	43%
2010 ²	58%	42%
2014 ²	55%	45%

¹ U.S. Census Bureau; Census 1960, 1970, 1980, and 1990. Units in Structure.

² U.S. Census Bureau; 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the City of Mount Vernon. Retrieved April 14, 2016, from <http://factfinder.census.gov>

TABLE 2.12: OWNED vs RENTED COMPARED (2010)¹

	OWNED	RENTED
Mount Vernon	58%	42%
Burlington	50%	50%
Sedro-Woolley	63%	45%
Anacortes	65%	35%
Skagit County	68%	32%
Bellingham	46%	54%
Everett	45%	55%

¹ U.S. Census Bureau; 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the Cities of Mount Vernon, Burlington, Sedro-Woolley, Anacortes, Bellingham and Everett and Skagit County. Retrieved April 14, 2016, from <http://factfinder.census.gov>

GRAPH 2.13: OWNED VERSUS RENTED DWELLING UNITS IN MOUNT VERNON^{1,2}



¹ U.S. Census Bureau; Census 1960, 1970, 1980, and 1990. Units in Structure.

² U.S. Census Bureau; 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the City of Mount Vernon. Retrieved April 14, 2016, from <http://factfinder.census.gov>

2.5 VACANCY RATES

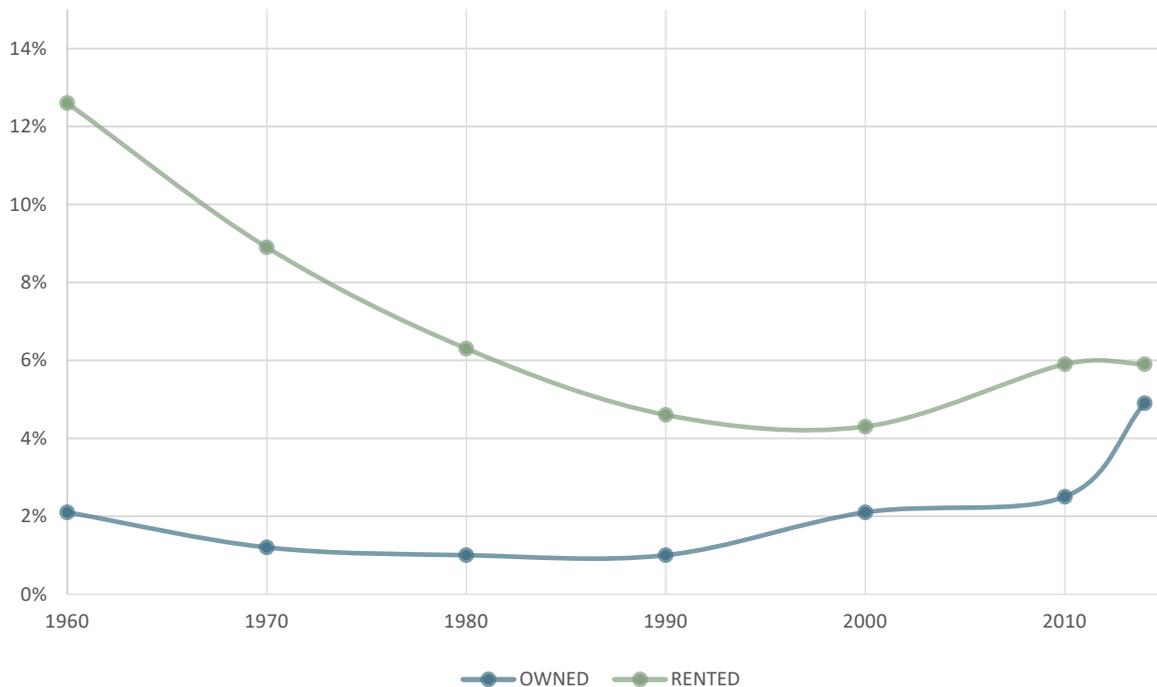
The U.S. Census vacancy rate data is used extensively by public and private sector organizations along with the Federal Government and economic forecasters to evaluate many different facets of the housing market and the overall economic climate.

Census vacancy rate data is broken into housing units that are owned and rented. A home is deemed vacant “...if no one is living in it at the time of the interview, unless its occupants are only temporarily absent. In addition, a vacant unit may be one which is entirely occupied by persons who have a usual residence elsewhere. New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place...”.

The City’s vacancy rates of owned and rented housing units has been as low as .87 percent for owned units in 1990 and as high as 12.6 percent for rental units in 1960. **Graph 2.14** and **Table 2.15** provide these vacancy rates – for owned and rented units – for each decade since 1960.

Table 2.16 and **Graph 2.17** compare vacancy rates for owned and rented housing units in 2014 between different jurisdictions and Mount Vernon. The City’s 2014 rental vacancy rate (5.9 percent) is slightly higher than the County’s (5.3 percent). The City’s homeowner vacancy rate is 4.9 percent, higher than the County’s 2.6 percent owner vacancy rate.

GRAPH 2.14: HOMEOWNER AND RENTAL VACANCY RATES 1960 TO 2014 ^{1,2}



¹ U.S. Census Bureau; Census 1960, 1970, 1980, and 1990. Housing Occupancy.

² U.S. Census Bureau; 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the City of Mount Vernon. Retrieved April 14, 2016, from <http://factfinder.census.gov>

TABLE 2.15 VACANCY RATES THROUGH TIME

MOUNT VERNON		
	OWNED	RENTED
1960 ¹	2.1%	12.6%
1970 ¹	1.2%	8.9%
1980 ¹	.96%	6.3%
1990 ²	.87%	4.6%
2000 ²	2.1%	4.3%
2010 ²	2.5%	5.9%
2014 ²	4.9%	5.9%

¹ U.S. Census Bureau; Census 1960, 1970, 1980, and 1990. Housing Occupancy.

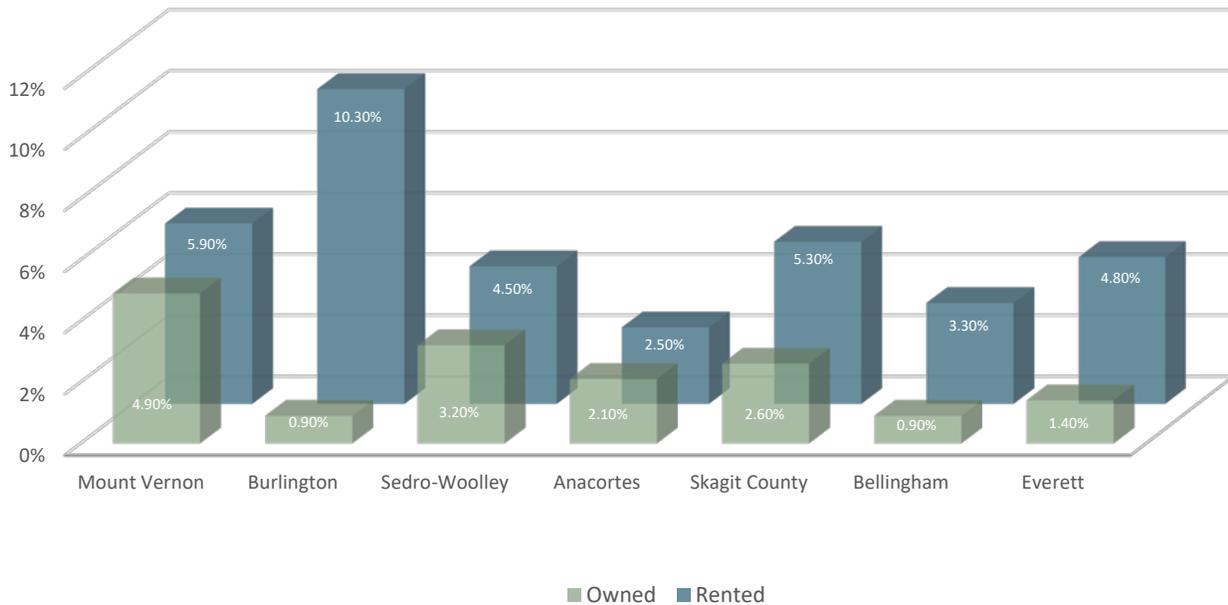
² U.S. Census Bureau; 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the City of Mount Vernon. Retrieved April 14, 2016, from <http://factfinder.census.gov>

TABLE 2.16: VACANCY RATES COMPARED (2014)¹

	OWNED	RENTED
Mount Vernon	4.9%	5.9%
Skagit County	2.6%	5.3%
Burlington	.9%	10.3%
Sedro-Woolley	3.2%	4.5%
Anacortes	2.1%	2.5%
Bellingham	.9%	3.3%
Everett	1.4%	4.8%

¹ U.S. Census Bureau; 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the cities of Mount Vernon, Burlington, Sedro-Woolley, Anacortes, Bellingham, Everett, and Skagit County. Retrieved April 14, 2016, from <http://factfinder.census.gov>

TABLE 2.17 VACANCY RATES COMPARED (2010)^{1,2}



¹ U.S. Census Bureau; 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the cities of Mount Vernon, Burlington, Sedro-Woolley, Anacortes, Bellingham, Everett, and Skagit County. Retrieved April 14, 2016, from <http://factfinder.census.gov>

The housing data up to this point has been based on U.S. Census data because it is generally assumed to be the most accurate and reliable source. In addition, because Census data has been collected in uniform ways for decades it is also the most appropriate for historical comparisons and comparisons with different jurisdictions. The only downfall is that the most up-to-date Census data is from year-end 2014 and this Housing Element is being completed in 2016.

To provide more recent data **Table 2.18** was created that contains apartment vacancy data from the University of Washington's Runstad Center for Real Estate Studies. Although vacancy rate data for owned housing units is not available Runstad published an Apartment Market Survey in the Spring of 2016 that

contains data on rented multi-family units for Skagit County and the City of Mount Vernon.

Apartment vacancy rates for Skagit County and the City of Mount Vernon is listed in **Table 2.18**. This data shows that the vacancy rates for this type of housing units has significantly dropped since 2014. It is worth pointing out that the Runstad data is based on an exceptionally small sample of Mount Vernon's apartment units. Less than 10 percent of the apartments that are rentals in Mount Vernon were part of the Runstad analysis summarized in **Table 2.18**; and of these units only 9.6 percent were part of the study. This means that out of the over 5,000 apartment rentals this data is based on less than 50.

TABLE 2.18: APARTMENT VACANCY RATES 2015/2016¹

	SKAGIT COUNTY			MOUNT VERNON		
	% VACANT	AVG. RENT	UNITS IN SURVEY	% VACANT	AVG. RENT	UNITS IN SURVEY
March 2016	.2%	\$921.00	496	.2%	\$921.00	496
September 2015	.6%	\$818.00	1,045	.6%	\$818.00	1,045
March 2015	0%	\$883.00	327	0%	\$883.00	327

¹ University of Washington, Runstad Center for Real Estate Studies, Skagit County and Mount Vernon Apartment Market, Spring 2015 and 2016

2.6 SUBSTANDARD HOUSING

The U.S. Census provides data with regard to the condition of housing in the City such as whether or not the home has complete plumbing and kitchen facilities and whether or not it has a fuel source for heating. Noteworthy is that this Census data does not account for certain health-related quality issues like the presence of mold or structural issues such as deteriorating roofs or foundations. This means that substandard housing likely occurs at higher rates than what is represented below.

In terms of selected housing characteristics, the 2014 Census data indicates that 1.2 percent (145 occupied units) lack complete plumbing facilities, .8 percent (86 occupied units) lack complete kitchen facilities, and 0.5 percent (61 units) indicate they used no fuel implying those units may have no heat.

TABLE 2.19: SUBSTANDARD HOUSING - MOUNT VERNON¹

OVERALL OCCUPIED HOUSING UNITS THAT ARE:				
	1990	2000	2010	2014
WITHOUT COMPLETE PLUMBING FACILITIES	1.2%	.8%	2.1%	.5%
WITHOUT COMPLETE KITCHEN FACILITIES	.6%	.8%	2.3%	.3%
WITHOUT FUEL	0%	1.6%	3.8%	1.0%

¹ U.S. Census Bureau; 1990, 2000, 2010, and 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the City of Mount Vernon. Retrieved April 14, 2016, from <http://factfinder.census.gov>

TABLE 2.20: SUBSTANDARD HOUSING - NEARBY JURISDICTIONS¹

OVERALL OCCUPIED HOUSING UNITS THAT ARE (2014)			
	WITHOUT COMPLETE PLUMBING FACILITIES	WITHOUT COMPLETE KITCHEN FACILITIES	WITHOUT FUEL
Mount Vernon	1.2%	.8%	.5%
Skagit County	.6%	.8%	.3%
Burlington	0%	.9%	0%
Sedro-Woolley	0%	1.6%	1.0%
Anacortes	.2%	.4%	0%
Everett	.4%	1.2%	.7%
Bellingham	.3%	1.5%	.9%

¹ U.S. Census Bureau; 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the cities of Mount Vernon, Burlington, Sedro-Woolley, Anacortes, Everett, Bellingham, and Skagit County. Retrieved April 14, 2016, from <http://factfinder.census.gov>

2.7 OCCUPANTS PER ROOM

Table 2.21 shows from 1960 to 2010 that over 90 percent of the City's occupied housing units had one (1) or fewer occupants per room. Between 2000 and 2014 having 1.01 to 1.5 occupants per room has been a low of 4.6 percent and a high of 5.7 percent with an average of 5.2 percent.

The 2000 Census measured the highest occupants per room for the City at 6.3 percent of the occupied housing units having 1.51 or more occupants per room. This rate dropped significantly in 2010 to 1.8 percent; but has increased to 3.1 percent in 2014.

The 2014 Census data indicates that approximately 8.8 percent of the City's housing units are considered overcrowded (more than one person per room); with Census Tract 9523.01 having the highest percent of overcrowding at 24.3 percent. See **Appendix B** for detailed census tract information.

Compared to the neighboring jurisdictions listed in **Table 2.22** Mount Vernon has the highest percent of overcrowding at 8.8 percent. The City of Burlington's percent of overcrowding is closest to Mount Vernon's; however, they (Burlington) are still 2.2 percent lower than Mount Vernon.

TABLE 2.21: OCCUPANCY PER ROOM – MOUNT VERNON ^{1,2}

OCCUPANTS PER ROOM	≥ 1	1.01 – 1.5	1.51 +
1960 ¹	95.1%	4.9% (this Census only measures 1 + occupant per room)	
1970 ¹	96%	2.8%	.94%
1980 ¹	94.2%	2.8%	1.2%
1990 ²	95.2%	2.7%	2.2%
2000 ²	89.2%	4.6%	6.3%
2010 ²	92.9%	5.3%	1.8%
2014 ²	91.3%	5.7%	3.1%

¹ U.S. Census Bureau; Census 1960, 1970, 1980, and 1990. Occupants Per Room.

² U.S. Census Bureau; 1990, 2000, 2010 and 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the City of Mount Vernon. Retrieved April 14, 2016, from <http://factfinder.census.gov>

TABLE 2.22: OCCUPANCY PER ROOM – MOUNT VERNON COMPARED (2014)

OCCUPANTS PER ROOM	≥ 1	1.01 – 1.5	1.51 +	OVERCROWDING %
Mount Vernon	91.3%	5.7%	3.1%	8.8%
Burlington	93.4%	4.4%	2.2%	6.6%
Sedro-Woolley	94%	4.9%	1.0%	5.9%
Anacortes	99.4%	.4%	.2%	.6%
Skagit County	95.5%	3.3%	1.2%	4.5%
Bellingham	98.3%	1.1%	.5%	1.6%
Everett	95.8%	3.1%	1.0%	4.1%
State of WA	97.1%	2.2%	.8%	3%
United States	96.7%	2.3%	1.0%	3.3%

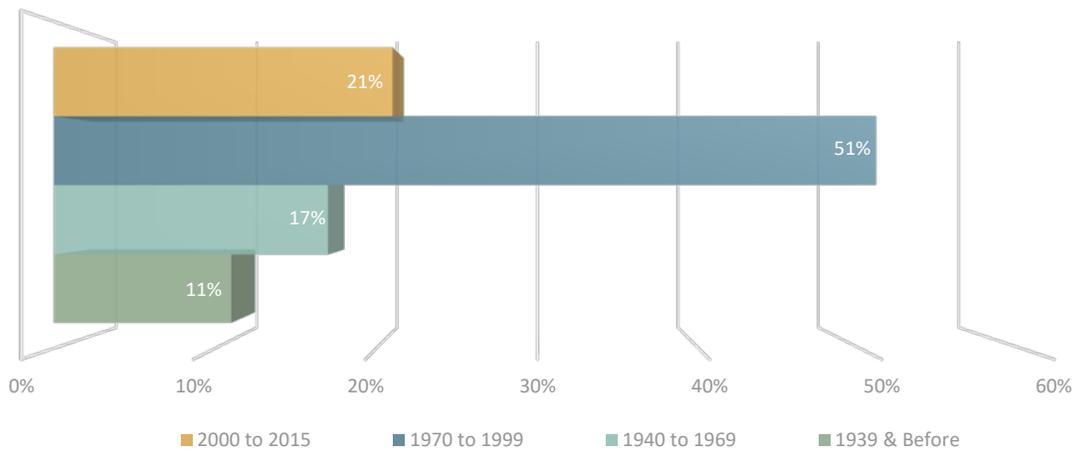
¹ U.S. Census Bureau; 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the cities of Mount Vernon, Burlington, Sedro-Woolley, Anacortes, Everett, Bellingham, and Skagit County. Retrieved April 14, 2016, from <http://factfinder.census.gov>

2.8 AGE OF HOUSING

Census data shows that 11 percent of the City’s housing stock was built in 1939 or earlier; 17 percent was built between 1940 and 1969, and 51 percent was built between 1970 and 1999. This leaves 22 percent

of the City’s housing units being built between 2000 to the present, as shown on **Graph 2.23** and listed in **Table 2.24**.

GRAPH 2.23: MOUNT VERNON’S CURRENT AGE OF HOUSING¹



¹ U.S. Census Bureau; 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the city of Mount Vernon. Retrieved April 14, 2016, from <http://factfinder.census.gov>

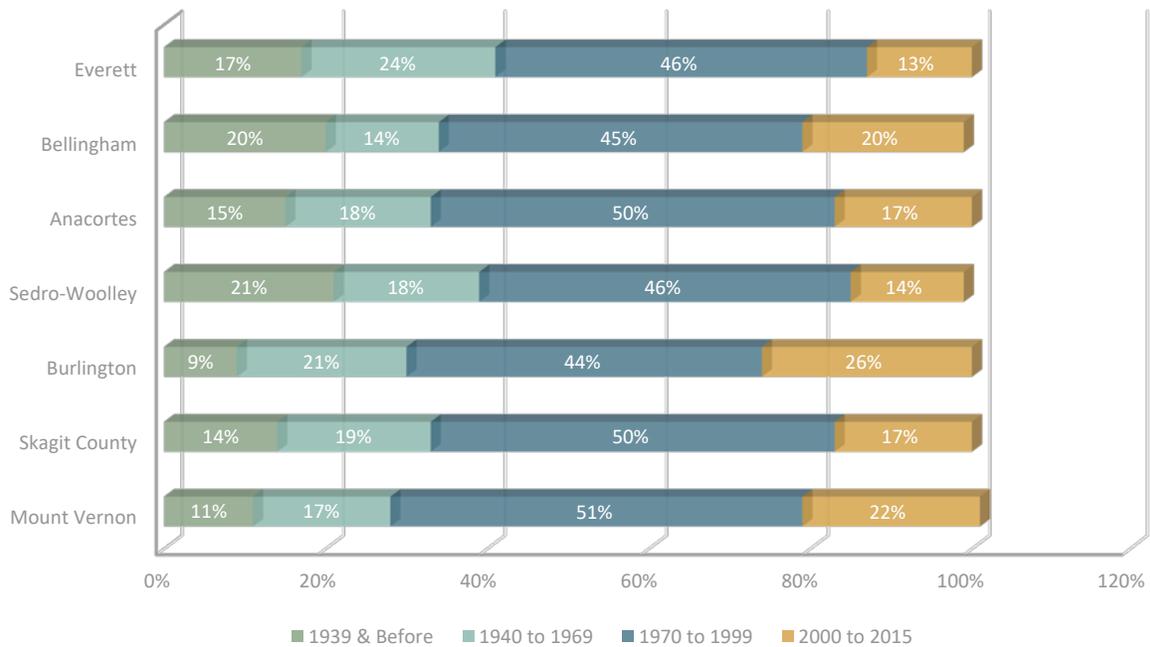
TABLE 2.24: CURRENT AGE OF HOUSING

YEAR STRUCTURE BUILT	# OF HOMES	% OF TOTAL
TOTAL HOUSING UNITS	12,382	100%
2010 to 2014	147	1.2%
2000 to 2009	2,519	20.3%
1990 to 1999	2,763	22.3%
1980 to 1989	1,752	14.1%
1970 to 1979	1,801	14.5%
1960 to 1969	936	7.6%
1950 to 1959	694	5.6%
1940 to 1949	436	3.5%
1939 or earlier	1,334	10.8%

Noteworthy when comparing the age of Mount Vernon’s housing to nearby jurisdictions is in the category of homes built in 1939 or earlier the only nearby jurisdiction with a lower percentage of this age category is the City of Burlington which has 9 percent versus Mount Vernon’s 11 percent. Burlington and Mount Vernon also have the largest percentages of homes built from the years 2000 to 2014 – Burlington at 26 percent and Mount Vernon at 22 percent.

¹ U.S. Census Bureau; 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the city of Mount Vernon. Retrieved April 14, 2016, from <http://factfinder.census.gov>

GRAPH 2.25: AGE OF HOUSING COMPARED¹



¹ U.S. Census Bureau; 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the cities of Mount Vernon, Burlington, Sedro-Woolley, Anacortes, Bellingham, Everett, and Skagit County. Retrieved April 14, 2016, from <http://factfinder.census.gov>

TABLE 2.26: AGE OF HOUSING COMPARED¹

JURISDICTIONS:	MOUNT VERNON	SKAGIT COUNTY	BURLINGTON	SEDRO-WOOLLEY	ANACORTES	BELLINGHAM	EVERETT
TOTAL HOUSING UNITS	12,382	51,660	3,572	4,359	7,611	36,224	44,601
HOMES BUILT BETWEEN:							
2000 to 2014	22%	17%	26%	14%	17%	20%	13%
1970 to 1999	51%	50%	44%	46%	50%	45%	46%
1940 to 1969	17%	19%	21%	18%	18%	14%	24%
1939 or earlier	11%	14%	9%	21%	15%	20%	17%

¹ U.S. Census Bureau; 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the cities of Mount Vernon, Burlington, Sedro-Woolley, Anacortes, Bellingham, Everett, and Skagit County. Retrieved April 14, 2016, from <http://factfinder.census.gov>

2.9 HOUSING VALUES & COSTS

The U.S. Census compiles data on housing values and costs for both owned and rented units. According to 2014 Census data, Mount Vernon’s median home value was \$210,700; which was 21 percent lower than the County’s median home price of \$254,900.

The 2014 Census data reveals that 40 percent of all homes in the City are valued between \$200,000 and \$299,000. See **Table D** in **Appendix B** for information on home values specific to census tracts in the City.

A comparison of 2014 U.S. Census data shows that the City has realized a smaller percentage of change in

owner occupied home values as compared to Skagit County, it’s incorporated cities, and the City of Bellingham.

Between 1990 and 2014 a 152 percent increase in gross rent amounts in Mount Vernon is documented. In 1990 57 percent of renters paid \$300.00 to \$499.00 compared to 2014 where the majority of renters (32.3 percent) are paying \$750.00 to \$999.00 in rent. See **Table E** in **Appendix B** for rental cost information specific to census tracts.

ILLUSTRATION 2.27: MOUNT VERNON HOME VALUES OVER TIME¹



¹ U.S. Census Bureau; 1990, 2000, 2010, and 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the city of Mount Vernon. Retrieved April 14, 2016, from <http://factfinder.census.gov>

TABLE 2.28: OWNER OCCUPIED HOME VALUES COMPARED OVER TIME¹

	2014	2010	2000	% CHANGE 2000 TO 2014
Mount Vernon	\$210,700.00	\$233,900.00	\$142,000.00	48.4%
Skagit County	\$254,900.00	\$278,300.00	\$158,100.00	61.2%
Burlington	\$193,200.00	\$217,300.00	\$129,200.00	59.5%
Sedro-Woolley	\$185,500.00	\$217,100.00	\$123,400.00	50.3%
Anacortes	\$312,300.00	\$351,600.00	\$171,000.00	82.6%
Bellingham	\$287,100.00	\$305,500.00	\$156,100.00	83.9%
Everett	\$230,800.00	\$277,100.00	\$168,300.00	37.1%

¹ U.S. Census Bureau; 2000, 2010, 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the cities of Mount Vernon, Burlington, Sedro-Woolley, Anacortes, Bellingham, Everett, and Skagit County. Retrieved April 14, 2016, from <http://factfinder.census.gov>

TABLE 2.29: GROSS RENT AND % OF RENT CATEGORIES – MOUNT VERNON¹

	UNITS PAYING RENT	LESS THAN \$200	\$200 TO \$299	\$300 TO \$499	\$500 TO \$749	\$750 TO \$999	\$1,000 TO \$1,499	\$1,500 OR MORE	MEDIAN
2014	4,896	1.8%	2.3%	5.3%	20.3%	32.3%	28.7%	9.3%	\$906.00
2010	4,580	2.5%	4.5%	7.5%	21.9%	29.9%	23.7%	10%	\$837.00
2000	3,965	5.9%	5%	13.1%	40.8%	23.2%	6.2%	4.2%	\$655.00
1990	2,875	11.1%	17.3%	57.4%	9%	.5%	2.6% (categories merged with 1990 Census)		\$359.00

¹ U.S. Census Bureau; 2000, 2010, 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the city of Mount Vernon. Retrieved April 14, 2016, from <http://factfinder.census.gov>

To ensure that Mount Vernon’s rent figures provided in **Tables 2.29** and **2.30** are not too different from what is being charged in 2016 average multi-family rents were obtained from the University of Washington’s Runstad Center for Real Estate Studies. The Runstad data lists an average rent of \$855 in the Spring of 2016 for the City of Mount Vernon. A final check of these rental rates was made by looking up the U.S. Department of Housing and Urban Development’s (HUD) fiscal year 2016 Fair Market Rent for the Mount Vernon – Anacortes MSA. This HUD data lists the rent for a two-bedroom unit at \$962.

It’s important to know that both the Census and HUD data include basic utilities in their rent amounts; whereas the Runstad data does not. However, the HUD data is for the Mount Vernon-Anacortes MSA; which means that areas outside Mount Vernon’s city

limits are included. Of concern with this MSA is that Anacortes historically, and at the present, has higher rent values than Mount Vernon.

None-the-less, the HUD and Runstad data provide some assurance that the 2014 Census data could be a little low, but still relevant.

Comparing the 2014 U.S. Census gross rent amounts in 2014 and from 2000 to 2014 it is evident that, with the exception of the City of Bellingham, Mount Vernon has the lowest median gross rents in 2014. Additionally, between 2000 and 2014 Mount Vernon has the lowest percent increase in median gross rents across the jurisdictions listed in **Table 2.30**.

TABLE 2.30: MEDIAN GROSS RENT COMPARISONS¹

	2014	2010	2000	% CHANGE 2000 TO 2014
Mount Vernon	\$906	\$837	\$655	38.3%
Skagit County	\$961	\$872	\$668	43.8%
Burlington	\$1,002	\$911	\$642	56%
Sedro-Woolley	\$1,012	\$831	\$642	57.6%
Anacortes	\$1,026	\$943	\$736	39.4%
Bellingham	\$901	\$790	\$613	47%
Everett	\$965	\$878	\$687	40.5%

¹ U.S. Census Bureau; 2000, 2010, 2014 American Community Survey. Selected Housing Characteristics, Table DP04. Data for the cities of Mount Vernon, Burlington, Sedro-Woolley, Anacortes, Bellingham, Everett, and Skagit County. Retrieved April 14, 2016, from <http://factfinder.census.gov>

3.0

SOCIAL & DEMOGRAPHIC DATA

The subsections that follow contain information on a variety of social characteristics and demographics regarding age, sex, race, ethnicity, education, and household composition of the City's residents. This information includes comparisons to other jurisdictions to provide a benchmark upon which to evaluate the metrics presented.

The demographics discussed within this section are organized as follows:

3.1: AGE & SEX

3.2: HOUSEHOLD COMPOSITION

3.3: RACE AND ETHNICITY

3.1 AGE & SEX

The age of City residents can influence many different types of land use decisions such as, how much land should be available to accommodate health care services or elementary schools. **Table 3.0** shows that Mount Vernon's median age and percent of males to females has remained constant over many decades. In fact, the only age category that has a noticeable change in Mount Vernon is the population under age five that has increased by almost 1 percent between 1990 and 2014.

Graph 3.2 is the median age for Mount Vernon and selected nearby jurisdictions. Mount Vernon's median age is eight years below Skagit County's; yet is very similar to the Cities of Burlington, Sedro-Woolley, Bellingham and Everett. Noteworthy is the City of Anacortes' median age of 48.5, which is eight years more than any of the other jurisdictions listed.

Graph 3.3 contains data on the overall population broken into five different age categories for Mount Vernon and several nearby jurisdictions. **Graph 3.3** shows that Mount Vernon has more residents ages five to 19, and under the age of five than any of the other nearby jurisdictions listed in this graph.

TABLE 3.0: AGE & SEX COMPOSITION OVER TIME – MOUNT VERNON

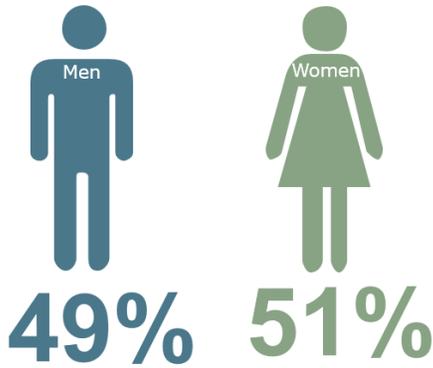
YEAR	MEDIAN AGE	% MALE TO FEMALE	POPULATION UNDER 5	POPULATION 5 TO 19	POPULATION 20 TO 44	POPULATION 45 TO 64	65 AND OLDER
1990 ¹	31.6	48% to 52%	8.6%	22.2%	32.7%	22.5%	13.9%
2000 ²	31.1	49% to 51%	8.4%	24.5%	37%	17.7%	12.6%
2010 ²	32.3	49% to 51%	8.8%	22.3%	34.7%	21.4%	12.7%
2014 ³	32.4	49% to 51%	9.5%	21.9%	33.9%	21%	13.7%

¹ U.S. Census Bureau; Census 1990 for Mount Vernon. *Demographic Profile Data*.

² U.S. Census Bureau; Census 2000 and 2010 for Mount Vernon. *Age Group and Sex, Summary File 1, Tables P12, P13, and PCT12*. Retrieved April 18, 2016, from <http://factfinder.census.gov>.

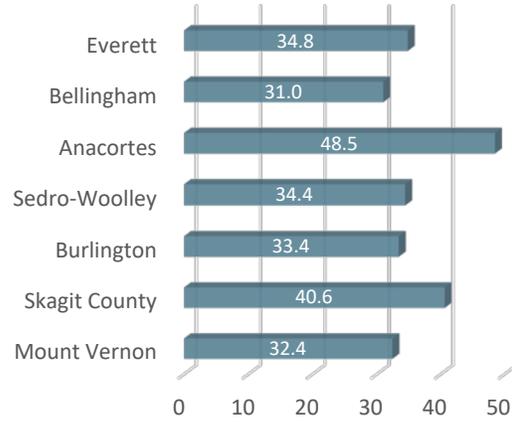
³ U.S. Census Bureau; 2014 American Community Survey for Mount Vernon. *Age Group and Sex, Summary File 1, Tables P12, P13, and PCT12*. Retrieved April 18, 2016, from <http://factfinder.census.gov>.

3.1 COMPOSITION OF MEN TO WOMEN¹



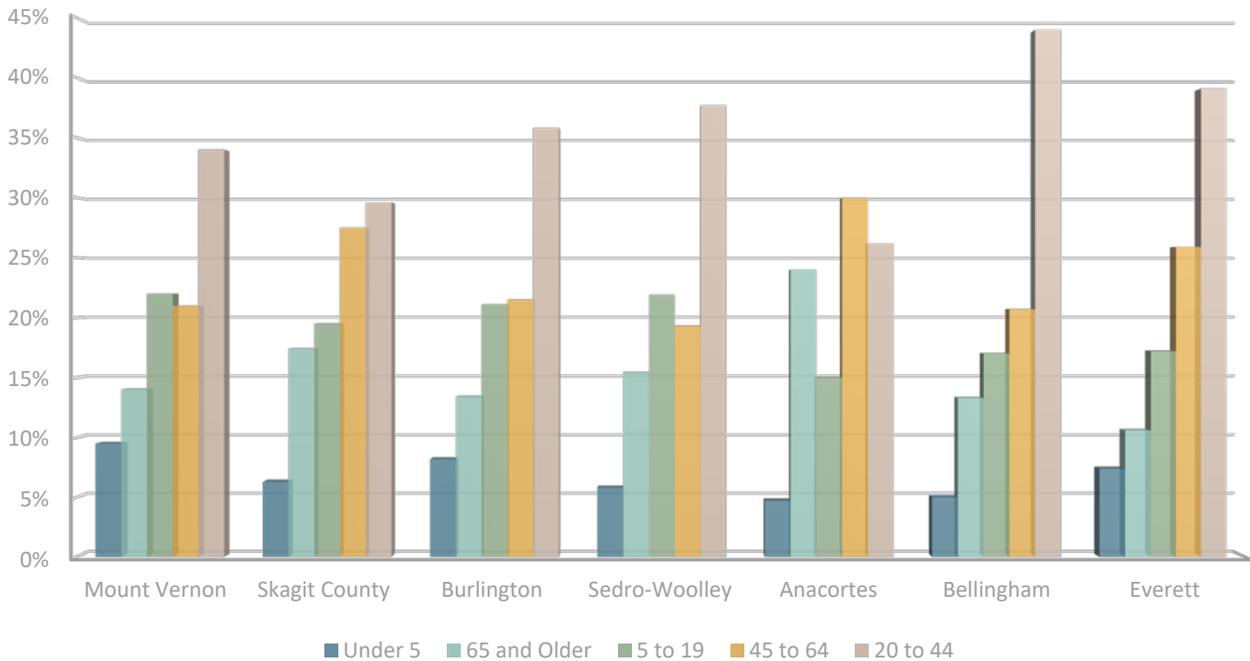
¹ U.S. Census Bureau; 2014 American Community Survey for Mount Vernon. *Age Group and Sex, Summary File 1, Tables P12, P13, and PCT12*. Retrieved April 18, 2016, from <http://factfinder.census.gov>.

GRAPH 3.2: MEDIAN AGE COMPARED¹



¹ U.S. Census Bureau; 2014 American Community Survey for listed jurisdictions. *Age Group and Sex, Summary File 1, Tables P12, P13, and PCT12*. Retrieved April 18, 2016, from <http://factfinder.census.gov>.

GRAPH 3.3: AGE CATEGORIES COMPARED¹



¹ U.S. Census Bureau; 2014 American Community Survey for listed jurisdictions. *Age Group and Sex, Summary File 1, Tables P12, P13, and PCT12*. Retrieved April 18, 2016, from <http://factfinder.census.gov>.

3.2 HOUSEHOLD COMPOSITION

Table 3.4 shows that between 1990 and 2014 the City's overall percentage of households comprised of married couples has decreased by almost 10 percent. During the same timeframe the percentage of households headed by females (with no husband present per the U.S. Census definition) increased by eight percent.

The number of households occupied by one person has decreased from 28.8 percent in 1990 to 24.4 percent in 2014. The opposite trend is seen in households with four or more people: in 1990 this percentage was 23.8 percent and in 2014 it was 28.9 percent.

TABLE 3.4: HOUSEHOLD & FAMILY COMPOSITION OVER TIME¹

	1990 ¹	2000 ²	2010 ²	2014 ³
Total Population	17,647	26,232	31,743	32,356
Total Households	6,885	9,276	11,386	11,308
Total Family Households	4,520	6,203	7,260	7,646
Married Couple Family Households	79.6%	78.3%	75%	70.2%
Female Family Householder ⁴	15.6%	16.3%	18.6%	23.6%
Households with 1 Person	28.8%	26.1%	29.9%	24.4%
Households with 2 People	32.5%	30.6%	29.5%	32.3%
Households with 3 People	14.9%	14.5%	15.4%	14.4%
Households with 4+ People	23.8%	28.7%	25.2%	28.9%

¹ U.S. Census Bureau; Census 1990 for Mount Vernon. *Demographic Profile Data*.

² U.S. Census Bureau; Census 2000 and 2010 for Mount Vernon. *Age Demographic Profile Data*. Retrieved April 18, 2016, from <http://factfinder.census.gov>.

³ U.S. Census Bureau; 2014 American Community Survey for Mount Vernon. *Demographic Profile Data*. Retrieved April 18, 2016, from <http://factfinder.census.gov>.

⁴ Per the U.S. Census definition these householders have no husband present

3.3 RACE AND ETHNICITY

The difference between race and ethnicity is not well understood by many; and because the U.S. Census does provide data on both, following is a brief explanation.

In the simplest terms a person's race can be associated with their self-reported identity based on physical characteristics, whereas ethnicity is associated with culture, customs and traditions.

The U.S. Census has included questions about race since its first Census in 1790. The U.S. Census defines those of Hispanic or Latino origin as being a person "of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race". This means that people who identify themselves as Hispanic or Latino can be of any race.

Table 3.5 shows the racial composition of Mount Vernon has been overwhelmingly “white alone” for decades. However, since 1990 there has been an almost 10 percent drop in residents that identify themselves as “white alone”. Since 1990 the percentage of the City’s population that identifies their ethnicity as Hispanic or Latino has significantly increased from 10.9 percent in 1990 to 34.3 percent in 2014 – a 23.4 percent increase over this 24 year period.

Compared to the other jurisdictions listed in **Table 3.9** Mount Vernon has a notably higher percentage of residents that identify themselves as “some other race alone”. The only other significant difference between Mount Vernon and the other jurisdictions is the overall percentage of residents that are of Hispanic or Latino ethnicity. Mount Vernon’s percentage is 34.3 percent with the jurisdiction having the next closest percentage being the City of Burlington at 25 percent.

TABLE 3.5: RACE COMPOSITION OF MOUNT VERNON OVER TIME

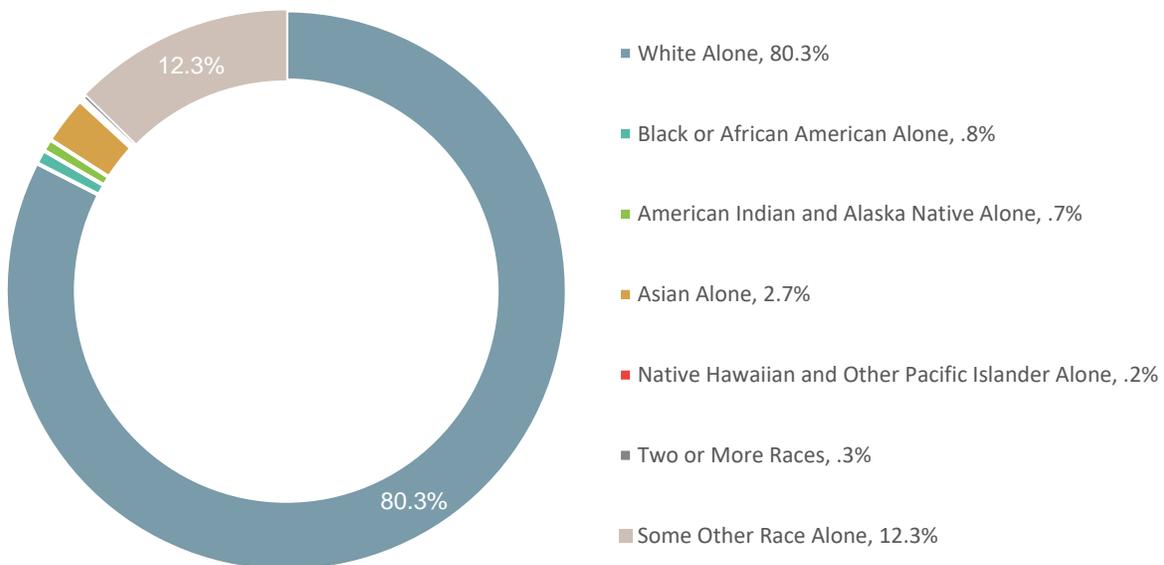
	1990 ¹	2000 ²	2010 ²	2014 ³
White Alone	89.6%	83.9%	75%	80.3%
Black or African American Alone	0.4%	0.7%	0.78%	0.8%
American Indian and Alaska Native Alone	2.3%	.95%	1.1%	0.7%
Asian Alone	1.4%	2.2%	2.8%	2.7%
Native Hawaiian and Other Pacific Islander Alone	0.1%	0.1%	0.2%	0.2%
Some Other Race Alone	7.5%	9.9%	15.1%	12.3%
Two or More Races	NA	2.2%	5.0%	3.0%

¹ U.S. Census Bureau; Census 1990 for Mount Vernon. *Demographic Profile Data*.

² U.S. Census Bureau; Census 2000 and 2010 for Mount Vernon. *Race and Hispanic or Latino Origin, Summary File 1, Tables P5, P8, PCT4, PCT5, PCT8, and PCT11*. Retrieved April 18, 2016, from <http://factfinder.census.gov>.

³ U.S. Census Bureau; 2014 American Community Survey for Mount Vernon. *Race and Hispanic or Latino Origin, Summary File 1, Tables P5, P8, PCT4, PCT5, PCT8, and PCT11* Retrieved April 18, 2016, from <http://factfinder.census.gov>.

GRAPH 3.6: MOUNT VERNON’S RACES¹



¹ U.S. Census Bureau; 2014 American Community Survey for Mount Vernon. *Age Group and Sex, Summary File 1, Tables P12, P13, and PCT12*. Retrieved April 18, 2016, from <http://factfinder.census.gov>.

TABLE 3.7: ETHNICITY – HISPANIC OR LATINO COMPOSITION OF MOUNT VERNON OVER TIME

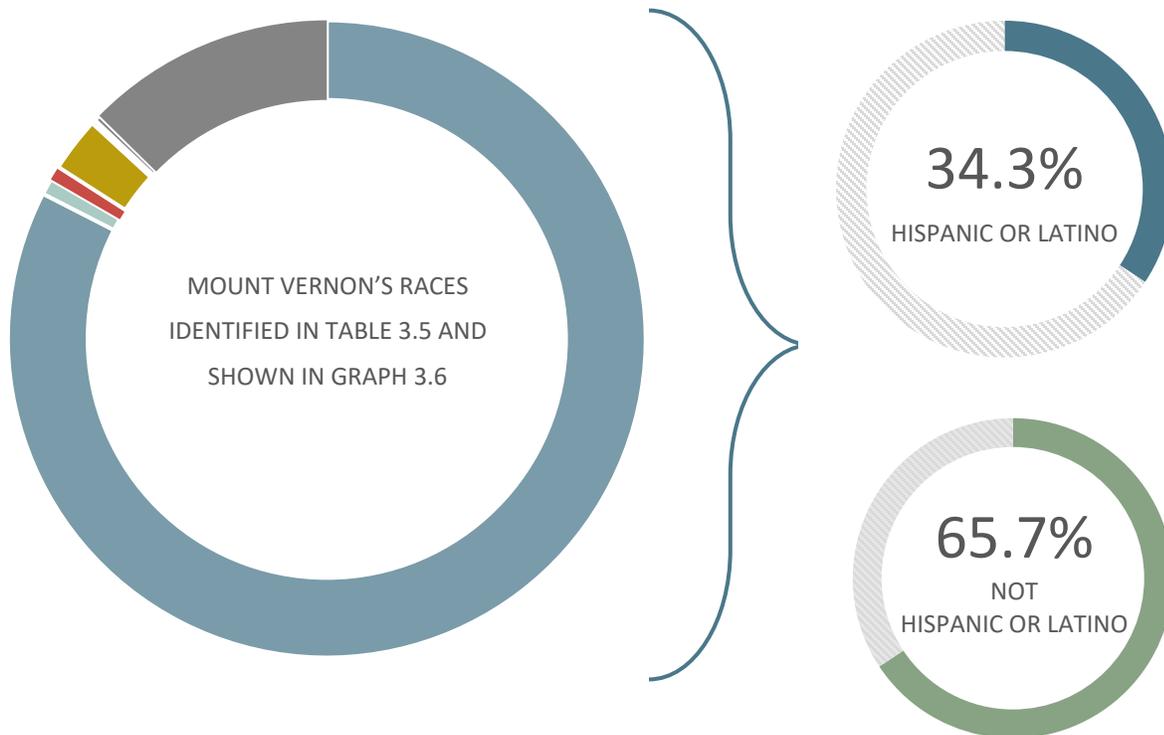
	1990 ¹	2000 ²	2010 ²	2014 ³
Hispanic or Latino	10.9%	25.1%	34.2%	34.3%

¹ U.S. Census Bureau; Census 1990 for Mount Vernon. *Demographic Profile Data*.

² U.S. Census Bureau; Census 2000 and 2010 for Mount Vernon. *Race and Hispanic or Latino Origin, Summary File 1, Tables P5, P8, PCT4, PCT5, PCT8, and PCT11*. Retrieved April 18, 2016, from <http://factfinder.census.gov>.

³ U.S. Census Bureau; 2014 American Community Survey for Mount Vernon. *Race and Hispanic or Latino Origin, Summary File 1, Tables P5, P8, PCT4, PCT5, PCT8, and PCT11* Retrieved April 18, 2016, from <http://factfinder.census.gov>.

GRAPH 3.8: MOUNT VERNON’S RACES & ETHNICITIES¹



¹ U.S. Census Bureau; 2014 American Community Survey for Mount Vernon. *Age Group and Sex, Summary File 1, Tables P12, P13, and PCT12*. Retrieved April 18, 2016, from <http://factfinder.census.gov>.

TABLE 3.9: RACE AND ETHNICITY COMPARISONS (2014)¹

	MOUNT VERNON	SKAGIT COUNTY	BURLINGTON	SEDRO-WOOLLEY	ANACORTES	BELLINGHAM	EVERETT
White Alone	80.3%	86.8%	76.3%	86.9%	91.9%	84.8%	75.8%
Black or African American Alone	.8%	.6%	1.3%	1%	.5%	1.1%	4.5%
American Indian and Alaska Native Alone	.7%	1.6%	1.8%	.7%	.9%	1.8%	1%
Asian Alone	2.7%	1.7%	1.7%	1.1%	2.3%	5.3%	8.2%
Native Hawaiian and Other Pacific Islander Alone	.2%	.5%	3.5%	.7%	.3%	.1%	1%
Some Other Race Alone	12.3%	5.3%	9.5%	3.8%	1%	2.2%	3.2%
Two or More Races	3%	3.4%	5.9%	5.8%	3.1%	4.7%	6.2%
Hispanic or Latino	34.3%	17.4%	25%	14.3%	5.4%	8.3%	16.1%

¹ U.S. Census Bureau; 2014 American Community Survey for listed jurisdictions. *Race and Hispanic or Latino Origin, Summary File 1, Tables P5, P8, PCT4, PCT5, PCT8, and PCT11.* Retrieved April 18, 2016, from <http://factfinder.census.gov>.

Due to the large difference regionally with Mount Vernon's overall percentage of Hispanic or Latino residents national and State comparisons are presented in **Table 3.10**.

Graph 3.12 shows that Mount Vernon has a significantly higher percentage of Hispanic or Latino residents regionally, and **Table 3.10** shows that this difference is also observed State-wide and nationally.

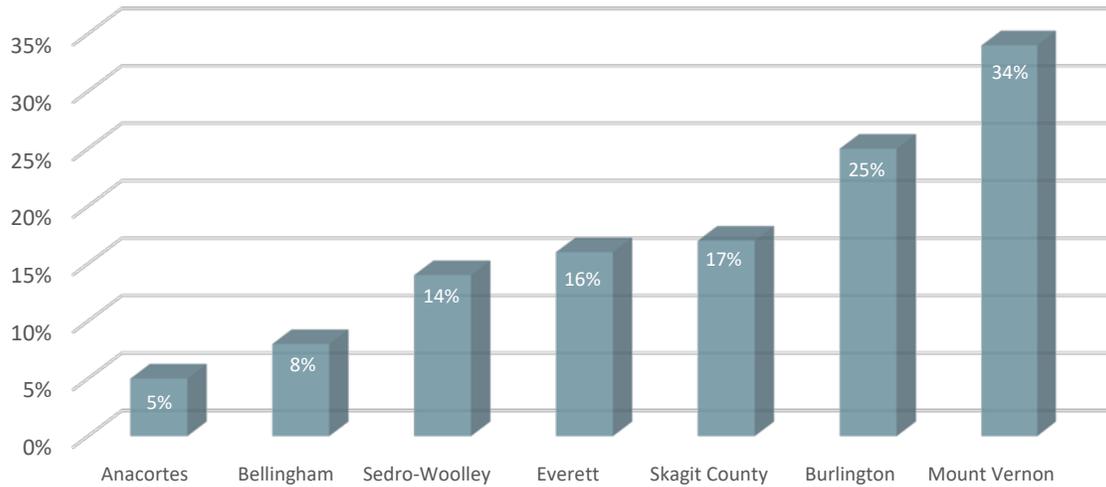
Table 3.12 shows how Mount Vernon's percentage of residents that are foreign born has changed between 1990 and 2014 and also provides comparisons to nearby jurisdictions. Between 1990 and 2014 the percentage of foreign born residents in Mount Vernon has increased by 153 percent, which is considerably higher than any of the other jurisdictions in **Table 3.12**.

TABLE 3.10: ETHNICITY – HISPANIC OR LATINO COMPOSITON COMPARISONS (2014)

	MOUNT VERNON	STATE OF WASHINGTON	UNITED STATES
Hispanic or Latino	34.3%	11.7%	16.9%

¹ U.S. Census Bureau; 2014 American Community Survey for listed jurisdictions. *Race and Hispanic or Latino Origin, Summary File 1, Tables P5, P8, PCT4, PCT5, PCT8, and PCT11.* Retrieved April 18, 2016, from <http://factfinder.census.gov>.

GRAPH 3.11: ETHNICITY – HISPANIC OR LATINO COMPOSITON COMPARISONS¹



¹ U.S. Census Bureau; 2014 American Community Survey for listed jurisdictions. *Age Group and Sex, Summary File 1, Tables P12, P13, and PCT12.* Retrieved April 18, 2016, from <http://factfinder.census.gov>.

TABLE 3.12: PERCENT OF FOREIGN BORN RESIDENTS COMPARED

	1990 ¹	2000 ²	2010 ²	2014 ³	% CHANGE 1990 TO 2014
Mount Vernon	6.9%	19.5%	20%	17.5%	153.6%
Skagit County	4.9%	8.8%	10.6%	9.4%	91.8%
Burlington	6.6%	11.6%	16.3%	11.2%	69.7%
Sedro-Woolley	4.2%	3.7%	6.2%	4.3%	2.4%
Anacortes	4.2%	5%	6.9%	6.7%	59.5%

¹ U.S. Census Bureau; Census 1990 for listed jurisdictions. *Demographic Profile Data.*

² U.S. Census Bureau; Census 2000 and 2010 for listed jurisdictions. *Race and Hispanic or Latino Origin, Summary File 1, Tables P5, P8, PCT4, PCT5, PCT8, and PCT11.* Retrieved April 18, 2016, from <http://factfinder.census.gov>.

³ U.S. Census Bureau; 2014 American Community Survey for listed jurisdictions. *Race and Hispanic or Latino Origin, Summary File 1, Tables P5, P8, PCT4, PCT5, PCT8, and PCT11* Retrieved April 18, 2016, from <http://factfinder.census.gov>.

4.0

INCOME & POVERTY DATA

The subsections that follow contain detailed information regarding income and poverty in the City. The data presented in this section includes:

4.1: INCOME

4.2: POVERTY

4.1 INCOME

Both household and family measures are used in the following sections; and as such, it is important to know the difference between the two terms. According to the U.S. Census a family consists of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit. Whereas a household consists of all people who occupy a housing unit regardless of relationship. A household may consist of a person living alone or multiple unrelated individuals or families living together.

Table 4.0 and **Graphs 4.1 to 4.7** provide information on the City's median household income, median family income, and per capita income over time and as compared to nearby jurisdictions, the State of Washington and the United States. These income metrics for the City, as they stand today, and as how they have increased over the last 15 years, are of concern because the city lags behind most of the jurisdiction across all three income metrics.

Table F in Appendix B identifies census tracts 9522 and 9523.01 has having median household income, median family income, and per capita income that is notably lower than the City-wide averages. Conversely, census tract 9523.02 has notably higher median household income, median family income, and per capita income than the City-wide average.

TABLE 4.0: MOUNT VERNON INCOME OVER TIME

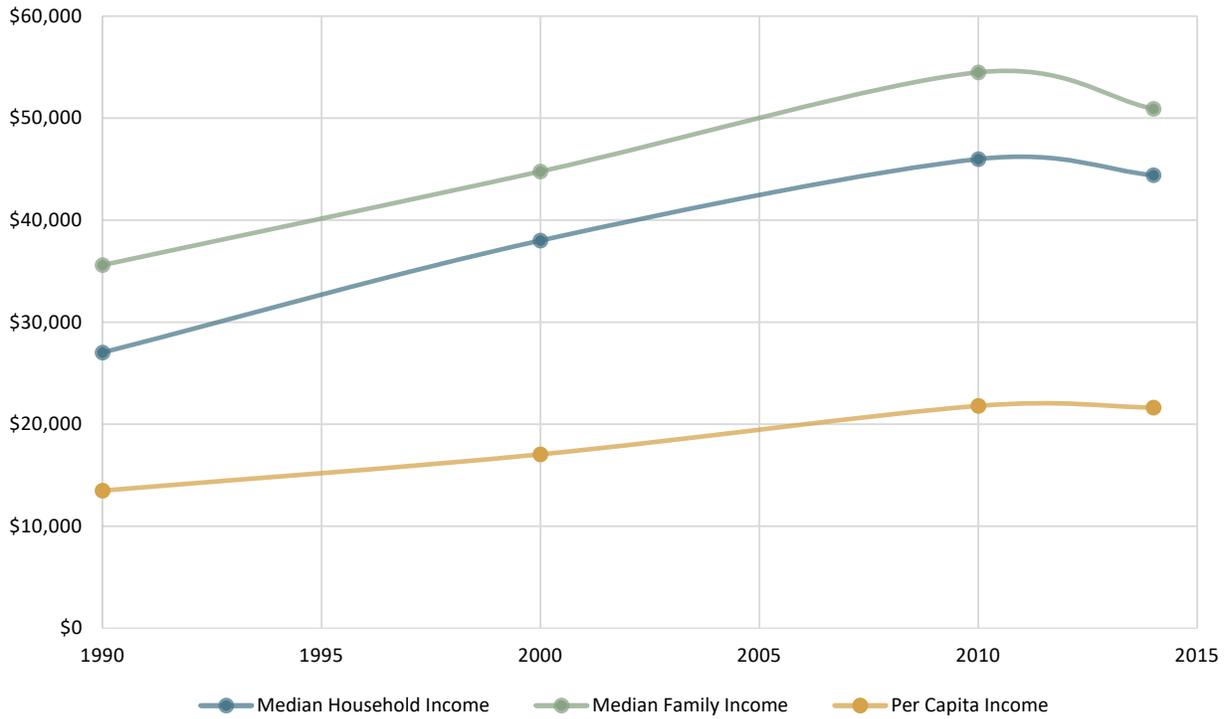
	MEDIAN HOUSEHOLD	MEDIAN FAMILY	PER CAPITA
1990 ¹	\$27,022.00	\$33,593.00	\$13,486.00
2000 ²	\$37,999.00	\$44,772.00	\$17,041.00
2010 ²	\$45,986.00	\$54,487.00	\$21,791.00
2014 ³	\$44,404.00	\$50,909.00	\$21,623.00

¹ U.S. Census Bureau; Census 1990 for Mount Vernon. *Selected Economic Characteristics*.

² U.S. Census Bureau; Census 2000 and 2010 for Mount Vernon. *Selected Economic Characteristics; U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53*. Retrieved April 21, 2016, from <http://factfinder.census.gov>.

³ U.S. Census Bureau; 2014 American Community Survey for Mount Vernon. *Selected Economic Characteristics; U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53*. Retrieved April 21, 2016, from <http://factfinder.census.gov>.

GRAPH 4.1: HOUSEHOLD AND FAMILY INCOME OVER TIME^{1, 2, 3}



¹ U.S. Census Bureau; Census 1990 for Mount Vernon. *Selected Economic Characteristics*.

² U.S. Census Bureau; Census 2000 and 2010 for Mount Vernon. *Selected Economic Characteristics; U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53*. Retrieved April 21, 2016, from <http://factfinder.census.gov>.

³ U.S. Census Bureau; 2014 American Community Survey for Mount Vernon. *Selected Economic Characteristics; U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53*. Retrieved April 21, 2016, from <http://factfinder.census.gov>.

TABLE 4.2: INCOME MEASURES COMPARED, 2014¹

	MOUNT VERNON	WA STATE	UNITED STATES	SKAGIT COUNTY	BURLINGTON	SEDRO-WOOLLEY	ANACORTES	BELLINGHAM	EVERETT
Median Household Income	\$44,404.00	\$60,294.00	\$53,482.00	\$54,917.00	\$48,399.00	\$44,014.00	\$59,369.00	\$42,440.00	\$48,562.00
Median Family Income	\$50,909.00	\$73,039.00	\$65,443.00	\$65,063.00	\$56,830.00	\$48,234.00	\$74,000.00	\$63,355.00	\$59,368.00
Per Capita Income	\$21,623.00	\$31,233.00	\$28,555.00	\$27,598.00	\$22,052.00	\$22,127.00	\$33,107.00	\$24,864.00	\$25,981.00

¹ U.S. Census Bureau; 2014 American Community Survey for listed jurisdictions. *Selected Economic Characteristics; U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53*. Retrieved April 21, 2016, from <http://factfinder.census.gov>.

TABLE 4.3: MEDIAN HOUSEHOLD INCOME COMPARED¹

	MOUNT VERNON	SKAGIT COUNTY	BURLINGTON	SEDRO-WOOLLEY	ANACORTES	BELLINGHAM	EVERETT
1999	\$37,999.00	\$42,381.00	\$37,848.00	\$37,914.00	\$41,930.00	\$32,530.00	\$40,100.00
2010	\$45,986.00	\$54,811.00	\$47,266.00	\$51,733.00	\$57,444.00	\$38,136.00	\$47,552.00
2014	\$44,404.00	\$54,917.00	\$48,399.00	\$44,014.00	\$59,369.00	\$42,440.00	\$48,562.00
% Increase 1999 to 2014	16.9%	29.6%	27.9%	16.1%	41.6%	30.5%	21.1%

¹ U.S. Census Bureau; 2014 American Community Survey for listed jurisdictions. *Selected Economic Characteristics; U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53.* Retrieved April 21, 2016, from <http://factfinder.census.gov>.

TABLE 4.4: MEDIAN FAMILY INCOME COMPARED¹

	MOUNT VERNON	SKAGIT COUNTY	BURLINGTON	SEDRO-WOOLLEY	ANACORTES	BELLINGHAM	EVERETT
1999	\$44,772.00	\$48,347.00	\$42,083.00	\$40,918.00	\$49,531.00	\$47,196.00	\$46,743.00
2010	\$54,487.00	\$63,468.00	\$55,658.00	\$56,200.00	\$68,229.00	\$58,149.00	\$56,641.00
2014	\$50,909.00	\$65,063.00	\$56,830.00	\$48,234.00	\$74,000.00	\$63,355.00	\$59,368.00
% Increase 1999 to 2014	13.7%	34.6%	35%	17.9%	49.4%	34.2%	27%

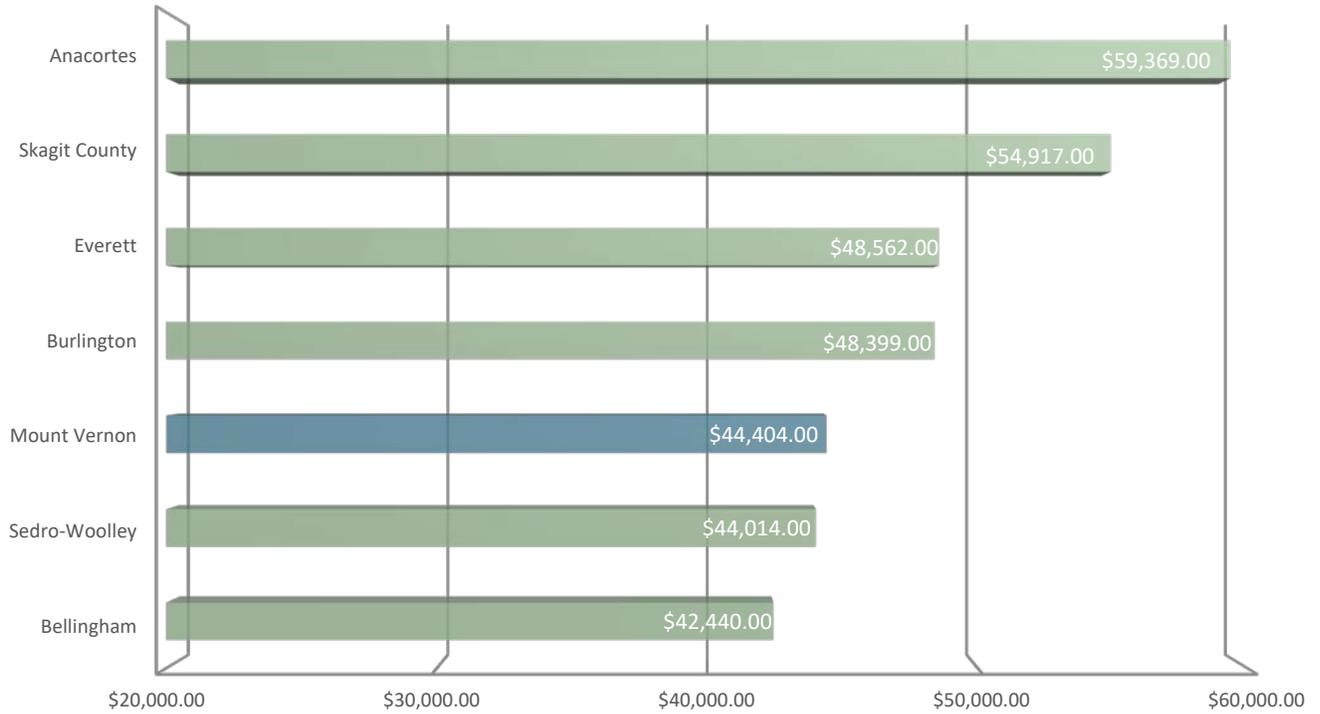
¹ U.S. Census Bureau; 2014 American Community Survey for listed jurisdictions. *Selected Economic Characteristics; U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53.* Retrieved April 21, 2016, from <http://factfinder.census.gov>.

TABLE 4.5: PER CAPITA INCOME COMPARED¹

	MOUNT VERNON	SKAGIT COUNTY	BURLINGTON	SEDRO-WOOLLEY	ANACORTES	BELLINGHAM	EVERETT
1999	\$17,041.00	\$21,256.00	\$17,167.00	\$16,517.00	\$22,297.00	\$19,483.00	\$20,577.00
2010	\$21,791.00	\$26,925.00	\$20,542.00	\$23,751.00	\$31,003.00	\$23,288.00	\$24,345.00
2014	\$21,623.00	\$27,598.00	\$22,052.00	\$22,127.00	\$33,107.00	\$24,864.00	\$25,981.00
% Increase 1999 to 2014	26.9%	29.8%	28.5%	34%	48.5%	27.1%	26.3%

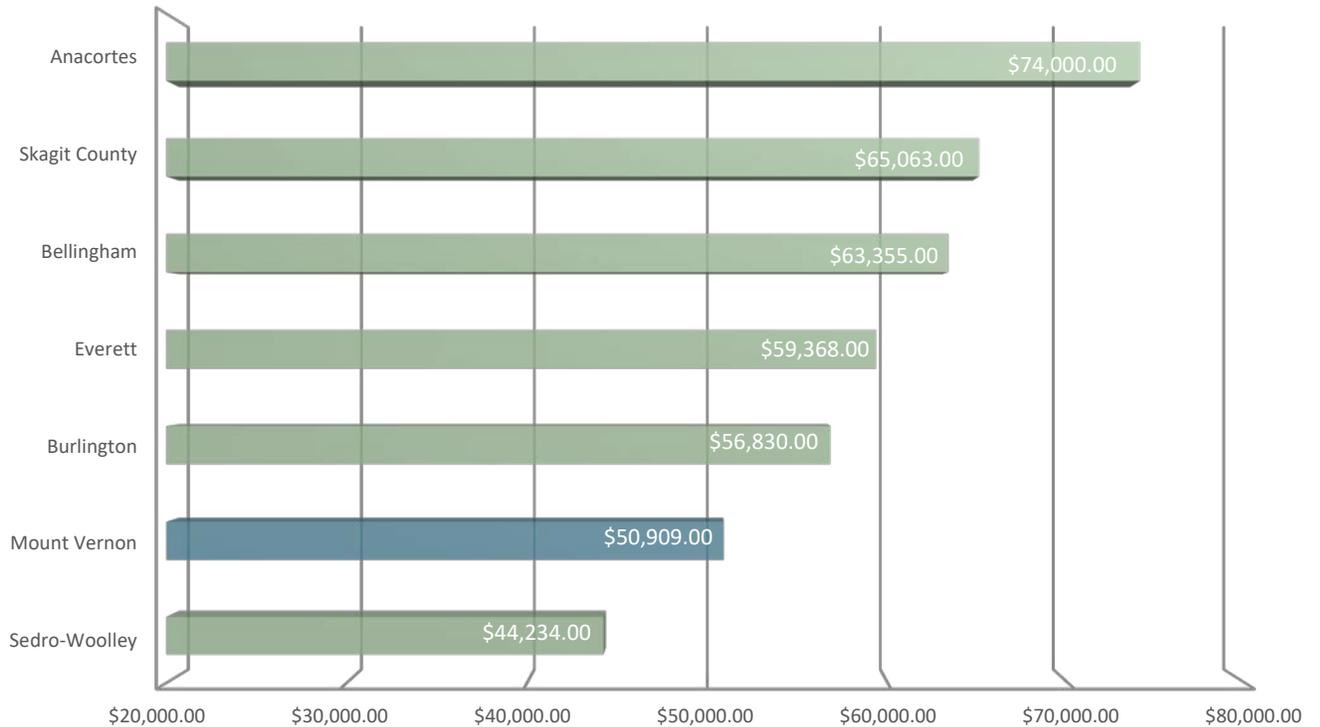
¹ U.S. Census Bureau; 2014 American Community Survey for listed jurisdictions. *Selected Economic Characteristics; U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53.* Retrieved April 21, 2016, from <http://factfinder.census.gov>.

GRAPH 4.6: MEDIAN HOUSEHOLD INCOME (2014) COMPARED¹



¹ U.S. Census Bureau; 2014 American Community Survey for listed jurisdictions. *Selected Economic Characteristics; U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53.* Retrieved April 21, 2016, from <http://factfinder.census.gov>.

GRAPH 4.7: MEDIAN FAMILY INCOME (2014) COMPARED¹



¹ U.S. Census Bureau; 2014 American Community Survey for listed jurisdictions. *Selected Economic Characteristics; U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53.* Retrieved April 21, 2016, from <http://factfinder.census.gov>.

4.2 POVERTY

Consistent with Federal guidelines, the U.S. Census uses income thresholds that vary by family size and composition to determine poverty rates. If a family's total income is less than the threshold that family, and every individual in that family, is considered living in poverty. The poverty thresholds do not vary geographically (i.e. the threshold is the same across the entire United States); however, they are updated for inflation. The income threshold uses funds received before taxes and does not include capital gains or noncash benefits such as public housing, Medicaid, or food stamps.

In 2014, the poverty threshold for a family of two adults and two children was \$19,073.00. According to 2014 Census data, 16.6 percent of Mount Vernon families were below the poverty level (a total of 1,269 families) with 57 percent of these families having related children under the age of 18.

Between 1989 and 2014 there has been an 8.5 percent increase in the number of individuals below the poverty level. In 1990 this rate was 13.2 percent and in 2014 it is 21.7 percent.

Even though the Federal guidelines do not measure households receiving public assistance when analyzing poverty rates it can be a useful metric to examine. In Mount Vernon the overall percent of households receiving public assistance or supplemental security income has remained fairly constant from 2000 to 2014; however, there has been a notable increase in households using food stamps (renamed SNAP) from 15.5 percent in 2010 to 23.6 percent in 2014.

Table 4.9 shows in 2014 Mount Vernon had a higher percentage of individuals and families living in poverty; and using food stamps, than unincorporated Skagit County and its incorporated cities.

TABLE 4.8: POVERTY AND PUBLIC ASSISTANCE IN MOUNT VERNON

	1989 ¹	2000 ²	2010 ²	2014 ³
Households with Public Assistance Income	NA	4.6%	4.6%	3.8%
Households with Supplemental Security Income	NA	3.9%	4.9%	4.3%
Households Using Food Stamps (SNAP)	NA	NA	15.1%	23.6%
Individuals Below Poverty Level	13.2%	15.9%	15.5%	21.7%
Families Below Poverty Level	9.8%	10.8%	11%	16.6%

¹ U.S. Census Bureau; Census 1989 for Mount Vernon. *Selected Economic Characteristics*.

² U.S. Census Bureau; Census 2000 and 2010 for Mount Vernon. *Selected Economic Characteristics; U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53*. Retrieved April 21, 2016, from <http://factfinder.census.gov>.

³ U.S. Census Bureau; 2014 American Community Survey for Mount Vernon. *Selected Economic Characteristics; U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53*. Retrieved April 21, 2016, from <http://factfinder.census.gov>.

TABLE 4.9: POVERTY AND PUBLIC ASSISTANCE COMPARISONS (2014)¹

JURISDICTIONS:	MOUNT VERNON	SKAGIT COUNTY	BURLINGTON	SEDRO-WOOLLEY	ANACORTES	BELLINGHAM	EVERETT
Individuals Below Poverty Level	21.7%	14.9%	17.1%	20.1%	10.1%	23.2%	18%
Families Below Poverty Level	16.6%	10%	15.1%	11.9%	7.2%	14%	14%
Households with Public Assistance Income	3.8%	3.9%	6.3%	6.3%	2.4%	3.5%	6.6%
Households with Supplemental Security Income	4.3%	4.2%	6.8%	2.9%	3.8%	6.3%	7.1%
Households Using Food Stamps (SNAP)	23.6%	16.4%	21.6%	23.3%	10.8%	16.4%	21.3%

¹ U.S. Census Bureau; 2014 American Community Survey for listed jurisdictions. *Selected Economic Characteristics; U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53.* Retrieved April 21, 2016, from <http://factfinder.census.gov>.

5.0

HOMELESS & SPECIAL NEEDS POPULATIONS

Those that are homeless and special needs populations are discussed in this section of the Housing Element due to the unique characteristics and particularly vulnerable nature of these populations. Additionally, services that need to be targeted to help these populations achieve stability can be different from what is needed by other populations profiled in other parts of this Element.

The U.S. Department of Housing and Urban Development (HUD) defines special needs populations as including those that are: elderly, severely mentally ill, addicted to drugs/alcohol or other substances, developmentally disabled, infected with HIV/AIDS, physically disabled, and victims of domestic violence.

While all Skagit County communities have special needs populations, Mount Vernon, because it is the largest urban community and the County seat, has the majority of social and health services located within its jurisdictional boundaries. For example, almost 75 percent of the beds in emergency shelters for the homeless are in Mount Vernon.

This section is organized into the following sub-sections:

5.1: HOMELESS

5.2: GROUP QUARTERS

5.3 EXISTING FACILITIES

5.1: HOMELESS

In 2005 the State of Washington passed RCW 43.185C, titled the Homeless Housing and Assistance, and made findings that:

“there are many causes of homelessness, including a shortage of affordable housing; a shortage of family-wage jobs which undermines housing affordability; a lack of an accessible and affordable health care system available to all who suffer from physical and mental illnesses and chemical and alcohol dependency; domestic violence; and a lack of education and job skills necessary to acquire adequate wage jobs in the economy of the twenty-first century”.



Collecting, analyzing and reporting homeless data presents challenges for the City primarily due to the nature of homelessness and ways that homeless are defined and counted by different Federal and State agencies. Data on the homeless is reported on a County-wide, not City-specific basis which is different than the housing, population, income and other related data found in this Element that is specific to areas within the City limits alone.

Table 5.0 provides data on the 2015 homeless count for Skagit County. The collection of this data is mandated by RCW 43.185C that directs the WA State Department of Commerce to conduct an annual Washington homeless census of count to include homeless “living outdoors, in shelters, and in transitional housing...”

Tables 5.1 and **5.2** contain data from sources other than the Washington State Department of Commerce because they provide valuable metrics with regard to homelessness. Noteworthy is the difference in the number of homeless reported between **Tables 5.0, 5.1 and 5.1** primarily attributable to how the homeless are defined by each entity collecting and reporting this data.

Table 5.1 is from Community Action’s Housing Resource Center and represents homeless in Skagit County versus in the city limits alone. **Table 5.2** and **Graph 5.3** is data on homeless children from the Mount Vernon School District (District). The District is required per Federal statute (McKinney-Vento Homeless Assistance Act of 1987, Pub. L. 100-77, July 22, 1987, 101 Stat. 482, 42 U.S.C. § 11301 et seq) to track homeless children and ensure that these children have adequate access to school and transportation services.

TABLE 5.0: 2015 SKAGIT COUNTY HOMELESS COUNT¹

CATEGORY OF HOMELESS	# OF PERSONS
SHELTERED	
HH w/out Minors	54
HH w/ Minors	95
HH w/only minors	3
Total Sheltered	152
UNSHeltered	
HH w/out Minors	154
HH w/ Minors	45
HH w/only minors	0
Total Unsheltered	199
CHRONICALLY HOMELESS	
Emergency Shelter & Safe Haven	10
Unsheltered	52
Total Chronically Homeless	62
OVERALL TOTAL	413

¹ Washington State Department of Commerce. *Annual Point in Time Count, 2015*. Retrieved April 25, 2016, from <http://www.commerce.wa.gov>

TABLE 5.1: COMMUNITY ACTION HOUSING RESOURCE CENTER HOMELESS DATA¹

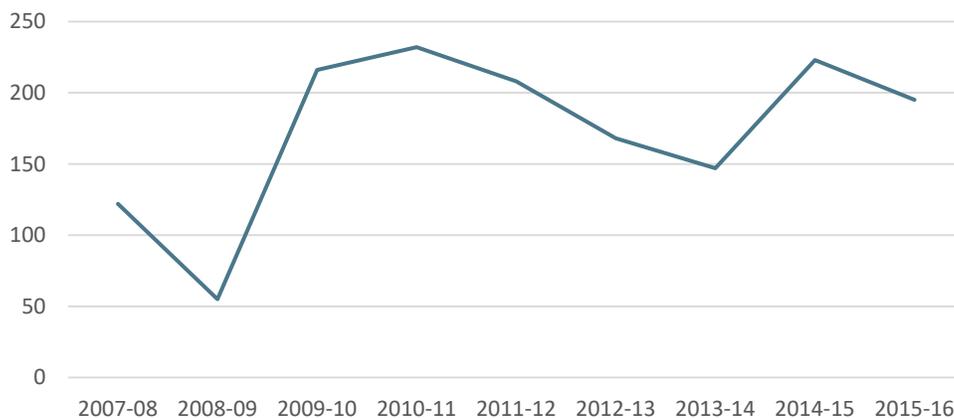
	2014	2015	JAN. TO JULY OF 2016
Homeless	1,085	1,016	807
At Imminent Risk of Losing Housing	214	709	367
Fleeing Domestic Violence	26	221	169
Chronically Homeless	6	27	64

¹ Skagit County Community Action. Housing Resource Center Homeless Data. Retrieved September 7, 2016, <http://www.communityactionskagit.org>

TABLE 5.2: MVSD HOMELESS STUDENTS DATA¹

SCHOOL YEAR	PRE-K TO GRADE 5	GRADES 6 TO 8	GRADES 9 TO 12	TOTAL
2015-16	122	34	39	195
2014-15	123	40	60	223
2013-14	91	39	17	147
2012-13	111	36	21	168
2011-12	140	55	13	208
2010-11	154	61	17	232
2009-10	138	38	40	216
2008-09	36	16	3	55
2007-08	70	32	20	122

¹ State of WA, Office of Superintendent of Public Instruction. Education of Homeless Children and Youth, Data Collection and Reports. Retrieved September 7, 2016, <http://www.k12.wa.us/HomelessEd/Data.aspx>

GRAPH 5.3: HOMELESS STUDENTS IN MVSD BY SCHOOL YEAR¹

¹ State of WA, Office of Superintendent of Public Instruction. Education of Homeless Children and Youth, Data Collection and Reports. Retrieved September 7, 2016, <http://www.k12.wa.us/HomelessEd/Data.aspx>

5.2: GROUP QUARTERS

Group quarters are discussed within this section because many times those living in group quarters are considered special needs populations. **Table 5.4** shows that as a percent of total population Mount Vernon's group quarters have remained fairly constant since 2000. Worth mentioning is that Mount Vernon has a higher percentage of these facilities than Skagit County and its incorporated cities.

Group quarters are identified and tracked by the Census Bureau because they are not typical household-like living arrangements. Group quarters are places where people live or stay in a group living arrangement, owned or managed by an entity or organization providing housing and other support services for the residents. Group quarters include residential treatment centers, skilled nursing facilities, group homes, correctional facilities and other similar arrangements.

TABLE 5.4: GROUP QUARTERS OVER TIME & COMPARED

	2014 ²	PERCENT OF POPULATION	2010 ¹	PERCENT OF POPULATION	2000 ¹	PERCENT OF POPULATION
Mount Vernon	740	2.3%	723	2.3%	764	2.9%
Skagit County	1,820	1.5%	1,696	1.5%	1,841	1.8%
Burlington	110	1.3%	106	1.3%	184	2.7%
Sedro-Woolley	170	1.6%	81	.8%	255	2.9%
Anacortes	114	.7%	0	0%	129	.9%
Bellingham	4,807	5.9%	4,683	5.9%	4,593	6.8%
Everett	3,485	3.3%	3,901	3.8%	4,203	4.6%

¹ U.S. Census Bureau; Census 2000 and 2010 for listed jurisdictions. *General Housing and Population Characteristics, Summary File 1, Tables P5, P6, P8, P12, P13, P17, P19, P20, P25, P29, P31, P34, P37, P43, PCT5, PCT8, PCT11, PCT12, PCT19, PCT23, PCT24, H3, H4, H5, H11, H12, and H16.* Retrieved April 25, 2016, from <http://factfinder.census.gov>.

² U.S. Census Bureau; 2014 American Community Survey for listed jurisdictions. *General Housing and Population Characteristics, Summary File 1, Tables P5, P6, P8, P12, P13, P17, P19, P20, P25, P29, P31, P34, P37, P43, PCT5, PCT8, PCT11, PCT12, PCT19, PCT23, PCT24, H3, H4, H5, H11, H12, and H16.* Retrieved April 25, 2016, from <http://factfinder.census.gov>.

The City is fortunate to have a number of organizations and agencies located in the city that provide vital services to special needs populations. Following is a summary of a handful of these organizations and agencies that do this very important work.

- + Community Action of Skagit County is a private non-profit human service agency that provides an impressive 35 anti-poverty programs throughout Skagit County. Community Action is one of approximately 1,000 similar agencies across the United States that were formed following the adoption of the Economic Opportunity Action by then President Lynden Johnson in 1964. In 2014 without considering 'in-kind' income Community Action was funded primarily through Federal, State and Local sources (49.6 percent Federal, 33.7 percent State/Local).
- + The Friendship House, located in Mount Vernon, is a privately operated, non-profit facility that provides the majority of the shelter services in

5.3: EXISTING FACILITIES

Skagit County. In addition to the emergency shelters that Friendship House operates they also provide transitional housing, a no-cost daily meal service, the Hunger to Hope program that address unemployment and hunger through food service training, and other services.

- + Skagit County's Human Services Department funds and coordinates several different programs and services throughout Skagit County including their Behavioral Health Program and Meals on Wheels.
- + Other service providers for special needs populations located in Mount Vernon include SeaMar Community Health Centers, Compass Health, Phoenix Recovery Services, Sunrise Services, Oasis Teen Shelter operated by the Skagit Valley YMCA, Youthnet, Northwest Youth Services, Skagit Domestic Violence & Sexual Assault Services, and food banks run by Skagit Valley Neighbors in Need and Skagit Gleaners.

6.0

HOUSING AFFORDABILITY

Housing is affordable when a household, after paying for their rent or mortgage and basic utilities, has enough income left to pay for other necessities like transportation, food, medical care, and other such essentials.

This means there are two primary variables that need to be compared to determine whether housing is affordable; or unaffordable – **housing cost and income**. As one might expect, the relationship between housing cost and income becomes more critical when households are making less income than the average household does.

Federal housing policy in 1968 set the precedent for evaluating gross income spent on housing (plus basic utilities) as a benchmark to measure affordable housing. Currently, the U.S. Department of Housing and Urban Development (HUD) uses both 30 percent and 50 percent measures of income-to-housing to describe unaffordable housing. HUD considers a household paying more than 30 percent of their income on housing as “cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care”. Further, HUD considers families paying more than 50 percent of their income for housing “extremely cost burdened”.

A second, but still related way, of determining affordable housing was founded by the National Low Income Housing Coalition. This method calculates the amount of income a household needs to afford paying “Fair Market Rent” with spending no more than 30 percent of their income on housing. “Fair Market Rent” is a calculation that HUD completes every year to determine the cost of a modest rental unit within a particular area.

Although the comparison of amount of income spent on housing costs is the conventional way that housing affordability has been, and continues to be, measured by many it does have its limitations that need to be understood when evaluating the results – or basing policy - on such analysis.



The Joint Center for Housing Studies at Harvard University summed up the shortfalls of these types of cost burden analysis (percent of income-to-housing approaches) by stating:

“Importantly, standard measures fail to take into account tradeoffs that people make to lower housing costs. These tradeoffs include housing quality, neighborhood quality, and location. Making these tradeoffs can impose other costs on households. These added costs are not now captured by the simple approach of measuring only the share of income households spend on their housing. Counting a portion of those who incur such costs would add to counts of the number of households with housing affordability problems. For example, households in the bottom expenditure quartile that spend 30 percent or less on housing spend on average \$100 more on transportation than those that allocate over half their outlays to housing. Should this \$100 tradeoff get added back to housing costs when estimating who is spending more than a certain amount on housing? Should the time value of longer commutes get added in as well?” (Belsky, Goodman, Drew, 2005, p. i).

Even with their limitations, methods that measure housing cost-to-income are still the best way to estimate housing affordability, or unaffordability, in Mount Vernon.

The sections that follow are organized into these broad topic areas:

6.1: SCOPE OF THE ISSUE

6.2: HISTORIC & EXISTING CONDITION

6.3: INCOME NEEDED TO AFFORD HOUSING

6.4: SUBSIDIZED HOUSING

6.1 SCOPE OF THE ISSUE

The lack of affordable housing is an ever-growing problem in Skagit County, Mount Vernon and nationwide. The Urban Institute published a paper in June of 2015 that states:

“Since 2000, rents have risen while the number of renters who need low-priced housing has increased. These two pressures make finding affordable housing even tougher for very poor households in America. Nationwide, only 28 adequate and affordable units are available for every 100-renter households with incomes at or below 30 percent of the area median income. Not a single county in the United States has enough affordable housing for all its extremely low-income (ELI) renters” (Leopold, Getsinger, Blumenthal, Abazajian, Jordan, 2015, p. 1).

The City’s role in affordable housing issues, although limited, is important. The City does not build or maintain affordable housing units. The City’s primary role is through the adoption and implementation of development regulations that govern the use of land and by being the authority that takes projects through their respective permitting processes.

Given that the lack of affordable housing is a nationwide problem the City is able to evaluate, and learn, from what other jurisdictions have done successfully – and not so successfully. With this in mind, it is of the upmost importance when evaluating successful affordable housing approaches that one understands:

1. How the program/approach was funded – e.g., does the City have access to the same or similar funding source; and,
2. The demographic and economic forces at play – e.g., does this other jurisdiction have a shortage of job and retail/sales tax producing land similar to Mount Vernon’s?

6.2 HISTORIC & EXISTING CONDITIONS

The following analysis uses two different ways to measure how cost burdened Mount Vernon households are. The first way uses HUD's decades old approach of measuring the amount of household income spent on housing. The second way uses an approach of measuring the income needed, as a yearly total and hourly wage, to afford what is described as a modest rental unit within the City. Even though both approaches are measuring housing costs-to-income they provide eye opening data with regard to the magnitude of this issue.

HUD'S 30/50 PERCENT MEASURES

Measuring the amount of income spent on housing provides insight into the amount of income left (after paying for housing) to pay for other household needs such as food, transportation, medical care. HUD's standard measurement is to categorize those that are paying more than 30 percent of their gross (before tax) income on housing (including basic utilities) as being cost burdened. Further, HUD categorizes those paying more than 50 percent of their gross income on housing as being extremely cost burdened.

Although it is of interest to measure higher income households that are spending more than 30 or 50 percent of their income on housing; the income left after spending this amount on housing is more than adequate to pay for other essential household needs. For example, an upper-income household with a gross income of \$200,000.00 that is spending (in rounded numbers) \$67,000.00 to \$100,000.00 per year on housing is left with \$100,000.00 to \$133,000.00 to spend on other needs. For this reason, households that are in lower income brackets are separated out within the data that follows.

To delineate the different income levels HUD sets income limits (as required by Federal statute) for extremely low, very low, low, and moderate income

households that determines the eligibility of applicants for HUD's various housing programs. **Table 6.0** summarizes these limits and adds a city specific metric for middle income households too. Middle income households are not defined by HUD; but since this is a term used within this Element it was important to define this term. Most, if not all, federal programs that provide some form of housing assistance define households in terms of the amount of income they earn in relation to the average income of the surrounding area. This average income is termed "Area Median Income" or AMI for many federal programs.

Using the AMI, or other similar benchmarks, households are grouped according to the household income as a percentage of the AMI.

To determine how these income levels translate in terms of actual income **Table 6.1** uses the 2015 Area Median Income (AMI) for the Mount Vernon-Anacortes, WA Metropolitan Statistical Area (MSA) and calculates these amounts for a family of four.

TABLE 6.0: INCOME CLASSIFICATIONS

% OF AMI	CLASSIFICATION
0% to 30% AMI	Extremely Low Income Households ¹
31% to 50% AMI	Very Low Income Households ¹
51% to 80% AMI	Low Income Households ¹
81% to 95% AMI	Moderate Income Households ¹
96% to 120% AMI	Middle Income Households ²

¹ U.S. Department of Housing & Urban Development. *Resources, Definitions of Extremely Low, Very Low, Low, and Moderate Income*. Retrieved May 2, 2016, from <https://www.huduser.gov>

Using the income classifications from **Table 6.0**, and the Comprehensive Housing Affordability Strategy (CHAS) Data Query Tool from HUD, Mount Vernon’s households can be categorized as shown in **Table 6.2**. This data is from 2008 – 2012 and is based on 11,450 households.

Table 6.2 shows that renters are significantly more cost burdened than home owners are in Mount Vernon. Nearly 35 percent of renter households in the City, that are making 80 percent (or less) of the area median income (AMI), are paying more than 30 percent of their income on housing; further, nearly one-third of these households are paying more than 50 percent of their income on housing.

TABLE 6.1: MOUNT VERNON MSA AREA MEDIAN INCOME (AMI)¹

FAMILY INCOME LEVEL	% OF MEDIAN INCOME	UPPER INCOME LIMIT FY 2015 FAMILY OF 4
2015 MEDIAN INCOME: \$68,200		
Extremely Low Income	0% - 35% ²	\$24,250
Very Low Income	36% - 50%	\$34,100
Low Income	51% - 80%	\$54,550
Moderate Income	81% - 95%	\$64,790
Middle Income	96% - 120%	\$81,840
Upper Income	121% and more	\$82,522 and up

¹ U.S. Department of Housing & Urban Development. *Income Limits Documentation System*. Retrieved May 2, 2016, from <https://www.huduser.gov>

² This percentage can vary geographically due to the Federal 2014 Consolidated Appropriations Act that changed this definition. It is now either the greater of 30/50th (60%) of the Section 6 very low-income limit or the poverty guideline established by the Department of Health and Human Services (HHS); provided it is not greater than the Section 8, 50% very low-income limit.

ILLUSTRATION OF DATA IN TABLE 6.1:



Contrasted with homeowners, we see that 19.8 percent of homeowners are paying more than 30 percent of their income on their housing with a little less than one-third of these homeowners paying more than 50 percent of their income on housing.

Taken together we see that 36 percent of Mount Vernon households (both rented and owned) are paying more than 30 percent of their income on housing; and 18.4 percent are paying more than 50 percent of their income on housing. Collectively this means that 54.4 percent of Mount Vernon households are burdened with the cost of their housing. This is over half of the City's households.

What the CHAS data in **Table 6.2** is not able to tell us is whether there are specific areas of the City where concentrations of housing exist where occupants are paying more than 30 percent of their income on

housing. To determine this U.S. Census data for census tracts was analyzed. This data shows that as a percentage in census tract 9524.01 there are more homeowners paying more than 30 percent of their income on housing; whereas, census tracts 9524.02 and 9526 both have high percentages of renters paying more than 30 percent of their income on housing at 73.3 percent and 78.0 percent, respectively (see **Table G** in **Appendix B**).

Table 6.3 compares this data to Skagit County and the U.S. as a whole. This comparison shows us that Mount Vernon has significantly more renters than Skagit County and the U.S. that are paying more than 30 percent of their income on housing in the identified low income categories.

TABLE 6.2: COST BURDENED HOUSING – MOUNT VERNON MSA¹

HOUSEHOLD INCOME LEVEL	% OF MEDIAN INCOME	# OF RENTERS PAYING > 30% INCOME ON HOUSING ²	# OF RENTERS PAYING > 50% INCOME ON HOUSING ²	# OF OWNERS PAYING > 30% INCOME ON HOUSING ³	# OF OWNERS PAYING > 50% INCOME ON HOUSING ³
# OVERALL HOUSEHOLDS DATA BELOW IS BASED ON: 11,450					
Extremely Low Income	0% - 30%	1,005	845	180	165
Very Low Income	31% - 50%	1,035	425	470	315
Low Income	51% - 80%	615	35	820	320
Moderate Income	81% - 100%	55	15	240	25
Middle Income +	101% +	80	15	645	25
TOTAL Low Income Levels Renters		2,655 (23.2%)	1,305 (11.4%)		
TOTAL Low Income Levels Owners				1,470 (12.8%)	800 (7%)

¹ U.S. Department of Housing & Urban Development. *Consolidated Planning, CHAS Data, 2008 to 2012*. Retrieved May 2, 2016, from <https://www.huduser.gov>

² Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities).

³ For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.

TABLE 6.3: COST BURDEN HOUSEHOLDS COMPARED¹

	MOUNT VERNON	SKAGIT COUNTY	UNITED STATES
Extremely Low, Very Low and Low Income Households:			
Renters Spending More than 30% Income on Housing	23.2%	13.7%	14.6%
Renters Spending More than 50% Income on Housing	11.4%	7.2%	8.1%
Owners Spending More than 30% Income on Housing	12.8%	11.5%	10.9%
Owners Spending More than 50% Income on Housing	7.0%	6.6%	6.2%
TOTAL Owners + Renters 30% & 50%:	54.4%	39%	39.8%

¹ U.S. Department of Housing & Urban Development. *Consolidated Planning, CHAS Data, 2008 to 2012*. Retrieved May 2, 2016, from <https://www.huduser.gov>

6.3: INCOME NEEDED FOR AFFORDABLE HOUSING

Another way to conceptualize affordable housing is to calculate the yearly income and hourly wage that is necessary for a household to afford a median priced home that is either rented or owned. In Mount Vernon the Fair Market Rent (this includes basic utilities) in 2015 was \$988.00; and the median priced home in 2014 was valued at \$210,700.00.

Table 6.4 identifies the yearly income and hourly wage that is required to afford renting a modest, two bedroom home in Mount Vernon, Snohomish and Whatcom counties along with the United State as a whole.

When evaluating affordable housing this way it is helpful analyze the average hourly and yearly wages earned by those in the community. **Table 6.5** takes data from the Bureau of Labor Statistics and organizes this data for this type of comparison. **Table 6.4** shows that a household needs to make a minimum of \$19.00/hour to afford housing; in **Table 6.5** we can see the type of job necessary to earn this wage.

To keep housing at 30 percent of income households making less than \$19.00/hour need to work more hours, have more than one job, or have more than one income earner per household.

Table 6.6 provides data on the income required to purchase, versus renting, a home in Mount Vernon.

This table shows that a low income family of four (earning \$54,560.00/year) can only afford to purchase a median priced home in Mount Vernon if they have \$47,900.00 in hand to use as a 20% down payment on a home to keep their housing costs at 30 percent of their income.

Putting 5 percent as a down payment on a median priced home means that a yearly income of \$66,840.00 would be necessary to keep housing costs no more than 30 percent of income. In addition to higher costs due to financing more of a home, mortgage insurance is also generally required when less than a 20 percent down payment is made.

Comparing the annual income necessary to keep the costs of owning a home at 30 percent of income to the household income categories in Mount Vernon according to the U.S. Census from 2014 we find that 45 percent of Mount Vernon households could keep their housing costs below 30 percent if they were able to qualify for a 30-year fixed rate loan at 4 percent interest and if they have a 20 percent down payment. This percentage drops to 36 percent of homeowners using the same comparison with different financing/insurance requirements of 30-year fixed rate loan at 5 percent interest with a 5 percent down payment.

TABLE 6.4: YEARLY INCOME & HOURLY WAGE TO AFFORD RENTING¹

	MOUNT VERNON	SNOHOMISH COUNTY	WHATCOM COUNTY	UNITED STATES
Fair Market Rent:	\$988.00	\$1,415.00	\$948.00	\$1,006.00
Housing wage	\$19.00/hour	\$27.21/hour	\$18.23/hour	\$19.35/hour
Annual Income needed to afford 2-bedroom FMR	\$39,520.00	\$56,600.00	\$37,920.00	\$40,240.00

¹ U.S. Department of Housing & Urban Development. *Fair Market Rent Documentation System for listed jurisdictions*. Retrieved May 2, 2016, from <https://www.huduser.gov>

TABLE 6.5: HOURLY & YEARLY WAGES IN MOUNT VERNON-ANACORTES AREA¹

JOB CATEGORY	MEDIAN HOURLY WAGE	MEAN MONTHLY INCOME	MEAN ANNUAL WAGE FULL TIME WORK	AFFORDABLE MONTHLY HOUSING COST AT 30% INCOME
Minimum Wage	\$9.32	\$1,615.00	\$19,385.00	\$484.00
Childcare Workers	\$10.48	\$1,870.00	\$22,440.00	\$561.00
Cashiers	\$11.37	\$2,194.00	\$26,330.00	\$658.00
Bank teller	\$12.87	\$2,217.00	\$26,610.00	\$665.00
Waiter/Waitresses	\$11.72	\$2,891.00	\$34,700.00	\$868.00
Medical Assistant	\$17.30	\$3,051.00	\$36,620.00	\$916.00
Auto Mechanic	\$22.22	\$3,799.00	\$45,590.00	\$1,140.00
Carpenters	\$26.12	\$4,630.00	\$55,570.00	\$1,389.00
Office Manager	\$27.01	\$4,680.00	\$56,170.00	\$1,404.00
Elementary School Teacher	NA	\$4,810.00	\$57,730.00	\$1,443.00
Registered Nurse	\$33.40	\$5,993.00	\$71,920.00	\$1,798.00
Police/Sheriff Patrol Officer	\$34.92	\$6,085.00	\$73,030.00	\$1,826.00
Sales Managers	\$55.47	\$10,057.00	\$120,690.00	\$3,017.00
Doctors (family and general practice)	\$108.14 (mean as median not available)	\$18,745.00	\$224,940.00	\$5,623.00

¹ Bureau of Labor Statistics. *Wages and Salaries*. Retrieved May 2, 2016, from <https://www.bls.gov>

TABLE 6.6: HOMEOWNERSHIP AFFORDABILITY – MOUNT VERNON

HOUSING/MORTGAGE CHARACTERISTICS	4% INTEREST, 20% DOWN, 30-YEAR FIXED LOAN	5% INTEREST, 5% DOWN, 30-YEAR FIXED LOAN
Median Sales Price for Single Family Home	\$239,500 ¹	\$239,500 ¹
Estimated annual taxes, assessments, and fees (14.8911/1000 assessed value) ²	\$ 3,566.00	\$ 3,566.00
Total Annual Mortgage, Taxes, and Insurance for a Median Priced Home in Mount Vernon ³	\$15,187 \$1,265/month	\$20,052/year \$1671/month (includes mortgage insurance ³)
Year 2015, income level at 80% of median AMI, family of 4 ⁴	\$54,560	\$54,560
Annual income necessary to afford the median single family home spending 30% of income	\$50,623	\$66,840

¹ Median calculated by taking an average of the 2015 median home prices for Skagit County from data published by the University of Washington's Runstad Center for Real Estate of \$257,800.00 and an estimate from Zillow of Mount Vernon's average home sales price in 2015 of \$222,000.00

² The Mount Vernon 2016 total Levy rate of 14.8911 was used

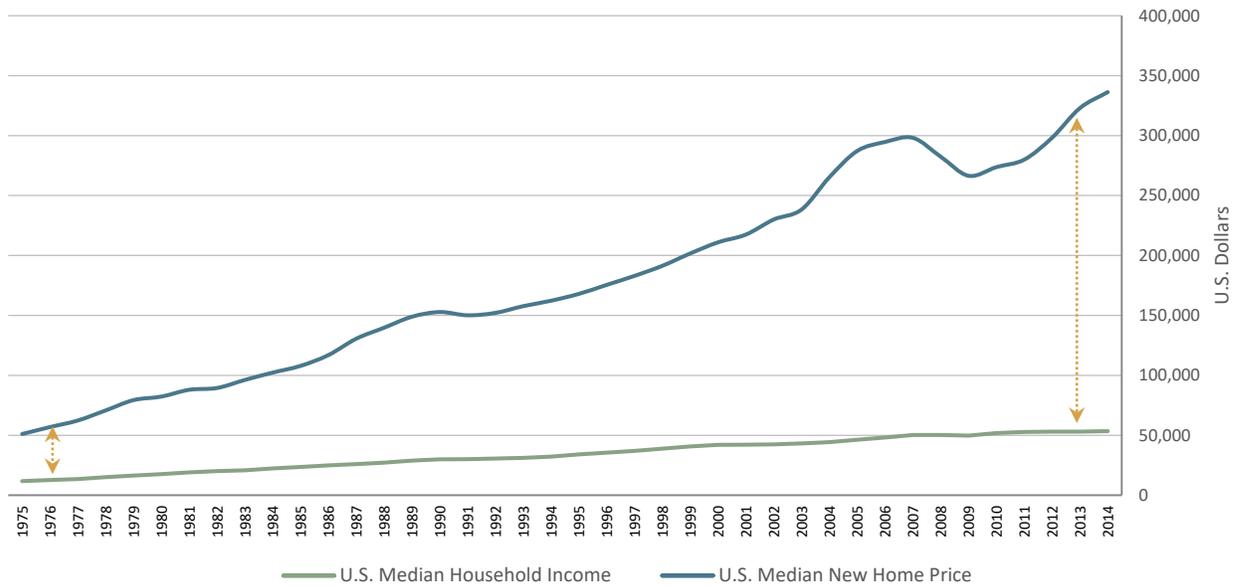
³ Assumes a cost of homeowners insurance of \$645.00/year and mortgage insurance of .52% for the example where less than 20% was put down on the home

⁴ U.S. Department of Housing & Urban Development. Income Limits Documentation System. Retrieved May 2, 2016, from <https://www.huduser.gov>

Graph 6.7 shows how median income and the median price of a new home across the U.S. have changed from 1975 to 2014. This graph shows that the cost of new homes is rising much faster than the income needed to pay for them.

In Mount Vernon we observe a similar trend over the last several decades with the price of new homes and rents increasing at a much faster pace than median incomes have - **Table 6.7** shows this relationship. Striking are the increases in rent and home values between 1990 to 2000 and 2000 to 2010 that are significantly larger than the increase in income measured over the same timeframes.

GRAPH 6.7: NATIONWIDE INCOME¹ vs NEW HOME PRICES OVER TIME²



¹ U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplements. Table H-6, All Races by Median and Mean Income: 1975 to 2014, Income in current and 2014 CPI-U-RS adjusted dollars.

² U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplements. Table H-6, Mean Home Prices: 1975 to 2014.

TABLE 6.8: HOME COSTS VS. INCOME – MOUNT VERNON¹

PERCENT CHANGE IN MEDIAN HOUSEHOLD INCOME OVER THE TIMEFRAMES LISTED		PERCENT CHANGE IN MEDIAN HOUSEHOLD RENT & HOME VALUES OVER THE TIMEFRAMES LISTED			
			Rent	Home Value	
1990 to 2000	41%	VS.	1990 to 2000	54%	73%
2000 to 2010	21%		2000 to 2010	28%	72%

	MEDIAN INCOME	PERCENT INCREASE	MEDIAN GROSS RENT	PERCENT INCREASE	MEDIAN HOUSE VALUE	PERCENT INCREASE
1990	\$27,022		\$426		\$78,500	
2000	\$37,999	40.6%	\$655	53.8%	\$136,100	73.4%
2010	\$45,986	21%	\$837	27.8%	\$233,900	71.9%

¹ U.S. Census Bureau; Census 1990, 2000 and 2010 for Mount Vernon. *Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53.* Retrieved April 25, 2016, from <http://factfinder.census.gov>.

6.4 SUBSIDIZED HOUSING

Housing that the government, charities or other non-profit agencies pay for (in whole or part) constitutes subsidized housing. Common forms of subsidies include direct payments for housing (generally called vouchers), public housing, housing supplements, different forms of co-operatives, and tax credits that are used to build income restricted housing.

The federal government provides the largest source of funding for subsidized housing primarily to assist renters. These federal subsidies are either demand-side, meaning that the subsidy pays for housing selected in a local housing market; or supply-side,

meaning that the subsidy lowers the cost of creating and maintaining housing units at affordable levels.

HUD is the primary federal agency that administers and funds housing programs that help communities rehabilitate and create affordable housing stock. However, HUD is not the only agency that subsidizes housing; **Table 6.10** contains lists the more common programs used to create and maintain affordable housing from different government agencies.

Table 6.11 contains a list of existing housing in Mount Vernon that is subsidized through some of the programs listed in **Table 6.10**.

TABLE 6.9: SELECTED FEDERAL PROGRAMS THAT SUBSIDIZE HOUSING IN THE U.S.

HUD:		
<ul style="list-style-type: none"> Community Development Block Grants 	<ul style="list-style-type: none"> Assisted-Living Conversion Program 	<ul style="list-style-type: none"> Housing Trust Fund
<ul style="list-style-type: none"> Continuum of Care Program 	<ul style="list-style-type: none"> Section 8 Rental Assistance 	<ul style="list-style-type: none"> Self-Help Homeownership Opportunity Program (SHOP)
<ul style="list-style-type: none"> Ginnie Mae I and II, Mortgage-Backed Securities 	<ul style="list-style-type: none"> Section 8 Moderate Rehabilitation Program 	<ul style="list-style-type: none"> Energy Efficient Mortgage Program
<ul style="list-style-type: none"> Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program (previously authorized under the McKinney-Vento Homeless Assistance Act) 	<ul style="list-style-type: none"> Section 202 – Supportive Housing for the Elderly 	<ul style="list-style-type: none"> Home Affordable Modification Program
<ul style="list-style-type: none"> HOME Investment Partnerships 	<ul style="list-style-type: none"> Section 811 – Supportive Housing for Persons with Disabilities 	<ul style="list-style-type: none"> Project-Based Voucher Program
<ul style="list-style-type: none"> Choice Neighborhoods 	<ul style="list-style-type: none"> HOPE VI: Revitalization of Severely Distressed Public Housing 	<ul style="list-style-type: none"> Housing Choice Voucher Program
<ul style="list-style-type: none"> Homeownership Voucher Program 		
U.S.D.A.		
<ul style="list-style-type: none"> Community Facilities Direct Loan and Grant Program 	<ul style="list-style-type: none"> Housing Preservation Grants 	<ul style="list-style-type: none"> Farm Labor Housing Direct Loans and Grants
<ul style="list-style-type: none"> Multi-Family Housing Rental Assistance 		
WA State Housing Finance Commission (from U.S. Dept. of Treasury)		
<ul style="list-style-type: none"> Low Income Housing Tax Credits 		

TABLE 6.10: SUBSIDIZED/LOWER-INCOME HOUSING IN MOUNT VERNON

PROJECT	CURRENT OWNER	ADDRESS	UNITS
RENTED HOUSING			
Alpine Ridge	Campbell-Hogue & Associates	401 N. 17 th Street	60
La Casa De San Jose	Catholic Housing Services of Western Washington	2419 Continental Place	50
La Casa del Padre Miguel	Catholic Housing Services of Western Washington	418 N. LaVenture Road	10
Villa Santa Maria	Catholic Housing Services of Western Washington	3700 E College Way	30
San Isidro/LaVenture Workforce Housing	Catholic Housing Services of Western Washington	1917 N LaVenture Road	42
Milwaukee Park Apartments	Compass Health	209 Milwaukee Street	15
Arbor Park Apartment Homes	Hearthstone Housing Foundation	200 S LaVenture Road	184
Vintage at Mount Vernon	Hearthstone Housing Foundation	2109 Urban Ave	155
La Paloma Apartments	Housing Authority of Skagit	2400 Kulshan Ave	40
Mount Baker Meadows	Housing Authority of Skagit	1700 N 40 th Place	20
President Apartments	Housing Authority of Skagit	310 Myrtle Street	35
LaVenture Village Apartments	Island Skagit Partners	422 N LaVenture	30
Fircrest Apts.	Mercy Housing	1826 E Belair Drive	36
Olympic Apartments	Mercy Housing	1315 N 18 th Street	32
Skagit Village Apartments	Mercy Housing	2107 N LaVenture Road	46
Salem Village	Salem Village Ltd. Partnership	2619 N LaVenture Road	36
Summerglenn Apartments	Preferred Capital Management Inc.	1630 N 26 th Street	153
Highland Greens Senior Apartments & Townhomes	Salem Village Ltd. Partnership	3100 N 30 th Street	78
Kulshan Residences	Shelter America Group	2315 Kulshan View Drive	38
Ridgeview Terrace Apartments	Shelter Resources	1500 William Way	80
Mount Vernon Manor I, II & III	Skagit Council Housing	2405 Austin Lane	101
SUB-TOTAL:			1,271
OWNED HOUSING			
Habitat for Humanity	Varies – Home Ownership Program	North 29 th and Habitat Place, Cleveland Ave	9
Self-Home Housing	Varies – Home Ownership Program	Cedar Court, Paul Place David Place, Rosewood	75
Summerlynd	Home Trust of Skagit is underlying land owner	Summerlynd Lane	11
SUB-TOTAL:			95
HOUSING FOR SPECIAL POPULATIONS BY BED COUNTS			
11 Facilities City-Wide	Vary	Vary	147
TOTAL ALL CATEGORIES:			1,513

The subsidized rental housing listed in **Table 6.10** is provided, for the most part, to those earning 50 percent or less of the area median income. To be placed in subsidized housing an individual or family generally applies to be put on a waiting list with either Skagit County Housing Authority or Skagit County Community Action. **Table 6.11** provides insight into the number of people on these lists historically and now.

Although the overall number of individuals on this list is very concerning, as a percentage of Mount Vernon's and Skagit County's populations, the number of people on this list since 1992 is less than one-half of one-percent different. The percentage of those on the wait list to Mount Vernon's and Skagit County's populations is provided only as a benchmark to measure change over time. The Skagit County Housing Authority provides housing to many areas of Skagit County, not just the City of Mount Vernon.

TABLE 6.11: SKAGIT COUNTY HOUSING AUTHORITY SUBSIDIZED HOUSING WAIT LIST

	1992	2005	2015
Housing Authority Wait List for Subsidized Housing ¹	991 71.0% families 21.0% disabled 8.0% elderly	1554 79.0% families	2000
% of Mount Vernon Population ²	5.6%	5.5%	5.9%
% of Skagit County Population ²	1.2%	1.4%	1.7%

¹ Skagit County Housing Authority. Housing Wait List. Data supplied to the City by the Skagit County Housing Authority.

² City and County Population used as the denominator to calculate the percentages provided within this table were taken for 1992, 2005, and 2015 from:

- WA State Department of Financial Management. (1990 - 2000). *Intercensal Estimates of April 1 Population and Housing, 1990 – 2000*. Retrieved April 14, 2016, from <http://www.ofm.wa.gov/pop/april1/hseries/default.asp>.
- WA State Department of Financial Management. (2016, June 23). *Intercensal Estimates of April 1 Population and Housing, 2000 – 2010*. Retrieved April 14, 2016, from <http://www.ofm.wa.gov/pop/april1/hseries/default.asp>.
- WA State Department of Financial Management. (n.d.). *April 1, 2015 Population of Cities, Towns and Counties*. Retrieved April 14, 2016, from <http://www.ofm.wa.gov/pop/april1/default.asp>.

7.0

CONCLUSIONS & RECOMMENDATIONS

The conclusions that follow are provided to assist in understanding the data presented in Sections 2.0 to 6.0. They are not intended to summarize all of the data in this Element; but rather to highlight more significant changes through time that have been observed.

The conclusions are organized into the following topics and are followed by specific recommendations related to the conclusions:

- 7.1: HOUSING
- 7.2: INCOME, POVERTY AND HOUSING VALUES/COSTS
- 7.3 POPULATION
- 7.4: RACE, ETHNICITY, LANGUAGES, & ETHNIC DISPARITIES
- 7.5 RECOMMENDATIONS

7.1 HOUSING

- + Mount Vernon's percentage of single-family homes have increased from 58% in 1990 to 66% in 2014 and its multi-family homes have decreased during this same time frame from 33% to 28%. However, a historical look before 1990 shows that Mount Vernon's single-family homes have decreased from 90% in 1960 and its multi-family homes have increased from 10% also in 1960.
 - + Compared to Skagit County and an average of the incorporated Skagit County cities Mount Vernon has fewer single-family units and more multi-family units. Comparisons of Mount Vernon's unit composition to other cities within the State of Washington with approximately 2.5 times more and less the number of homes found in Mount Vernon (i.e. Mount Vernon's existing number of homes was divided and multiplied by 2.5 to arrive at the range selected) shows that Mount Vernon's composition of these units is within 1% for single-family units and within 2% for multi-family units – making Mount Vernon's composition strikingly similar to these other cities of similar size.
 - + The increase in single-family dwelling units from 2000 to 2010 is very likely due to the high-risk mortgages that became available from lenders in the early and mid-2000s. These high-risk mortgages enabled more first-time homebuyers to obtain mortgages that otherwise, historically, could not have. As a result homeownership rates rose along with the demand for these homes¹. As demand increased so did home prices which in turn stimulated developers and builders to produce record numbers of new homes. In 2008 Mount Vernon set an all-time City record with the construction and final occupancy of 341 single-family homes that year. 341 single-family homes being built in a single-year may not seem like a lot to some jurisdictions; however, over the last 35 years – on average – the City has 208 single-family homes per year being built.
- ¹ Duca, J.V. (2013, November 22). Subprime Mortgage Crisis. Federal Reserve History. Retrieved June 23, 2016, from <http://www.federalreservehistory.org>
- + Mount Vernon's average household size has increased through time from 2.30 in 1970 to 2.80 in 2014. Mount Vernon has a higher household size than unincorporated Skagit County, its incorporated cities, the State of Washington and the United States.
 - + Mount Vernon's home ownership rate has dropped slightly from 1990; from 57% to 55% in 2014. This trend is more dramatic the further back in time this statistic is traced. For example, in 1960 68% of Mount Vernon residents owned their homes – a 13% drop.
 - + Mount Vernon's occupants per room (all rooms within a home; not just bedrooms), a measure indicating likely overcrowding within housing units, has increased from 1990 to 2014. Mount Vernon has a higher occupant per room count than Skagit County, its incorporated cities, the State of Washington, and the United States.

TABLE 7.0: MOUNT VERNON SUMMARY DATA - HOUSING

	2014	2010	2000	1990
Total Housing Units ¹	12,382	12,058	9,723	7,167
Total Households ²	11,308	11,386	9,276	6,885
Average Household Size ³	2.80	2.76	2.74	2.50
Housing Types ⁴				
• Single-Family	66%	64%	56%	58%
• Multi-Family	28%	29%	36%	33%
• Other	7%	7%	8%	9%
Percent Owned & Rented ⁵	55% & 45%	58% & 42%	57% & 43%	57% & 43%
Overall Vacancy Rates ⁶				
• Owned	4.9%	2.5%	2.1%	.87%
• Rented	5.9%	5.9%	4.3%	4.6%
Housing ⁷ :				
• Without complete Plumbing	1.2%	.7%	.8%	.8
• Without complete Kitchen Facilities	.8%	.7%	1.2%	1.1%
• Without Telephone	2.1%	4.2%	1.5%	1.3%
• Without Fuel	.5%	.3%	.8%	.7%
Occupants per Room ⁸ :				
• ≥ 1	91.3%	92.9%	89.2%	95.2%
• 1.01 to 1.5	5.7%	5.3%	4.6%	2.7%
• 1.51 +	3.1%	1.8%	6.3%	2.2%

¹ See Table 2.0 for reference information² See Table 3.4 for reference information³ See Table 2.2 for reference information⁴ See Table 2.6 for reference information⁵ See Table 2.11 for reference information⁶ See Table 2.15 for reference information⁷ See Table 2.19 for reference information⁸ See Table 2.21 for reference information

7.2 INCOME, POVERTY, HOUSING VALUES/COSTS

- + Mount Vernon has a lower per capita income than Skagit County and all of its incorporated cities. Amongst these jurisdictions Mount Vernon's median household and family income also ranks among the lowest.
- + Individuals below poverty level increased significantly from 13.2% in 1990 to 21.7% in 2014; and the number of households using food stamps (SNAP) sharply increased from 15.1% in 2010 to 23.6% in 2014.
- + The median mortgage cost for an owner occupied home increased by 143% from 1990 to 2014 (from \$641.00 to \$1,557.00). During this same timeframe median gross rent increased 113% from \$426.00 in 1990 to \$906.00 in 2014.
- + Comparing income and housing costs over time we see that household, per capita, and family incomes have increased at dramatically lower rates than mortgage and rent costs have. For example, median family income has risen 52% compared to the 143% increase in median owner occupied home mortgage costs between 1990 and 2014.
- + Mount Vernon does not have enough housing that is affordable to over half of its residents - affordability being defined as those paying 30% or less of their income on housing. Using this definition in Mount Vernon nearly 40% of homeowners with a mortgage are paying more than 30% of their income on housing; and 65% of renters are paying more than 30% of their income on housing.

TABLE 7.1: MOUNT VERNON SUMMARY DATA – INCOME, POVERTY, HOUSING VALUE AND COSTS

	2014	2010	2000	1990
Median Household Income ¹	\$44,404.00	\$45,986.00	\$37,999.00	\$27,022.00
Median Family Income ¹	\$50,909.00	\$54,587.00	\$44,772.00	\$33,593.00
Per capita income ¹	\$21,623.00	\$21,791.00	\$17,041.00	\$13,486.00
Households Using Food Stamps (SNAP) ²	23.6%	15.1%	NA	NA
Individuals Below Poverty Level ²	21.7%	15.5%	15.9%	13.2%
Median Mortgage Owner-Occupied Housing Units ³	\$1,557.00	\$1,627.00	\$1,156.00	\$641.00
Median Gross Rent ³	\$906.00	\$837.00	\$655.00	\$426.00
Median Housing Value (owner-occupied units) ³	\$213,000.00	\$233,900.00	\$136,100.00	\$78,500.00

¹ See Table 4.0 for reference information

² See Table 4.8 for reference information

³ See Table 6.8 for reference information

7.3 POPULATION DEMOGRAPHICS

- + Mount Vernon’s married couple households have decreased from 50% in 1990 to 47% in 2014. During the same timeframe the percentage of female householders (with no husband present) has increased significantly from 11% in 1990 to 16% in 2014.

TABLE 7.2: MOUNT VERNON SUMMARY DATA – POPULATION DEMOGRAPHICS

	2014	2010	2000	1990
Total Population ¹	32,356	31,743	26,297	17,647
Percent Male to Female ²	49% to 51%	49% to 51%	49% to 51%	48% to 52%
Median Age ²	32.4	32.3	31.1	31.6
Age: Under 18 ²	28.2%	28.2%	29%	27.6%
Age: 65 and Older ²	13.7%	12.7%	12.5%	13.9%
Married-Couple Households ³	47.4	47.6%	51.3%	50.4%
Female householder ⁴ (of total households) ³	16%	12.2%	11.4%	11.3%

¹ See Table 2.0 for reference information

² See Table 3.0 for reference information

³ See Table 3.4 for reference information

⁴ Per the U.S. Census these are female householders with no husband present

7.4 RACE, ETHNICITY, LANGUAGE & ETHNIC DISPARITIES

- + The percentage of Mount Vernon residents that identify themselves as “white alone” for the U.S. Census has decreased from 89.8% in 1990 to 80% in 2014. Over this same timeframe the percent of Mount Vernon residents that identify themselves as “Hispanic or Latino” on the U.S. Census has increased from 10.9% in 1990 to 34.2% in 2014.

Compared to nearby jurisdictions Mount Vernon has a much higher percentage of residents that identify themselves as “Hispanic or Latino” – Burlington has the closest overall percentage to Mount Vernon at 25%. Correlated to this is a significant increase in City residents (over the age of 5) identifying that the language they speak at home is Spanish - from 7.8% in 1990 to 26.5% in 2014.

- + Mount Vernon’s percentage of foreign born residents has increased dramatically from 6.9% in 1990 to 17.5% in 2014 and is much higher over this timeframe than Skagit County and its incorporated cities.

TABLE 7.3: MOUNT VERNON SUMMARY DATA – RACE, ETHNICITY AND LANGUAGE

	2014	2010	2000	1990
Race ¹				
• White	80%	73%	76%	89.8%
• Black/African American	1%	1%	.4%	.4%
• American Indian, Alaska Native	1%	2%	1.5%	1%
• Some Other Race	15%	20%	19.5%	8.8%
• Two or More Races (percentages rounded to 100%)	3%	4%	2.6%	NA
Hispanic or Latino Origin (of any race) ²	34.2%	33.7%	25.1%	10.9%
Foreign born	17.5% ³	20% ⁴	19.5% ⁴	6.9% ⁴
Language Spoken at Home (population 5 years and over): Spanish	26.5% ⁵	26.4% ⁶	20.2% ⁶	7.8% ⁶

¹ See Table 3.5 for reference information

² See Table 3.7 for reference information

³ U.S. Census Bureau. 2014 American Community Survey. *Selected Social Characteristics*. Retrieved April 18, 2016, from <http://factfinder.census.gov>

⁴ U.S. Census Bureau. Census 1990, 2000, and 2010. *Selected Social Characteristics*.

⁵ U.S. Census Bureau. American Community Survey for 2014. *Language Spoken at Home*. Retrieved April 18, 2016, from <http://factfinder.census.gov>

⁶ U.S. Census Bureau. Census 1990, 2000, and 2010. *Language Spoken at Home*.

- + Farmworkers in Skagit County predominately identify themselves as Hispanic or Latino; and they represent a special housing needs group. Farm labor continues to be an important component of the local and regional economy. However, farmworkers continue to have a difficult time obtaining safe, decent and affordable housing due to low-income levels, language barriers, seasonal nature of their work and larger family size. According to the 2014 Census, 5.6 percent of Mount Vernon’s employed population that is 16 or older was employed in the agriculture, forestry, and fishing occupations (747 persons). However, the census data is likely to underestimate the true number of farm workers in Mount Vernon due to the Census being conducted in the winter months, therefore not accounting for the seasonality of the labor force, resulting in undercounting of migrant laborers.
- + Ethnic based disparities for a disproportionately high percentage of the City’s Hispanic and Latino population are observed across many key indicators in Mount Vernon including: income, poverty, education and housing – elaborated on below.

Examination and tracking of these indicators is of the utmost importance to ensure that the City’s planning efforts are inclusive and based on a complete understanding of the opportunities and challenges a significant percentage of the city’s population is facing.

Additionally, tracking these neighborhoods is imperative because statistically HUD R/ECAP data shows that neighborhoods with concentrated poverty, especially those primarily comprised of non-white residents, tend to have high crime rates, health disparities relating to close proximity to environmental hazards, stress, inadequate health care facilities, and poor quality food.

- + **Income and poverty:** those identifying themselves as Hispanic or Latino comprise 34 percent of the City’s population, yet they account for a disproportionate number of those living in poverty at a magnitude of over three times the rate of 90 percent of residents that are not Hispanic or Latino.

Hispanic or Latino residents have significantly lower median household and family incomes and their per capita income is far below that of residents that are ‘white alone’. Hispanic or Latino households that received food stamps in the 12 months prior to the Census survey are more than double the ‘white alone’ households.

- + **Education:** Hispanic or Latino residents have significantly higher rates of those with less than a high school education and vastly fewer that have earned a Bachelor’s degree or higher.
- + **Housing:** Hispanic or Latino residents have much lower rates of home ownership; and their homes have more occupants per room than others within the City.

Table 7.4 includes data from the U.S. Census used for the race-based disparity conclusions listed above. The ‘White Alone (not Hispanic or Latino Population)’ and ‘Hispanic or Latino Population’ comparison was chosen because in Mount Vernon of the 66 percent of the population that is not Hispanic or Latino is 90 percent ‘white alone’ and ‘not Hispanic or Latino’.

TABLE 7.4: ETHNIC BASED DISPARITIES (2013/2014)

	WHITE ALONE (NOT HISPANIC OR LATINO) POPULATION	HISPANIC OR LATINO POPULATION
Household Poverty ¹	12%	39%
Median Household Income ²	\$50,829.00	\$34,654.00
Median Family Income ³	\$60,733.00	\$32,928.00
Per Capita Income ⁴	\$28,321.00	\$11,119.00
Households that Received Food Stamps in the past 12 months ⁵	18%	40%
Housing that is Owned vs. Rented (Tenure) ⁶	62% owned 38% rented	34% owned 66% rented
Percentage of occupied housing that has 1.01 occupants per Room (or more) ⁶	1.5%	33%
Education ^{7, 8} :		
Less than High School Diploma	9%	52%
Bachelor’s Degree or Higher	25%	4%

¹ U.S. Census Bureau. 2014 American Community Survey. *Poverty Status in the Past 12 Months*. Retrieved April 21, 2016, from <http://factfinder.census.gov>

² U.S. Census Bureau. 2014 American Community Survey. *Median Household Income in the Past 12 Months*. Retrieved April 21, 2016, from <http://factfinder.census.gov>

³ U.S. Census Bureau. 2014 American Community Survey. *Median Family Income in the Past 12 Months*. Retrieved April 21, 2016, from <http://factfinder.census.gov>

⁴ U.S. Census Bureau. 2014 American Community Survey. *Per Capita Income in the Past 12 Months*. Retrieved April 21, 2016, from <http://factfinder.census.gov>

⁵ U.S. Census Bureau. 2014 American Community Survey. *Food Stamps/SNAP*. Retrieved April 21, 2016, from <http://factfinder.census.gov>

⁶ U.S. Census Bureau. 2014 American Community Survey. *Selected Housing Characteristics*. Retrieved April 21, 2016, from <http://factfinder.census.gov>

⁷ U.S. Census Bureau. 2014 American Community Survey. *Educational Attainment*. Retrieved April 21, 2016, from <http://factfinder.census.gov>

⁸ Population 25 years and over, 2013 data

7.5 RECOMMENDATIONS

Since 1990 Mount Vernon has put in place policies to encourage the creation of housing for those earning less than 80% of the Area Median Income (AMI). As well intentioned as these policies have been they have not resulted in the creation of more, per capita, housing for these low income households.

This tells us that the existing approach of encouraging affordable housing needs to be reevaluated if the City wishes to increase its housing stock available to low income households. Jurisdictions that have had some success in increasing the amount of housing available to low income households have employed multi-dimensional policies and programs aimed at many of the different variables that contribute to affordable housing. Intuitively this should make sense – affordable housing is defined as the relationship of the amount of income spent on housing, so why would the City only focus on the housing part of this relationship? The other part of this equation is household income, which should be equally as important.

Following are several areas that the City should consider investing time and resources to be more successful in creating and maintaining affordable housing for low-income households. The following policy recommendations are the basis upon which some of the Goals, Objectives and Policies of this element were developed.

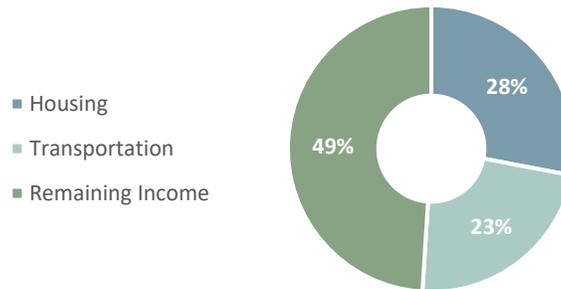
A. INCOME & JOB CREATION

1. **Promote Higher Paying Jobs:** Housing costs are only one part of the affordable housing equation. The second, equally as important part of this equation is household income. As household incomes rise so does the amount of income left, after paying for housing, to pay for other basic needs.

The City can play a part in increasing household income by promoting the creation of new, higher paying jobs in the City and supporting programs for employees to obtain education or training to move into higher paying jobs. The creation of more jobs paying higher wages will reduce the demand for lower cost housing and will provide extra income for other basic necessities.

2. **Decrease Transportation Expenses:** Household income available for necessities can also be increased by decreasing the amount of money households need to spend on transportation expenses. This is important because after the cost of housing, the largest expense for most households is transportation. The further away residents need to drive to their job the higher their transportation costs are.

The Center for Neighborhood Technology has created a Housing and Transportation Affordability Index that provides data on transportation related costs that households have. This data shows that, on average, households in Mount Vernon spend 23 percent of their income on transportation costs with 28 percent spent on housing. This illustrates that housing costs, on average, are only five percent more than transportation costs. This underscores the importance of creating jobs within the City to reduce household transportation costs.

GRAPH 7.5: MOUNT VERNON'S TRANSPORTATION COSTS¹

¹ Center for Neighborhood Technology (CNT). *The Housing and Transportation Affordability Index*. Retrieved April 23, 2016, from <http://www.cnt.org>

3. **Promote Mixed Use Neighborhoods:** Encouraging the creation of mixed-use areas characterized by living wage jobs, mixed income housing, and amenities such as parks, grocery stores and schools all within a walkable urban context should be a priority. Properly located mixed-use areas have well-designed streets that welcome pedestrian activity, they have community focal points and meeting places like parks and trails, and the non-residential uses are compatible with homes that will be in close proximity.

B. PRESERVATION & INFILL

4. **Keeping Existing Subsidized Housing Affordable:** Table 6.10 documents the 1,300+ subsidized housing units that the City currently has. The subsidies keeping these units affordable expire at different times. If the underlying property owner is not able, or chooses not to renew their subsidies the households living in these units are put in jeopardy. Focusing on keeping these existing units affordable is just as important as the creation of new affordable units.
5. **Keeping Existing More Affordable Housing Stock Safe and Healthy:** Aside from the subsidized housing units discussed in the paragraph above, the City has housing stock, that due to its age and condition, ends up being less expensive, and thus more affordable than newer homes are. Preserving this housing stock provides an inventory of more affordable housing in the City.

More common preservation efforts the City could consider include programs that give zero percent loans to low income households for the purpose of completing work on a home; such as: replacing a roof or windows, electrical work, sewer repairs or installation, or foundation or structural repairs. Programs like this could assist a portion of the estimated 570 existing Mount Vernon homes that lack complete plumbing or kitchen facilities or are without a fuel source for heating.

6. **Promoting Infill Housing:** Infill housing that is distributed throughout the City, versus concentrated in larger apartment complexes, should receive just as much attention as new larger scale multi-family housing does.

Infill housing, along with what is termed the ‘missing middle housing’, can collectively provide less expensive housing aimed at lower to moderate income households because these types of units are smaller in scale than typical single-family homes making them less expensive to build. In cities like Mount Vernon that are in the process of becoming more dense this type of an approach allows these new units to be woven into, and layered within, the existing landscape with far less neighborhood impacts than multi-story apartment buildings generate.

Infill housing includes accessory dwelling units, duplexes, and even townhouse type housing constructed on vacant or underutilized property in residential zones. Daniel Parolek of Opticos Design, Inc coined the term ‘the missing middle’ in 2010 to describe a range of multi-unit or clustered housing types compatible in scale with detached single-family homes. The missing middle homes are characterized by being located in a walkable context, these homes have small-to medium-sized footprints and are specifically designed to blend into existing single-family neighborhoods. Below is an illustration from Opticos Design illustrating what ‘the missing middle’ could look like.



C. TARGET HOME TYPES

7. **Specify the type of affordable housing needed:** Sections 2.0 to 6.0 of this document identifies how Mount Vernon’s demographics are different from other jurisdictions, which means that the City’s housing needs are also different. Targeting the specific type and size of housing most needed in the City will provide the maximum benefits to different types of households.

For example, the City’s households have significantly more occupants per room than Skagit County, all of its incorporated cities, the State of Washington and the United States. Nearly 30 percent of the City’s households consist of four-plus people; and in 2014 the City had an estimated 749 households with 6 or more people living together. These metrics indicate a problem with overcrowding. To mitigate this the City needs to encourage the creation of new homes with more bedrooms versus studio or one-bedroom units.

Table 7.6 provides details on different lifestyle housing needs that exist in Mount Vernon. This table also shows the number of the different types of housing that would need to be constructed if the City’s existing lifestyle housing trends remain unchanged. This data is helpful because it provides insight into the type of housing units that need to be produced to match the City’s demographics. **Table 7.6** indicates that if the City’s existing demographics are similar over the next 20 years that nearly 65 percent of all new housing units would need to consist of *at least* two bedroom units. Additionally, 20 percent of future homes would need to be targeted for one and two bedroom units that are possibly located in age restricted buildings or neighborhoods as they would be for those 65 and older. The last demographic category to be considered is the 15 percent of those under 65 that are living alone; targeting one bedroom units or studios to this category of household should fit their lifecycle.

TABLE 7.6: EXAMPLE LIFECYCLE HOUSING NEEDS

LIFECYCLE TYPE ¹ :	LIFESTYLE HOUSING NEEDS ²	EXISTING NO.	EXISTING %	2036 PROJECTION ³	YEARLY # UNITS PER PROJECTION
Husband & Wife w/ kids under 18	Family sized units with two or more bedrooms. Access to services, schools, parks and employment.	2,537	22.4%	1,106	55
Husband & Wife w/o kids under 18, under age 64	One or two bedroom units. Access to transit, amenities, services, jobs.	1,865	16.5%	748	37
Family Household w/o kids under 18, w/ other related individuals	Larger units, multiple bedrooms. Access to employment, transit, services, and amenities.	774	6.8%	308	15
Non-Family Households Living with Others	Larger units, multiple bedrooms. Access to employment, transit, services, and amenities	900	8%	362	18
Single Parents	Two plus bedroom units. Access to transit, amenities, services, jobs.	1,268	11.2%	508	25
Husband & Wife 65 and older	One or two bedroom units. Access to transit, amenities, services, jobs. Possibly age restricted buildings with variable levels of health care and other supportive services.	999	8.8%	399	19
Those 65 and Older Living Alone	One bedroom units or Studios. Possibly age restricted buildings with variable levels of health care and other supportive services.	1,370	12.1%	548	27
Those 65 and Under Living Alone	One bedroom units or Studios. Access to transit, amenities, services, jobs.	1,670	14.8%	671	33

¹ U.S. Census Bureau. 2014 American Community Survey. *Profile of General Population and Housing Characteristics*. Retrieved April 21, 2016, from <http://factfinder.census.gov>

² Desired housing characteristics from the Puget Sound Regional Council, Housing Element Guide, July 2014

³ Estimates from 2014 Census cited under footnote #1, multiplied by 4,537 new homes expected over the planning horizon

8. **Create a Fair Share Allocation Method for Subsidized Housing:** Skagit County does not currently have a method for calculating the number housing units for households in the low-to-middle income brackets that should be planned County-wide and within each jurisdiction. However, the Skagit Council of Governments will be working collaboratively with the cities and towns to create such a method to both quantify and allocate these needed units in 2016/2017.

Even though this work has yet to be completed, the City can still make projections, like the ones provided in **Table 7.7**, to estimate the number of income restricted units needed and their desired characteristics. **Table 7.7** takes existing conditions information and projects it into the future assuming the City's housing needs will mirror approximately what currently exists. This table highlights how difficult it will be for the City to encourage housing for low income households in the future due to the sheer magnitude of units that would be needed, especially for households with incomes that are 50 percent or less of the average household income (for 50 percent or less AMI households 87± housing units per year for the next 20 years would be needed).

TABLE 7.7: EXAMPLE PROJECTED HOUSING NEEDS

	EXISTING NUMBER	EXISTING PERCENTAGE	PROJECTED 2036 ²	PER YEAR OVER 20-YEAR PLANNING HORIZON
HOUSING TENURE¹:				
Owned	6,810	55.0%	2,495	124
Rented	5,571	45.0%	2,041	102
HOUSING CHARACTERISTICS¹:				
Single-Family Detached	7,089	58.0%	2,631	131
2-4 Units Attached ³	992	16.0%	725	36
5+ Units	3,101	25.0%	1,134	56
HOUSEHOLDS PAYING 30% OR MORE OF THEIR INCOME ON HOUSING WITHIN THE FOLLOWING INCOME CATEGORIES⁴:				
Households Extremely Low Income (0% to 35% AMI)	2,195	19.2%	871	43
Households Very Low Income (36% to 50% AMI)	2,245	19.6%	889	44
Households Low Income (51% to 80%)	1,790	15.6%	707	35
Households Moderate Income (81% to 100%)	335	2.9%	131	6
HOUSEHOLDS PAYING LESS THAN 30% OF THEIR INCOME ON HOUSING⁵:				
Any Income Category	4,855	42.7%	1,937	96

¹ Existing housing characteristics based on 2014 Census figures with an overall number of housing units of 12,382.

² 2036 estimates based on 4,537 new homes being constructed in Mount Vernon over the planning horizon

³ A policy choice of moving the existing 8% of the City with mobile homes to the 2-4 unit attached was made with this line item

⁴ Estimates from HUD's CHAS data base from 2008-2012 using 11,450 households

⁵ Remaining households from HUD's CHAS data base, 2008-2012

9. **Streamline the Siting of Housing for the Homeless and Special Needs Populations:** New ways to simplify the creation of housing for the homeless and special needs populations within the City are needed. Special needs populations include those that are homeless, elderly, severely mentally ill, addicted to drugs or alcohol, victims of domestic violence among others. This population has very different needs than other households do; and as such, housing for this population needs to be evaluated and permitted differently.

With regard to those that are homeless, it may seem that placing them in shelters is the least expensive and most ideal solution. However, research shows that an approach that prioritizes finding permanent supportive housing for the homeless, versus providing shelters, is much more cost-effective and successful over the long term. This is primarily due to the following: 1) the enormous cost of hospitalization and medical treatment that is exasperated when homeless, 2) that many homeless end up in prisons and jails which is very pricy; and 3) that emergency shelters are also expensive to both build and operate.

Permanent supportive housing refers to permanent housing that is coupled with supportive services such as: case management, integrated health care, mental health care, alcohol and substance abuse services. Three specific case studies regarding the cost savings in providing this type of housing to the homeless are summarized below to illustrate the point that new ways, other than providing homeless shelters, should be embraced by the City.

- + The City of Los Angeles conducted 'The Homeless Cost Study' that profiled four homeless individuals that were placed in supportive housing. The cost of providing public services to these four individuals while they were homeless for the two years prior to being placed in supported housing was \$187,288.00. The cost of providing supported housing was found to be \$20,000.00 less per person during two subsequent years they spent in stable, permanent housing.
- + In Seattle the '1811 Eastlake' program that provides a Housing First type of residence (a type, or model of, permanent supportive housing) for those with severe alcohol, medical, and mental health conditions found that their program cost \$2,449.00 less per person, per month than what would otherwise be spent housing these homeless in conventional city shelters.
- + In Portland, ME a cost study of rural homelessness found that there was a 57 percent reduction in the cost of mental health services over a six-month period when the homeless were provided permanent supportive housing. The study attributes this cost savings to a 79 percent drop in the cost of psychiatric hospitalization of this population.

8.0

GOALS, OBJECTIVES & POLICIES

The City has created Goals, Objectives & Policies specific to the Housing Element. These Goals, Objectives & Policies guide the City's decision making process related to housing issues and are organized into broad categories including:

- + Housing Availability
- + Enhance Existing Neighborhoods
- + Jobs to Housing Balance & Mixed Use Development
- + Affordable and Subsidized Housing
- + Housing for Vulnerable Populations

HOUSING AVAILABILITY

HOUSING GOAL 1: ENHANCE MOUNT VERNON'S CULTURAL AND ECONOMIC VITALITY BY ENCOURAGING THE DEVELOPMENT OF HOUSING SOLUTIONS OF ALL TYPES THAT PROVIDE FOR VARIED DENSITIES, SIZES, COSTS AND LOCATIONS THAT ARE SAFE, DECENT, ACCESSIBLE, ATTRACTIVE, APPEALING AND AFFORDABLE TO A DIVERSITY OF AGES, INCOMES, AND CULTURAL BACKGROUNDS.

OBJECTIVE 1.1: In City plans and zoning regulations, accommodate a variety of housing types that are attractive and compatible in design, and available to all economic segments of the community.

- Policy 1.1.1: The Comprehensive Plan shall provide housing capacity for all market segments to meet the growth targets identified for the City of Mount Vernon in the Skagit County Population and Employment Allocation adopted by County-Wide Planning Policies.
- Policy 1.1.2: In recognition of community needs, the City shall maintain a variety of future land use classifications and implement zoning to accommodate a range of housing types with varying densities and sizes.
- Policy 1.1.3: Continue the use of opportunities and incentives through the Planned Unit Development (PUD) process for a variety of housing types and site planning techniques that can achieve the maximum housing potential of the site while being designed in consideration of surrounding properties and the natural environment.
- Policy 1.1.4: Continue to promote plans and policies that encourage in-fill residential projects in close proximity to neighborhood centers, shopping and retail facilities, parks, transit routes and other service uses.
- Policy 1.1.5: Continue to promote plans and regulations that allow incentives such as bonus densities and flexible design standards that support and promote the construction of new innovative or affordable housing styles, compatible with the planned uses of surrounding sites. Ground related housing types such as cottages, townhouses, zero lot line developments and other types are examples of housing choices that promote individuality and ownership opportunities. Consider adopting new development regulations that would offer new ways to encourage these types of housing choices.

- Policy 1.1.6: Continue to implement zoning requirements for manufactured homes on single family lots and ensure they provide for appropriate location and design criteria and meet state requirements.
- Policy 1.1.7: Continue to promote high density development and re-development in the Central Business District (C-1 zone). Analyze ways to allow housing that steps-down, or transitions, in density immediately surrounding the Central Business District. Consider completing a sub-area plan to include areas surrounding the existing C-1 zone to evaluate whether or not this zone should be expanded to these abutting areas.

ENHANCE EXISTING NEIGHBORHOODS

HOUSING GOAL 2: PROMOTE THE PRESERVATION, MAINTENANCE AND ENHANCEMENT OF EXISTING HOUSING AND RESIDENTIAL NEIGHBORHOODS THROUGHOUT THE CITY.

OBJECTIVE 2.1: Promote infill housing that is compatible with abutting housing styles and with the character of the existing neighborhood.

- Policy 2.1.1: Encourage infill housing on vacant or underutilized parcels having adequate services, and ensure that the infill development is compatible with surrounding neighborhoods.
- Policy 2.1.2 : Adopt development regulations that enhance existing single family neighborhoods by requiring significant changes in density be transitioned near these existing neighborhoods. Ways to transition from higher-density to existing single-family neighborhoods include (but are not limited to) the following: reducing densities and building heights closest to existing neighborhoods; and require landscaping treatments and fencing surrounding higher density developments.
- Policy 2.1.3: Consider adopting regulations such as flexible lot sizes that encourage infill development on small lots consistent with the neighborhood’s character.
- Policy 2.1.4: Encourage the construction of attached and detached accessory dwelling units in single-family districts subject to specific development, design and owner occupancy provisions.

OBJECTIVE 2.2 Enhance the value, character and health of the City’s existing housing stock by improving and extending the life of such housing.

- Policy 2.2.1: In cooperation with the County and public or private housing agencies, the City should periodically assess housing conditions to identify areas of the city needing rehabilitation and to monitor previous rehabilitation efforts, contingent upon funding availability.
- Policy 2.2.2: Encourage private reinvestment in residential neighborhoods and private rehabilitation of existing housing by providing information, technical assistance, and referrals to appropriate agencies and organizations.

- Policy 2.2.3: Consider additional funding to strengthen the City’s existing code enforcement efforts with the goal of reducing the amount of substandard housing, renovation of homes in need of repair, and to preserve the health, safety and affordability of the City’s existing housing stock.
- Policy 2.2.4: In cooperation with Skagit County, the City should encourage the preservation of existing housing. Private investment should be encouraged in older residential neighborhoods, manufactured home parks, and multifamily complexes to ensure the health, safety and affordability of existing housing. Programs supporting weatherization, home repair and rehabilitation, and infrastructure maintenance should be supported.

JOBS-HOUSING BALANCE & MIXED-USE REGULATIONS

HOUSING GOAL 3: ENCOURAGE LIVING-WAGE JOB RETENTION AND CREATION IN THE CITY SO THAT RESIDENTS ARE NOT FORCED TO COMMUTE OUT OF MOUNT VERNON TO WORK.

OBJECTIVE 3.1: Promote policies to increase the ratio of living wage jobs to housing within the City.

- Policy 3.1.1: Encourage the creation of mixed-use areas throughout the City characterized by living wage jobs, mixed income housing, and ample public open spaces all within a walkable urban context.

AFFORDABLE AND SUBSIDIZED HOUSING

HOUSING GOAL 4: ENCOURAGE SAFE, DECENT, ACCESSIBLE, ATTRACTIVE AND AFFORDABLE HOUSING DEVELOPMENT THAT MEETS COMMUNITY NEEDS AND IS INTEGRATED INTO, AND THROUGHOUT, THE COMMUNITY INCLUDING AREAS OF HIGHER LAND COST WHERE GREATER SUBSIDIES MAY BE NEEDED.

OBJECTIVE 4.1: Encourage the creation of ownership and rental housing that is affordable for all households within the City, with a particular emphasis on low, very-low, and extremely-low income households as defined by the U.S. Department of Housing and Urban Development (HUD).

- Policy 4.1.1: Evaluate the adoption of zoning regulations targeted at otherwise market-rate developments that require *or* incentivize a minimum percentage of new dwelling units and/or lots that are created (whether multi-family or single-family) be income restricted.
- Policy 4.1.2: Evaluate the adoption of zoning regulations that would allow multi-family residential developments that are income-restricted to those at or below 60 percent of the area median income for at least fifty years to be located in zoning districts other than multi-family residential.
- Policy 4.1.3: Evaluate the adoption of zoning regulations that provide bonuses in density for developments that create income restricted units aimed at those earning less than 80% of the area median income (AMI) with greater bonuses provided to housing reserved for those earning 60% of the AMI and below.

- Policy 4.1.4: Encourage affordable housing to be dispersed throughout the City, within each Census tract, rather than overly concentrated in a few locations.
- Policy 4.1.5: Where affordable housing is proposed together with market rate housing, affordable housing units should be comparable in design, integrated into the whole development, and should match the tenure of the whole development.
- Policy 4.1.6: Maintain and explore enhancing regulatory incentives to encourage the production and preservation of affordable ownership and rental housing such as through density bonuses, impact fee reductions, permit fast-tracking, or other methods.
- Policy 4.1.7: Ensure during development review processes that all affordable housing created in the city with public funds or by regulatory incentives remains affordable for the longest possible term; at a minimum 50 years.
- Policy 4.1.8: Identify and catalogue real property owned by the City that is no longer required for its purposes and is suitable for the development of affordable housing for very-low to moderate income households. The inventory should be provided to the State Office of Community Development in accordance with state law.

OBJECTIVE 4.2: Prioritize the preservation of the affordability, health, safety and quality of the City’s existing housing stock.

- Policy 4.2.1: In conjunction with public and private housing providers, the City should identify and encourage preservation of affordable units in publicly assisted (subsidized) housing developments that are at risk of converting to market-rate housing.
- Policy 4.2.2: Encourage relocation assistance and replacement housing to be developed, where feasible, to help low-income households when displacement is unavoidable.

OBJECTIVE 4.3: Work collaboratively with other jurisdictions, agencies and stakeholders to promote the preservation and creation of local and regional affordable housing strategies.

- Policy 4.3.1: Be an active participant in the multi-jurisdictional affordable housing program and cooperative efforts that will be guided by the Skagit County of Governments in 2016/2017 that will identify strategies to promote an adequate and diversified supply of countywide housing for all residents.
- Policy 4.3.2: Encourage, assist, and partner with organizations that can construct, manage, and provide affordable housing to those earning 80% or less of the AMI during all stages of siting and project planning and when applying for county, state and federal funding.
- Policy 4.3.3: Work regionally and with other jurisdictions to jointly fund affordable housing.
- Policy 4.3.4: Support state and federal funding and policies that promote affordable housing.
- Policy 4.3.5: Explore with the County, other local jurisdictions, and private lending institutions the availability and enhancement of educational programs for first time homebuyers.

- Policy 4.3.6: Coordinate with private lending institutions to encourage the creation and availability of financing mechanisms such as reverse mortgage programs, housing trust funds, and loan pools for local financing of affordable housing.
- Policy 4.3.7: Encourage interjurisdictional cooperative efforts and public-private partnerships to advance the creation of affordable and special needs housing.
- Policy 4.3.8: Continue to promote home ownership for low-income households earning up to 80% of the median income through support of the Home Trust of Skagit and other similar organizations that could be created in the future.

OBJECTIVE 4.4: Create an evidence based system for collecting and analyzing data and plan adaptive strategies that will assist the City in proactively encouraging the preservation and creation of affordable housing in the City.

- Policy 4.4.1: Consider adopting a schedule to have the Community & Economic Development Department (CEDD) report to Council on the number of renters and owners that are paying 30% or more of their income on housing in the Mount Vernon Metropolitan Statistical Area (MSA) as reported through the Comprehensive Housing Affordability Strategy (CHAS) Data Query Tool from the U.S. Department of Housing and Urban Development (HUD). Providing an annual report should be considered the goal for such reporting; however, the timing of such a report should be following the release of previously unreported data from HUD. Should other data that complies with industry accepted methods that use sound estimating and statistical methodologies become available, in addition to the referenced HUD data, Council could consider requesting CEDD staff to report on this data as well. This report could provide Council with an opportunity to reassess and adjust policies and development regulations to meet low income housing needs.

HOUSING FOR VULNERABLE POPULATIONS

HOUSING GOAL 5: PROMOTE THE DEVELOPMENT, AND COLLABORATE WITH SERVICE PROVIDERS, TO DEVELOP A VARIETY OF HOUSING SOLUTIONS FOR THOSE WITH SPECIAL NEEDS INCLUDING, BUT NOT LIMITED TO:

- VICTIMS OF DOMESTIC VIOLENCE;
- PERSONS AFFLICTED WITH ALCOHOL/DRUG ADDICTION;
- PERSONS AFFLICTED WITH BEHAVIOR HEALTH ISSUES;
- PERSONS COMING FROM CORRECTIONS AND PSYCHIATRIC INSTITUTIONS, NURSING HOMES AND FOSTER CARE; AND,
- PERSONS THAT ARE HOMELESS.

OBJECTIVE 5.1: Work closely with appropriate agencies in the region to develop and implement policies and programs addressing special housing needs for vulnerable populations.

- Policy 5.1.1: Encourage opportunities for assisted housing for people with special needs by:
- a. Adopting land use policies and regulations that treat government-assisted housing and other low-income housing the same as housing of a similar size and density;
 - b. Permitting group living situations, including those where residents receive such supportive services as counseling, foster care or medical supervision in accordance with State and Federal Laws; and,
 - c. Encouraging developers and owners of assisted housing units to undertake activities to establish and maintain positive relationships with neighbors.
- Policy 5.1.2: Encourage coordination among providers of social, health, counseling, and other services to families, children, and persons with special needs including seniors, persons with physical or mental disabilities, persons with terminal illness, or other special needs.
- Policy 5.1.3: The City should collaborate and support social service agencies that support the development and implementation of a comprehensive approach to the prevention, transition, and stabilization of the homeless. Programs and services that decrease potential homelessness, stop recurring homelessness, and to promote long-term self-sufficiency (such as the Housing First model) should be encouraged.
- Policy 5.1.4: Support the development of facilities and services for chronically homeless, homeless, and those who are at-risk of becoming homeless by:
- a. Adopting land use regulations that streamline the siting of facilities such as the creation of an overlay zone, or a demonstration zoning ordinance. Consider adopting regulations within an overlay zone, demonstration zoning ordinance, or other mechanism that allows these facilities to be developed based on occupancy characteristics versus density allowed in different zoning designations.
- Policy 5.1.5: Consider incentives to encourage the establishment of fully accessible housing for people with disabilities, which exceed the minimum requirements for accessible units otherwise mandated by federal and state law, including providing density bonuses for additional units that incorporate universal design or other similar design principles.
- Policy 5.1.6: Ensure that facilities and services to meet the health care, treatment, social service, and transit needs of households with special needs are part of housing development plans.
- Policy 5.1.7: Through the City's plans and regulations, location of housing for disabled persons and/or seniors should be promoted near or within sites where neighborhood centers, shopping centers, public transportation and/or parks or open space to facilitate their maximum participation in the community.