



City of
**MOUNT
VERNON**

Appendix B

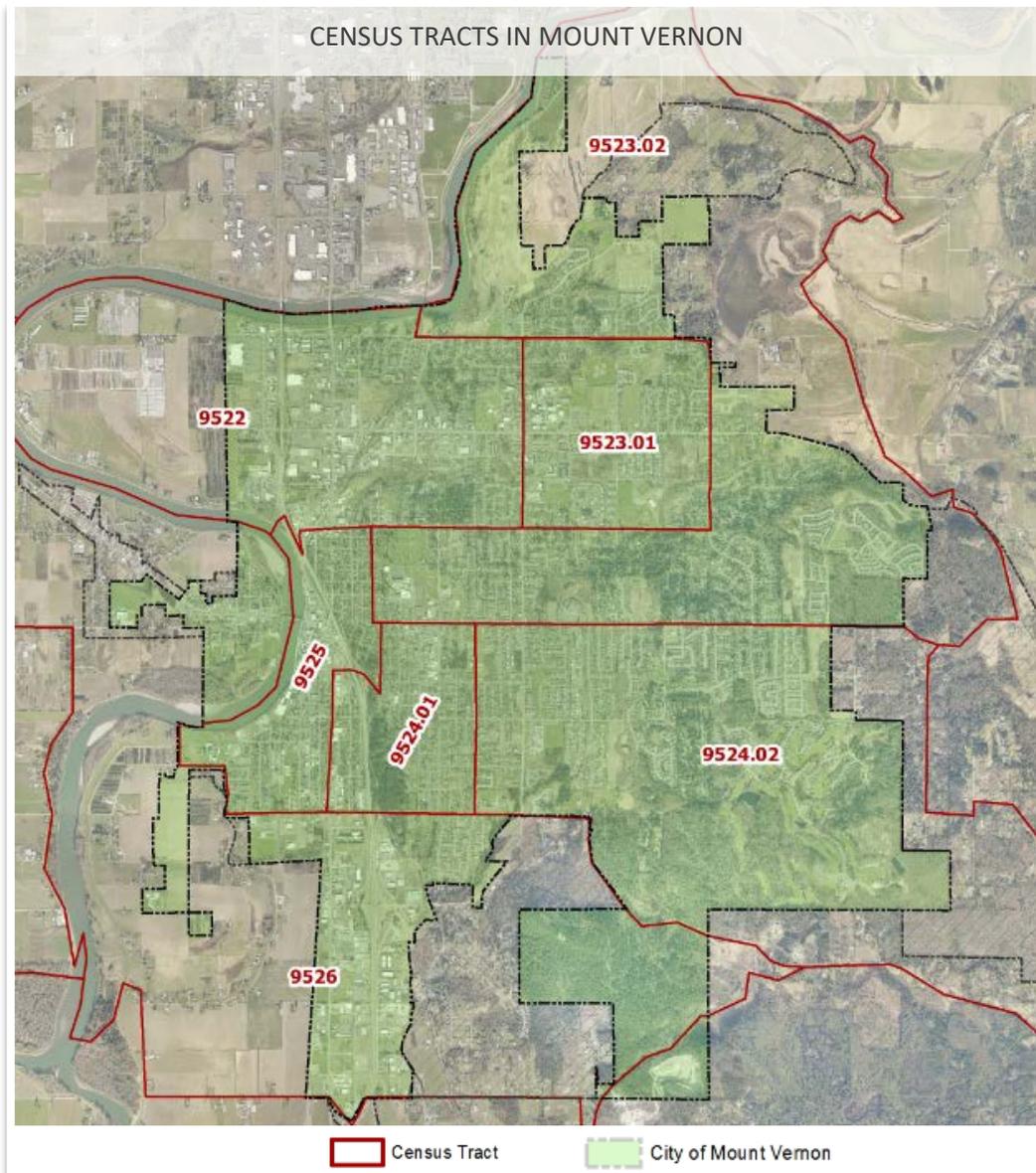
HOUSING ELEMENT CENSUS TRACT DATA

INTRODUCTION

Census tract information is provided in this Appendix for the following metrics provided in the Housing Element. These metrics were chosen to have detailed census tract data gathered and analyzed when their associated city-wide data was compared to other jurisdictions and significant City-wide differences between Mount Vernon and the other jurisdictions were observed.

Following is a list of the Housing Element census tract data contained in this Appendix and a map of the census tracts in Mount Vernon.

- A. AVERAGE HOUSEHOLD SIZE
- B. OWNED VS RENTED HOUSING UNITS
- C. OCCUPANTS PER ROOM
- D. HOUSING VALUES
- E. RENTAL COSTS
- F. INCOME & POVERTY
- G. HOUSING AFFORDABILITY



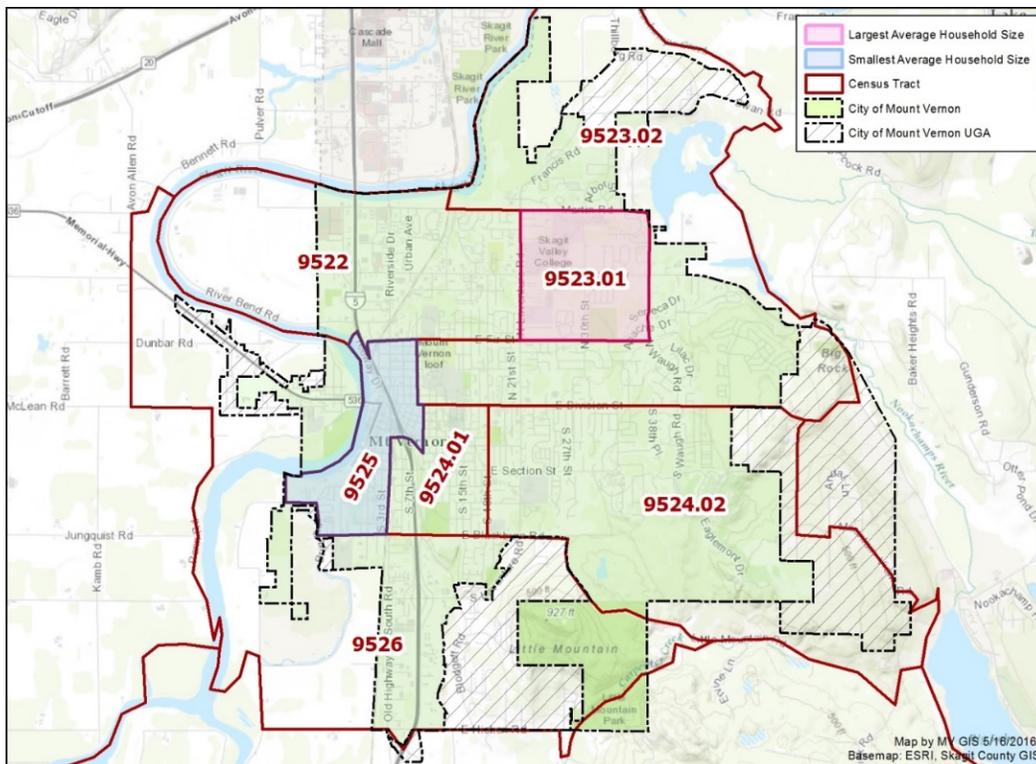
A. AVERAGE HOUSEHOLD SIZE

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 (see Table 2.2). In 2014 the City had an overall higher occupancy rate than Skagit County, Burlington, Sedro-Woolley, Anacortes, Everett, Bellingham, the State of Washington and the United States (see Table 2.3). Table A identifies census tract 9523.01 having the highest overall occupancy rate in the City at 3.27 persons per unit. Census tract 9523.01 is identified on the map following Table A.

TABLE A: AVERAGE HOUSEHOLD SIZE 2014 - PERSONS PER UNIT: OWNED VS. RENTED¹

AVERAGE HOUSEHOLD SIZE	OWNER OCCUPIED	RENTER OCCUPIED	OVERALL
County	2.51	2.70	2.57
City	2.66	2.96	2.80
CENSUS TRACTS:			
9522	2.63	2.84	2.76
9523.01	2.85	3.52	3.27
9523.02	2.92	2.76	2.85
9524.01	2.48	2.94	2.68
9524.02	2.63	3.24	2.83
9525	2.65	1.96	2.33
9526	2.59	2.34	2.53

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



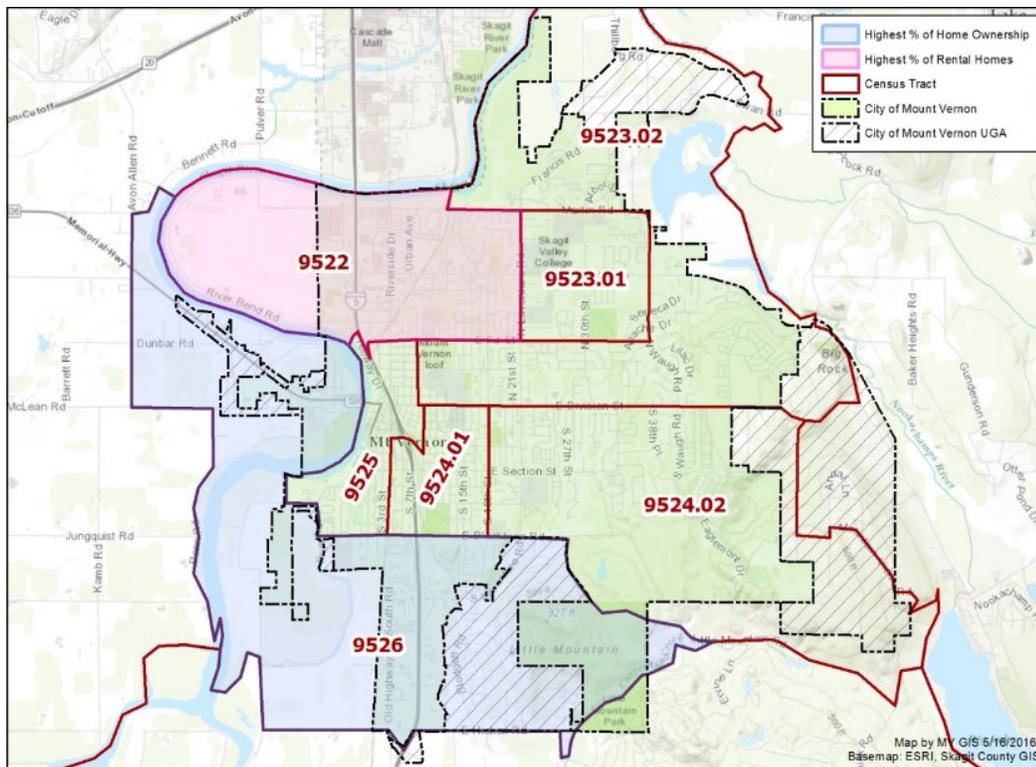
B. OWNED VS RENTED DWELLING UNITS

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 B analyzes the 2010 owned/rented relationship by taking these overall percentages and breaking them into the City’s Census Tracts. What is observed is that 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. Census tracts 9522 and 9526 are both identified on the map following Table B.

TABLE B: 2010 OWNED VERSUS RENTED DWELLING UNITS IN CENSUS TRACTS¹

	OWNED	RENTED
CITY-WIDE AVERAGE	58%	42%
Census Tracts:		
9522	42%	58%
9523.01	47%	53%
9523.02	64%	36%
9524.01	63%	37%
9524.02	69%	31%
9525	46%	54%
9526	72%	28%

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



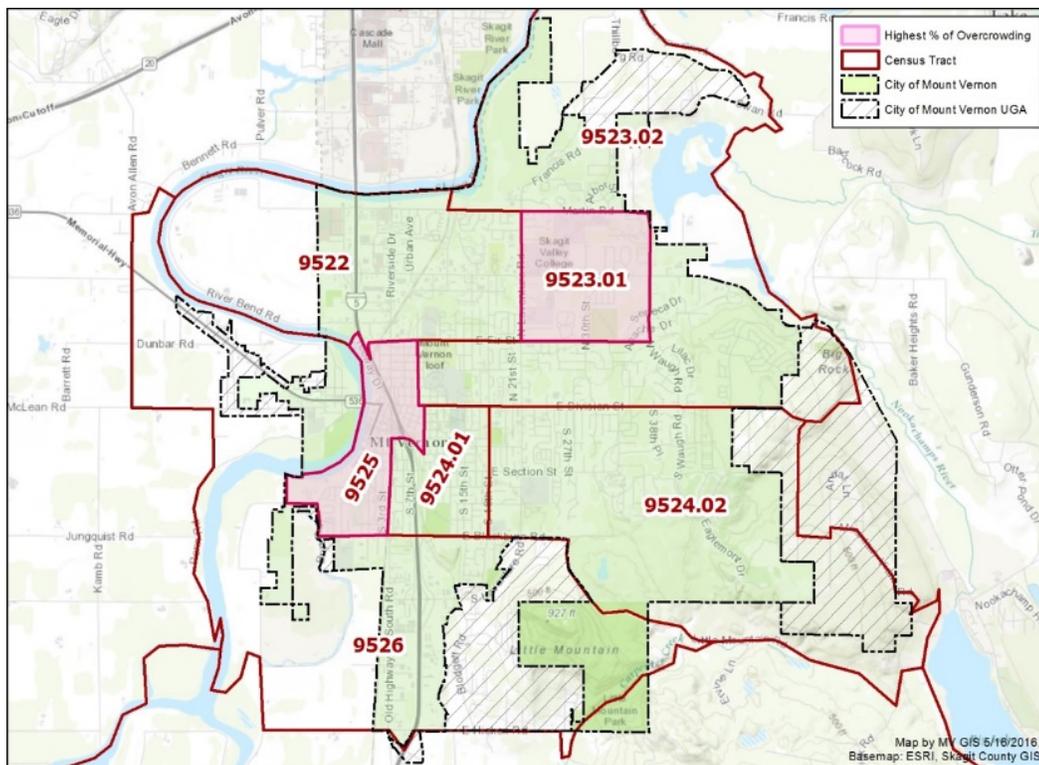
C. OCCUPANTS PER ROOM

From 1960 to 2010 over 90 percent of the City’s occupied housing units had one (1) or fewer occupants per room (see Table 2.2). 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. Compared to Burlington Sedro-Woolley, Anacortes, Skagit County, Bellingham, Everett, the State of Washington and the United States Mount Vernon has the highest percent of overcrowding at 8.8 percent (see Table 2.3). 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. Census tracts 9523.01 and 9525 are both identified on the map following Table C.

TABLE C: OCCUPANCY PER ROOM – MOUNT VERNON BY CENSUS TRACTS¹

OCCUPANTS PER ROOM	≥ 1	1.01 – 1.5	1.51 +
Mount Vernon	91.3	5.7	3.1
CENSUS TRACTS			
9522	91	7.6	1.4
9523.01	75.7	12.7	11.6
9523.02	93.3	4.9	1.8
9524.01	95.9	4.1	0
9524.02	95	3.1	1.8
9525	94.1	2.3	3.7
9526	96.8	3.2	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 and identified census tracts. Retrieved April 14, 2016, from <http://factfinder.census.gov>



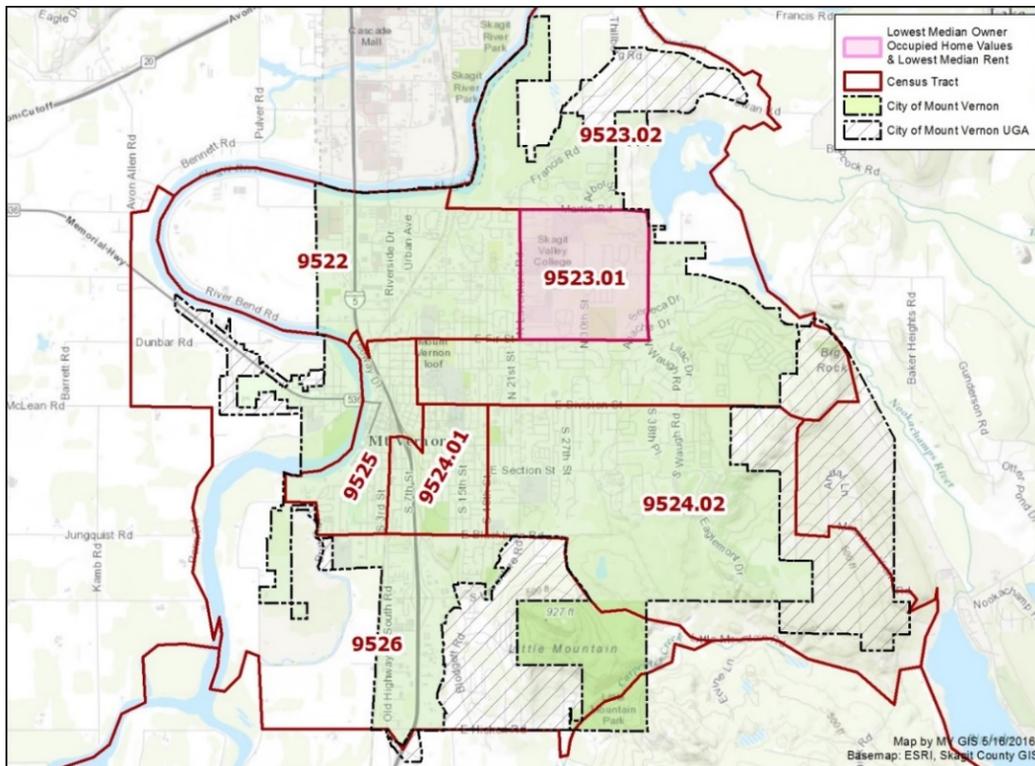
D. HOUSING VALUES

The 2014 Census data showed 40 percent of all homes in the City are valued between \$200,000.00 and \$299,000.00. Taking a closer look within the U.S. Census Tracts we find that tract 9523.01 has the vast majority of occupied homes valued up to \$50,000.00; and tracts 9525 and 9526 have the highest percentages of homes valued at \$500,000.00 and more. Tract 9523.01 has a higher percentage of homes valued under \$149,000.00 than any other tract; and this tract also has the lowest median home value as compared to the other tracts at \$168,100.00. Census tract 9523.01 is identified on the map following Table D.

TABLE D: OWNER OCCUPIED HOME VALUES – 2014¹

	\$0 to \$50K	\$50K to \$99K	\$100K to \$149K	\$150K to \$199K	\$200K to \$299K	\$300K to \$499K	\$500K & Up	Median
City	10.9%	1.8%	11.5%	21%	39.9%	13.3%	1.6%	\$210,700.00
CENSUS TRACTS:								
9522	16.8%	2.2%	10.4%	25.5%	34.2%	9.7%	1.2%	\$190,600.00
9523.01	30.9%	2.6%	5.3%	22%	39.2%	0%	0%	\$168,100.00
9523.02	2.8%	2.1%	5.5%	18.5%	44.4%	23.6%	3.1%	\$258,100.00
9524.01	0%	2.9%	15.2%	32.7%	43.6%	5.6%	0%	\$198,700.00
9524.02	13.8%	.8%	12.8%	13.9%	37.3%	18.3%	3.1%	\$217,100.00
9525	0%	1.7%	27.2%	30%	26%	9.2%	5.9%	\$177,000.00
9526	9.1%	1.8%	12.1%	12.5%	40.5%	18.1%	5.9%	\$230,200.00

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



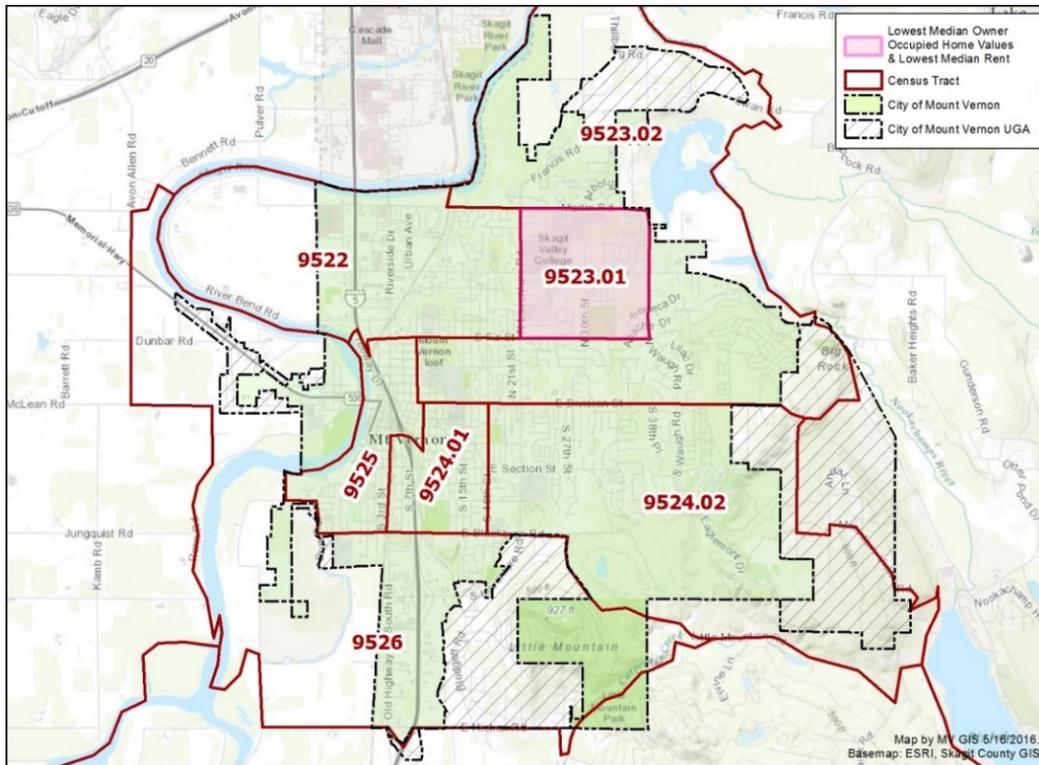
E. RENTAL COSTS

The City’s median gross rent in 2014 was \$906.00. Table 4.18 provides a breakdown of the number of units available in different rental categories in the City by individual census tract. This table provides a look at rental cost throughout the City. Census tract 9525 has the lowest median contract rent at \$754.00, with 34.7 percent of the units in that census tract having rents under \$750.00. In contrast, Census Tract 9526 has the highest median gross rent of \$1,132.00 with only 6 percent of the units having rents under \$750.00; over 16 percent of the units in this census tract have gross rents that are \$1,500.00 or greater. Census tract 9523.01 is identified on the map following Table E.

TABLE E: GROSS RENT BETWEEN CENSUS TRACTS – MOUNT VERNON, 2014¹

	0-\$499	\$500-\$749	\$750-\$999	\$1,000-\$1,499	\$1,500 OR MORE	MEDIAN
City-wide	9.4%	20.3%	32.3%	28.7%	9.3%	\$906
CENSUS TRACTS:						
9522	7.8%	11.2%	48.4%	22.7%	9.9%	\$874
9523.01	23.9%	30.3%	29%	13.9%	2.9%	\$729
9523.02	3.3%	19.6%	22.1%	39%	15.9%	\$1,033
9524.01	2.4%	30.4%	34.4%	24%	8.7%	\$900
9524.02	5.2%	5.4%	38.2%	39.6%	11.5%	\$1,020
9525	13.9%	34.7%	27.1%	24.4%	0%	\$754
9526	2.8%	6%	32.2%	42.9%	16.1%	\$1,132

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



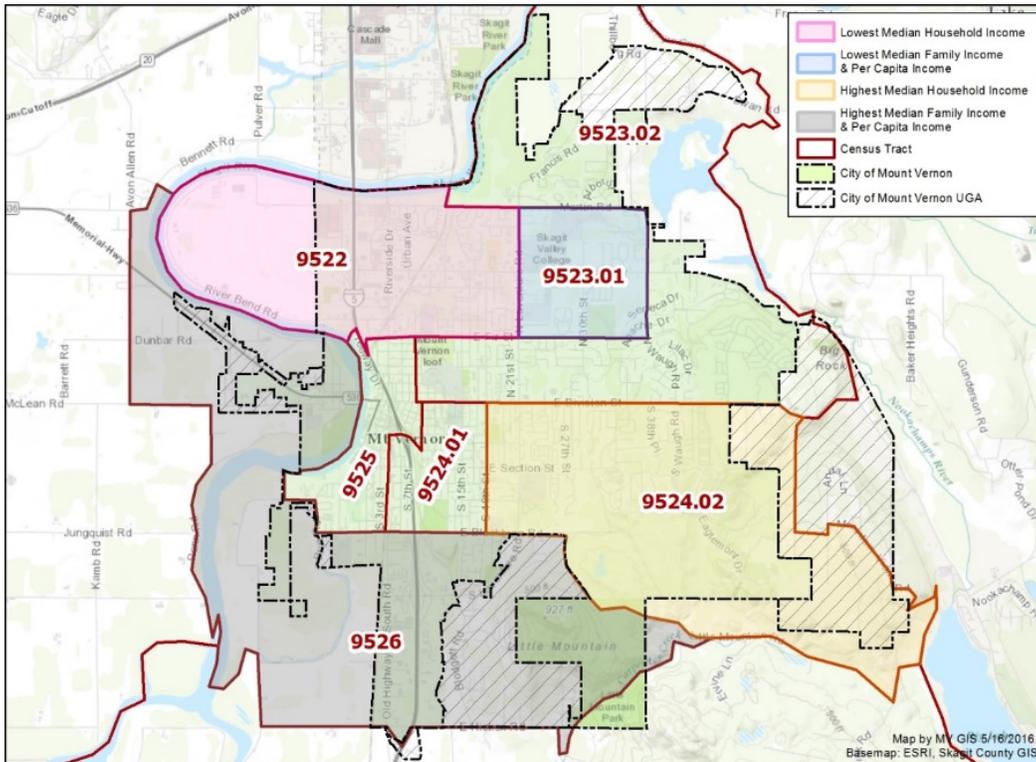
F. INCOME & POVERTY

The City’s median household income, median family income, and per capita income has not kept pace with nearby jurisdictions, the State of Washington and the United States (see Table 4.0 and Graphs 4.1 and 4.7). Table F 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. Census tracts 9522, 9523.01, and 9524.02 are all identified on the map following Table F.

TABLE F: MEDIAN HOUSEHOLD INCOME (2014) MOUNT VERNON¹

	MEDIAN HOUSEHOLD INCOME	MEDIAN FAMILY INCOME	PER CAPITA INCOME
Mount Vernon	\$44,404.00	\$50,909	\$21,623.00
CENSUS TRACTS			
9522	\$31,736.00	\$37,637.00	\$16,080.00
9523.01	\$33,111.00	\$32,783.00	\$15,370.00
9523.02	\$57,577.00	\$69,432.00	\$26,387.00
9524.01	\$45,625.00	\$43,542.00	\$21,139.00
9524.02	\$54,276.00	\$59,384.00	\$26,747.00
9525	\$33,071.00	\$60,139.00	\$20,318.00
9526	\$53,688.00	\$60,980.00	\$29,414.00

¹ 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.* Data for the city of Mount Vernon and listed Census Tracts. Retrieved April 21, 2016, from <http://factfinder.census.gov>.



G. AFFORDABLE HOUSING

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. 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. Table G 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. Census tracts 9524.01 and 9526 are both identified on the map following Table G.

TABLE G: HOUSING COSTS > 30% OF INCOME, MOUNT VERNON IN 2014¹

	HOUSING UNITS WITH A MORTGAGE	HOUSING UNITS WITHOUT A MORTGAGE	HOUSING UNITS PAYING RENT
City Wide	39.8%	23.3%	65.3%
TRACTS:			
9522	49.8%	7.4%	67.5%
9523.01	35.3%	40.0%	63.4%
9523.02	43.8%	9.6%	64.2%
9524.01	51.8%	30.5%	47.3%
9524.02	29.3%	36.1%	73.3%
9525	39.8%	12.9%	60.1%
9526	41.5%	9.6%	78.0%

¹ U.S. Department of Housing & Urban Development. *Consolidated Planning, CHAS Data, 2008 to 2012*. Retrieved May 2, 2016. Data for the City of Mount Vernon and listed Census Tracts. 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.

