



State of Washington

HOUSING NEEDS ASSESSMENT

Appendices
January 2015

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HOUSING MARKET CHARACTERISTICS



Mortgage Lending

An analysis of mortgage applications and their outcomes can identify trends and patterns of lending practices in a community. Home Mortgage Disclosure Act data contains records for all residential loan activity reported by banks pursuant to the requirements of the Financial Institutions Reform, Recovery and Enforcement Act of 1989.

Any commercial lending institution that makes five or more home mortgage loans annually must report all residential loan activity to the Federal Reserve Bank, including information on applications denied, withdrawn or incomplete by race, sex and income of the applicant. This information can be used to determine whether financial institutions are serving the housing needs of their communities.

The data used for the following analysis is from the most recent three year period available (2010-2012). Grouping all three years of data into the analysis increases the likelihood that differences among groups are statistically significant. The data constitutes all types of applications received by lenders: home purchase, refinancing and home improvement mortgage applications for one- to four-family dwellings and manufactured housing units across the entire state.

The demographic and income information provided pertains to the primary applicant only; co-applicants are not included.

Mortgage applications have recently increased

Housing markets across the country have experienced steep declines in sales volume and mortgage applications since 2008 as a result of buyer hesitance in an unstable market.

In Washington, the number of mortgage applications decreased by 14 percent between 2010 and 2011, but increased by 27 percent between 2011 and 2012. Over the course of the three years studied, the overall percentage of applications that resulted in loan originations increased.

The vast majority of mortgage applications are for refinancing

Across Washington from 2010 to 2012, lenders received almost 1.4 million loan applications, the majority of which (70%) were for refinancing. Home improvement loans were the most likely to be denied by a significant margin, especially when compared to home purchases.

The most commonly sought type of financing was conventional loans, a category that represented almost three-quarters of all loan applications. The remainder were comprised of loans insured by the Federal Housing Administration (FHA), a type of federal assistance that has historically benefited lower-income residents, and loans backed by the Department of Veterans Affairs (VA) and the Farm Services Administration or Rural Housing Service (FSA/RHS).

Figure 1: There were more than three times as many refinancing as home purchase mortgage applications between 2010 and 2012

	Total Applications		Originated		Approved Not Accepted		Denied		Withdrawn/ Incomplete	
	#	%	#	%	#	%	#	%	#	%
Loan Purpose										
Home purchase	384,175	27.4%	198,423	51.6%	17,118	4.5%	31,353	8.2%	30,188	7.9%
Home Improvement	36,993	2.6%	19,533	52.8%	1,767	4.8%	9,514	25.7%	3,610	9.8%
Refinancing	978,382	69.9%	516,470	52.8%	44,330	4.5%	148,951	15.2%	121,209	12.4%
Loan Type										
Conventional	1,035,691	74.0%	570,838	55.1%	50,423	4.9%	150,659	14.5%	113,843	11.0%
FHA	234,369	16.7%	98,277	41.9%	8,738	3.7%	27,312	11.7%	28,702	12.2%
VA	108,481	7.8%	56,613	52.2%	3,397	3.1%	10,237	9.4%	10,845	10.0%
FSA/RHS	21,009	1.5%	8,698	41.4%	657	3.1%	1,610	7.7%	1,617	7.7%
Property Type										
One to four-family unit	1,361,013	97.2%	714,784	52.5%	60,635	4.5%	180,363	13.3%	150,674	11.1%
Manufactured housing unit	35,319	2.5%	17,302	49.0%	2,509	7.1%	9,023	25.5%	4,112	11.6%
Applicant Race										
Native American	9,021	0.6%	4,402	48.8%	529	5.9%	1,944	21.5%	1,184	13.1%
Asian	91,409	6.5%	53,393	58.4%	5,306	5.8%	14,724	16.1%	10,409	11.4%
Black	22,127	1.6%	10,623	48.0%	1,204	5.4%	4,381	19.8%	2,942	13.3%
Hawaiian	8,682	0.6%	4,417	50.9%	408	4.7%	1,572	18.1%	1,068	12.3%
White	986,435	70.5%	567,364	57.5%	45,877	4.7%	135,094	13.7%	109,304	11.1%
No information	177,542	12.7%	90,607	51.0%	9,821	5.5%	31,758	17.9%	29,859	16.8%
Not applicable	104,334	7.5%	3,620	3.5%	70	0.1%	345	0.3%	241	0.2%
Hispanic*	48,954	3.5%	23,981	49.0%	2,518	5.1%	10,025	20.5%	6,482	13.2%
Total	1,399,550	100.0%	734,426	52.5%	63,215	4.5%	189,818	13.6%	155,007	11.1%

Note: Percentages in the Originated, Approved Not Accepted, Denied and Withdrawn/Incomplete categories are calculated for each line item with the corresponding Total Applications figures. Percentages in the Total Applications categories are calculated from their respective total figures.

*Hispanic ethnicity is counted independently of race.

Source: Federal Financial Institutions Examination Council

Low-income applicants were more likely to be denied

For the following analysis, lower-income households include those with incomes between 0 and 80 percent of the area median income, while upper-income households include households with incomes above 80 percent of the median.

Applications made by lower-income households accounted for 31.9 percent of all denials between 2010 and 2012, though they accounted for only 22.4 percent of total applications for those three years. While denial rates were generally lower for upper-income households than for lower income groups, differences persisted across racial and ethnic groups. In fact, lower-income white households were less likely to be denied than upper-income black households, “other race” households and Hispanic households.

Figure 2: Lower-income and non-white applicants are the most likely to be denied mortgages

		Total	White	Black	Asian	Other	No data	Hispanic*
Lower-Income	Total Applications	313,094	243,093	5,949	18,069	5,230	36,890	20,221
	Denials	60,507	44,036	1,423	4,353	1,307	9,388	5,224
	% Denied	19.3%	18.1%	23.9%	24.1%	25.0%	25.4%	25.8%
Upper-Income	Total Applications	842,997	620,367	11,984	65,923	9,861	117,629	22,350
	Denials	116,166	82,519	2,608	9,742	1,983	19,314	4,326
	% Denied	13.8%	13.3%	21.8%	14.8%	20.1%	16.4%	19.4%
Total	Total Applications	1,399,550	986,435	22,127	91,409	17,703	281,876	48,954
	Denials	189,818	135,094	4,381	14,724	3,516	32,103	10,025
	% Denied	13.6%	13.7%	19.8%	16.1%	19.9%	11.4%	20.5%

Note: Total also includes 191,596 applications for which no income data was reported.

*Hispanic ethnicity is counted independently of race.

Source: Federal Financial Institutions Examination Council

Structure Type

The mix of single and multi-family housing has not adjusted to recent demographic changes

As of 2012, two-thirds of Washington's occupied housing (67.7%) consisted of single-family structures, a proportion that has remained substantially unchanged since 2000. It is on par with the national share of single-family housing (67.5%), which has also remained unchanged.

The prevalence of single-family housing is consistent with national policies and cultural tendencies that emphasize the importance of single-family homeownership. However, demographic trends such as an aging population and gains in non-family households indicate growing demand for higher-density housing.

The housing mix varies by local market. At least 25 percent of housing in Whitman, King, Snohomish and Whatcom counties was in multi-family structures in 2012, compared to less than 5 percent in Pend Oreille, Ferry, Lincoln, Garfield and Wahkiakum counties.

More households are buying multi-family units and renting single family homes

The housing mix also varies by tenure. In 2012, 87 percent of owner-occupied units were single-family structures, nearly all of which were detached. Only 4.6 percent was in multi-family buildings, most commonly those with 20 or more units.

Meanwhile, 61.7 percent of renters lived in multi-family structures in 2012, while 33.6 percent lived in single-family structures.

The number of homeowners living in multi-unit buildings increased by 18,248 (30.8%) between 2000 and 2012. Likewise the number of renter households living in single-family structures increased by 66,951 (25%) over those years, more rapidly than the rate of increase among renters living in multi-family structures (13.9%).

These trends reinforce the findings elsewhere in the analysis that the relationship between homeownership and housing type is continuing to evolve.

Figure 3: The prevalence of single-family homes in Washington follows national trends

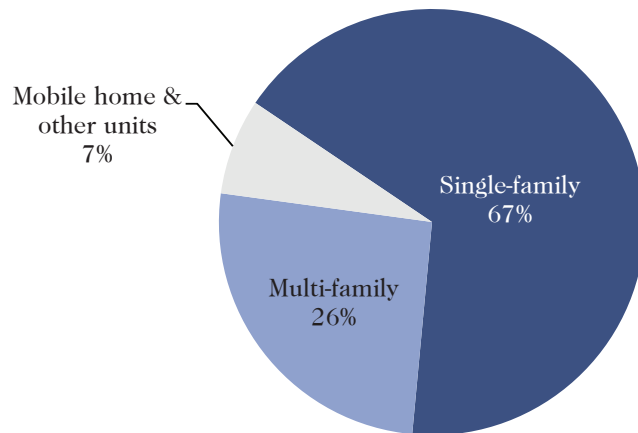
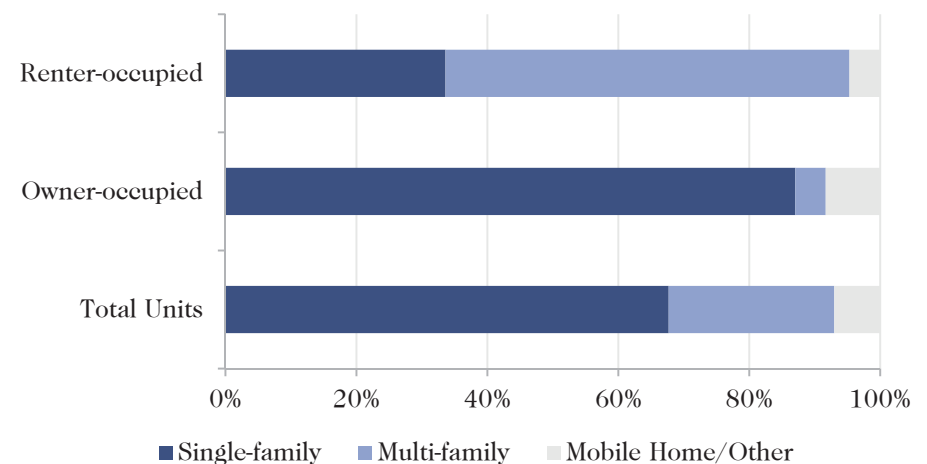


Figure 4: The relationship between tenure and housing type has changed



DEMOGRAPHICS



Total Population

Most population growth has been in the Puget Sound area

Between 2000 and 2012, the state grew by 14 percent to reach a total population of 6,738,714. This represents a constant annual growth of around 1.1 percent.

For comparison, the state experienced growth of 21.1 percent over the 1990s and 17.8 percent over the 1980s.

Steady net population gains across the state have led to more persons per square mile each decade, but the increased density is most pronounced in counties surrounding Puget Sound.

In total, King, Pierce and Snohomish counties accounted for 48.2 percent of the state's population growth between 2000 and 2012. To accommodate a population expansion of 300 percent between 2000 and 2010, the “urban complex” of the Seattle region, bounded by the Cascades to the east and the Sound to the west, has stretched increasingly north and south along the Interstate 5 corridor.¹

The rate of population growth in 11 counties between 2000 and 2012 exceeded the statewide growth rate. With a gain of 59.4 percent, Franklin County had the highest rate, followed by 23.7 percent in Clark County and 23.1 percent in Benton County. Three counties – Pacific, Columbia, and Garfield – lost population during the decade.

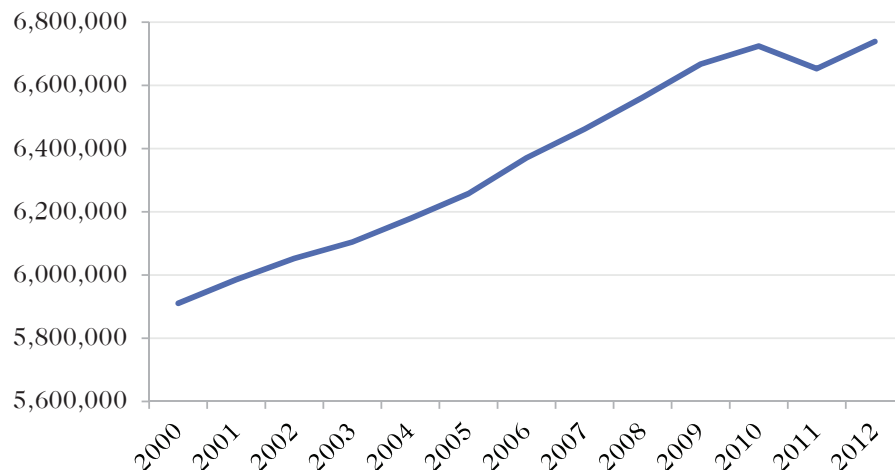
Urban areas are expanding

Annexation and incorporation have affected population changes for urban areas, particularly those in which rapid development and growth have spread into the fringes of municipal jurisdictions.

Between 2000 and 2013, the Office of Financial Management (OFM) recorded the annexation of 223 square miles in which there were 97,486 housing units and 245,259 people, in addition to the incorporation of two areas that combined to cover 42 square miles, 35,809 units and 84,347 people.

According to OFM, although in 1990 the state's population was divided evenly between incorporated and unincorporated areas, the portion of people living in incorporated areas in 2013 had increased to 64 percent.²

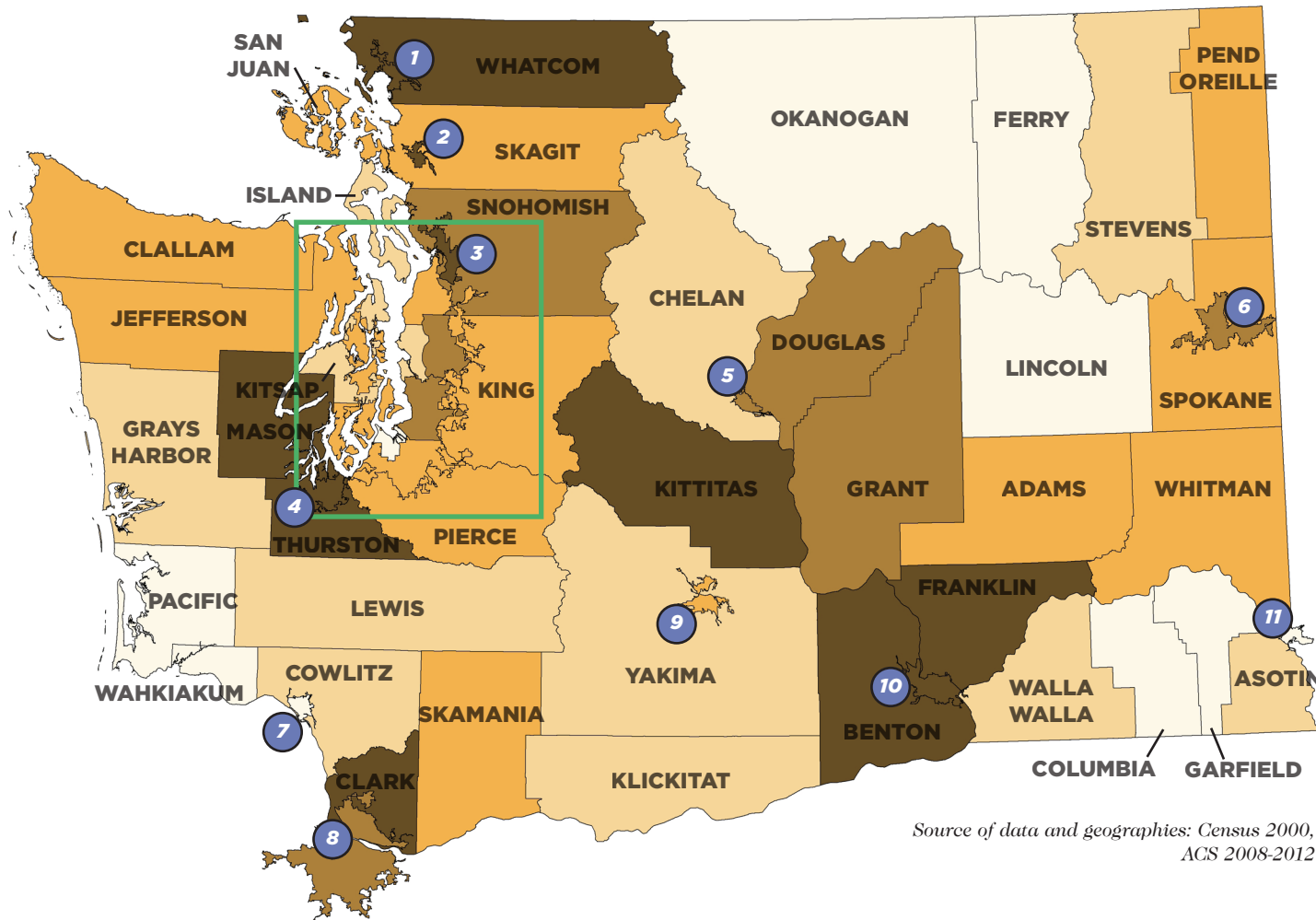
Figure 5: The state has been steadily gaining population



1. Morrill, Dick. “The Rise of Pugetopolis.” Crosscut Public Media, February 13, 2009.

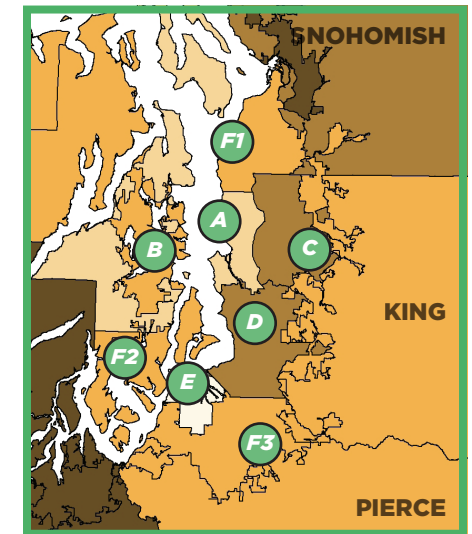
2. 2013 Population Trends.” Forecasting Division, Office of Financial Management, State of Washington. September 2013. Page 4.

Map 1: Most of the population growth has been anchored by urban areas



Urbanized Areas

1. Bellingham, WA
2. Mount Vernon, WA
3. Marysville, WA
4. Olympia-Lacey, WA
5. Wenatchee, WA
6. Spokane, WA
7. Longview, WA-OR
8. Portland, OR-WA
9. Yakima, WA
10. Kennewick-Pasco, WA
11. Lewiston, ID-WA



Urban Puget Sound

- A. City of Seattle
- B. Bremerton Urbanized Area
- C. East King County
- D. South King County
- E. City of Tacoma
- F. Seattle Urbanized Area (multi-part)

Population Forecasts

People are having fewer children and living longer

Natural population increase involves two components: births and mortality. The decline of the fertility rate since its peak of 3.75 average births per woman in 1957 reflects broad socioeconomic patterns, such as higher labor force participation among women and the delay of marriage and child-bearing. The Office of Financial Management (OFM) forecasts that the fertility rate will remain around 2.0, which translates to population replacement only through 2040.

With regard to mortality, OFM forecasts modest increases in life expectancy for both men and women. The implications of this are important for housing, since the aging baby boom generation already represents a large share of the current population. People age 65 and older are expected to comprise 19.4 percent of the state's total population by 2040, compared to 12.4 percent in 2010.¹ This translates to an increase of more than one million elderly persons.

1. Woods & Poole Economics.

Migration is directly related to economic conditions

While population increases have followed natural generational changes at the national level, expansion and contraction in regional labor markets have heavily influenced local migration patterns.

The state's rapid economic growth in the late 1970s and late 1980s attracted strong in-migration, while slumps preceding each of those periods resulted in stagnant migration or net loss.

In the early 1990s, the relative strength of the state's economy drew in hundreds of thousands of Californians. OFM predicts continued strength for migration into Washington due to the advantages the state offers in traded sector employment, as well as worker mobility that should improve as the national economy and housing values recover.²

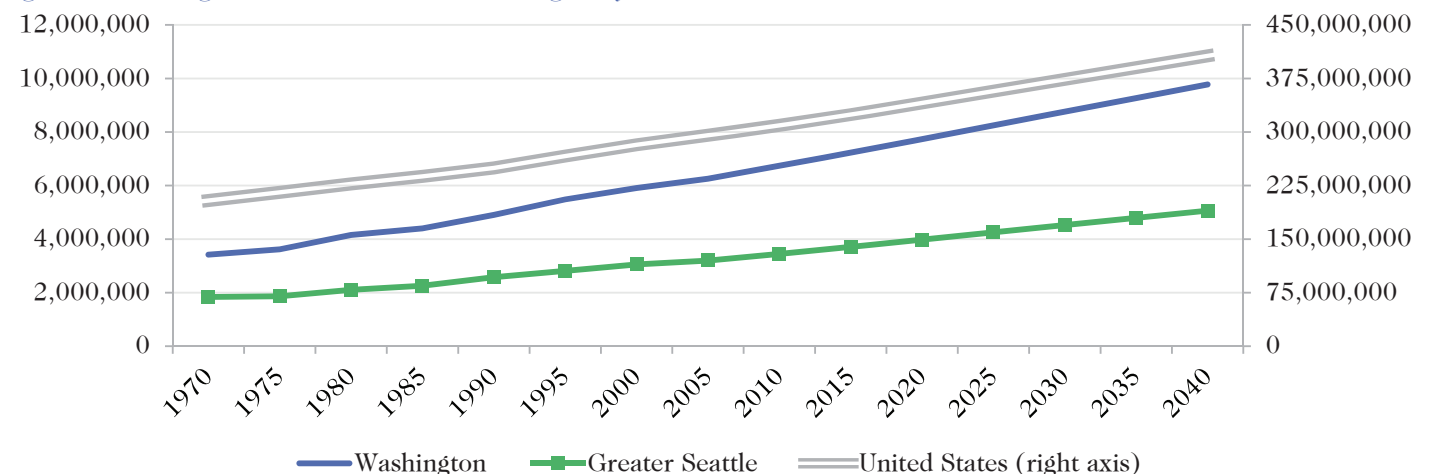
2. Traded sectors are those that create goods or services that could be imported or exported. The World Bank has estimated that about one-third of the U.S. economy is tradable.

Washington will grow faster than the US

In total, natural increase and continued in-migration will combine to add an estimated 3 million people to Washington's population (45%) between 2010 and 2040. This outperforms the national forecasted growth rate of 31.5 percent.

The Seattle-Tacoma-Olympia metropolitan area will grow slightly faster, at 46.9 percent, representing an addition of almost 2 million residents. Roughly two-thirds of the state's growth between 2010 and 2040 is expected to occur in the Puget Sound region.

Figure 6: Washington has and will continue to grow faster than the US



Source: Woods and Poole Economics

Household Size

Household sizes have shrunk...

Between 1970 and 1990, the average household size in Washington fell from 2.97 persons to 2.53, reflecting national trends attributed to changing cultural factors (wealth, mobility, the delay of marriage, increased longevity, a departure from traditional family structures). The state's average household size has leveled off since then, reaching 2.52 persons in 2012.

This change has been primarily driven by a large increase in the number of single-person households. Between 2000 and 2012, this category increased by the highest rate. In total, households with three people or fewer grew by 18.2 percent, while households with five or more people grew by only 4.2 percent.

...but will remain steady in the future

Across Washington and the nation during the next 30 years, general stability in the number of persons per household is forecasted, with estimates that the average household size in 2040 will remain at 2.52.¹

1. Woods & Poole Economics.

The average is slightly lower for Washington's urbanized areas, reflecting larger numbers of single-person households. Nationally, the 2010 average of 2.58 is expected to hold steady.

Homeowners have larger households

Homeowners tend to have larger households (an average 2.6 people in 2010) than renters (an average of 2.28). Differences also exist naturally among different sub-populations, with higher averages among some racial and ethnic minorities and lower averages for elderly households.

The Office of Financial Management (OFM) has noted that counties in Eastern Washington that experienced growth in Hispanic populations have also experienced a growth in household size, whereas northern counties with relatively large senior populations have experienced a decline.

Figure 7: The number of one-person households has increased the most

	2000			2012			Total Change
	Owner-occupied	Renter-occupied	Total	Owner-occupied	Renter-occupied	Total	
1-person households	293,207	301,118	594,325	365,041	361,798	726,839	22.30%
2-person households	553,255	226,753	780,008	649,915	266,182	916,097	17.45%
3-person households	238,119	120,344	358,463	262,305	142,476	404,781	12.92%
4-person households	230,231	85,567	315,798	243,166	96,929	340,095	7.69%
5-person households	96,377	41,496	137,873	93,639	48,529	142,168	3.12%
6-person households	34,131	16,746	50,877	36,418	20,182	56,600	11.25%
7-or-more person households	21,689	12,365	34,054	20,904	12,511	33,415	-1.88%
Total households	1,467,009	804,389	2,271,398	1,671,388	948,607	2,619,995	15.35%

Household Type

Most households in Washington are families...

Across the state in 2012, 64.5 percent of all households were family households, defined as two or more people living together who are related by birth, marriage or adoption. About half of all households were married couples, 41.7 percent of which had children under the age of 18.

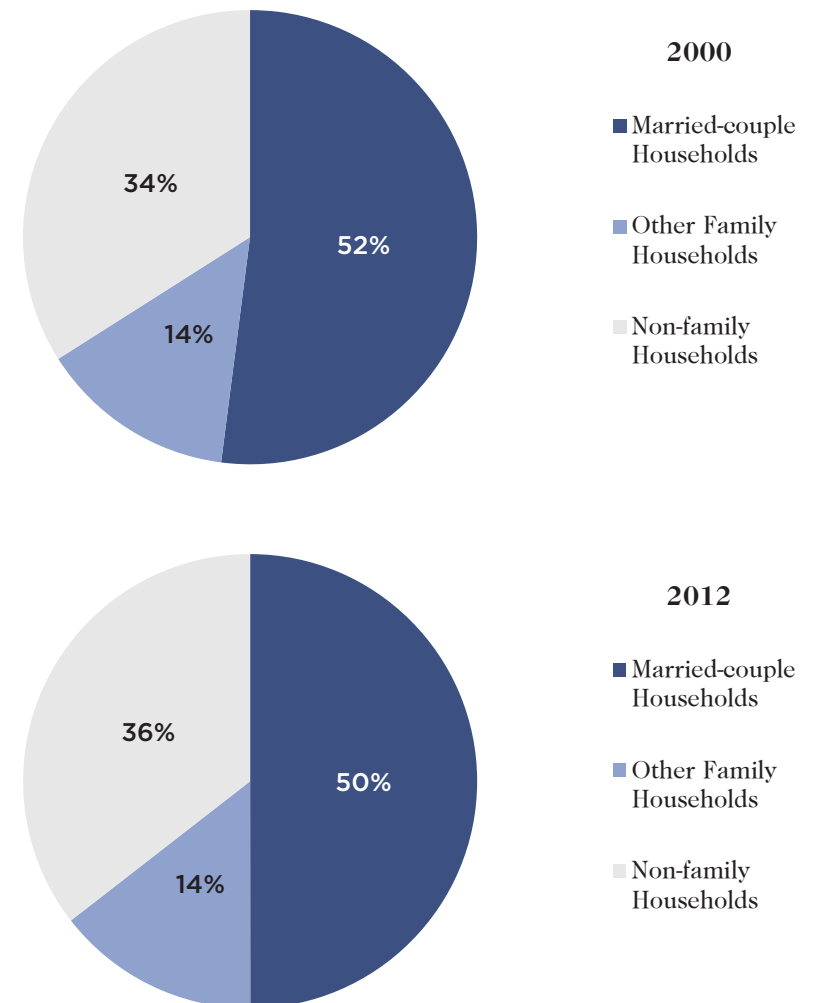
About one in ten households were headed by single females, 61 percent of which had children. Less than 5 percent of households were headed by single males. The remaining 35.5 percent of households were classified as non-family, consisting of people living alone or with unrelated partners or roommates. The majority of non-family households (78.1%) are people living alone.

...but non-family households are increasing

Household composition has shifted statewide since 2000. As a share of total households, married-couple families declined from 52 percent to 50 percent, while families headed by a single person remained at 14 percent.

At the same time, non-family households climbed from 34 percent in 2000 to 36 percent in 2012. This is consistent with national trends. In 2012, 35.5 percent of all households in the US were non-family, an increase from 34 percent in 2000.

Figure 8: Non-family households are an increasing share in the state



Migration

The American Community Survey tracks the location of a household one year prior to when it fills out the survey.

A small fraction of residents moved to Washington over the past year

In 2012, 85.4 percent of Washington residents reported living in their homes for the whole year, while 9 percent changed addresses within the same county and an additional 2.3 percent moved within the state. Of the 5.2 percent of residents who were new to Washington in 2012, half moved from a different state and half emigrated from a different country.

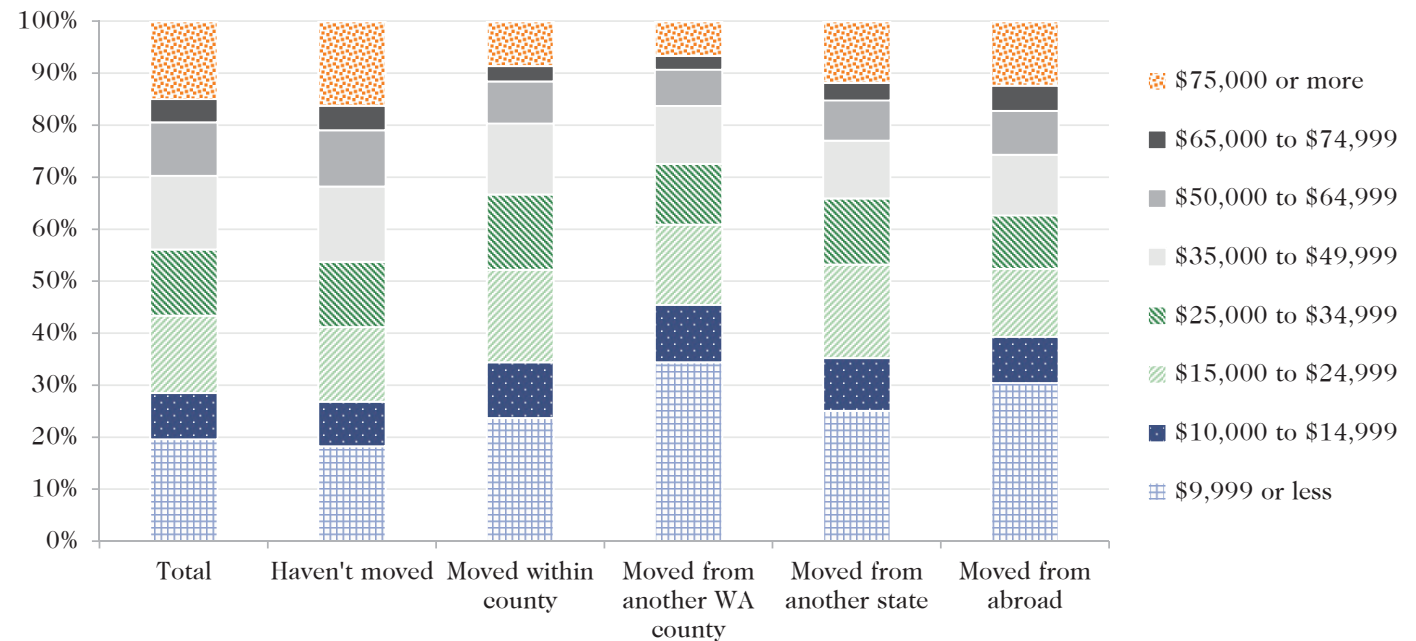
Nationally, falling home values associated with the recession decreased household mobility by making it more difficult to sell homes. Though recovery in the state's housing market was evident to some extent in 2012, the higher numbers of households staying put compared to 2007 (80.1%) suggests that this effect may linger.

New immigrants tend to earn more than other groups

Residents who haven't moved during the past twelve months have the highest incomes; 20.9 percent of those reporting an income earning \$65,000 or more per year. People who moved between counties within the state tended to earn the least; 60.9 percent with income below \$25,000.

People who moved to Washington from a different country during 2012 are more heavily represented at the top of the income spectrum. New immigrants have the second highest rate of individuals earning \$60,000 or above (17.2%). On the other hand, the percentage of new immigrants who earn less than \$25,000 is comparable to the other categories.

Figure 9: Recent immigrants from abroad have large rates of both high and low income



Age

The state has aged slightly

The median age of Washington's population climbed from 35.3 in 2000 to 37.2 in 2012, consistent with identical medians at the national level. In 2012, 12.4 percent of all residents were age 65 and over, representing an increase in the state of 26.4 percent since 2000.

As the baby boom generation continues to age, there will be increased demand for accommodations that allow elderly households to age in place.

The old and the young have the lowest incomes

Only 5 percent of all households in Washington are led by a person under age 25, compared to 35.3 percent led by those aged 25 to 44, 39.6 percent led by those aged 45 to 64, and 20.1 percent led by seniors.

The age of a householder bears strong relation to earning power. The youngest and oldest households are more heavily represented in the lower income tiers.

Figure 10: Washington's population has aged over the past decade

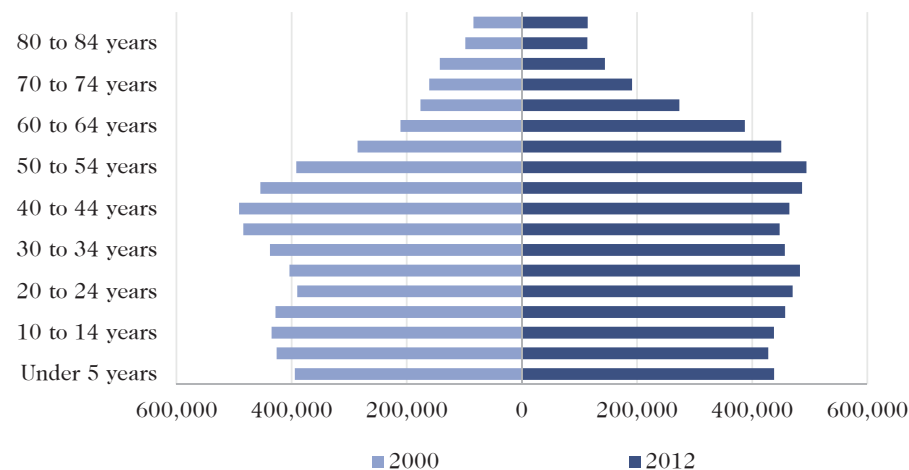
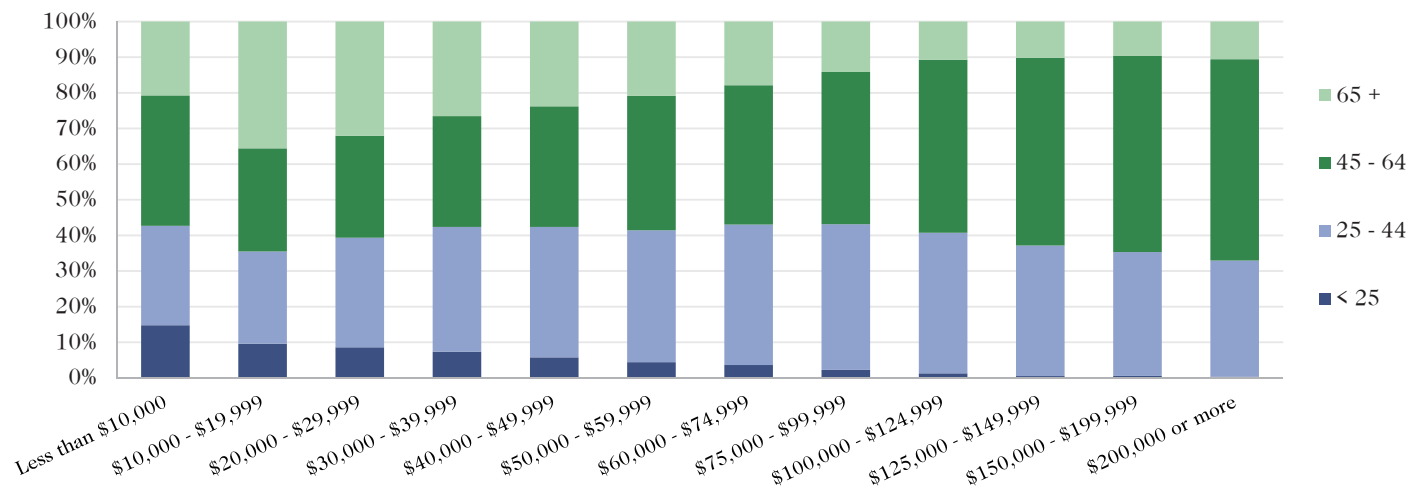


Figure 11: Younger and older householders earn less than middle-aged householders



ECONOMICS AND EMPLOYMENT



Employment and Labor Force Trends

The state has added jobs recently...

The state's Employment Security Department (ESD) reported a gain of 193,000 jobs between February 2010 and January 2014, more than the estimated 189,000 jobs lost during the recent recession.

Washington's unemployment rate reached a peak of 9.9 percent in 2010 before falling to 8.2 percent in 2012. Unemployment has continued to fall, reaching 6.4 percent in January 2014, compared to a low of 4.5 percent in 2007 prior to the housing market collapse.

By and large, the state's unemployment rate has been consistent with the national rate. However, disparities exist within the state, as unemployment rates in many eastern counties reached 11 percent in January 2014 while the rate in King County was at a low of 5.2 percent.

...but labor force participation has declined

Nationally and in Washington, decreases in unemployment have been attributed in part to a decline in labor force participation due to workers ending their job searches. Although the labor force in Washington grew by 2 percent between December 2007 and March 2012, the percentage of the total population participating in the labor market fell from 68.1 percent to 65.4 percent. This indicates that work-force participation has not kept pace with population increase.

For context, the state's labor force participation rate climbed from the low 60s in the 1970s to a peak of 70.3 in 1998. In the future, the age of the population will dramatically affect labor market participation rates. ESD projects that the retirement of the baby boom generation could reduce participation to 59.5 percent by 2040.¹

While the total labor force is expected to expand in coming decades, its growth rate will also likely be constrained by slowing natural increase in population

1. "2013 Long-Term Economic and Labor Force Forecast." Employment Security Department, Forecasting Division. Page 2-5.

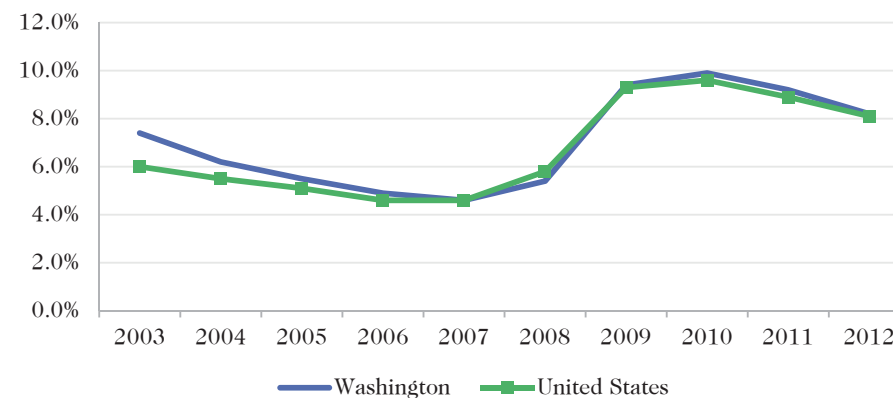
(i.e. the falling ratio of births to deaths). ESD expects that net migration to the state will strengthen in the long term, due to the competitive advantages Washington has in a relatively stable manufacturing sector that will continue to attract workers, but not enough to reverse the decline in labor force growth.

Greater Seattle accounted for 44% of all job growth

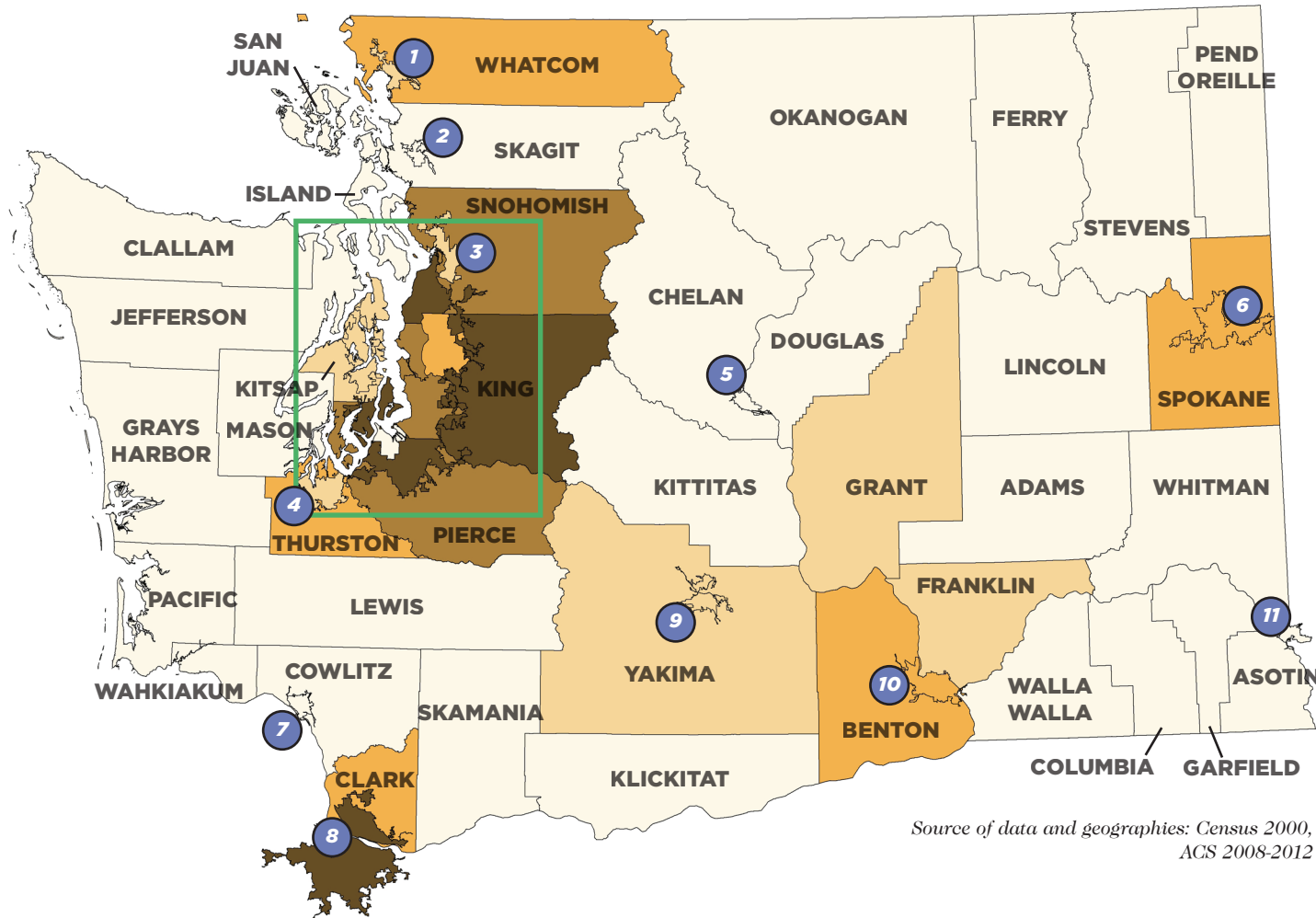
Between 2000 and 2012, the number of people employed across the state climbed by 12.8 percent to 3.2 million. The largest labor force is in King County, where roughly one in every three state residents works. Between 2000 and 2012, King County gained 94,892 jobs, an expansion that represented 26.6 percent of the state's net employment growth.

Snohomish and Pierce counties experienced the next largest job gains with 49,484 and 39,152, respectively. Overall, 44 percent of job growth in the state took place in these three counties.

Figure 12: The state's unemployment rate has been falling since a peak in 2010

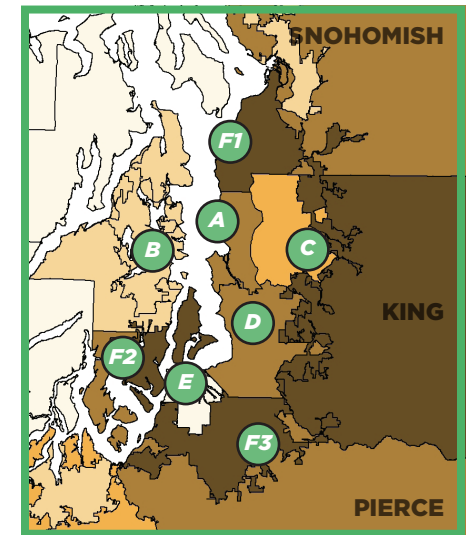


Map 2: The majority of job growth in the state has occurred in the Puget Sound area



Urbanized Areas

1. Bellingham, WA
2. Mount Vernon, WA
3. Marysville, WA
4. Olympia-Lacey, WA
5. Wenatchee, WA
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7. Longview, WA-OR
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Urban Puget Sound

- A. City of Seattle
- B. Bremerton Urbanized Area
- C. East King County
- D. South King County
- E. City of Tacoma
- F. Seattle Urbanized Area (multi-part)

Employment by Industry

The state's economy is diversified...

The economy of the State of Washington has long been shaped by its advantageous geographic position, with Puget Sound well connected to international trade markets, and by its natural resources, which have facilitated a diverse agricultural economy and a stable manufacturing base.

The state is particularly well known for fishing and other food production, including the farming of apples and other crops, cattle and dairy. Forests cover more than half of the state, continuing to sustain activity in timbering and the manufacturing of wood and paper products.

Hydropower generated via dams in the Columbia River watershed supplies more than three-quarters of the state's electricity, according to the Department of Fish and Wildlife, and access to this relatively inexpensive energy source incentivized the location of aluminum smelting and refining nearby.

Aerospace employment has been historically important to the state's economy, rivaled in more recent years by the manufacture of computers, software and other technology.

...but the service sector has outpaced production growth

Overall, job growth in the service-producing sectors within the last 30 years has been fast paced compared to goods-producing sectors.

Mining and manufacturing fell from 16.3 percent of all jobs in Washington in 1990 to 9.5 percent in 2010, while services grew from 31.9 percent to 38.5 percent.¹

However, the Employment Security Department (ESD) expects that manufacturing will continue to represent a vital component of the state's economy in coming decades, as international trends toward efficiency promise strong demand for Washington's manufacturing products. At the same time, intensifying competition and rising production costs will likely result in a decline in the state's production of lumber and aluminum.

1. "2013 Long-Term Economic and Labor Force Forecast." Employment Security Department, Forecasting Division. Page 2-5.

Technology sectors are rapidly expanding

The largest number of jobs gained between 1990 and 2010 were in the health care and social assistance industry (100,010) and the professional, scientific and technical services industry (74,123).

The information sector is the state's most rapidly growing job sector, at an average annual rate of 3.7 percent from 1990 to 2010, due to the proliferation of high-wage jobs at Microsoft and other software development companies based in the state.²

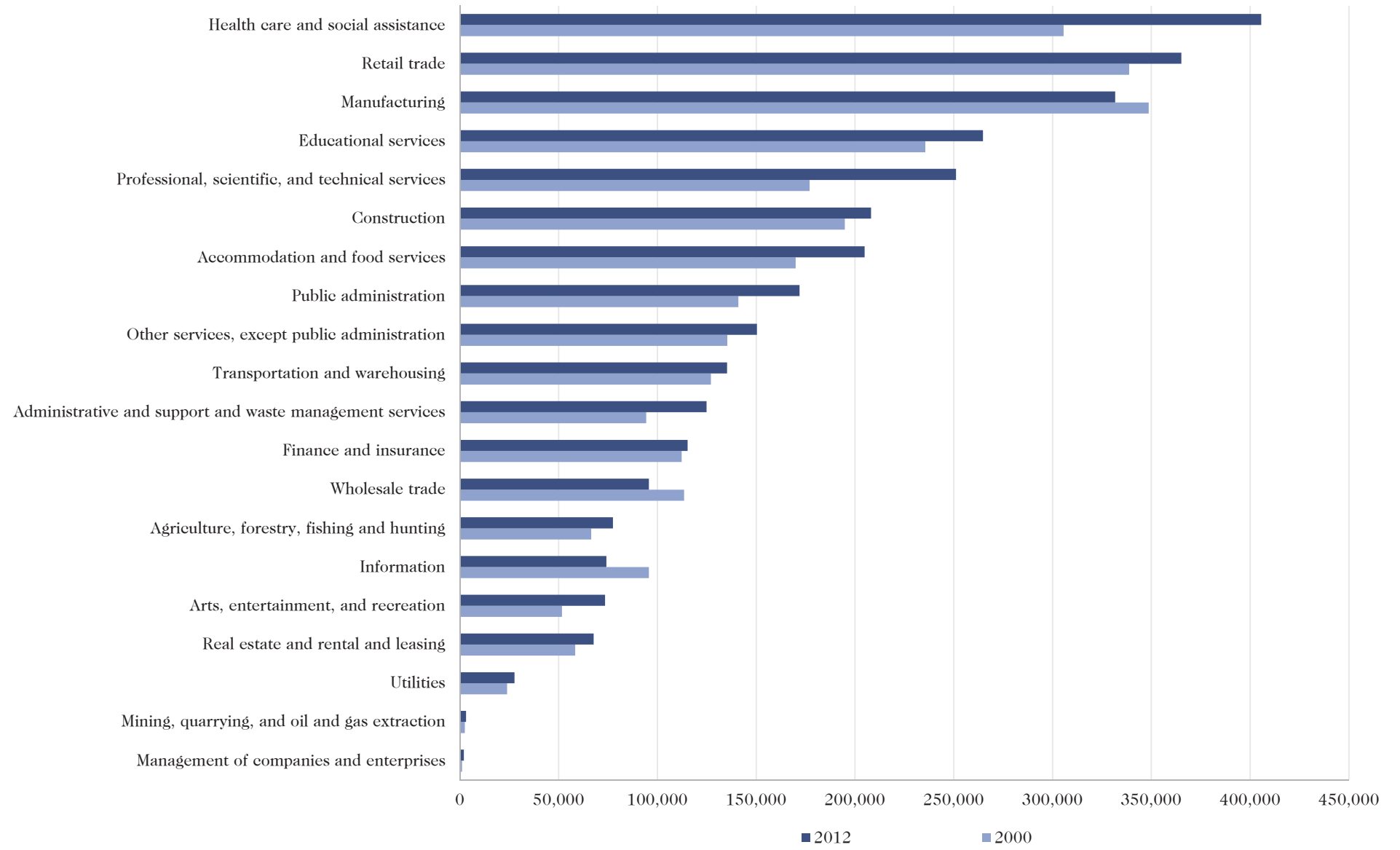
2. Watkins, Mariln P., PhD. "2013 Washington Economic Wrap Up." Economic Opportunity Institute, December 2013.

Boeing was the state's largest employer in 2013 with more than 85,000 workers involved in its commercial airplanes and other manufacturing operations. Various federal agencies (Joint Base Lewis-McChord, Navy Region Northwest, Fairchild Air Force Base and the U.S. Postal Service) combined to employ 116,934.³

Seattle-based Amazon employs nearly 90,000 across the world, though it has not reported how many work in Washington. Microsoft, headquartered in Redmond, employed 41,664 in the state in 2012. The University of Washington also ranks as a top employer, with 29,800 workers across the state in 2012.

3. Van Bronkhorst, Erin. "Washington state employers: Who's biggest, and who's missing?" Puget Sound Business Journal, July 29, 2013.

Figure 13: Service and information sector job growth has outpaced the manufacturing and production sectors

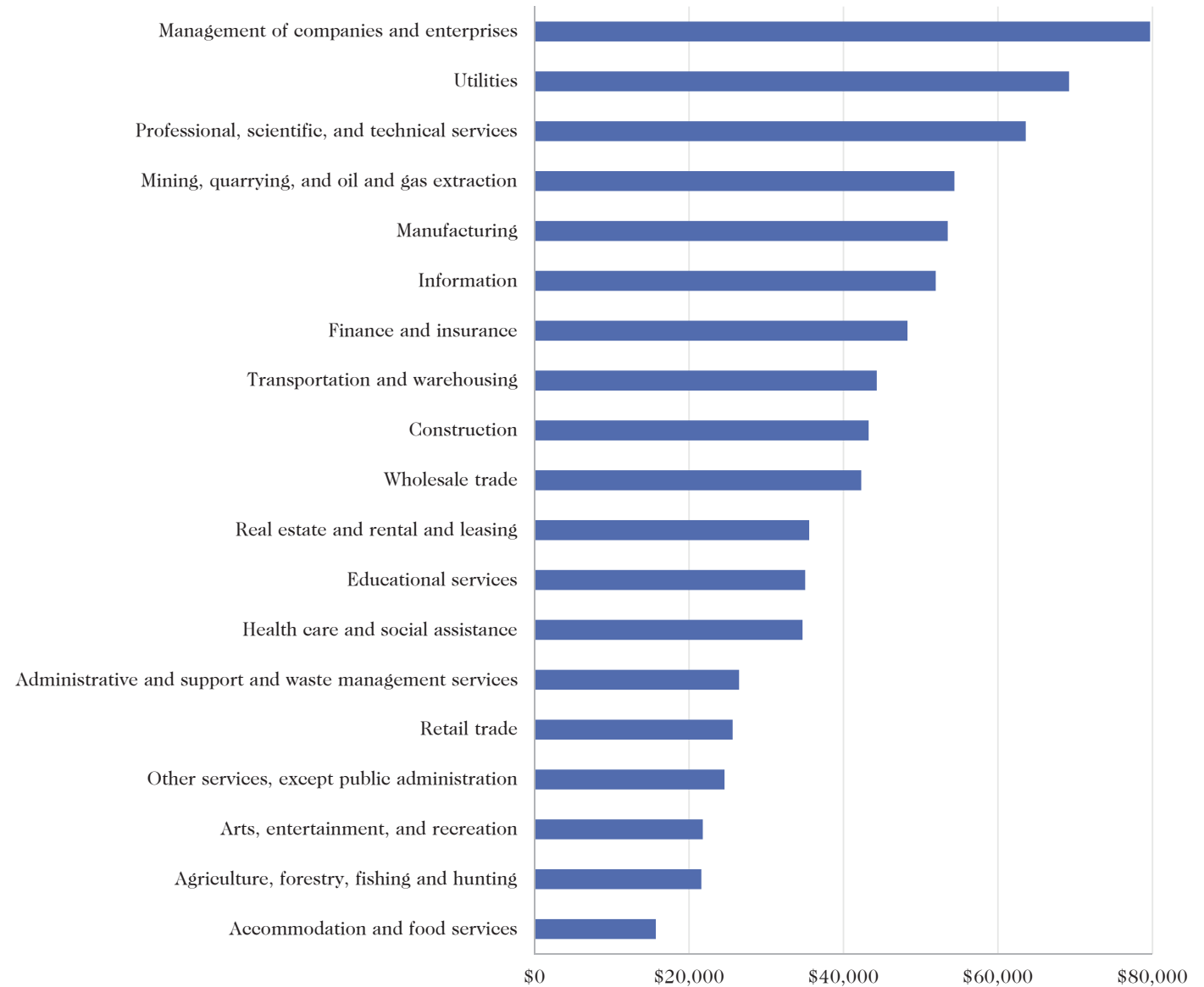


Some of the fastest growing sectors have lower wages

Nationally, job loss in fields that have traditionally provided a wage capable of sustaining a family, such as manufacturing, have been replaced by gains in service-sector positions that pay far less. This is true to some extent in Washington. The median income for the rapidly growing health care and social assistance sector is \$34,705, below the statewide median of \$59,374 and the \$53,500 median of the manufacturing sector.

The highest median income in 2012 was \$79,696 in the management sector, followed by the utilities sector. The lowest wage was \$15,717 among the accommodation and food services sector, which grew by 20.5 percent between 2000 and 2012.

Figure 14: High-wage jobs have been steadily replaced by lower-wage jobs



Income

Renters earn much less than homeowners

A common approach when quantifying housing affordability is to group households into bands based on their income. The thresholds for these bands used throughout this report are 30 percent, 50 percent, 80 percent, and 100 percent of the HUD-adjusted median family income, which was \$72,900 in Washington for 2012.

In 2012, about 60 percent of all households in the state earned less than the median family income.¹ In addition, approximately 16.4 percent of all households were extremely low-income, the lowest income threshold. These represent the households that have the hardest time attaining affordable housing.

Renters are in a much worse position than homeowners. Almost 81 percent of renter-occupied households earn below the median family income, compared to 48 percent of owner-occupied households. And almost 30 percent of renters are extremely low-income, compared to just 9 percent of homeowners.

Figure 15: Homeowners tend to have much higher incomes than renters



1. Because income data reported in the census is categorical, all calculations in this section are only approximations.

Renter incomes are not keeping pace with inflation

The median income among Washington households has not kept pace with inflation. In 2012, the median of \$59,374 represented a 2.4 percent decline from the median in 2000, after adjusting for inflation. This, along with rising housing costs, indicates declining purchase power.

This decline can be entirely accounted for by renter households. The median income for renter households in 2012 (\$36,778) was 7.6 percent lower than in 2000, while the median income among homeowner households (\$75,634) had grown by 0.7 percent.

Incomes vary by location

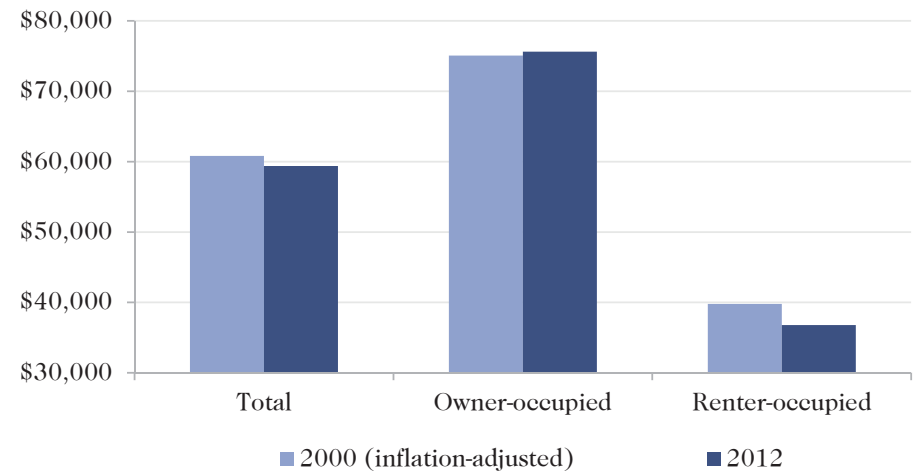
The highest incomes are concentrated in the Seattle metropolitan area, consistent with the preponderance of technical, scientific and professional occupations that carry higher salaries.

The most prosperous area in the state was East King County, where the 2012 median increased by 1.3 percent over the inflation-adjusted 2000 median. By contrast, the median in South King County fell 8.4 percent in real dollars.¹

Overall, King County's median of \$71,175 was the highest of all counties, followed by nearby Snohomish County (\$68,338). The lowest county medians were reported for Whitman (\$34,169), Ferry (\$35,742) and other counties east of the Cascades.

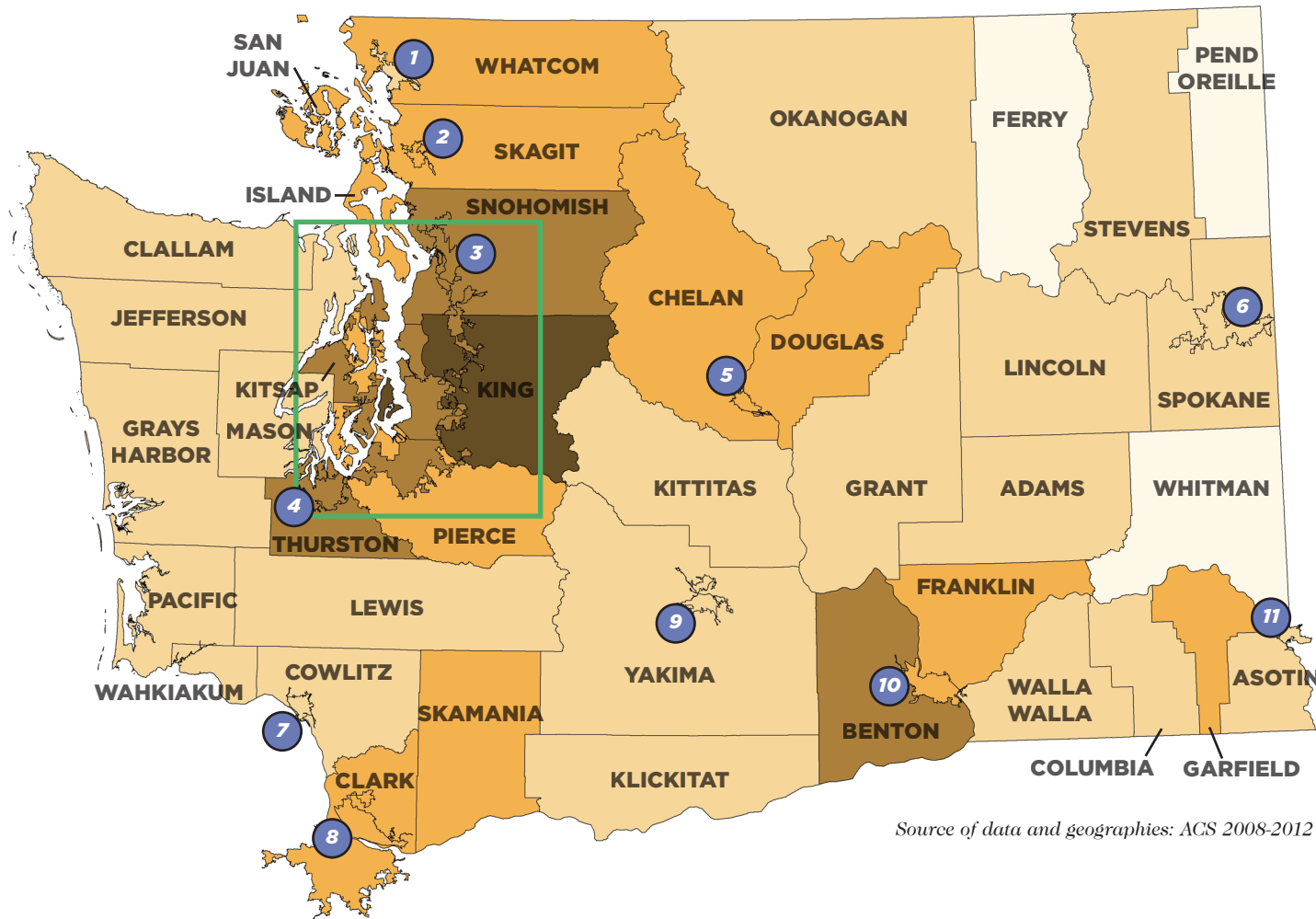
The median among urbanized areas varied less, ranging between \$40,917 in Longview to \$67,472 in Marysville. The inflation-adjusted median income rose between 2000 and 2012 in only nine of 39 counties: Chelan, Douglas, Garfield, King, Okanogan, Skamania, Spokane, Thurston and Walla Walla.

Figure 16: Incomes have fallen since 2000, especially for renters



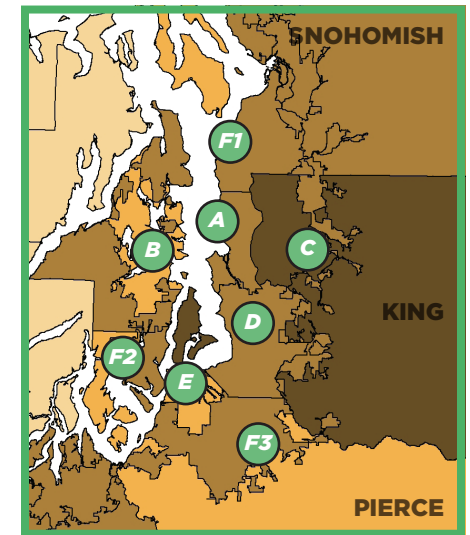
1. East King County and South King County are demarcated in the Urban Seattle Area inset on each map.

Map 3: The highest household incomes in the state are in the Puget Sound area



Urbanized Areas

1. Bellingham, WA
2. Mount Vernon, WA
3. Marysville, WA
4. Olympia-Lacey, WA
5. Wenatchee, WA
6. Spokane, WA
7. Longview, WA-OR
8. Portland, OR-WA
9. Yakima, WA
10. Kennewick-Pasco, WA
11. Lewiston, ID-WA



Urban Puget Sound

- A. City of Seattle
- B. Bremerton Urbanized Area
- C. East King County
- D. South King County
- E. City of Tacoma
- F. Seattle Urbanized Area (multi-part)

METHODOLOGIES



Affordable Housing Gap Analysis Methodology

The affordable housing gap analysis determines whether the supply of housing units priced affordably for different income levels is sufficient for the number of households with incomes at those levels. It considers only units that are both affordable and available to the target households.

Data

Data for the affordable housing gap analysis came primarily from the Public Use Microdata Sample (PUMS), a subset of the US Census Bureau's American Community Survey (ACS). The PUMS files are a set of non-tabulated (non-aggregated) records that provide details on actual individual survey responses. Each observation is either for one person or one household, with slight differences in the data provided between the two.

The affordable housing gap analysis uses the 2008-2012 ACS 5-year PUMS at the household level, meaning that observations came from surveys administered to households during these five years.

The geographic unit for PUMS data is the Public Use Microdata Areas (PUMA), an area designed to contain approximately 100,000 individuals or housing units in order to protect the confidentiality of the survey. These PUMAs were redrawn in 2011 based on data from the 2010 decennial Census. As a result, the geographic boundaries of the PUMAs changed during the 2008-2012 sampling period.

Data in the PUMS is coded using a PUMS Data Dictionary. Key variables necessary for the affordable housing gap analysis are:

- » **PUMA00:** Public use microdata area code (PUMA) based on 2000 Census definition for data years prior to 2012
- » **PUMA10:** Public use microdata area code (PUMA) based on 2010 Census definition for data year 2012
- » **NP:** Number of person records following this housing record (i.e. number of people in household)
- » **BDSP:** Number of bedrooms
- » **RNTP:** Monthly rent
- » **TEN:** Tenure
- » **VACS:** Vacancy status
- » **VALP:** Property value
- » **GRNTP:** Gross rent (monthly amount)
- » **HINCP:** Household income (past 12 months)

The affordability calculations also utilized HUD Area Median Family Income (MFI) to determine the income thresholds for which a certain housing price would be deemed “affordable.” This is the median income for a four-person household calculated by HUD for each jurisdiction in order to determine Fair Market Rents (FMRs) and income limits for HUD programs.

Data on MFI is available at the county and urbanized region levels from HUD. Because the MFI values are county-wide or multi-county and PUMA geographies do not always follow county boundaries, the MFI values were interpolated into PUMA geographies using a cross-walk technique discussed later in this section. This allowed for the affordability gap calculation to be completed using PUMA household data but county-wide MFI values.

Calculating Household Income and Affordability

Housing and income values in the PUMS data do not account for household size, number of rooms in the housing unit or utility costs. The HUD-calculated MFI values are adjusted for household size, however. This is done in order to account for the higher expenses associated with larger households in HUD program administration.

For proper comparison, it was necessary to adjust the household incomes reported in the PUMS by household size to match the MFI. To make this adjustment possible, a complementary adjustment to housing costs based on unit size was also required.

Household Size Adjustment

This adjustment was performed by multiplying the household income reported in PUMS by a scaling coefficient. This coefficient is based on a set of weights used by HUD to inflate or deflate income to reflect household size, using a four-person household as the fixed standard.

The weights used to adjust for household size are:

Figure 17: Household Size Adjustment Coefficients

Number of Persons	Adjustment Coefficient
1	0.7
2	0.8
3	0.9
4	1
5	1.08
6	1.16
7	1.24
8	1.32
9	1.4
10	1.48
11	1.56
12	1.64
13	1.72
14	1.8
15	1.88
16	1.96
17	2.04

The formula used to normalize income to household size is:

$$\text{Adjusted Household Income} = \text{HINCP} / [\text{corresponding Adjustment Coefficient}]$$

Utility Adjustment

Housing affordability is measured using total housing costs, which includes expenses such as utilities and taxes. Contract rent (also sometimes called cash rent) is the amount of money specified in a renter's lease and does not include utilities. Gross rent represents the total monetary amount paid by a renter, which includes both contract rent and utility costs.

Some households in the survey reported only their contract rent, making an adjustment to incorporate utility costs necessary. Vacant units that were for sale or for rent also do not include utility costs because they were vacant and utilities were not being used at the time of the survey.

To estimate utility costs for the vacant units and the households that reported contract rent only, the median percentage difference between contract rent and gross rent for every household in the state that reported gross rent was computed and found to be approximately 13.125 percent. This means that, in the case that utility costs for a housing unit had to be estimated, its contract rent was increased by 13.125 percent.

Households that reported their gross rent in the PUMS survey *did not* need to have their rent adjusted for utility costs.

Unit Size Adjustment

Housing costs were next adjusted for the number of bedrooms in the housing unit. This step is necessary in order for the weighted incomes (adjusted for household size) to match. Once again, a set of weights published by HUD was applied to the gross rent of renter-occupied and vacant for-rent units, as well as the value of owner-occupied and vacant for-sale units.

The weights used to adjust for number of bedrooms are:

Figure 18: Unit Size Adjustment Coefficients

Number of Bedrooms	Adjustment Coefficient
0	0.7
1	0.75
2	0.9
3	1.04
4	1.16
5	1.28
6	1.4
7	1.52
8	1.64
9	1.76
10	1.88

The formula used to normalize cost/value to unit size is:

$$\text{Adjusted Housing Cost} = [\text{GRN-TP or VALP}] / [\text{corresponding Adjustment Coefficient}]$$

These three adjustments (number of persons in household, utilities, number of bedrooms) allow for a direct comparison of affordable rents and purchase prices to the MFI income thresholds.

Applying Income Thresholds

In order to describe the full range of affordability, adjusted housing costs were compared to adjusted household income at two distinct income thresholds:

- » Adjusted household income $\leq$ 30% of PUMA MFI
- » Adjusted household income $\leq$ 50% of PUMA MFI

Affordability for Renter Households

The maximum affordable cost of housing is 30 percent of a given household income. For renter-occupied units, gross rent adjusted for unit size (and for utility costs, where appropriate) as previously described were used to determine affordability.

The breakdown of monthly maximum affordable rent by income was calculated using the following thresholds:

- » Maximum adjusted rent $\leq$ 30% of $(0.3 * \text{MFI}) / 12$
- » Maximum adjusted rent $\leq$ 30% of $(0.5 * \text{MFI}) / 12$

Affordability for Homeowner Households

For owner-occupied homes, calculating what is affordable requires an additional step. The PUMS data has a variable for selected monthly owner costs (SMOC) and selected monthly owner costs as a percentage of income during the last 12 months (OCPIP). Because this analysis concerned the affordability of homeownership for potential homebuyers and not current homeowners, however, these cost variables are not appropriate measures of affordability. Instead, median home value was used as a reasonable proxy for purchase price.

The maximum affordable home value for a homebuyer at each MFI threshold was derived using a special calculation, described in detail later in this Appendix. These prices were then adjusted for unit size, as described previously.

- » Maximum adjusted home value at which owner costs $\leq$ 30% of $(0.3 * \text{MFI}) / 12$
- » Maximum adjusted home value at which owner costs $\leq$ 30% of $(0.5 * \text{MFI}) / 12$

Affordability and Availability

For each PUMA in Washington, the number of units that were affordable to households at various income thresholds was counted. A unit was considered affordable if the adjusted rent or adjusted housing value was equal to or below 30 percent of the designated income cutoff.

A unit was counted as *affordable and available* to an income threshold if the housing unit satisfied one of two additional conditions:

- » The unit was either listed as “vacant—for rent” (for available rental units) or “vacant—for sale” (for units available to purchase)
- » The unit was already occupied by a household with a reported income at or below the income threshold in question

The first condition allows for affordable vacant units to be counted as available. Vacancies other than those classified as “vacant—for rent” or “vacant—for sale” in the PUMS data dictionary, such as seasonal units, were not considered in this analysis.

The second condition indicates that a household that requires housing priced at that level has been able to obtain it, which makes that housing unit *affordable and available* to a household at that corresponding income threshold.

Units that are affordable for a household within a given income threshold but are occupied by a household above that threshold are affordable, but *not available*.

The end result of the calculations were a series of binary flags (0 or 1) indicating whether or not a housing unit is affordable at various income thresholds, whether this housing unit is both affordable and available at various income thresholds, and the number of households between each of the income thresholds by tenure.

These were then aggregated into summations of the *affordable units*, the *affordable and available units*, and the number of households (grouped by tenure) for each specified income threshold within each PUMA.

Crosswalk Methodology

In order to interpolate the MFI values for each county and urbanized area into PUMA geographies, a step necessary to make the affordability calculations within the PUMS dataset, a data “crosswalk” was performed. This process reorganized the MFI values, which are by county, into the PUMA geographies, which are different.

This methodology originated in a white paper from the Urban Institute entitled “Affordability Gaps Methodology,” written by Graham MacDonald and Erika Poethig. This methodology was originally designed to work on a nationwide basis and was altered slightly to fit this statewide analysis.

To perform the crosswalk, weights were computed using the Missouri Census Data Center’s MABLE/GeoCorr 12 Geographic Correspondence Engine (<http://mcdc.missouri.edu/websas/geocorr12.html>).

The weight used for all crosswalks was 2010 Housing Units in order to best match the PUMS dataset which was also organized by housing unit.

County Crosswalk

The crosswalk determines the percentage of housing units in each county that are within each PUMA, with percentages as the final output. A weighted average of the MFI values was then calculated for each PUMA. For example, if a PUMA’s housing units are 80 percent in one county and 20 percent in another county, both with a different MFI value, then the PUMA’s calculated MFI value is 80 percent of one MFI and 20 percent of the other MFI. This calculation was performed for every PUMA.

After county MFIs were crosswalked into PUMAs, the adjustments and affordability comparisons described above were performed for each survey record. These results were aggregated at the PUMA level, then crosswalked back into counties. This second crosswalk was performed utilizing the same method as before, but in reverse.

The final results of the affordable housing gap analysis were:

- » The per-county number of households by income threshold
- » The per-county number of housing units by tenure
- » The number of *affordable units by tenure per income threshold*
- » The number of *affordable and available units by tenure per income threshold*

Because the PUMA geographies were redrawn in 2011, the PUMS data—which is a sample from 2008 to 2012—includes records corresponding to two different sets of geographies. This means that two different crosswalks must be performed for each set of PUMA geographies when crosswalking data into or out of the dataset. The results from the pre- and post-2011 PUMA analysis were summed at the county level into a single final value.

Urbanized Areas and Submarkets Crosswalk

The PUMA geographies covering urbanized areas and the East King County and South King County submarket areas do not perfectly match these boundaries used in other parts of the analysis.

The City of Seattle is large enough to contain multiple PUMA geographies within its municipal boundaries. Some of Washington’s medium-sized cities such as Yakima and Tacoma, however, are represented by one or more PUMAs that approximate the urbanized area but do not align exactly with the official boundaries. Many of Washington’s smaller cities are entirely within a very large PUMA that encompasses one or more counties, making them impossible to isolate.

To perform a crosswalk for urbanized areas, the PUMAs that most closely align with them were selected as approximate urban area boundaries. Therefore, the urbanized area figures in this analysis use a different geography than the official urbanized area boundaries as designated by the ACS.

The urban areas in this analysis and corresponding pre-2011 PUMAs (PUMA00) and post-2011 PUMAs (PUMA10) are as follows:

Figure 19: PUMA-Urbanized Area Crosswalk

Urban Area	PUMA00	PUMA10
Olympia-Lacey	1201, 1202	11401
Spokane	500, 602	10501, 10502, 10503
Vancouver	2101, 2200	11101, 11102, 11103
Yakima	902	10901
Kennewick-Pasco	800	10701, 10702
Seattle Urbanized Area	1001, 1002, 1003, 1004, 1801, 1802, 1803, 1804, 1805, 1900, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008	11601, 11602, 11603, 11604, 11605, 11607, 11608, 11609
City of Seattle	1801, 1802, 1803, 1804, 1805	11601, 11602, 11603, 11604, 11605,
East King County	2009	11607, 11608, 11616
South King County	2006, 2007, 2008	11611, 11612, 11613, 11614
Tacoma	1300, 1401, 1402, 1403	11501, 11502, 11504, 11505

Like the county case, the PUMS data for urbanized areas covers two sets of PUMA geographies. The change in 2011 generally occurred to better reflect the urban areas these PUMAs cover. Additional PUMAs were added in 2011 in order to capture Washington's population increase and urbanization, making the newer PUMAs more reflective of newer data in the urban area. The newer urban PUMAs have less of their geographic area covering rural areas and are more accurate representations of the urbanized area.

The results from the pre- and post-2011 PUMA analysis were summed at the urbanized area level into a single final value.

Gap Calculations

The “gap” for every PUMA by income threshold and tenure was finally calculated by subtracting the number of affordable and available units from the number of households for each income threshold and tenure. These values were then crosswalked into counties, urbanized areas and submarkets using the crosswalk methodology described earlier.

A negative number indicates a deficit of units, as there are more households below that income threshold than units affordable and available to them. A positive number indicated a housing surplus.

These figures were drawn from the raw numbers within the PUMS sample, which represents an estimated five percent of the population.

Conclusion of the Affordable Housing Gap Analysis

The final result of the affordable housing gap analysis is the number of units that are affordable and available at a given income threshold, commonly represented as a number of units per 100 households. This requires a simple ratio of the number affordable and available units to the number of households, multiplied by 100.

Figure 20: Housing Affordable and Available per 100 Households, 2012

Affordable and Available Units per 100 Households							Affordable and Available Units per 100 Households						
% of Median Family Income:	Renter		Homeowner		Total		% of Median Family Income:	Renter		Homeowner		Total	
	0 - 30%	0 - 50%	0 - 30%	0 - 50%	0 - 30%	0 - 50%		0 - 30%	0 - 50%	0 - 30%	0 - 50%	0 - 30%	0 - 50%
<i>Washington State</i>	29	61	27	41	28	51	Pacific County	27	54	12	30	17	38
Adams County	40	65	15	34	22	44	Pend Oreille County	46	70	16	36	26	48
Asotin County	23	66	7	19	10	33	Pierce County	18	48	6	16	10	29
Benton County	26	71	13	40	18	53	San Juan County	29	49	7	13	15	26
Chelan County	34	65	11	26	19	40	Skagit County	29	49	7	13	15	26
Clallam County	43	61	10	20	17	32	Skamania County	24	65	15	33	18	46
Clark County	25	60	9	22	16	40	Snohomish County	26	61	11	21	16	37
Columbia County	23	66	7	20	10	33	Spokane County	24	63	5	20	12	37
Cowlitz County	24	63	16	35	19	47	Stevens County	46	70	16	36	26	48
Douglas County	34	65	11	26	19	40	Thurston County	26	52	9	22	15	34
Ferry County	46	70	16	36	26	48	Wahkiakum County	24	63	16	35	19	47
Franklin County	25	72	13	39	18	52	Walla Walla County	20	68	5	16	8	30
Garfield County	23	66	7	20	10	33	Whatecom County	22	37	5	12	11	21
Grant County	44	69	16	34	26	46	Whitman County	23	66	7	19	10	33
Grays Harbor County	29	57	13	29	17	38	Yakima County	27	48	9	31	16	39
Island County	29	49	7	13	15	26	City of Seattle	34	58	1	3	15	30
Jefferson County	43	61	10	20	17	32	City of Tacoma	19	50	7	19	12	32
King County	28	59	5	12	15	34	Kennewick-Pasco, WA	27	72	14	42	20	55
Kitsap County	24	58	6	18	12	32	Olympia-Lacey, WA	25	52	9	21	14	33
Kittitas County	36	66	11	25	20	41	Portland, OR-WA	25	60	9	22	17	42
Klickitat County	24	65	15	33	18	46	Seattle Urbanized Area	28	59	5	12	15	34
Lewis County	28	56	11	28	16	38	Spokane, WA	26	63	6	25	14	43
Lincoln County	40	65	15	34	22	44	Yakima, WA	19	43	5	24	10	32
Mason County	39	62	11	21	18	33	East King County	22	50	7	15	11	26
Okanogan County	37	67	12	28	21	43	South King County	21	68	17	33	19	51

Subsidized Rental Housing Inventory Methodology

The subsidized housing inventory was created to evaluate the extent to which demand for affordable housing is likely to be met through the existing inventory of publicly assisted rental units and any anticipated new housing development. In particular, it focuses on the delivery system for multi-family rental housing financed in whole or in part using federal or state public resources.

Sources

The inventory of subsidized housing is a single data file that was created by combining data from a variety of sources.

Queries of the Web-Based Annual Reporting System (WBARS), designed to allow owners and managers to report data from their affordable multi-family rental projects, produced detail on housing funds administered by the Washington State Housing Finance Commission, State Department of Commerce, City of Seattle, King County, Snohomish County, City of Tacoma and City of Spokane. These funders administer the following programs, among others, to facilitate the development of affordable multi-family housing:

- » 9% Housing Tax Credit
- » 4% Housing Tax Credit with Bonds
- » 80/20 Housing Bonds
- » 501(c)3 Nonprofit Housing Bonds
- » Housing Trust Fund
- » HOME Investment Partnerships Program

Additional data sets from the Housing Finance Commission supplied information for categories not included in WBARS by definition (80/20 and 501(c)(3) bonds).

A collection of federal data sets published by the Department of Housing and Urban Development (HUD) and the U.S. Department of Agriculture (USDA) reported on housing supported by the following federal programs, among others. These included subsidy programs for both the development of units and rental assistance.

- » Section 8 Project-Based Rental Assistance
- » Section 202 Supportive Housing for the Elderly
- » Section 231 Rental Housing for the Elderly
- » Section 811 Supportive Housing for Persons with Disabilities
- » Section 221(d)(4) Rental and Cooperative Housing
- » Section 515 Rural Rental Housing

HUD and USDA data sources included the HUD Multifamily Assistance and Section 8 Contracts Database (2013), HUD Picture of Subsidized Households (2009-2013), USDA Rural Development Multifamily Database (2007) and two data sets provided by the HUD field office in Seattle (Section 202 and Section 811, 2013). In all cases, the most recent data available was used.

Finally, an original dataset resulted from a statewide survey of all 38 public housing authorities in Washington conducted in early 2014.

The units included in the inventory represent the majority of public and privately assisted affordable rental housing investment in Washington. However, the inventory is focused on construction and rehabilitation and does not include all units funded by all programs, particularly emergency and transitional housing for the homeless, seasonal farmworker units and some tribal housing. Data on these categories was described in the report, though it was incompatible for incorporation in the inventory. Additionally, units created solely through local or county investment not reported in WBARS were not included due to a lack of data.

Data Collection

Data from State Funders

In order to extract and organize data from WBARS, the Department of Commerce and the Housing Finance Commission collaborated to complete the following steps:

1. Download the primary data set from WBARS, including all combinations of “Commission” and “Commerce” and “All Other Funders” inventory with the most restrictive AMI unit counts in a single column output
2. Extract the AMI single column into multiple AMI columns and split the primary dataset into two spreadsheets
 - » A “WSHFC” spreadsheet contains all combinations of inventory with WSHFC funding, including inventory shared with Commerce
 - » A “Balance” spreadsheet includes all funder combinations of data that did not have WSHFC funding, including projects not funded by Commerce

3. Adjust special need set-aside counts if necessary to ensure they are reasonable and do not exceed total unit count
4. Ensure that total AMI set-aside counts do not exceed the total number of restricted units
5. Ensure that total of the bedroom unit columns matches the total unit count
6. Continue verifying the physical address information until a reasonable level of accuracy is reached for city and county at minimum for each row
7. Document any manual corrections of data to fold “clean” data back into WBARS and/or internal databases
8. Continue set-aside data corrections

Additionally, Commerce and the Housing Finance Commission separately verified and provided data on executed contracts not placed in service, which in some cases were not represented fully or represented at all in WBARS.

Data from Public and Indian Housing Authorities

The research team built an electronic survey tool and, after vetting it for practicality with the Housing Authority of Snohomish County, disseminated it to all 38 agencies in Washington that own and operate public housing units or administer a voucher program. The survey tool (attached) sought agency-wide information, such as voucher totals by category and households on program waiting lists, as well as descriptive data on each site owned or operated by the authority.

The survey tool was designed to complement the data points in WBARS by collecting information on income and special-needs set-asides and combinations of funding sources. The survey tool was built in such a way that it could be automatically aggregated via an Excel macro into a single summary report sheet that could be efficiently integrated into the complete inventory. The public housing survey achieved a 100 percent response rate.

The research team worked with the Northwest Indian Housing Association to design, distribute and follow up on a survey tool (attached) that would collect similar information from the 30 agencies determined to be operating tribal housing programs in Washington. However, the volume of responses received was not sufficient for inclusion in the inventory.

Data Aggregation and Quality

Ultimately, data collection resulted in nine individual spreadsheets. The sheet combining WBARS and Housing Finance Commission data formed the base into which all other data sets were copied, column by column, to allow for compatibility verification at each step.

Because a large percentage of sites involve multiple funders, a large percentage of sites were reported in multiple data sets and represented duplicates in the master database. Additionally, the completeness and quality of data varied by data set. To address these issues, the data was sorted by site name and address and cleansed to achieve a higher level of consistency in format (e.g., “apartments” vs. “apts”). A Python script inserted county names where they were missing using an internet address lookup.

Another Python script identified and merged duplicates according to a determined data source hierarchy. For every instance where a site name and address matched, the script combined duplicate records by selecting values over blanks (to gain the most data possible across both duplicates of a single record) and prioritized data from state sources over some of the HUD data sets (which were determined to be less reliable in comparison). The script appended a column in the master sheet showing the number of duplicates each record represents and additional “data source” columns listing the sources of duplicate information. This method eliminated hundreds of obvious duplicate records.

In order to further refine the data set, an extensive manual review flagged additional possible duplicates, which were investigated, given the information available, to determine whether they could be reasonably determined to report on the same units. In some cases, those records were merged; in cases without a high level of confidence that the data were duplicates, the records were left separate.

Final cleansing included filling in missing totals on reported data to ensure that a value was reported for all units in a site as well as units restricted to 80 percent AML. The latter was possible because the HUD programs for which the value was consistently missing restrict 100 percent of units to 80 percent or below by definition.

Values were missing in the master data set for certain data points for certain sites – for instance, units by size and/or specific income setaside – but due to the quality of data available through WBARS and the public housing survey and the high degree of funder overlap, the data was complete enough for meaningful analysis of each research question.

Figure 21: Public Housing Authority Survey Instrument

PUBLIC HOUSING INVENTORY SURVEY

State of Washington

Thank you for completing this survey in its entirety. Please use the associated instructions and return the survey to patrickh@mandl.net when completed. Be sure to complete the survey within the excel document. Do not print the survey. If you have any questions while completing the survey, please direct them to patrickh@mandl.net.

Throughout the survey, there is additional information on certain questions. This is indicated by the orange question market. Click on the question mark for additional guidance.

BEGINNING THE SURVEY

Instructions. To begin the survey, please select the public housing authority you are representing from the drop-down list.

Step 1: Click the yellow "Enable Content" button if it appears at the top of the document

This Excel file contains automated features that may prompt a security warning at the top of this sheet. Clicking the "Enable Content" button will activate these features. Alternatively, if a dialogue box opened stating that this document "contains Visual Basic Macros" when you opened the file, be sure the macros are allowed by clicking "Open" (close and re-open the document if necessary).

Step 2: Select Public Housing Authority from Drop-Down List (click in box below and select the arrow that appears to the right)

HOUSING AUTHORITY INFORMATION

Instructions. The questions below pertain to the Housing Authority as a whole. Please enter information into the grey boxes.

Public Housing Authority Main Office

Address Line 1:	
Address Line 2:	
City:	
County:	
State:	
Zip Code:	

Public Housing Authority Executive Director

Name:	
Address Line 1:	
Address Line 2:	
City:	
County:	
State:	

Figure 22: Public Housing Authority Survey Instrument (continued)

Zip Code:	
Phone Number:	
Email Address:	
Fax Number:	

Person Completing Survey

Name:	
Organization:	
Phone Number:	
Email Address:	
Fax Number:	

OVERVIEW INFORMATION

Instructions. Please fill out the following overview information on the total units in the authority's portfolio. All answers in this section should reflect total units in the standing inventory as of January 1, 2014. For instance, if additional vouchers have been added after January 1, 2014, the number should reflect the lower number of vouchers available as of January 1.

Public Housing Information (data should be entered for units standing as of January 1, 2014)

Total Number of Public Housing Units Standing as of January 1, 2014:	
Total Number of Section 8 New Construction/Substantial Rehab Units:	
Total Number of Section 8 Mod Rehab Units:	
Total Number of Preservation Units:	
Total Number of Local Affordable Housing Units:	
Total Number of Other Affordable Housing Units:	

Housing Choice Voucher Information (data should be entered for units standing as of January 1, 2014)

Total Number of Vouchers in Circulation:	
Total Unit Allocation Authority (Number of Units):	
Total Number of Vouchers Porting Out:	
Total Number of Vouchers Porting In:	
Total Number of Project-Based Vouchers:	
Total Number of Tenant-Based Vouchers:	
Total Number of Program-Based Vouchers:	
Total Number of Provider-Based Vouchers:	
Total Number of VASH Vouchers:	
Total Other Special Use Vouchers (i.e., Mainstream Disability or Disabled):	

Wait List Information

Total Number of People on Combined Public Housing Wait List:	
Total Number of People on Voucher Wait List:	

Figure 23: Public Housing Authority Survey Instrument (continued)

DEVELOPMENT INFORMATION

Instructions. This survey seeks information on each development the authority owns and/or operates. In the space below, please list the name of every development. When the list is finalized, click the "Generate Tabs" button and individual tabs for each development will be created. Please complete each of these tabs with as much information as possible.

Step 1: Enter all of the developments the Public Housing Authority owns and/or operates (enter in the grey boxes below under "Public Housing Authority Developments")

Step 2: When all of your developments have been entered in the grey boxes below, click the "Generate Tabs" button (the "Generate Tabs" button will create an individual tab with a few additional questions for each of the developments)

Public Housing Authority Developments (for more than 50, please fill out additional Excel documents)	
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Figure 24: Indian Housing Authority Survey Instrument

INDIAN HOUSING INVENTORY SURVEY
State of Washington

Thank you for completing this survey in its entirety. Please use the associated instructions and return to jennie@mandl.net when completed. Be sure to complete the survey within the excel document. Do survey. If you have any questions while completing the survey, please direct them to jennie@mandl.net

Throughout the survey, there is additional information on certain questions. This is indicated by the question mark. Click on the question mark for additional guidance.

BEGINNING THE SURVEY

Instructions. To begin the survey, please enable macros and type the name of the Indian Housing Authority or tribe in the box below.

Step 1: Click the yellow "Enable Content" button if it appears at the top of the document
This Excel file contains automated features that may prompt a security warning at the top of this sheet. The "Enable Content" button will activate these features. Alternatively, if a dialogue box opened stating the document "contains Visual Basic Macros" when you opened the file, be sure the macros are allowed to run. Click "Open" (close and re-open the document if necessary).

Step 2: Type the name of the Indian Housing Authority or tribe you are representing (Federal funds do not have to be distributed to an Indian Housing Authority but may be distributed to a tribe. If funds are distributed to an Indian Housing Authority, please type that name here. If funds are distributed to a tribe, please type the name of the tribe here.)

HOUSING AUTHORITY INFORMATION

Instructions. The questions below pertain to the Housing Authority as a whole. Please enter information into the grey boxes.

Indian Housing Authority Main Office	
Address Line 1:	
Address Line 2:	
City:	
County:	
State:	
Zip Code:	

Indian Housing Authority Executive Director or, if not applicable, Head of Tribe	
Name:	

Figure 25: Indian Housing Authority Survey Instrument (continued)

County:	
State:	
Zip Code:	
Phone Number:	
Email Address:	
Fax Number:	

Person Completing Survey

Name:	
Organization:	
Phone Number:	
Email Address:	
Fax Number:	

OVERVIEW INFORMATION

Instructions. Please fill out the following overview information on the total units in the authority/tribe's portfolio. All answers in this section should reflect total units in the inventory as of January 1, 2014. For instance, if additional vouchers have been added since January 1, 2014, the number should reflect the lower number of vouchers available as of January 1.

Indian Housing Information (data should be entered for units standing as of January 1, 2014)

Total Number of Indian Housing Block Grant Program/Title 6 Units Standing as of January 1, 2014:	
Total Number of Units Created Using Locally Generated Funds	
Total Number of Any Other Affordable Housing Units:	

Housing Choice Voucher Information (data should be entered for units standing as of January 1, 2014)

Total Number of NAHASDA Vouchers/Tenant-Based Rental Assistance in Circulation:	
Total Number of Other Vouchers/Tenant-Based Rental Assistance in Circulation:	

Wait List Information

Total Number of People on Combined Indian Housing Wait List:	
Total Number of People on Voucher/Tenant-Based Rental Assistance Wait List:	

DEVELOPMENT INFORMATION

Instructions. This survey seeks information on each development the authority owns or operates. In the space below, please list the name of each development. Within the "Indian Housing Authority Developments" section, please enter the name of each development in the grey boxes below.

Figure 26: Indian Housing Authority Survey Instrument (continued)

Step 1: Enter all of the developments the Indian Housing Authority/Tribe owns and/or operates in the grey boxes below under "Indian Housing Authority Developments")

Step 2: When all of your developments have been entered in the grey boxes below, click the "Generate Tabs" button (the "Generate Tabs" button will create an individual tab with a few additional questions for each development)

Indian Housing Authority Developments (for more than 50, please fill out additional Excel document)

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