WHATCOM COUNTY

Population: 201,404
Area: 2,164 miles²
Households: 79,244
Median Family Income: $57,800
Low-income Renter Households: 19,345
Subsidized Housing Units: 3,629

Affordable Housing Gap
Affordable and Available Housing Units for Every 100 Households

GAP

0% - 30%
11

0% - 50%
21

Units per 100 Households

Forecasted Affordable and Available Housing Units for Every 100 Households in 2019

GAP

0% - 30%
11

0% - 50%
22

Units per 100 Households

Housing Market
How Much of the Median Family Income (MFI) Must a Household Earn to Afford Rent?

4 people / 3 bedrooms
Fair Market Rent: $1,240
Required income: $49,600, (85.8% of MFI)

1 person / 1 bedroom
Fair Market Rent: $677
Required income: $27,080, (66.9% of MFI)

How Much of the Housing Stock Can the Median Family Income Afford to Buy?

Maximum Affordable Home Value: $231,858
33.9% of owner-occupied homes that are affordable

Affordable Housing Advisory Board – 2015 Housing Needs Assessment
www.commerce.wa.gov/housingneeds
Cost Burden

Cost-Burdened Renter Households

<table>
<thead>
<tr>
<th>Percent of Median Family Income</th>
<th>Renter Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-30%</td>
<td>6,055</td>
</tr>
<tr>
<td>30-50%</td>
<td>4,285</td>
</tr>
<tr>
<td>50-80%</td>
<td>3,360</td>
</tr>
<tr>
<td>80-100%</td>
<td>510</td>
</tr>
<tr>
<td>&gt;100%</td>
<td>265</td>
</tr>
</tbody>
</table>

Cost-Burdened Homeowner Households

<table>
<thead>
<tr>
<th>Percent of Median Family Income</th>
<th>Homeowner Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-30%</td>
<td>2,225</td>
</tr>
<tr>
<td>30-50%</td>
<td>2,390</td>
</tr>
<tr>
<td>50-80%</td>
<td>3,470</td>
</tr>
<tr>
<td>80-100%</td>
<td>2,325</td>
</tr>
<tr>
<td>&gt;100%</td>
<td>5,655</td>
</tr>
</tbody>
</table>

Subsidized Housing Inventory

Subsidized Housing Units, Including Those That Are Scheduled to Expire by 2017

- Subsidized unit
- Expiring Section 8 or Section 515 unit
- 25 or fewer units
- 26-50
- 51-100
- 101-150
- 151 or more units

Subsidized Inventory Characteristics

Sites: 85
Units: 3,629
Section 8/Section 515 units set to expire by 2017: 400

Are There Enough Subsidized Units for Eligible Renter Households at Different Income Thresholds?

<table>
<thead>
<tr>
<th>% of Median Family Income</th>
<th>Renter Households</th>
<th>Subsidized Units for Which They Are Eligible*</th>
<th>Units per 100 Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>0% - 30%</td>
<td>7,555</td>
<td>3,126</td>
<td>41</td>
</tr>
<tr>
<td>30% - 50%</td>
<td>5,060</td>
<td>2,546</td>
<td>50</td>
</tr>
<tr>
<td>50% - 80%</td>
<td>6,730</td>
<td>886</td>
<td>13</td>
</tr>
<tr>
<td>80% - 100%</td>
<td>2,845</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

* Income eligibility was not available for all units in the inventory