City of Toppenish

Housing Action Plan

YVCOG
What is a Housing Action Plan?

• A Housing Action Plan (HAP) defines strategies and implementing actions that promote greater housing diversity, affordability, and access to opportunity for residents of all income levels.
• It’s a review of policies, programs, and regulations that shape housing development.
• Once the plan is adopted by the City Council, it is the implementation of the plan that creates changes in policy and code.
Housing Action Plan

Informs

Comprehensive Plan
- Housing Element goals & policies
- Capital Facilities Element
- Land Use Element

Guides

Implementation Strategies
- Development regulations
- Infrastructure spending priorities
- Permitting processes
- Fee structures
- Housing programs

Strategies should encourage housing development that meets housing needs.
There is a process to creating a HAP

- Step One: Housing Needs Assessment
  - Where we are now.
- Step Two: Housing Action Plan
  - Public engagement
  - Review of local housing policies
  - Review recommended strategies
  - Develop implementation and monitoring program
  - Adopt the plan
  - Implement the plan
Housing Needs Assessment

- Housing Needs Assessment Components
  - Community Profile – housing needs of current residents
  - Workforce Profile – do workers lack housing in Toppenish
  - Housing Inventory – description of housing stock
  - Gap Analysis – are housing needs and housing stock aligned
  - Land Capacity Analysis – does the community have enough developable land
Toppenish Total Population

US Census Population Estimates

Source: US Census Bureau
Projected Population Growth

Population Forecast

Source: Office Financial Management (OFM) and Yakima County
Estimation of Population by Age Group (Numbers)

Source: US Census Bureau
Estimation of Population by Age Group (Percentage)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 5 years</td>
<td>9%</td>
</tr>
<tr>
<td>5 to 9 years</td>
<td>8%</td>
</tr>
<tr>
<td>10 to 14 years</td>
<td>7%</td>
</tr>
<tr>
<td>15 to 19 years</td>
<td>7%</td>
</tr>
<tr>
<td>Total 0-19</td>
<td>36%</td>
</tr>
<tr>
<td>20 to 24 years</td>
<td>8%</td>
</tr>
<tr>
<td>25 to 29 years</td>
<td>7%</td>
</tr>
<tr>
<td>30 to 34 years</td>
<td>6%</td>
</tr>
<tr>
<td>35 to 39 years</td>
<td>6%</td>
</tr>
<tr>
<td>40 to 44 years</td>
<td>6%</td>
</tr>
<tr>
<td>45 to 49 years</td>
<td>6%</td>
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<tr>
<td>50 to 54 years</td>
<td>6%</td>
</tr>
<tr>
<td>55 to 59 years</td>
<td>6%</td>
</tr>
<tr>
<td>60 to 64 years</td>
<td>4%</td>
</tr>
<tr>
<td>Total 20-64</td>
<td>56%</td>
</tr>
<tr>
<td>65 to 69 years</td>
<td>4%</td>
</tr>
<tr>
<td>70 to 74 years</td>
<td>2%</td>
</tr>
<tr>
<td>75 to 79 years</td>
<td>1%</td>
</tr>
<tr>
<td>80 to 84 years</td>
<td>0%</td>
</tr>
<tr>
<td>85 years and over</td>
<td>1%</td>
</tr>
<tr>
<td>Total 65+</td>
<td>9%</td>
</tr>
</tbody>
</table>

Source: US Census Bureau
Total Households

Own vs. Rent

- **Owner Occupied**: 889 (36%)
- **Renter Occupied**: 1,559 (64%)

Source: US Census Bureau/HUD
Household Size

Number of People per Household

Source: US Census Bureau (S2501)
Number of Bedrooms per Home

Housing Inventory by Bedrooms - Toppenish

- No bedroom: 51
- 1 bedroom: 315
- 2 bedrooms: 528
- 3 bedrooms: 984
- 4 bedrooms: 508
- 5 or more bedrooms: 87
- TOTAL HOUSING UNITS: 2,473

Source: US Census Bureau
Household Size/Occupancy Characteristics
Initial Takeaways

- Average Household Size is 3.61
- 2/3 of housing units are owner-occupied
  - Is there a need for more rentals?
- 36% of households have children under 18 living there
- 54% of City Population is under 30
- Young population with families

Source: US Census Bureau
GAP Analysis

- Projected need for housing
- 9,955 projected population – 8,872 estimated current population
- 1,083 new residents in Toppenish ÷ 3.61 Average household size
- 300 new homes needed within the next 20 years
GAP Analysis

- 300 new homes needed within the next 20 years
- Data shows that 56 housing units were built between 2010 and 2020 (ACS B25001)
- Average of 5.6 per year
- $5.6 \times 20 \text{ years} = 112$
- $300 - 112 = \textbf{188 additional homes needed}$
- Housing is not projected to keep up with population growth; however, current construction activity will be researched, and will be included in the final analysis.
Workforce Profile Analysis

Commuting from Toppenish (6am-10am Weekdays)

Source: Streetlight
Workforce Profile Analysis
Commuting into Toppenish (6am-10am Weekdays)

Source: Streetlight
Median Household Income

Source: US Census Bureau (S2503)
Household Income Distribution

- 33% of households make more than the median income
- 14% of households make 80% - 100% of the median income
- 27% of households make 50% - 80% of the median income
- 13% of households make 30% - 50% of the median income
- 14% of households make less than 30% of the median income

Source: US Census Bureau
Household Income Distribution

- Median Income >100% of Average
- Median Income >80% to <=100% of Average
- Median Income >50% to <=80% of Average
- Median Income >30% to <=50% of Average
- Median Income <= 30% of Average

Source: US Census Bureau
# Yakima County
**MTSP-Income and Rent Limits**
*Effective 4/1/21*

**Median Income:** $60,300

### Set-aside Percentage

<table>
<thead>
<tr>
<th></th>
<th>1-person</th>
<th>2-person</th>
<th>3-person</th>
<th>4-person</th>
<th>5-person</th>
<th>6-person</th>
<th>7-person</th>
<th>8-person</th>
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<td>11300</td>
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<td>15260</td>
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<td>14850</td>
<td>16950</td>
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<td>21180</td>
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<td>24570</td>
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<td>31800</td>
<td>35300</td>
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<td>43800</td>
<td>46600</td>
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<tr>
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<td>29700</td>
<td>33900</td>
<td>38160</td>
<td>42360</td>
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<td>34650</td>
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<td>44520</td>
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### Set-aside Percentage

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<tr>
<th></th>
<th>Studio</th>
<th>1-Bedroom</th>
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<th>3-Bedroom</th>
<th>4-Bedroom</th>
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<td>20%</td>
<td>247</td>
<td>265</td>
<td>318</td>
<td>367</td>
<td>409</td>
<td>452</td>
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<tr>
<td>30%</td>
<td>371</td>
<td>397</td>
<td>477</td>
<td>550</td>
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<tr>
<td>35%</td>
<td>433</td>
<td>463</td>
<td>556</td>
<td>642</td>
<td>716</td>
<td>791</td>
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<tr>
<td>40%</td>
<td>495</td>
<td>530</td>
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<td>734</td>
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<td>45%</td>
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<td>596</td>
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<tr>
<td>50%</td>
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<td>662</td>
<td>795</td>
<td>918</td>
<td>1023</td>
<td>1130</td>
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<td>795</td>
<td>954</td>
<td>1101</td>
<td>1228</td>
<td>1356</td>
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<tr>
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<td>927</td>
<td>1113</td>
<td>1285</td>
<td>1433</td>
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<tr>
<td>80%</td>
<td>990</td>
<td>1060</td>
<td>1272</td>
<td>1469</td>
<td>1638</td>
<td>1808</td>
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</table>

Source: WA State Housing Finance Commission
Average Home Value

Zillow Home Value Index

$256,600

21.3% 1-year change

Source: Zillow
Average Rent

Source: US Census Bureau (DP04)
Housing Cost-burdened Households

Household Income $\leq$ 30% Average ($<15,894$)  
(330 Total Households)

- Renters and Owners: 295 Renters, 215 Owners
- Owners: 85 Cost Burden > 30%, 50 Cost Burden > 50%
- Renters: 215 Cost Burden > 30%, 165 Cost Burden > 50%

Source: US Census Bureau
Housing Cost-burdened Households

Household Income >30% to <=50% Average ($15,894 - $26,491)
(320 Total Households)

<table>
<thead>
<tr>
<th>Category</th>
<th>Renters and Owners</th>
<th>Owners</th>
<th>Renters</th>
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<tbody>
<tr>
<td>Cost Burden &gt; 30%</td>
<td>205</td>
<td>95</td>
<td>110</td>
</tr>
<tr>
<td>Cost Burden &gt; 50%</td>
<td>65</td>
<td>55</td>
<td>10</td>
</tr>
</tbody>
</table>

Source: US Census Bureau
Housing Cost-burdened Households

Household Income >50% to <=80% Average ($26,491 – $42,385) (655 Total Households)

Source: US Census Bureau
Housing Cost-burdened Households

Household Income >80% to <=100% Average ($42,385 - $52,981) (335 Total Households)

Source: US Census Bureau
Housing Cost-burdened Households

Household Income >100% Average (> $52,981)
(805 Total Households)

Source: US Census Bureau

Cost Burden > 30%
Cost Burden > 50%
Takeaway from Household Cost-Burdened Charts

- 295 of 330 = **89%** of households with Household Income < $15,894 are cost-burdened
- 205 of 320 = **64%** of households with Household Income $15,894 - $26,491 are cost-burdened
- 210 of 655 = **32%** of households with Household Income $26,491 - $42,385 are cost-burdened
- 45 of 335 = **13%** of households with Household Income $42,385 - $52,981 are cost-burdened
- 35 of 805 = **4%** of households with Household Income > $52,981 are cost-burdened
Next Steps?

• Continued data collection and analysis to finalize the Housing Needs Assessment

• Community outreach
  • Vicki will be organizing stakeholder groups and meetings to gather feedback for council when making their decisions
  • Stakeholders: Members of the Public, Builders, Realtors, Business owners, Nonprofit Housing Advocates, Local religious groups, etc. Any recommendations?

• Ongoing meetings with City Councilors – one on one to identify community preferences
Questions?

Yakima Valley Conference of Governments

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