City of Union Gap

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 Needs

Housing Action Plan

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

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
- 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 Union Gap
  • 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
Union Gap Total Population (2010-2020)

US Census Population Estimates

Source: US Census Bureau
Projected Population Growth (2021-2040)

Population Forecast

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

#### Union Gap Population By Age

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Population</th>
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</thead>
<tbody>
<tr>
<td>Under 5 years</td>
<td>474</td>
</tr>
<tr>
<td>5 to 9 years</td>
<td>547</td>
</tr>
<tr>
<td>10 to 14 years</td>
<td>483</td>
</tr>
<tr>
<td>15 to 19 years</td>
<td>436</td>
</tr>
<tr>
<td>Total 0-19</td>
<td>1,940</td>
</tr>
<tr>
<td>20 to 24 years</td>
<td>499</td>
</tr>
<tr>
<td>25 to 29 years</td>
<td>342</td>
</tr>
<tr>
<td>30 to 34 years</td>
<td>350</td>
</tr>
<tr>
<td>35 to 39 years</td>
<td>438</td>
</tr>
<tr>
<td>40 to 44 years</td>
<td>365</td>
</tr>
<tr>
<td>45 to 49 years</td>
<td>344</td>
</tr>
<tr>
<td>50 to 54 years</td>
<td>360</td>
</tr>
<tr>
<td>55 to 59 years</td>
<td>482</td>
</tr>
<tr>
<td>60 to 64 years</td>
<td>236</td>
</tr>
<tr>
<td>Total 20-64</td>
<td>3,416</td>
</tr>
<tr>
<td>65 to 69 years</td>
<td>188</td>
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<tr>
<td>70 to 74 years</td>
<td>203</td>
</tr>
<tr>
<td>75 to 79 years</td>
<td>199</td>
</tr>
<tr>
<td>80 to 84 years</td>
<td>97</td>
</tr>
<tr>
<td>85 years and over</td>
<td>120</td>
</tr>
<tr>
<td>Total 65+</td>
<td>6,163</td>
</tr>
</tbody>
</table>

Source: US Census Bureau (DP05)
Estimation of Population by Age Group (Percentage)

By Percent of Population

Source: US Census Bureau (DP05)
Total Households
(2,055)

Own vs. Rent

- Owner Occupied: 730
  - (36%)
- Renter Occupied: 1,325
  - (64%)

Source: US Census Bureau/HUD (S2502)
Household Size

Number of People per Household

Source: US Census Bureau (S2501)
Household Size

Rent vs. Own

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

- Average Household Size is 2.95
- 64/36 split between ownership and rental housing units
  - Need more opportunities for ownership? More rentals?
- 32% of households have children under 18 living there
- 55% of City Population is between 20-65 years old
- Working age population

Source: US Census Bureau
GAP Analysis

- Projected need for housing
- 7,151 projected population – 6,167 estimated current population
- 984 new residents in Union Gap ÷ 2.95 Average household size
- 334 new homes needed within the next 20 years
GAP Analysis

• 334 new homes needed within the next 20 years
• Data shows that 50 housing units were built between 2010 and 2020 (ACS B25001)
• Average of 5 per year
• 5 x 20 years = 100
• 334 – 100 = 234 additional homes needed (12/year)
• Based on historic analysis, housing is not projected to keep up with population growth; however, current construction activity will be included in the final analysis.
Median Household Income

Source: US Census Bureau (S2503)
Household Incomes

Source: US Census Bureau (S2503)
Household Income Distribution

• 30% of households make more than the median income
• 14% of households make 80% - 100% of the median income
• 22% of households make 50% - 80% of the median income
• 17% of households make 30% - 50% of the median income
• 17% of households make less than 30% of the median income

Source: US Census Bureau
Household Income Distribution

- **Renters**
  - Median Income >100% of Average: 155
  - Median Income >80% to <=100% of Average: 175
  - Median Income >50% to <=80% of Average: 140
  - Median Income >30% to <=50% of Average: 145
  - Median Income <= 30% of Average: 110

- **Owners**
  - Median Income >100% of Average: 275
  - Median Income >80% to <=100% of Average: 195
  - Median Income >50% to <=80% of Average: 185
  - Median Income >30% to <=50% of Average: 200
  - Median Income <= 30% of Average: 155

- **Owners and Renters**
  - Median Income >100% of Average: 450
  - Median Income >80% to <=100% of Average: 340
  - Median Income >50% to <=80% of Average: 340
  - Median Income >30% to <=50% of Average: 295
  - Median Income <= 30% of Average: 110

Source: US Census Bureau
Yakima County
MTSP-Income and Rent Limits
Effective 4/18/22
Median Income: $72,300

<table>
<thead>
<tr>
<th>Set-aside Percentage</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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<tbody>
<tr>
<td>20%</td>
<td>11060</td>
<td>12640</td>
<td>14220</td>
<td>15780</td>
<td>17060</td>
<td>18320</td>
<td>19580</td>
<td>20840</td>
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<tr>
<td>30%</td>
<td>16590</td>
<td>18960</td>
<td>21330</td>
<td>23670</td>
<td>25590</td>
<td>27480</td>
<td>29370</td>
<td>31260</td>
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<tr>
<td>35%</td>
<td>19355</td>
<td>22120</td>
<td>24865</td>
<td>27615</td>
<td>29655</td>
<td>32060</td>
<td>34265</td>
<td>36470</td>
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<tr>
<td>40%</td>
<td>22120</td>
<td>25280</td>
<td>28440</td>
<td>31560</td>
<td>34120</td>
<td>36640</td>
<td>39160</td>
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<tr>
<td>45%</td>
<td>24885</td>
<td>28440</td>
<td>31995</td>
<td>35505</td>
<td>38385</td>
<td>41220</td>
<td>44055</td>
<td>46890</td>
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<tr>
<td>50%</td>
<td>27650</td>
<td>31600</td>
<td>35550</td>
<td>39450</td>
<td>42650</td>
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<td>52100</td>
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<tr>
<td>60%</td>
<td>33180</td>
<td>37920</td>
<td>42660</td>
<td>47340</td>
<td>51180</td>
<td>54960</td>
<td>58740</td>
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<tr>
<td>70%</td>
<td>38710</td>
<td>44240</td>
<td>49770</td>
<td>55230</td>
<td>59710</td>
<td>64120</td>
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<td>72940</td>
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<tr>
<td>80%</td>
<td>44240</td>
<td>50560</td>
<td>56880</td>
<td>63120</td>
<td>68240</td>
<td>73280</td>
<td>78320</td>
<td>83360</td>
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<table>
<thead>
<tr>
<th>Set-aside Percentage</th>
<th>Studio</th>
<th>1-Bedroom</th>
<th>2-Bedroom</th>
<th>3-Bedroom</th>
<th>4-Bedroom</th>
<th>5-Bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>276</td>
<td>296</td>
<td>355</td>
<td>410</td>
<td>458</td>
<td>505</td>
</tr>
<tr>
<td>30%</td>
<td>414</td>
<td>444</td>
<td>533</td>
<td>615</td>
<td>687</td>
<td>757</td>
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<tr>
<td>35%</td>
<td>483</td>
<td>518</td>
<td>622</td>
<td>718</td>
<td>801</td>
<td>884</td>
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<tr>
<td>40%</td>
<td>553</td>
<td>592</td>
<td>711</td>
<td>821</td>
<td>916</td>
<td>1010</td>
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<tr>
<td>45%</td>
<td>622</td>
<td>666</td>
<td>799</td>
<td>923</td>
<td>1030</td>
<td>1136</td>
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<tr>
<td>50%</td>
<td>691</td>
<td>740</td>
<td>888</td>
<td>1026</td>
<td>1145</td>
<td>1263</td>
</tr>
<tr>
<td>60%</td>
<td>829</td>
<td>888</td>
<td>1066</td>
<td>1231</td>
<td>1374</td>
<td>1515</td>
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<tr>
<td>70%</td>
<td>967</td>
<td>1036</td>
<td>1244</td>
<td>1436</td>
<td>1603</td>
<td>1768</td>
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<tr>
<td>80%</td>
<td>1106</td>
<td>1185</td>
<td>1422</td>
<td>1642</td>
<td>1832</td>
<td>2021</td>
</tr>
</tbody>
</table>

Source: WA State Housing Finance Commission
## Average Salaries

(www.salary.com)

<table>
<thead>
<tr>
<th>Job</th>
<th>Salary</th>
<th>30% for Housing (includes utilities)</th>
<th>Attainable Home Price (20% down at 5%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction</td>
<td>$33,800</td>
<td>$845</td>
<td>$155,000</td>
</tr>
<tr>
<td>Registered Nurse</td>
<td>$82,111</td>
<td>$2,053</td>
<td>$375,000</td>
</tr>
<tr>
<td>Machine Operator</td>
<td>$43,404</td>
<td>$1,085</td>
<td>$200,000</td>
</tr>
<tr>
<td>Police Officer</td>
<td>$65,060</td>
<td>$1,627</td>
<td>$295,000</td>
</tr>
</tbody>
</table>
Average Rent

Median Rent

Source: US Census Bureau (DP04)
Rental Rates

Apartments

- Studio - $850.00
- Studio+ - $925.00
- 1 Bed - $1,000.00
- 2 Bed - $1,200.00
- 3 Bed - $1,350.00
- 1 Bed Premium - $1,075.00
- 2 Bed Premium - $1,300.00
- 3 Bed Premium - $1,500.00
Average Home Value

$248,302

15.7% 1-year change

Source: Zillow
## Housing Cost-burdened Households

<table>
<thead>
<tr>
<th>Household Income &lt;= 30% Average (&lt; $15,360)</th>
<th>Renters and Owners</th>
<th>Owners</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost Burden &gt; 30%</td>
<td>265</td>
<td>135</td>
<td>124</td>
</tr>
<tr>
<td>Cost Burden &gt;50%</td>
<td>225</td>
<td>105</td>
<td>120</td>
</tr>
</tbody>
</table>

(340 Total Households)

Source: US Census Bureau
Housing Cost-burdened Households

Household Income >30% to <=50% Average ($15,360 - $25,600)  
(340 Total Households)

- Renters and Owners: 210 Renters: 70 Owners: 95
- Renters: 115

Cost Burden > 30%  Cost Burden > 50%

Source: US Census Bureau
Housing Cost-burdened Households

Household Income >50% to <=80% Average ($25,600 – $40,960) (450 Total Households)

Source: US Census Bureau
Housing Cost-burdened Households

Household Income >80% to <=100% Average ($40,960 - $51,200) (295 Total Households)

Source: US Census Bureau
Housing Cost-burdened Households

Household Income >100% Average (> $51,200)
(625 Total Households)

Source: US Census Bureau
Takeaway from Household Cost-Burdened Charts

- 265 of 2,055 = 13% of households with Household Income < $15,360 are cost-burdened
- 210 of 2,055 = 10% of households with Household Income $15,360 - $25,600 are cost-burdened
- 200 of 2,055 = 10% of households with Household Income $25,600 - $40,960 are cost-burdened
- 60 of 2,055 = 3% of households with Household Income $40,960 - $51,200 are cost-burdened
- 60 of 2,055 = 3% of households with Household Income > $51,200 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 – identify community preferences
WHAT TYPE OF HOUSING DOES YOUR COMMUNITY NEED?
Pick 3

Projected Housing Needs

Cottage Housing
A cluster of small dwellings around a common open space.

Duplex/Triplex/Fourplex
Buildings that include 2, 3 or 4 units built side-by-side, stacked, or a combination.

Townhouses
Dwellings that share walls with other units, but have their own front porch, yard or balcony. Usually owner-occupied.

Courtyard Apartments
Small multifamily buildings surrounding a courtyard that opens onto a street, typically up to three stories.

Accessory Dwelling Units
A small, self-contained residence located on the same lot as an existing single-family home.

Single Family Homes
A free-standing residential building with one owner, no shared walls, and its own land.
Questions?

Yakima Valley Conference of Governments

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