City of Zillah

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 Zillah
  - 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
Zillah Total Population
(2010-2020)

US Census Population Estimates

Source: US Census Bureau (DP05)
Projected Population Growth
(2021-2040)

Population Forecast

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

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

By Percent of Population

- Under 5 years: 7%
- 5 to 9 years: 10%
- 10 to 14 years: 4%
- 15 to 19 years: 7%
- Total 0-19: 27%
- 20 to 24 years: 4%
- 25 to 29 years: 5%
- 30 to 34 years: 7%
- 35 to 39 years: 8%
- 40 to 44 years: 8%
- 45 to 49 years: 6%
- 50 to 54 years: 6%
- 55 to 59 years: 5%
- 60 to 64 years: 7%
- Total 20-64: 57%
- 65 to 69 years: 3%
- 70 to 74 years: 2%
- 75 to 79 years: 2%
- 80 to 84 years: 3%
- 85 years and over: 1%
- Total 65+: 16%

Source: US Census Bureau (DP05)
Occupied Housing Units
(1,174)

Own vs. Rent

- Owner Occupied: 463 (39%)
- Renter Occupied: 711 (61%)

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
Number of Bedrooms per Home

Source: US Census Bureau
Household Size/Occupancy Characteristics

Initial Takeaways

• Average Household Size is 2.9
• 61/39 split between ownership and rental housing units
  • ~2/3 of households are 1 and 2 people
  • Smaller homes needed?
  • Need more opportunities for ownership? More rentals?
• 27% of households have children under 18 living there
• 57% of City Population is between 20-65 years old
• Working age population

Source: US Census Bureau
GAP Analysis

- Projected need for housing
- 5,016 projected population – 3,137 estimated current population
- 1,879 new residents in Zillah ÷ 2.9 Average household size
- 648 new homes needed within the next 20 years
GAP Analysis

• 648 new homes needed within the next 20 years
• Data shows that 240 housing units were built between 2010 and 2020 (ACS B25001)
• Average of 24 per year
• 24 x 20 years = 480
• 648 – 480 = **168 additional homes needed** (9/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

- 60% of households make more than the median income
- 10% of households make 80% - 100% of the median income
- 12% of households make 50% - 80% of the median income
- 14% of households make 30% - 50% of the median income
- 4% of households make less than 30% of the median income

Source: US Census Bureau
Household Income Distribution

- Renters
  - Median Income >100% of Average: 110
  - Median Income >80% to <=100% of Average: 95
  - Median Income >50% to <=80% of Average: 45
  - Median Income >30% to <=50% of Average: 40
  - Median Income <= 30% of Average: 8

- Owners
  - Median Income >100% of Average: 485
  - Median Income >80% to <=100% of Average: 85
  - Median Income >50% to <=80% of Average: 60
  - Median Income >30% to <=50% of Average: 60
  - Median Income <= 30% of Average: 4

- Owners and Renters
  - Median Income >100% of Average: 640
  - Median Income >80% to <=100% of Average: 155
  - Median Income >50% to <=80% of Average: 110
  - Median Income >30% to <=50% of Average: 130
  - Median Income <= 30% of Average: 44

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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<td>11060</td>
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<td>24865</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>
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</thead>
<tbody>
<tr>
<td>20%</td>
<td>276</td>
<td>296</td>
<td>355</td>
<td>410</td>
<td>458</td>
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<td>533</td>
<td>615</td>
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<td>483</td>
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<td>718</td>
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<td>40%</td>
<td>553</td>
<td>592</td>
<td>711</td>
<td>821</td>
<td>916</td>
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<td>45%</td>
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<td>1642</td>
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<td>2021</td>
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Source: WA State Housing Finance Commission
# Average Salaries

(www.salary.com)

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<thead>
<tr>
<th>Job</th>
<th>Salary</th>
<th>30% for Housing (includes utilities)</th>
<th>Attainable Home Price (20% down at 6%)</th>
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</thead>
<tbody>
<tr>
<td>Construction</td>
<td>$33,700</td>
<td>$843</td>
<td>$140,000</td>
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<tr>
<td>Registered Nurse</td>
<td>$81,758</td>
<td>$2,044</td>
<td>$340,000</td>
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<tr>
<td>Machine Operator</td>
<td>$36,128</td>
<td>$903</td>
<td>$150,000</td>
</tr>
<tr>
<td>Police Officer</td>
<td>$60,200</td>
<td>$1,505</td>
<td>$250,000</td>
</tr>
</tbody>
</table>
Average Rent

Median Rent

Source: US Census Bureau (DP04)
Average Home Value

$383,003

14.7% 1-year change

Source: Zillow
Housing Cost-burdened Households

Household Income <= 30% Average (< $19,125) (44 Total Households)

Source: US Census Bureau
Housing Cost-burdened Households

Household Income >30% to <=50% Average ($19,125 - $31,875)
(155 Total Households)

Source: US Census Bureau
Housing Cost-burdened Households

Household Income >50% to <=80% Average ($31,875 – $51,000)
(130 Total Households)

Source: US Census Bureau
Housing Cost-burdened Households

Household Income >80% to <=100% Average ($51,000 - $63,750) (110 Total Households)

Source: US Census Bureau
Housing Cost-burdened Households

Household Income >100% Average (> $63,750)
(640 Total Households)

<table>
<thead>
<tr>
<th>Renters and Owners</th>
<th>Owners</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost Burden &gt; 30%</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Cost Burden &gt; 50%</td>
<td>30</td>
<td>0</td>
</tr>
</tbody>
</table>

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

- 4 of 44 = 9% of households with Household Income < $19,125 are cost-burdened
- 155 of 155 = 100% of households with Household Income $19,125 - $31,875 are cost-burdened
- 84 of 130 = 65% of households with Household Income $31,875 – $51,000 are cost-burdened
- 15 of 110 = 14% of households with Household Income $51,000 - $63,750 are cost-burdened
- 30 of 640 = 5% of households with Household Income > $63,750 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 house.

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