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INTRODUCTION

The City of Toppenish has a Professional Service Contract with the Yakima Valley Conference of Governments (YVCOG) to develop a Housing Action Plan. This Housing Needs Assessment will help inform and guide the selection of actions to include in the Housing Action Plan.

The Housing Needs Assessment provides an evaluation of current housing supply and housing needs in Toppenish, across the full spectrum of household types and income levels, by answering the following kinds of questions:

- Who lives and works in Toppenish and what are their socioeconomic characteristics?
- What types of housing are available in Toppenish?
- Are there any groups of people who are not able to find housing that is safe, affordable, and meets their household needs?
- How much housing, and what types of housing, are needed to meet current and future housing needs of Toppenish residents?

The data for this analysis is primarily from the United States Census Bureau, with some coming from the Washington State Office of Financial Management and Yakima County. That data will be combined with information gathered through community engagement to develop a Housing Action Plan for the City of Toppenish. The Housing Action Plan will identify goals and policies as well as opportunities to increase the housing supply and preferred type of housing based on community characteristics and anticipated needs.
SUMMARY OF KEY FINDINGS

• **There is a housing shortage in Toppenish.** Vacancy rates for both apartments and homes for sale are extremely low at approximately 2%. The desirable vacancy rate is 5%. When vacancy rates are so low, people looking for new homes have fewer options, increasing competition for the limited supply of units available. This drives up both rents and housing prices.

• **Housing prices are rising, but so is income.** The median home value in Toppenish has risen by approximately 50% between 2010 to 2021. Similarly, rent has risen by about 43% in that time. Over the same period, the median family income has increased by approximately 98%. However, rising home prices still put housing out of reach for many individuals and families.

• **Many households in Toppenish are cost burdened.** In 2021, 44% of all households in Toppenish were cost burdened. 64% of renter households were cost-burdened, about a quarter of all households. Cost-burdened households spend a large portion (over 30%) of their available income on housing costs. This leaves less money available for other vital needs like food, transportation, clothing, and education. With rising housing costs, the number of cost-burdened households has almost certainly increased during the past few years.

• **Needs are greatest among low-income households.** Over 90% of all households with incomes below 50% of the city’s median family income are cost burdened. Nearly half of these households are severely cost burdened, meaning they spend over 50% of their income on housing costs.

• **Housing for people with special housing needs does not match demand.** While 59% of the residents of Toppenish are classified in low, very low, or extremely low-income brackets, and nearly 11% classify as having disabilities, only 248 units are available city-wide that are reserved for those needing special assistance.

• **Toppenish needs more housing diversity.** Over 78% of all housing in the City of Toppenish consists of single-family homes. Not all households require, or can afford, that much space. Increasing the diversity of housing options available will increase housing supply and provide more choices for residents seeking more affordable housing that meets their current needs.

• **Countywide there is a shortage of seasonal farmworker housing.** There are approximately 4,600 beds of seasonal farmworker housing provided throughout the county, despite over 45,000 seasonal jobs available in the busiest summer months. Identifying safe and sanitary housing facilities for seasonal workers is an important gap to address in Yakima County.
HOUSING TERMINOLOGY
This guidebook uses some terminology, acronyms, or data sources that may be unfamiliar. Here are some definitions.

Affordable Housing
The United States Department of Housing and Urban Development (HUD) considers housing to be affordable if the household is spending no more than 30 percent of its income on housing costs. A healthy housing market includes a variety of housing types that are affordable to a range of different household income levels. However, the term “affordable housing” is often used to describe income-restricted housing available only to qualifying low-income households. Income-restricted housing can be located in public, nonprofit, or for-profit housing developments. It can also include households using vouchers to help pay for market-rate housing (see “Vouchers” below for more details).

American Community Survey (ACS)
This is an ongoing nationwide survey conducted by the U.S. Census Bureau. It is designed to provide communities with current data about how they are changing. The ACS collects information such as age, race, income, commute time to work, home value, veteran status, and other important data from U.S. households. We use data from the ACS throughout this needs assessment.

Area Median Income (AMI)
This is a term that commonly refers to the area-wide median family income calculation provided by the federal Department of Housing and Urban Development (HUD) for a county or metropolitan region. Income limits to qualify for affordable housing are often set relative to AMI. In this report, unless otherwise indicated, AMI refers to the HUD Area Median Family Income (HAMFI).

Cost Burden
When a household pays more than 30 percent of their gross income on housing, including utilities, they are “cost-burdened.” When a household pays more than 50 percent of their gross income on housing, including utilities, they are “severely cost-burdened.” Cost-burdened households have less money available for other essentials, like food, clothing, transportation, and medical care.

Household
A household is a group of people living within the same housing unit. The people can be related, such as family. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household. Group quarters population, such as those living in a college dormitory, military barrack, or nursing home, are not considered to be living in households.

Household Income
The census defines household income as the sum of the income of all people 15 years
and older living together in a household.

**Income-Restricted Housing**
This term refers to housing units that are only available to households with incomes at or below a set income limit and are offered for rent or sale at a below-market rates. Some income-restricted rental housing is owned by a city or housing authority, while others may be privately owned. In the latter case the owners typically receive a subsidy in the form of a tax credit or property tax exemption. As a condition of their subsidy, these owners must offer a set percentage of all units as income-restricted and affordable to household at a designated income level.

**Low-Income**
Households that are designated as low-income may qualify for income-subsidized housing units. HUD categorizes families as low-income, very low-income, or extremely low-income relative to HUD area median family incomes (HAMFI), with consideration for family size.

<table>
<thead>
<tr>
<th>Income Category</th>
<th>Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low-Income</td>
<td>30% of HAMFI or less</td>
</tr>
<tr>
<td>Very Low-Income</td>
<td>50% of HAMFI or less</td>
</tr>
<tr>
<td>Low-Income</td>
<td>80% of HAMFI or less</td>
</tr>
</tbody>
</table>

*Source: HUD, 2020*

**Median Family Income (MFI)**
The median income of all family households in an area. Family households are those that have two or more members who are related. The median income of non-family households is typically lower than for family households, as family households are more likely to have more than one income-earner. Analyses of housing affordability typically group all households by income level relative to HUD area median family income (HAMFI), which is calculated for the county or metropolitan region.
COMMUNITY PROFILE

Toppenish is a city located in Yakima County, Washington, with a rich history dating back to the early 19th century. The area was originally inhabited by the Yakama Nation, who used the land for fishing, hunting, and gathering. In the late 1800s, European settlers began to arrive in the area and established farms, ranches, and businesses. The town of Toppenish was officially incorporated in 1907 and quickly became a hub for agriculture and transportation. The town's location along the Northern Pacific Railroad made it an important center for shipping produce and goods across the region. Today, Toppenish is known for its vibrant downtown area, which features colorful murals depicting the town's history and culture.

In the early 20th century, Toppenish was a major producer of hops, which were used to make beer. The town's location in the heart of the Yakima Valley also made it a prime location for growing fruit, including apples, cherries, and pears. Over time, Toppenish grew into a thriving agricultural community, with many of its residents working in the fields or in related industries such as food processing and distribution. Today, Toppenish continues to be an important center for agriculture, while also offering a variety of cultural and recreational opportunities for residents and visitors alike.

Population

Toppenish’s population was estimated at 8,843 in 2021, and has been relatively consistent in its population over the past decade, but is expected to increase to 9,754 by 2040. This forecasted number is taken from a combination of data sources: The Washington State Office of Financial Management (OFM) and Yakima County. OFM provides population growth numbers to individual counties. Yakima County then takes that number and assigns each city with a projected population each year over the next couple decades. The model used allows for low-, mid-, and high-growth estimates. Yakima County’s preferred alternatives uses the mid-growth estimate when calculating numbers, with population growth rates declining over time.
As of 2021, the population breakdown by age bracket can be found in Figure 1.

Approximately 35% of the population of Toppenish is under the age of 20, 53% falls between the ages of 20 and 64, and 12% of the population is 65 or over.

**Households**

The U.S. Census Bureau identified 2,397 occupied households in the City of Toppenish in 2021. 61% of the households were owner occupied and the other 39% were occupied by renters (Figure 2). The number of people per household varied, but the large majority, 52%, of households had four or more people (Figure 3). 2- and 3-person households each comprised about 18% of households, while 1-person households were the smallest proportion at 11%.
The number of people per household varied, but the large majority, 52%, of households had four or more people (Figure 3). 2- and 3-person households each comprised about 18% of households, while 1-person households were the smallest proportion at 11%.

When considering housing units by number of bedrooms, there is a slight discrepancy with the number of individuals found in Toppenish housing units. Despite a relatively high average household person count, the largest proportion of housing units in Toppenish are 3-bedroom homes, at 39% of total housing units. The next largest proportion was of 2-bedroom homes at 23%, followed by 4-bedroom homes at 21%. 1-bedroom and no bedroom homes only comprised 14% of total households, and 5+ bedroom homes made up 4% of total households (Figure 4).
Residents of Toppenish represent a variety of income levels. The median household income for the city is $57,268, with owner-occupied households having a median income of $68,374 and renter-occupied households having a median income of $43,163. A breakdown of the household incomes by bracket can be found on Figure 5.

Despite a relatively high median income compared to the rest of the county, cost-burdened households are common in Toppenish. Figure 6 shows the number of overall cost-burdened households at each income level, with Figure 7 and 8 showing what those figures look like for renter-occupied and owner-occupied households, respectively. Out of 2,397 total occupied households in Toppenish, over 27% are experiencing a cost burden greater than 30%, whereas over 10% of households are experiencing a cost burden greater than 50%.
Households with a Cost Burden >30% at Each Income Bracket

<table>
<thead>
<tr>
<th>HOUSEHOLD INCOME</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;= 30% HAMFI</td>
<td>270</td>
</tr>
<tr>
<td>&gt;30% TO &lt;=50% HAMFI</td>
<td>185</td>
</tr>
<tr>
<td>&gt;50% TO &lt;=80% HAMFI</td>
<td>144</td>
</tr>
<tr>
<td>&gt;80% TO &lt;=100% HAMFI</td>
<td>30</td>
</tr>
<tr>
<td>&gt;100% HAMFI</td>
<td>25</td>
</tr>
</tbody>
</table>

Renter-Occupied

Households with a Cost Burden >30% at Each Income Bracket

<table>
<thead>
<tr>
<th>HOUSEHOLD INCOME</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;= 30% HAMFI</td>
<td>170</td>
</tr>
<tr>
<td>&gt;30% TO &lt;=50% HAMFI</td>
<td>100</td>
</tr>
<tr>
<td>&gt;50% TO &lt;=80% HAMFI</td>
<td>35</td>
</tr>
<tr>
<td>&gt;80% TO &lt;=100% HAMFI</td>
<td></td>
</tr>
<tr>
<td>&gt;100% HAMFI</td>
<td></td>
</tr>
</tbody>
</table>

Owner-Occupied

Households with a Cost Burden >30% at Each Income Bracket

<table>
<thead>
<tr>
<th>HOUSEHOLD INCOME</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;= 30% HAMFI</td>
<td>105</td>
</tr>
<tr>
<td>&gt;30% TO &lt;=50% HAMFI</td>
<td>85</td>
</tr>
<tr>
<td>&gt;50% TO &lt;=80% HAMFI</td>
<td>109</td>
</tr>
<tr>
<td>&gt;80% TO &lt;=100% HAMFI</td>
<td>30</td>
</tr>
<tr>
<td>&gt;100% HAMFI</td>
<td>25</td>
</tr>
</tbody>
</table>

Figure 6: Source CHAS

Figure 7: Source CHAS

Figure 8: Source CHAS
Residents with Special Housing Needs

A substantial portion of the population of Toppenish require special housing needs. These needs can be a result of households that fall within one of the low, very low, or extremely low-income brackets, are individuals with disabilities, seniors who require assistance, and a variety of other reasons. While these specific housing needs are addressed in other sections of the Housing Needs Assessment, some general takeaways can be seen in Table 1.

<table>
<thead>
<tr>
<th>Special Housing Need</th>
<th>Number of individuals/households</th>
<th>Percentage of overall individuals/households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low, very low, extremely low income</td>
<td>1,414 households</td>
<td>59%</td>
</tr>
<tr>
<td>Population over the age of 65</td>
<td>983 individuals</td>
<td>12%</td>
</tr>
<tr>
<td>People with a disability</td>
<td>960 individuals</td>
<td>10.9%</td>
</tr>
<tr>
<td>People with self-care difficulty</td>
<td>180 individuals</td>
<td>2.3%</td>
</tr>
<tr>
<td>People with independent living difficulty</td>
<td>252 individuals</td>
<td>4.3%</td>
</tr>
</tbody>
</table>

Table 1: Source: ACS Table S1810
WORKFORCE PROFILE

Note: Some of the information used for this report was gathered in 2019, prior to the COVID pandemic. The pandemic had a significant impact on the economy, resulting in changes in employment and an increase in remote work. Future reports will reflect these changes. Additionally, projections in this report are based on existing data, and are a best guess as to future employment numbers.

Countywide Employment
In Yakima County, out of a labor force of approximately 137,157 (as of Oct 2022), 130,754 are employed, representing 4.7% unemployment, slightly higher than the 4.0% unemployment seen statewide. The median income in the county is $31,950 for individuals, with the median household income being $61,012. Inflation-adjusted per capita income in the county in 2020 was $49,099, compared to the state rate of $67,126 and the national rate at $59,510. The primary industries for the county include agriculture, forestry and fishing (27.8%), health services (14.9%), local government (11.8%), retail trade (9.6%), and manufacturing (7.2%). Payroll for these industries generally reflects their share of the labor force, with agriculture, forestry, and fishing accounting for 22.5%, health services for 16%, local government for 14.6%, manufacturing for 8.9%, and retail trade for 7.7%.

The commuting time for the county averages 20.8 minutes, with about 20.3% of the working population of the county commuting over 30 minutes to their places of work. The most common means of transportation was driving in a car, truck, or van alone. 77% of the county’s population travels to work in a vehicle alone, 12.5% of the population carpools, 1.8% of the population walks or rides a bicycle, and .1% of the population takes public transportation. 7.5% of the county does their work from home.

The poverty rate in the county in 2020 was 14.8%, higher than the state’s average of 9.5% and the national average of 11.4%.


City Employment Trends
The employment trends for the City of Toppenish are diverse, and don’t generally align with trends seen throughout the county. Its urban setting sets it apart, and so the top industries differ. The top industries include health care and social assistance (36%), educational services (25%), retail trade (10.5%), accommodation and food services (10.4%), and manufacturing (6%) (Figure 1). The median income for individuals in the city is approximately $29,018, with median household income being approximately $57,268.
The **job-housing ratio** is a measurement of how many jobs there are to housing units that are available. Toppenish has a job-housing ratio of .97, falling within the preferable range of .75-1.5.

However, despite this ratio, commuting to and from Toppenish is still the norm. As is seen throughout the county, commuting to or from Toppenish is common.

- Approximately 46.3% of those living in Toppenish have a commute time of less than 10 miles.
- Roughly 22.5% of the workforce who lives in Toppenish commutes over 25 miles, with 18.5% commuting over 50 miles.
- For those who commute into Toppenish for work, approximately 47.9% commute 10 miles or less, whereas 17.4% commute over 25 miles.
Overall, approximately 2,938 people live in Toppenish but commute elsewhere for work, whereas approximately 1,811 people live outside Toppenish and work in the area. Approximately 574 people both live and work in Toppenish (Figure 10).

Figure 10: Inflow/Outflow Counts of All Jobs for Toppenish, 2019; Source: United States Census Bureau, OnTheMap
**Employment Projections**

The Washington State Employment Security Department maintains projected growth in industries on a regional basis. For non-farm labor, the city of Toppenish falls into the South-Central region of the state, and so employment growth in the city is calculated by applying the presumed growth in the region to the breakdown in workforce by industry. Farm labor is calculated at the county level, and so that rate has also been calculated and included for the agricultural sector. The results can be found in Table 2, and can be used as a best guess for future growth within these industries in the city. The total number of workers can be found in the first column (2021), with projected jobs in the 2025 and 2030 columns.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Jobs</td>
<td>2385</td>
<td>2499</td>
<td>2571</td>
</tr>
<tr>
<td>Health Care and Social Assistance</td>
<td>855</td>
<td>901</td>
<td>949</td>
</tr>
<tr>
<td>Educational Services</td>
<td>598</td>
<td>630</td>
<td>664</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>250</td>
<td>261</td>
<td>265</td>
</tr>
<tr>
<td>Accommodation and Food Services</td>
<td>248</td>
<td>294</td>
<td>294</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>142</td>
<td>144</td>
<td>147</td>
</tr>
</tbody>
</table>

*Table 2: Additional Jobs Predicted in 2025, 2030 in Toppenish, WA; Source: Employment Security Department Employment Projections for South-Central Washington (Non-Agricultural) and for Yakima County (Agricultural), United States Census Bureau*
HOUSING INVENTORY

The housing inventory data was gathered through a variety of sources including the U.S. Census Bureau, local housing providers and nonprofit organizations. Data is organized into type of housing, number of bedrooms, own or rent, and subsidized housing. The intent is to provide a snapshot of the type of housing that currently exists to determine if it is meeting the community’s projected needs.

Housing Supply Characteristics

Housing units in Toppenish, WA are predominantly single detached units. Of the 2,440 units in Toppenish in 2021, 78% of them are 1-unit detached. The next largest percentage is represented by multi-family units at 12%, with the third largest proportion being comprised of mobile homes at less than 5% (Figure 11).

Tenure in Toppenish is primarily owner-occupied, comprising 1,559 units, or 64% of 2,448 total units. Renter-occupied units comprise only 889 units, about 36% of households. The average household size for the City of Toppenish is 3.61 people per household. 56 units currently sit vacant, but this statistic is misleading (see Gap Analysis).
The largest proportion of housing units in Toppenish are 3-bedroom housing units. Of the 2,448 units in Toppenish, approximately 39% of them have 3-bedrooms, with 2-bedroom and 4-bedroom houses comprising about 21-22% each. Only 13% of housing units in Toppenish have 1 bedroom or fewer (Figure 12).

### Subsidized Housing

Toppenish currently has a number of options available for people with special needs, and people that fall within certain income brackets. Currently, there are approximately 248 units available for those who need some sort of assistance or qualify for subsidies. There are 17 additional beds available for people requiring inpatient rehabilitation. The majority of units available are for people of low, very low, and extremely low income, which comprise approximately 59% of the households in Toppenish. These unit types vary from apartments to single-family homes, and may have various qualifications in addition to the income requirements, such as disabilities, senior status, and assisted living requirements. Subsidized housing makes up approximately 10% of the current housing in Toppenish.
GAP ANALYSIS

The City of Toppenish compares favorably to many of the communities in the state when it comes to housing affordability, but current availability is limited. Proactive planning is required in order to meet the current demands and continue to provide housing for a diverse population. Additionally, as construction has occurred the lowest income brackets are often left with fewer options for affordable housing. A low vacancy rate has made living in the city difficult for some, especially for the most vulnerable. This section will illustrate the gap as it presently exists, present some rough forecasts on the development of this disparity, and describe the housing that will be required at various income levels within the city.

Current and Future Housing Disparity

The current population of the City of Toppenish is estimated to be 8843, occupying approximately 2397 households. The occupied households are split relatively evenly between owner-occupied homes and renter-occupied homes, with a 60%/40% split (Table 1). The overall vacancy rate for the city is approximately 2%, falling far short of the desired standard for vacancy. However, for owner-occupied homes, the vacancy rate is approximately 1%, whereas for rentals it is approximately 0%, both falling outside of the desired standard. The majority of the vacancy rate is classified as either “For Sale Only” or “Other Vacant,” which the census defines as “year-round units which were vacant for [other] reasons: For example, held for settlement of an estate, held for personal reasons, or held for repairs.” Other potential reasons include foreclosure, legal proceedings, preparation to rent/sell, storage, abandonment, or extended absence.

<table>
<thead>
<tr>
<th>Vacancy</th>
<th>Occupied</th>
<th>Vacant</th>
<th>Total</th>
<th>Vacancy Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2397</td>
<td></td>
<td>56</td>
<td>2453</td>
<td>2%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vacancy Status</th>
<th>For Rent</th>
<th>For Sale</th>
<th>Other Vacant</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td></td>
<td>15</td>
<td>22</td>
<td>43</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Housing Tenure</th>
<th>Owner Occupied</th>
<th>Renter Occupied</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1472</td>
<td></td>
<td>925</td>
<td>2397</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Additional Units Required to Meet 5% Vacancy</th>
<th>Owner Occupied</th>
<th>Renter Occupied</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>59</td>
<td>46</td>
<td>105</td>
<td></td>
</tr>
</tbody>
</table>

Table 3: Current Housing Vacancy in Toppenish, WA (Source: ACS B25002, B25004, DP04)

Projections for future building indicate that construction is not keeping pace with population growth, based on numbers from 2010-2020. By 2040, the population of Toppenish is expected to reach approximately 9,754. With an average household size of 3.7, this will require an additional 247 housing units serving a variety of income levels. From 2010 to 2020, the average annual number of housing units constructed was 5.6 housing units per year. If that trend continues, by 2040 there will be 101 new housing units, creating a deficit of 146 housing units. In order to reach the target
of 247 housing units by 2040, construction would need to increase by 145% annually to produce 13.7 units per year instead of 5.6 units per year.

**Housing Disparity by Income Level**

In Toppenish, the population represents a broad spectrum of income levels, and in order to prevent these groups from being cost-burdened, housing needs to reflect that diversity. The median household income for the City of Toppenish is $57,268, with 80% of Annual Median Income (AMI) being $45,814, 50% AMI being $28,634, and 30% AMI being $17,180. The percentage of the population of Toppenish that falls within these income brackets can be seen in Figure 13, and their relative affordable housing limits can be seen in Table 4. The calculations in Table 4 were completed with the understanding that spending more than 30% of a household income on housing results in a household becoming cost-burdened.

![Households by Income Level in Toppenish, WA](image)

*Figure 13: Income Levels in Toppenish, WA (Source: HUD’s Office of Policy Development and Research)*

<table>
<thead>
<tr>
<th>Income Distribution</th>
<th>Annual Household Income</th>
<th>Affordable Monthly Rent</th>
<th>Affordable Home Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% AMI (Household Median Income)</td>
<td>$57,268</td>
<td>$1,431</td>
<td>$270,404.00</td>
</tr>
<tr>
<td>80% AMI</td>
<td>$45,814</td>
<td>$1,145</td>
<td>$216,321.00</td>
</tr>
<tr>
<td>50% AMI</td>
<td>$28,634</td>
<td>$716</td>
<td>$135,202.00</td>
</tr>
<tr>
<td>30% AMI</td>
<td>$17,180</td>
<td>$430</td>
<td>$81,119.00</td>
</tr>
</tbody>
</table>

*Table 4: Affordable Monthly Rent and Home Value by Income Bracket*

Based on current housing trends, options available to lower-income households are limited. The current median rental value (as of 2021) is approximately $836/mo., exceeding the affordable monthly rent of people that fall below approximately 58% of median household income. Similarly, homes in Toppenish have a median home value of $159,200, exceeding the affordable home value for people who fall below approximately 59% of median household income. It should also be noted that home value calculations are done using assessor data, rather than fair market value from real estate sales, and also only consider principal and interest payments and not insurance, HOA, or taxes.
Furthermore, for both monthly rent and home values, the median has been steadily increasing over the previous ten years, with a large spike in the last few years, and is forecasted to continue to increase. Figures 14 and 15 illustrate the projected increase in monthly rent and home value respectively.

By 2030, median rent is projected to reach approximately $891/mo., with median home value reaching $176,975. By 2040, rent is projected to reach $1005/mo., with
home values reaching $214,023. This increase has been driven by increasing prices across the board, but also a decline in affordable units. From 2010 to 2021, the number of rentals available at less than $500/mo. fell from 382 to 41, a 90% decrease. Similarly, the number of homes valued at less than $150,000 fell from 1,012 to 646, representing a 36% decrease. With approximately one quarter of the households in Toppenish falling under 50% HAMI, this has put housing further and further out of reach, with projected housing following a similar trend.

Of the 247 housing units projected to be needed by 2040, 31 should be affordable to those falling into the 30% AMI income bracket or below, 36 should be affordable to those between 30% AMI and 50% AMI, 76 should be affordable to those between 50% AMI and 80% AMI, and 104 should be affordable to those at 100% AMI and above. Overall, 28% of new housing should be affordable to those households living at 50% AMI or below. An additional 43% of new housing should be affordable to those making 50%-100% of Toppenish’s AMI, and 29% of new housing should be affordable to those making over 100% of Toppenish’s AMI or above (Table 3).

<table>
<thead>
<tr>
<th>Income Bracket</th>
<th>Number of Housing Units Required by 2040</th>
<th>Percentage of Overall Housing Unit Production</th>
</tr>
</thead>
<tbody>
<tr>
<td>30% AMI</td>
<td>31</td>
<td>13%</td>
</tr>
<tr>
<td>50% AMI</td>
<td>36</td>
<td>15%</td>
</tr>
<tr>
<td>80% AMI</td>
<td>76</td>
<td>31%</td>
</tr>
<tr>
<td>100% AMI</td>
<td>31</td>
<td>12%</td>
</tr>
<tr>
<td>&gt;100% AMI</td>
<td>73</td>
<td>29%</td>
</tr>
<tr>
<td>Total</td>
<td>247</td>
<td>100%</td>
</tr>
</tbody>
</table>

*Table 5: Required Housing at Each Income Level by 2040 in Toppenish, WA*
HOUSING DISPLACEMENT RISK

Housing displacement risk is a complex issue that refers to the risk of being forced out of one's home or community due to various economic, social, or environmental factors. The consequences of housing displacement can be severe and long-lasting, often leading to homelessness, social dislocation, and economic hardship.

Economic forces, such as rising housing costs, gentrification, and redevelopment, are among the most common causes. As cities grow and prosper, land values increase, and property owners seek to maximize their profits by converting low-income housing into more expensive properties. This can lead to the displacement of low-income residents who can no longer afford to live in their communities.

Environmental factors can also play a significant role in housing displacement risk. Natural disasters, such as hurricanes, floods, and wildfires, can destroy homes and force residents to relocate. Climate change, including rising sea levels and increasing temperatures, is also exacerbating housing displacement risk by making some areas uninhabitable or too expensive to live in.

Social factors, such as discrimination and displacement due to political conflicts or war, can also lead to housing displacement. In some cases, marginalized communities are forcibly removed from their homes to make way for development projects or to create "safer" neighborhoods.

Homelessness, social dislocation, and economic hardship are common outcomes for those who are displaced from their homes. Displaced residents may struggle to find affordable housing in a new location or may have to leave behind important social networks and support systems. Displacement can also disrupt educational opportunities for children and lead to lower educational outcomes.

The impact of housing displacement is particularly acute for vulnerable populations, such as low-income households and immigrants. These groups often face significant barriers to accessing affordable housing and may be more likely to experience housing displacement.

Addressing housing displacement risk requires a comprehensive approach that includes policy solutions, community engagement, and equitable development strategies to ensure that all residents have access to safe, affordable, and stable housing. It also requires investment in affordable housing and infrastructure to support sustainable communities.

Housing Displacement Risk Mapping – Methodology

The Washington State Department of Commerce has provided guidance on mapping displacement risk within communities. That guidance relies on information that isn’t readily available to communities in Eastern Washington. Therefore, a replacement measurement has been identified as a means to assess displacement risk within our communities. That measurement is the Federal Agency for Toxic Substances and Disease Registry (ATSDR).
ATSDR has developed a mapping system for the Center for Disease Control and Prevention’s (CDC) Social Vulnerability Index (SVI) that identifies communities that are likely to be at the highest risk for needing support during or after hazardous events. The SVI mapping uses many metrics that also illustrate displacement risk. Those metrics fall into four groups: Socioeconomic Status, Household Composition and Disability, Minority Status and Language, and Housing Type and Transportation. Those metrics combined result in an Overall SVI Value, which is used to gauge displacement risk.

The Overall SVI Value is a number that ranges from 0 to 1. A ranking of 0 means that there is low displacement risk, with 1 being a high displacement risk. The SVI mapping is broken down into Census Tracts.

**Housing Displacement Risk - Toppenish**

There are three Census Tracts in Toppenish. **Area 1** on the south side of the railroad tracks, and two on the north side of the railroad tracks, split by East McDonald Road/Kelso Avenue and Fraley Road. **Area 2**, north of the railroad tracks and south of East McDonald/Kelso and Fraley. **Area 3** north of East McDonald/Kelso and Fraley.

- Area 1 has an Overall SVI Value of 0.9842, meaning that displacement risk is very high.
- Area 2 has an Overall SVI Value of 0.9095.
- Area 3 has an Overall SVI Value of 0.9779, with a very high displacement risk.
- The average Overall SVI Value for the City of Toppenish is **0.9572**, meaning that the majority of the population living in Toppenish is at extreme risk for displacement.
LAND CAPACITY ANALYSIS

A Land Capacity Analysis (LCA) is a methodology conducted by counties and cities to determine the amount of vacant, developed, under-developed, and under-utilized lands. This process identifies the potential for land within a community’s boundaries to accommodate anticipated housing growth, given its current zoning restrictions. This was done for Toppenish by reviewing the Zoning Ordinance to determine which zoning districts allow for residential development, and then identifying which parcels were either developed, under-developed, or vacant. Maps and tables have been created showing the location of the parcels as well as the total land area for each classification.

Vacant lands are lands without any residential development located on them. Developed lands are lands with housing developed. Under-developed lands are lands that are large enough to be divided and more housing units built upon them. Under-utilized lands are lands that could be developed with a higher density than currently exists. An example of an under-utilized lot is one that has a single-family residence but is capable of having a duplex placed upon it.

Toppenish is unique in that duplexes are allowed in all zoning districts that allow residential development. That leads to many existing properties being under-utilized, since there is the potential for a single-family residence to be replaced with a duplex, assuming minimum lot sizes are met. The table below shows the breakdown of zoning districts that allow residential development, their minimum lot sizes, and the resulting residential density shown as the number of dwelling units per net residential acre.

<table>
<thead>
<tr>
<th>Zoning District</th>
<th>Minimum Lot Size</th>
<th>Density</th>
</tr>
</thead>
<tbody>
<tr>
<td>R1 Residential District</td>
<td>7,200 for SFR 8,200 for duplex</td>
<td>6 DU/NRA 10 DU/NRA</td>
</tr>
<tr>
<td>R2 Residential District</td>
<td>7,200 for SFR 8,200 for duplex 9,200 for 3+ units, with a minimum of 2,000 for each unit</td>
<td>6 DU/NRA 10 DU/NRA 20 DU/NRA</td>
</tr>
<tr>
<td>B1 Local Business District</td>
<td>7,200 for SFR 8,200 for duplex 9,200 for 3+ units (500 ft of open space per unit)</td>
<td>6 DU/NRA 10 DU/NRA 20 DU/NRA</td>
</tr>
<tr>
<td>B3 Professional Office District</td>
<td>7,200 for SFR 8,200 for duplex 9,200 for 3+ units (1,000 feet of open space per unit)</td>
<td>6 DU/NRA 10 DU/NRA 20 DU/NRA</td>
</tr>
</tbody>
</table>

The analyses below show that there is enough capacity within Toppenish’s vacant lands for an additional 1,578 housing units.
R1 Residential District
The R1 Residential District has a total of 1,726 parcels totaling approximately 333.4 acres. 78% of that area, or 259.3 acres, is developed lands. Approximately 7% is vacant, with the remaining 15% under-developed.

The map below illustrates the location of the properties within Toppenish that are within the R1 Residential Zoning District and where they are located within the city. The largest area of undeveloped lands in Toppenish is in the area north of the railroad tracks. Unfortunately, that area is also currently mapped as FEMA 100-year Floodplain, which can limit the ability to achieve higher residential densities that may be desired in this zoning district.

Using the highest density allowed in the zoning district, vacant lands have the potential to accommodate an additional 230 housing units, based on a density of 10 dwelling units per net residential acre.
R2 Residential District

The R2 Residential District has a total of 68 parcels totaling approximately 73.7 acres. 84% of that area, or 61.5 acres, is vacant lands. Approximately 11% is developed, with the remaining 5% under-developed.

The map below illustrates the relatively few parcels that are within the R2 Residential Zoning District and where they are within the city.

Using the highest density allowed in the zoning district, vacant lands have the potential to accommodate an additional 1,230 housing units, based on a density of 20 dwelling units per net residential acre.
B1 Local Business District

The B1 Local Business District has a total of 260 parcels totaling approximately 62.1 acres. 55% of that area, or 34.07 acres, are developed lands. Approximately 36% is under-developed, with the remaining 9% vacant.

The map below shows the location of parcels within the B1 Local Business District. The developed lots are primarily located within the downtown core as well as East Toppenish Avenue. The vacant and under-developed lots are in the southwest area of the city near US Highway 97.

Using the highest density allowed in the zoning district, vacant lands have the potential to accommodate an additional 118 housing units, based on a density of 20 dwelling units per net residential acre.
B3 Professional Office District

The B3 Professional Office District has a total of 16 parcels totaling approximately 5 acres. The lands are split between being developed or underdeveloped; there are no vacant lands within this zoning district.

The map below shows the location of parcels within the B3 Professional Office District. The lots are primarily located in the southwest area of the city north of US Highway 97, near South Elm Street and West 4th Ave.
Under-Utilized Lots

Under-utilized lots were determined by identifying which lots are on lots large enough to allow for a duplex at a minimum, but currently have a single-family residence placed on them. The lot size needed to accommodate a duplex is 8,200 square feet or approximately 0.19 acres. The analysis shows that within the four districts that allow for residential development, there are 580 lots that are under-utilized. The total area is approximately 162 acres.